

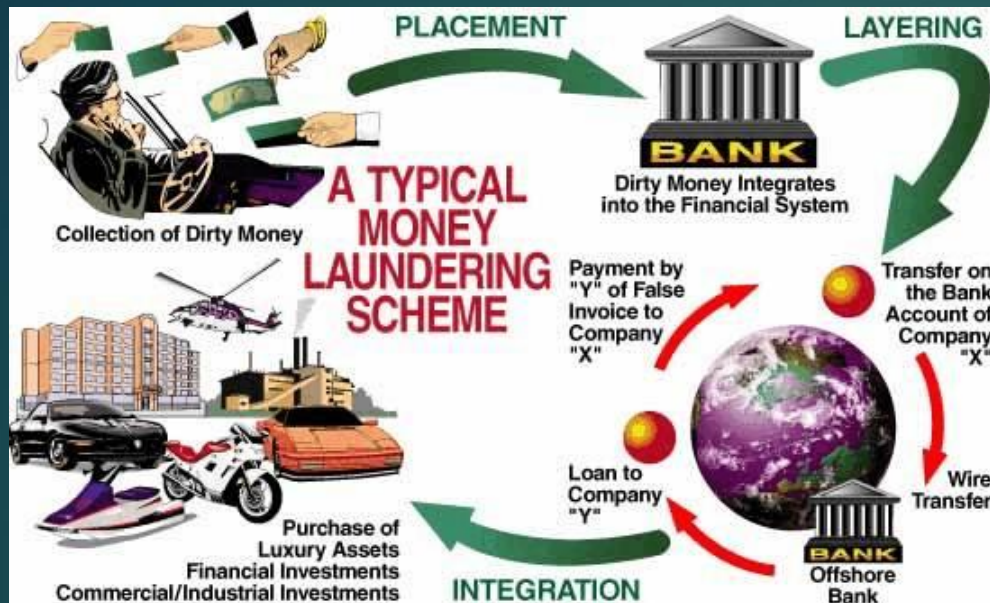


Financial Crime Risk – Using Analytics to prevent, detect and fight crime

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Dear valued customer of TrustedBank,

We have received notice that you have recently attempted to withdraw the following amount from your current account while in another country: £135.25.

If this information is not correct, someone unknown may have access to your account. As a safety measure, please visit our website via the link below to verify your personal information:

<http://www.trustedbank.com/general/cusverifyinfo.asp>

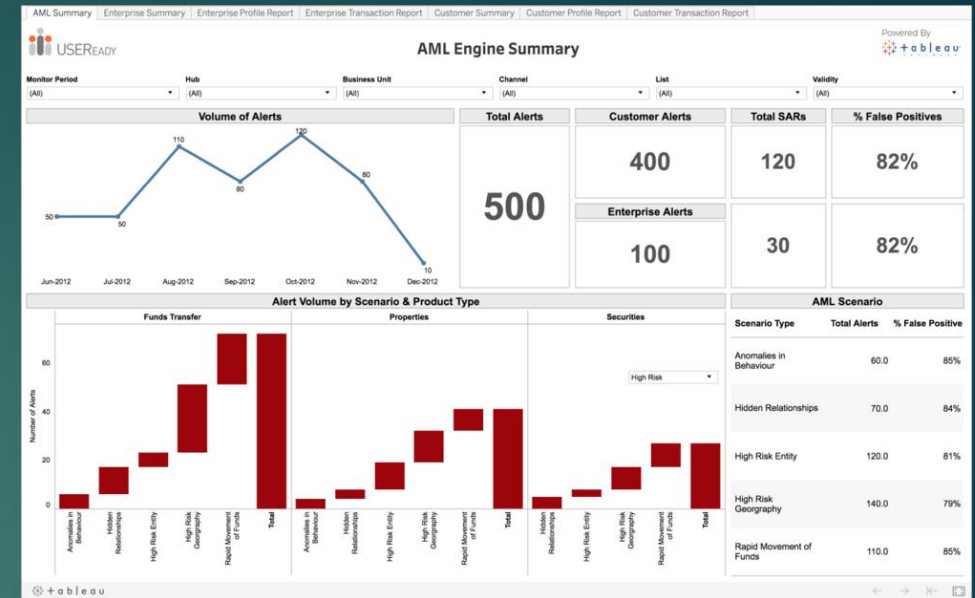
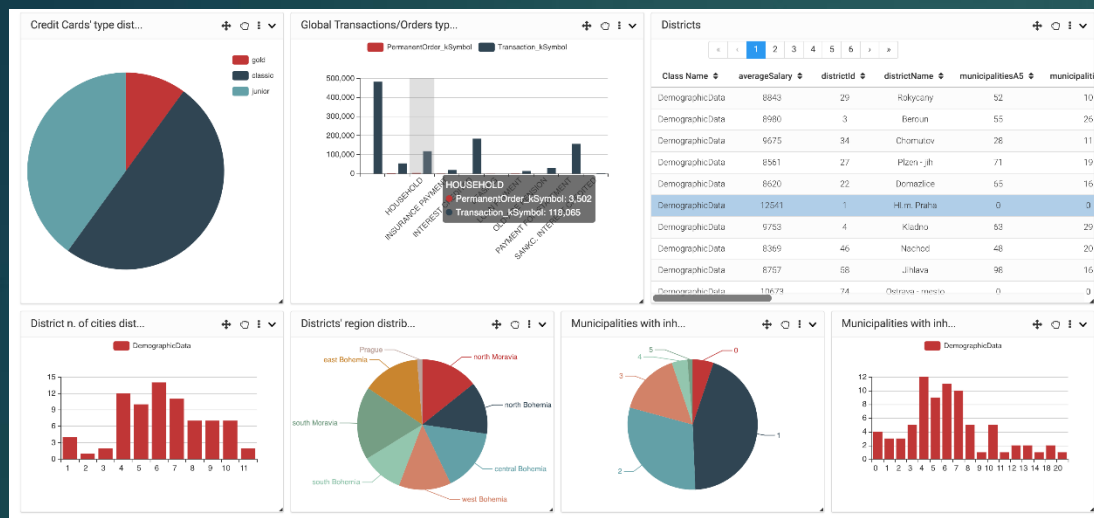
Once you have done this, our fraud department will work to resolve this discrepancy. We are happy you have chosen us to do business with.

Thank you.
TrustedBank

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Financial Crime Types:

- **Money Laundering:** the concealment of the origins of illegally obtained money (e.g. Drug Trafficking), typically by means of transfers involving foreign banks or legitimate businesses.
- **Terrorism Financing:** raising, moving, storing and using of financial resources for the purposes of terrorism.
- **Fraud:** wrongful or criminal deception intended to result in financial or personal gain (e.g. application fraud, email scams, elder fraud).
- **Anti-Bribery and Corruption:** **Bribery:** means giving or receiving an unearned reward to influence someone's behaviour. **Corruption:** any unlawful or improper behaviour that seeks to gain an advantage through illegitimate means.



Data Analytics and Investigations:

- **Extract** data from systems and **analyse** for anomalies. Things that a regular customer would not do (e.g. Student transfers £5000 to an account in another country, receives £100000 and purchases a Ferrari).
- **Report** suspicious behaviour to local authorities (e.g. National Crime Agency).
- **Improve** detection controls through Machine Learning / Artificial Intelligence.
- **Skills Needed:**
 - Analytical mind (i.e. something is not right)
 - Understanding of Laws and Regulations
 - Project Management
 - Computer proficiency
 - For some roles: coding languages: Python, Qlikview...