EDD Investigation Report – High-Risk Transaction Analysis

Enhanced Due Diligence (EDD) Report: Person_7975 | AML Compliance Case Study

Objective

To simulate an EDD investigation as part of AML transaction monitoring and escalate a high-risk transaction using Power BI insights and manual analysis.

Case Summary

A flagged transaction of **$643,378.40** was initiated by **Person_7975** (South Africa) to the **USA**, routed through **Luxembourg**, a known tax haven. The transaction was associated with **9 shell companies** and classified under **illegal source of funds**, marking it as a **high-risk activity** for potential money laundering.

Risk Factor Analysis

Factor	Assessment
Transaction Amount	$643,378.40
Risk Score	9/10 (High)
Source of Funds	Illegal
Shell Companies Used	9
Tax Haven Jurisdiction	Luxembourg
Origin Country	South Africa (High-Risk Jurisdiction)
Destination Country	USA
Transaction Type	Cryptocurrency
Industry	Real Estate
Reported to Authority	Yes

Simulated OSINT Findings

- No direct adverse media identified on **Person_7975.**

- Transaction patterns match known layering tactics for example- shell layering and tax haven routing.

- Peer patterns and STR filings indicate a typology involving similar transaction setups using crypto and real estate sectors.

Conclusion & Recommendation

Based on the above red flags:

- File **Suspicious Transaction Report (STR)**.

- Escalate to **AML Compliance Team** for further investigation.

- Recommend ongoing monitoring of all entities linked to this transaction.

Tools Used

- **Power BI**: For transaction monitoring, dashboard development, and anomaly detection.

- **Excel**: For deep-dive risk factor breakdown and record-level filtering.

- **Simulated OSINT & Typology Checks**: To simulate a real-world EDD process.

Outcome

This project demonstrated end-to-end AML analysis skills from dashboard design to transaction escalation. It showcases proficiency in risk scoring models, red flag identification, and reporting protocols aligned with FINTRAC and FATF recommendations.