

TASK INSTRUCTIONS: Financial Report Data

- (1) You have been given two standard financial transaction PDF document reporting some suspicious transactions and the actors involved. Use any open source tool to create a tabular structured data in Excel containing all the relevant fields and entries from the document. Your fields could represent the columns in your Excel sheet, while the entries could be your rows; in this case, two rows for the two sample documents attached. Basically, turn the PDF field-entry file into a structured Excel file.
- (2) Summarization creates a shorter version of a document or a paragraph that captures all the important information. Using some open source language models, summarize the INVESTIGATION DETAILS in the financial report #1, and come up with the most relevant shorter version.
- (3) Summarization can be extractive to extract the most meaningful information from a document or abstractive to generate new standard text template (shorter version) that captures the most relevant information from documents containing the same section but with the section content worded differently by different analysts. You have been given two financial reports, using some open source language models, create an abstractive summarization to generate a standard template for the INVESTIGATION DETAILS section. This abstractive summarizer should be able to take as input INVESTIGATION DETAILS section from numerous financial reports and generate a standard summarized content/template that is consistently worded the same way while consistently capturing the most relevant information (as much as possible).
HINT: the analysts reporting/writing this section may be using different phrases/sentences/writing styles from within same bank but there is a consistent pattern that can be developed in the context of what are typically reported. You would need to develop a machine trained language model that spots/detects the consistent pattern while capturing all the essential details. The model should consistently churn out this language trained template capturing all the important details and wording the output summary in the 'trained paragraph format'.

FINANCIAL REPORT #1 SUSPICIOUS TRANSACTION REPORT (STR)

Reporting Entity/ Place of Transaction	DATATHON BANK
Transaction date	2020-03-24
Table #	1
Account holder	99999B.C. LTD.
Conductor	Kal Mao
REPORTING ENTITY'S GROUNDS FOR SUSPICION FOUND RELEVANT BY HRM	
<p>"DECISION STR Recommendation</p> <p>ADVISORY NOTICE: HRM Not Applicable</p> <p>Industry Tag(s): Not Applicable</p> <p>DATATHON Internal Tag(s): Not Applicable Typology(ies)</p> <p>Observed: Cannabis</p> <p>Trafficking May be of</p> <p>Interest to:</p> <p>Previous STR(s): There was no previous STR(s) submitted for 99999B.C. LTD., and Kal Mao</p> <p>DEFINITIONS & ABBREVIATIONS All monetary values referred to in this report are in Canadian (CAD) currency and rounded unless otherwise stated.</p> <p>INVESTIGATION SUMMARY This STR for 99999B.C. LTD. (and sole owner Kal Mao) relates to outgoing bank drafts, conducted between March 10, 2020 and May 29, 2020, which are deemed suspicious as the business is seemingly connected to the sale of unlicensed Cannabis. The outgoing bank drafts (which totaled \$309,728.83) were sourced through e-transfers from various third parties (at various financial institutions). Some of the remitters of the e-transfers were using names such as CAMMA Trumpet as a payee name, which is seemingly connected to cammatrumpet.ca an online, unlicensed Cannabis dispensary. There is no indication on the Health Canada website that 99999B.C. LTD. or CAMMA Trumpet are licensed to produce or distribute Cannabis. Given that the account activities of 99999B.C. LTD. are seemingly linked to dealings with an unlicensed Cannabis dispensary, an STR is being filed.</p> <p>Business Client Profiles</p> <p>Legal Name: 99999B.C. LTD.</p> <p>Client Ref. No: 123456789</p> <p>Address: 111 BROWN STREET, MAPLE LEAF, BRITISH COLUMBIA, K6L 0T6, CANADA</p> <p>Phone: (123) 111-2222</p> <p>E-mail: secureLTD1234567@gmail.com</p>	

Business Type: Wholesale
Motor Vehicles - Parts Used
Owner(s): Kal Mao (100%)
Authorities: Kal Mao Client
Since: February 2020
Established: February 19, 2020
DATATHON Accounts: No active accounts as of June 10, 2020
Legal Name: 99999B.C. LTD.
Client Ref. No: 123456789
Phone: (123) 654-2222
Client Since: February 2020
DATATHON Accounts: No active accounts as of June 10, 2020
Client Profile Name: Kal Mao
Client Ref. No: 777456789
Gender: Male
Date of Birth: January 30, 1994
Address: 111 BROWN STREET, MAPLE LEAF, BRITISH COLUMBIA, K6L 0T6, CANADA
Phone (Home): (123) 111-3333
Phone (Work): (122) 111-3333
Identification: British Columbia driver's license: 1111222
Occupation: Owner of a Business
Employer: AMMA BEUATY SALON
Business Owned: 99999B.C. LTD. (100%)
Signing Authorities: 99999B.C. LTD.
Client Since: January 2020
DATATHON Accounts: Loan account 11122 11112222 002 Held jointly with AMMA LY

INVESTIGATION DETAILS Source Referral 99999B.C. LTD. was flagged for receiving a high volume of e-transfers.

Background Investigation and Account Analysis 99999B.C. LTD., coded as Wholesale-Motor Vehicles - Parts Used, has been a DATATHON client since February 2020 and is solely owned by Kal Mao. Open-source searches on 99999B.C. LTD. revealed no apparent information relating to the nature of the business. Similarly, no open-source information was found on Kal Mao. A Google Maps of the recorded address for 99999B.C. LTD. (which is the same address for MAO revealed it to be a residential house.

A review was conducted on CAD business account 11111-22222200 (belonging to 99999B.C. LTD.) from February 26, 2020 to June 10, 2020 revealed that the account was fully funded by one thousand two hundred eighty-four e-transfers totaling \$310,557.79, received from various third parties (at various financial institutions). Some of the remitters of the e-transfers were using names such as Marijuana, Cannabis, Marijuana dealer, CAMMA Trumpet, and cammatrumpet.ca for a payee name.

Open-source searches on cammatrumpet.ca revealed it to be an online Cannabis dispensary. There is no indication on the Health Canada website that the business or CAMMA Trumpet are licensed to produce, cultivate or distribute Cannabis under the Cannabis Act. It is also worth noting that the statements below were displayed on the website of cammatrumpet.ca (June 19, 2020): This domain has been seized by the Maple Leaf Police Service due to its contravention of The Cannabis Act. If you have any

information regarding the activities of this domain related to the distribution, selling, or promotion of Cannabis, please contact your local law enforcement agency and reference MLPS File Number 20-112223.

The funds were depleted through bank drafts totaling \$309,728.83, made payable to third parties (at various financial institutions), including

the following DATATHON clients: \$9,587.00 made payable to 12345678 CANADA INC. (Client Number: 111112345, coded as Temporary Help Supply Services) on March 18, 2020. Overview of the business account revealed a high volume of e-transfers seemingly connected to the Cannabis industry; a case has been created to further investigate the activity conducted within the business account of 12345678 CANADA INC.

\$16,921.80 made payable to Benny NGO (Client Number: 123451234, with occupation listed as chef Training) on April 29, 2020. The funds received were depleted in lump sum via cash withdrawals, loan payments, and pre-authorized payments; there was no e-transfers activity noted. \$12,335.95 made payable to LB GLOBAL MEDICAL INC. (Client Number: 123456123, coded as Advertising Agencies) on March 12, 2020. Overview of the business accounts revealed the draft was in turn depleted by online purchase at Facebook for advertisement; as per DATATHON internal note, LB GLOBAL MEDICAL INC. is purported to be involved in online advertisement.

CONCLUSION & RECOMMENDATION

It appears, based on a transactional review and open-source findings that 99999B.C. LTD. is operating as an unlicensed, online Cannabis dispensary. As such, concerns are raised on the transactional activity and an STR is being filed.

APPENDICES A. Detailed

Account Activity:

Outgoing bank drafts: Dates Amounts Beneficiaries Financial Institutions

2020-04-29	\$1,522.96	VINH QUYEN JOHN CHIM	TD Bank
2020-05-08	\$6,300.00	KAL MAO	TD Bank
2020-05-29	\$11,000.00	MOKHTAR REGBHT	BMO
2020-03-12	\$12,335.95	LB GLOBAL MEDICAL INC.	DATATHON
2020-04-29	\$16,921.41	BENNY NGO	DATATHON
2020-03-18	\$6,362.81	OUROBERYT TRADING AND LOGIS LTD	CIBC
2020-03-24	\$7,141.50	VINH JOHN CHIM	TD Bank
2020-03-31	\$20,000.00	MNMGH WUNG	TD Bank
2020-05-13	\$30,000.00	JNGB TRUST	BMO
2020-05-08	\$70,008.50	NJYUI TECH INC.	BMO
2020-04-17	\$75,008.50	JNGB TRUST	BMO
2020-05-13	\$3,000.00	ANNHNJ NUYEN	CIBC
2020-05-13	\$2,450.00	KAL MAO	TD Bank
2020-03-31	\$10,350.00	VINH QUYEN JOHN CHIM	TD Bank
2020-03-24	\$19,350.00	MATRGHN NJUIL	TD Bank
2020-03-18	\$7,229.25	12345666 MANAGJA INC.	TD Bank
2020-03-18	\$1,160.95	12345677 BC LTD	Boast Capital
Savings	2020-03-18	\$9,587.00	12345897 CANADA INC DATATHON

REFERENCES <http://www.cammatrumpet.ca/>

REPORTING ENTITY'S ACTIONS TAKEN

"Clients have been demarketed by DATATHON."

FINANCIAL REPORT #2 SUSPICIOUS TRANSACTION REPORT (STR)

Reporting Entity/ Place of Transaction	DATATHON BANK
Transaction date	2018-11-21
Table #	3
Account holder	Mary Hue TAYLOR
Conductor	Mary Hue TAYLOR
REPORTING ENTITY'S GROUNDS FOR SUSPICION FOUND RELEVANT BY HRM	
<p>"DECISION STR</p> <p>This is the 2nd STR for Mary TAYLOR (Mary). The first was in relation to cash deposits and was reported May 12, 2011. All monetary values are approximates, and in Canadian (CAD) currency unless stated otherwise.</p> <p>INVESTIGATION SUMMARY</p> <p>This STR relates to \$63,450 in over the counter cash transactions completed by Mary between August 1, 2018 and January 1, 2019. The cash was depleted through a \$10,000 payment to her DATATHON visa and a \$50,000 payment to a Datathon Express credit card. Two large cash transaction reports (LCTRs) were completed by branch staff in October and November 2018 where Mary advised the funds were savings she accumulated from rental income over a one year period.</p> <p>A KYC interview was conducted with Mary in January 2019, at that time she advised the funds were sourced through an accumulation of rental income. However, when Mary was asked to provide documentation to support her claim of rental income, she advised the funds had been held in a safe in her home since 2016 because her mother was a heavy gambler and had repaid Mary for a loan. Mary was unable to provide any documentation regarding the source of the cash.</p> <p>Although a significant portion of Mary's activity did align with the information she provided in the KYC interview, given Mary's changing stories regarding the cash and her inability to provide any documentation supporting the source of the funds the cash transactions are deemed suspicious and a STR will be reported to HRM.</p> <p>Client Profile:</p> <p>Name: Mary TAYLOR Alias(es): Mary Hue Thanh TAYLOR Client Ref. No.: 555456123 Gender: Female Date of Birth: May 30, 1982 Address: 20 Bangley Street, Bangley, British Columbia, M7M 0J6, Canada Phone (Work): (123) 123-7123 Phone (Mobile): (123) 123-3123 E-mail: marytaylor12@hotmail.com Identification: British Columbia Driver's License 1111123</p>	

Canadian Passport HL1234567
Occupation: Owner of a Business
Employer: Maryland Auto

Client Since: Jan 2000

DATATHON Accounts:

[Active] CAD savings (01094-12345678)

Joint with James BUYEN (Client reference number 888451234)
[Active] USD savings (04960-12345678)

Sole Owner
[Active] CAD chequing (12222-12345678)

Joint with Bob WONG (Client reference number 100456789) [Active]
CAD chequing (1666-12345678)

Sole Owner [Active] CAD savings (04960-1111234)

Sole Owner [Active] CAD tax free savings (50034-1234)

Sole Owner [Active] CAD RSP (50024-1234)

Sole Owner [Active] Investment account (50077-1234)

Sole Owner [Active] RESP (50088-1234)

Sole Owner [Active] Visa (123411811712345)

Sole Owner [Active] Master Card (1234503601112345)

Sole Owner [Active] Safety Deposit Box (12345-001234)
Joint with Vung Van BUYEN (Client reference number 123411234)

INVESTIGATION DETAILS

Source Referral Mary was flagged by branch 12345 on November 21, 2018 through an unusual transaction report due to a \$50,000 over the counter cash transaction which was used to pay a Datathon Express credit card card. When asked about the source of the funds Mary advised that it was savings that she kept in her home.

Account Analysis

Mary's accounts and over the counter transactions were reviewed between August 1, 2018 and January 1, 2019. The following is a summary of the activity. Over the counter transactions During the review period Mary completed two over the counter transactions. The first was on October 10, 2018, Mary used \$10,000 in cash to make a credit card payment to her DATATHON Visa. The second was on November 21, 2018, Mary used \$53,540 in cash to make a payment for \$50,000 to a Datathon Express credit card and deposit \$3,450 into her account.

Two large cash transaction reports were completed for the cash

transactions and Mary advised that the funds were savings from another FI. During a KYC interview completed with Mary on January 8, 2019 Mary advised again that the cash was savings that has accumulated over approximately a one year period and were the proceeds of several rental properties that Mary owns. She advised that she has issues with some of her tenants cancelling cheques and now prefers to be paid in cash. Mary advised that she owned 4 rental properties, two in Bangley BC; 11123 80A Ave and 1234 206th St. which she has since sold, one in Murrey, BC; 11-11234 24th Ave which has also been sold and one in Malta Lake, Maryvale; 1123 56th Ave. Open source searches revealed that the location in Bangley sold on March 13, 2018 but that the location in Murrey was removed from the market Sept 6, 2017 [1] [2]. However, during a follow-up interview completed in January, 2019 when Mary was asked to provide documentation to support her claim of rental income, she advised the funds had been held in a safe in her home since 2016 because her mother was a heavy gambler and had repaid Mary for a loan. Mary was unable to provide any documentation regarding the source of the cash.

CAD account transactions

Transaction Detail	Account Number	Number of Transactions	Credits	Cheques
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\$67,353 2

1 E-mails \$10,000

10 Transfers \$10,000

3 Cash \$3,450

1 Direct Deposit \$2,500

1 Fees/Other/Interest \$20

12 Credit Total \$93,324

48 Debits E-mails \$20,174

25 Payments \$17,600

31 Investments \$1,000

5 Transfer \$900

1 Fees/Other/Interest \$95

10 Debit Total \$39,769

72 Credits to Mary s accounts consisted of 21 cheques totaling \$67,353, of which five were from Intact Insurance totaling \$29,863.

During a KYC interview completed with Mary on January 8, 2019 she advised that she had water damage at a home she owes in in Malta Lake Maryvale and that the cheques were for repairs. Mary also received seven cheques from Martin Batke totaling \$15,300 which are monthly payments of \$2,200 and reference rent in the memos.

Other credits to Mary s account consisted of 10 e-mail money transfers (EMTs) totaling \$10,000, two of which were from Mane Majoie totaling \$3,948, four were from Maverick B Jennett totaling \$2,500 and reference rent in one of the memos and two were from Wholesaleone Auto Source Ltd. totaling \$1,502.

During the KYC interview Mary advised that she owns a business called Maryland Auto Liquidation [3] and that her commercial accounts are held at TD. Debits to the account consisted of 25 EMTs totaling \$20,174. Of the EMTs sent seven were to Jon David Burlington under the payee name Jones Construction totaling \$16,135.

During the KYC interview Mary stated that due to the water damage that occurred at her rental location in Malta Lake she hired Jonah's

Construction to complete the repairs. Open source searches revealed a Jonah's Construction in Malta Lake with the same e-mail address used to receive the EMTs. [4]

Other debits included 31 payments totaling \$17,600 which consisted of credit card, utility and mortgage payments.

There were no transactions in the USD account during the review period.

There were no transactions on the Master Card. A review of the Visa revealed several large purchases at Westside Windows and what appears to be a Visa payment to her TD Visa.

RECOMMENDATION Although a significant portion of Mary's activity did align with the information she provided in the KYC interview, given Mary's changing stories regarding the cash deposited and her inability to provide any documentation supporting the source of the funds the cash transactions are deemed suspicious and a STR will be reported to HRM.

REFERENCES

[1] Zolo: Retrieved from: <https://www.zolo.ca/Bangley-real-estate> (Internet Sourced January, 2019)

[2] Zolo: Retrieved from: <https://www.zolo.ca/Murrey-real-estate> (Internet Sourced January, 2019)

[3] Maryland Auto Liquidation Centre: Retrieved from: <https://www.autoliquidation.ca/> (Internet Sourced January, 2019)

[4] Facebook: Jonah s Construction. Retrieved from: <https://www.facebook.com> (Internet Sourced January, 2019) "

REPORTING ENTITY'S ACTIONS TAKEN

"Client risk rating will be reviewed and may be adjusted accordingly. Client is being considered for potential demarket."