



## Axxiome Banking: Anti-Money Laundering (AML), Fraud Detection and Credit Bureau Integration

**Axxiome Banking is a comprehensive, ready to run, platform for consumer and business retail banking underpinned by proven state-of-the-art technology. The platform incorporates interfaces to credit bureaus to comply with Know Your Customer regulations including: Anti-Money Laundering and Fraud capabilities.**

### OVERVIEW

Regulatory enforcements are always changing, and demand a high understanding of a financial institution's customers and prospects.

Integration with credit bureaus can be costly and difficult depending on an organization's existing architecture. When integrating with the credit bureaus there are many things to consider, such as where decisions are made and how these may be adapted to individual banks' needs.

Axxiome Banking offers an out-of-the-box integration to credit bureaus and comes pre-integrated with credit bureaus for address and identity validations, anti-money laundering and fraud detections, and credit and affordability checks.

These interfaces are fully integrated with the Axxiome Digital Decision Engine to determine customer eligibility criteria and product offerings.



## GENERAL FACTS & FEATURES

### Out-of-the-Box\*:

- Address validation capabilities
- AML/Fraud validations, checking customer data against black lists
- Credit and affordability checks (credit scores, etc.)
- Decision Rule Engine to define desirable/undesirable customers based on AML/Fraud results
- Automatic product offering based on credit and affordability scores
- All of the above are integrated to Axxiome Banking's core and front end channels.

## BUSINESS VALUE

- Highly flexible and configurable decision engine
- Comprehensive sales products functionality that defines automatic product offerings based on credit scores, which enables customer segmentation management in the simplest way
- Know Your Customer (KYC) compliance with minimal effort

## ABOUT AXIOME

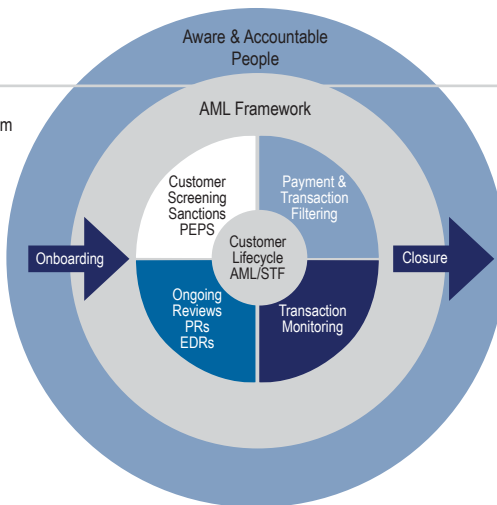
Axxiome is a global solutions provider for the financial services industry with operations in Europe, North America, Latin American, and Asia Pacific. Axxiome excels in linking legacy banking platforms with modern solutions and is considered a leader in banking and insurance transformation projects across the globe. Axxiome's professional consultants are experienced in technical and advisory services and bring innovation and knowledge to customer projects.

Axxiome offers Axxiome Banking, a digital platform, that follows industry best practices and delivers pre-engineered and rapidly deployable end-2-end banking solutions to customers, which minimizes the impact and interruption to operations and business processes.

To learn more about Axxiome and the complete suite of offerings and services, visit [www.axxiome.com](http://www.axxiome.com)

### AML Framework

- Policies & upstream risks
- Risk assessment
- SLAs
- Management information
- FIU
- Governance
- New products / businesses
- Assurance




### Aware & Accountable People

- Code of conduct
- Culture / behaviours
- Communications
- Awareness / training
- Targeted / role-based training
- Performance
- Reward
- Disciplinary
- Hiring

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