

# ML Features for AML Detection

## Transaction Features

- \* Amount, frequency, timing
- \* Counterparty patterns
- \* Channel (ATM, wire, ACH)
- \* Geographic spread

## Behavioral Features

- \* Deviation from baseline
- \* Velocity changes
- \* Product usage shifts
- \* Login patterns

## Network Features

- \* Degree centrality
- \* Community detection
- \* Path analysis
- \* Entity resolution

## Customer Features

- \* Risk score
- \* KYC data quality
- \* Account age
- \* Product holdings

## External Features

- \* Adverse media
- \* Sanctions lists
- \* PEP databases
- \* Corporate registries

Typical ML AML model: 200-500 features | Updated monthly | Continuous retraining