



Catching the Good Guys

A Paradigm Shift in AML



Uncover the Real Life Story Behind the AML Alert

Offload
60% Line
of
Business
RFI work

Classify
80% of
legitimate
activities

Get RFI
responses
in **2**
minutes

Significantly
reduce
investigation
time

Most AML Alerts are triggered by perfectly legitimate life stories, such as:

- Selling a house
- Paying student tuition
- Receiving a wedding gift
- Cash for a big renovation project

Can those life stories be automatically identified?

Introducing the Refine Intelligence Platform



Digital Customer Outreach

Contacts customers digitally so they can provide context about their transactions within minutes rather than weeks

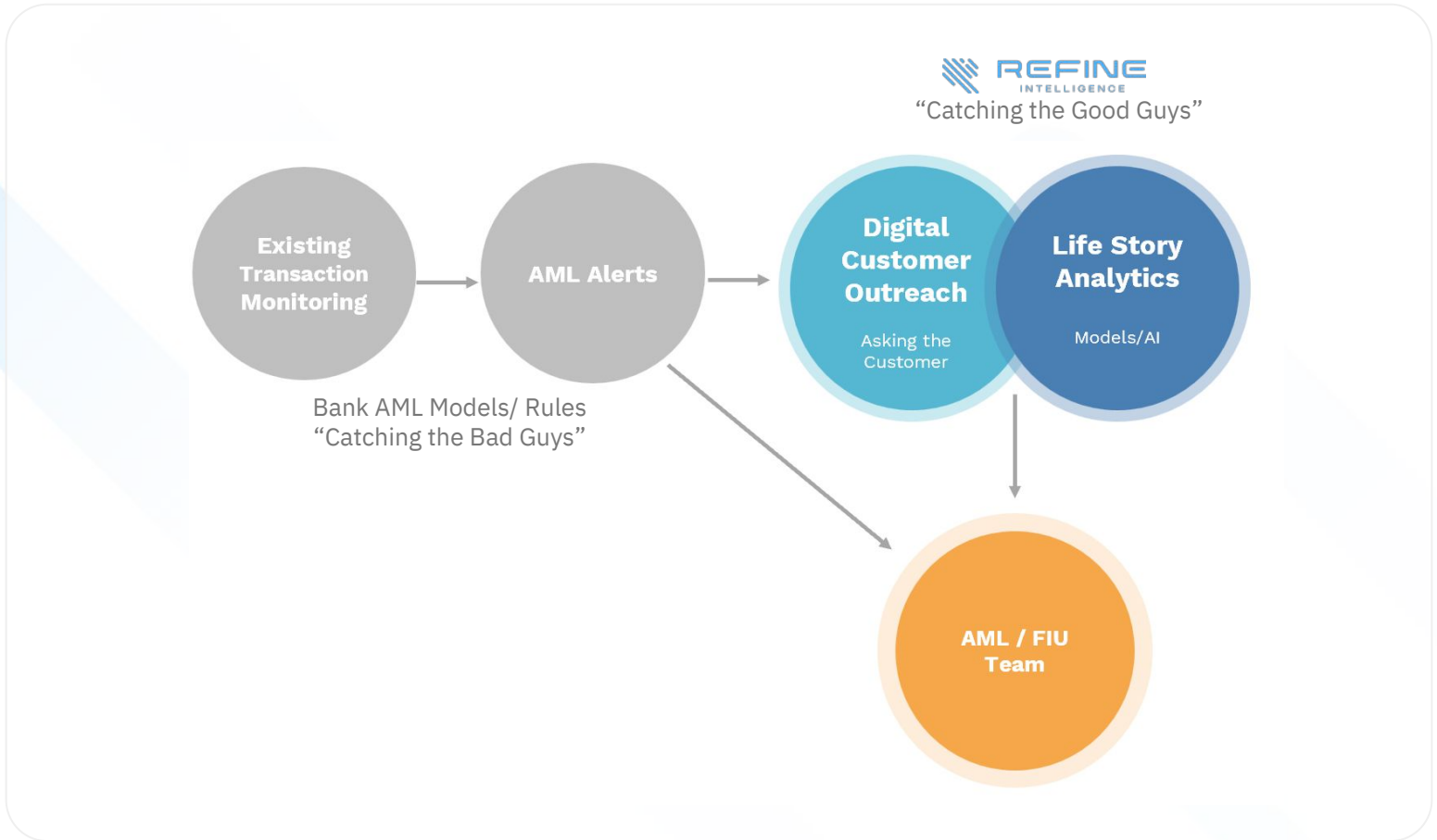


Life Story Analytics

Automatically identifies the genuine life story behind anomalous activity so it can be quickly cleared away as a false alarm

How Refine Intelligence Works

Uncovering the story behind every transaction



Why Refine Intelligence

Immediate Win

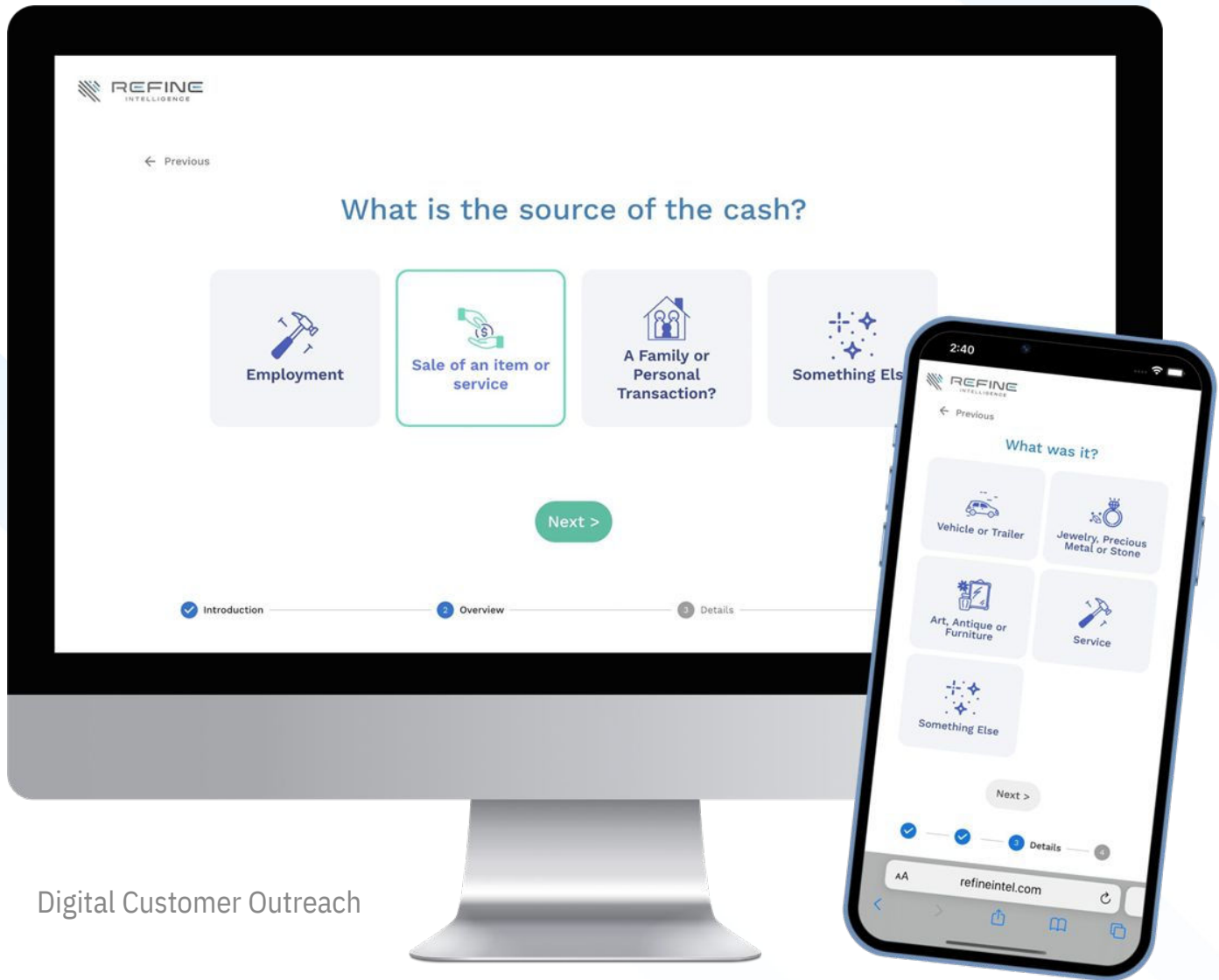
- “Life Story” data expedites investigation time
- Relieve revenue-producing personnel from compliance work
- Light lift project, no change to existing Transaction Monitoring

Positive Customer Experience

- Reduce customer friction with compliance-related communications

Revenue Opportunity

- Inform the bank with customer information lost in the age of digital transformation



Digital Customer Outreach

About Refine Intelligence

Refine Intelligence has developed a novel approach to help banks reduce the growing operational costs of financial crime. Its powerful customer engagement tools and analytics identify specific life events like selling a house, buying a car, or paying tuition, which explain common anomalies in customer accounts, and dramatically reduce investigation time. Besides anti-money laundering, its solutions can be used to protect against check fraud, scams and money mules. www.refineintelligence.com

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