

# Anti Money Laundering System

## User Manual

### Version 1.0.0

**POWERED BY PIBAS**



PIBAS – The Banking Solutions Company

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# OVERVIEW OF ANTI MONEY LAUNDERING (AML)



AML- Anti Money Laundering System



## 1.0 GENERAL INFORMATION

### 1.1 System Overview

Anti-Money Laundry System is used in the finance and legal industries to describe the legal controls that require financial institutions and other regulated entities to prevent or report money laundering activities.

### 1.2 Key Operations

Anti-Money Laundry System provides the complete functionality of following operational steps.

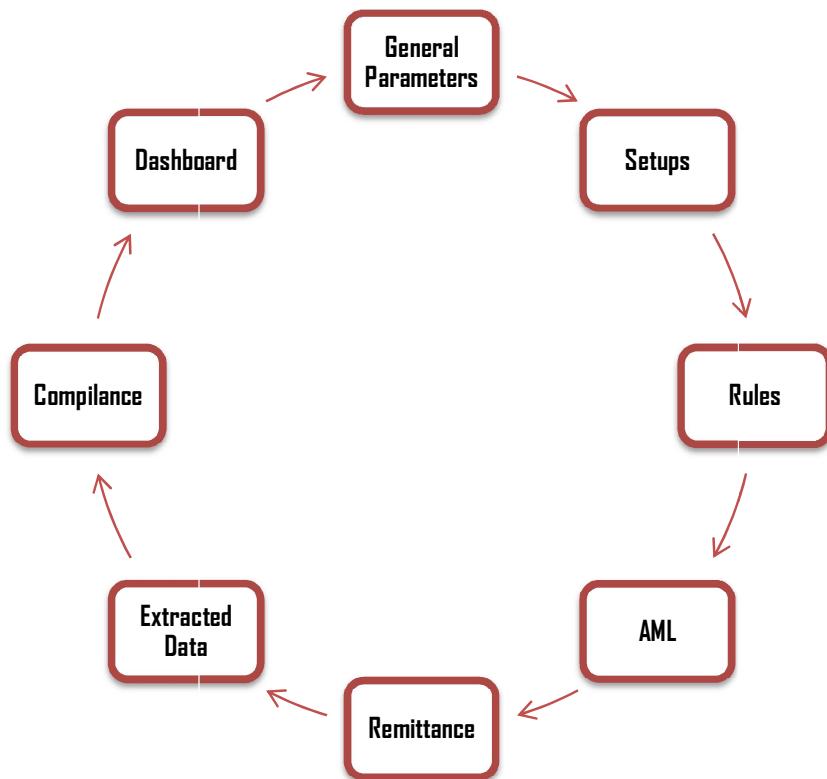


Fig 1.2 Key Operations





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## 2.0 STARTING THE APPLICATION

### 2.1 Logging

For login the application, the user needs to enter the **Branch Code**, **User Name** and **Password**. Press **Login** button.

Fig 2.1 a Logging

As the system logs in, the following screen appears:

Fig 2.1 b Homepage



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# PART I: APPLICATION SETUP MODULE





## 3.0 SUMMARY OF AML CASES

### 3.1 Transaction Limit

Before defining any rule, the user needs to set the **transaction limit** to check all the transactions against that limit. For any transaction reaching or exceeding a certain range or the equivalent amount in any other currency, the transaction limit generates a case in Case Management. For more details about [transaction limit](#), see the below details.

### 3.2 Cash Threshold

**Cash Threshold** rule is created to check and identify the transaction limit that is defined by user. Case management checks the rule for cash threshold. To find out more about [cash threshold](#), see the below details.

### 3.3 Product Limit

**Product limit** deals with the financial products bank has to offer to its customers. Restrictions can be applied for a customer using certain products. The user can create [product limit](#) rule and view the generated case in Case Management as described below.

### 3.4 Structuring

**Structuring** is the act of breaking up large transactions into several smaller transactions to avoid providing personally identifying information. For more details about [structuring](#), see the below details.

### 3.5 Back to Back

If the loan has been dispersed already, it cannot be dispersed again for the same BRN. It is known as **Back to Back Loans**. For more details about [back to back rule](#), see the below details.

### 3.6 KYC

One of the most effective ways to protect a business from becoming the victim of financial crimes starts with verifying the identity of the customers and knowing with whom transactions are conducted. To avoid processing transactions that could put the Business at risk, the Business will implement a '**Know Your Customer**' policy. For more details about [KYC](#), see the below details.

### 3.7 Entity Watch List



Doing business with an entity on a Regulatory watch list is restricted or prohibited by governments and/or official groups such as the U.S. Treasury's Office of Foreign Assets Control (OFAC) or European Union. For more details about [Entity Watch List](#), see the below details.



## 4.0 GENERAL PARAMETERS AND SETUPS

### 4.1 General Parameters

General Parameters include the information of different parameter type and their status. To launch General Parameters option, go to **AML Application > General Parameters**.



Fig 4.1 a General Parameters Menu

To search the parameter, the user can select the **Parameter Type** from the dropdown, enter the **Parameter Description** and select the **Status** as **Active** or **Inactive**. Press **Search** button to obtain the results.

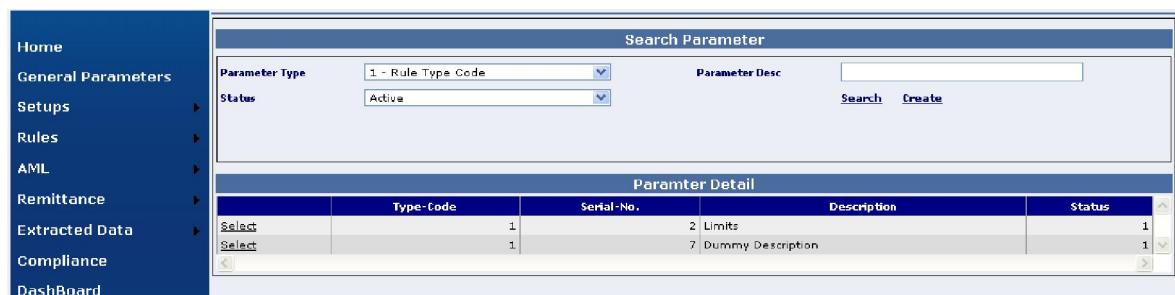


Fig 4.1 b Search Parameters

Click on **Select** to view the parameter details. The user can edit the parameter description and status.

Serial	2	Parameter Types	1 - Rule Type Code
Param Description	Limits	Status	Active

Fig 4.1 c Edit Parameter



## 4.2 Setups

When the application is first installed, initially few parameters are required for the system to start operating. There are two setups: **Users Setup** and **Services Setup**.

To launch **Users Setup** option, go to **AML Application > Users Setup** or to launch **Services Setup** option, go to **AML Application > Services Setup**.



Fig 4.2 Setups Menu

### 4.2.1 Users Setup

Users Setup includes **User Name**, **Email Address** and **Mobile Number** information. To search the users, the user can enter the **User Name**, **Email** or **Mobile Number** and select the **Status** as **Active** or **IS Manager** or both. Press **Search** button to obtain the results.

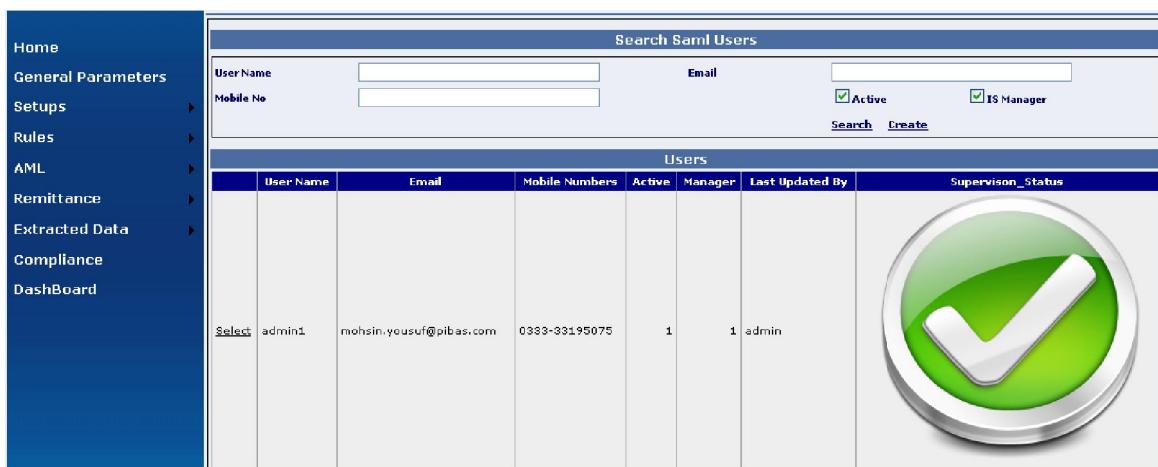


Fig 4.2.1 a Users Setup

Click on **Select** to view the parameter details. The user can edit the parameter description and status.



Fig 4.2.1 b Edit Users Setup

## 4.2.2 Services Setup

Services Setup includes **Serial Number**, **Description**, **Service Type** and **Process Type** information. To search the services, the user can enter the **Serial Number** or **Description**. The user can also select the **Service Type** or **Process Type** from the dropdown. Select the **Status** as **Active** and press **Search** button to obtain the results.

Fig 4.2.2 a Services Setup

Click on **Select** to view the parameter details. The user can edit the parameter description and status.

Fig 4.2.2 b Edit Services Setup





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## PART II: RULES DEFINITION





## 5.0 DEFINING ON RULES DEFINITION

### 5.1 Define Rules

Rule definition for AML are designed to protect the banking transaction system. If a business is covered by these rules then controls are put in place to prevent it being used for money laundering. These rules are applied to different transactions. To launch Rules Definition in application, go to **AML Application >Rules > Rules Definition.**



Fig 5.1 a Rule Definition Menu

Some of the rules might have been previously created within the system. To create a new rule, select the **Risk Level**, enter the **Rule Description**, enter the **Failure Message** and mark **Is Enabled** checkbox. These fields are necessary for the new rule. Now select the available component for the new rule and press **Save** button. The new rule for AML is created under AML components.

Fig 5.1 b How to Define a Rule

To review the created rule, select rule from the list. The information of the specific rule is displayed.



The screenshot shows the 'Rules Definition' section of the PIBAS application. On the left, a sidebar lists navigation options: Home, General Parameters, Setups, Rules, AML, Remittance, Extracted Data, Compliance, and DashBoard. The main panel is titled 'Rules' and shows a dropdown set to '3 - Cash Threshold'. It includes fields for 'Rule Description' (set to 'Cash Threshold'), 'Failure Message' (set to 'Cash Threshold Failed'), 'Cent. Bank Scen. No.' (set to '3'), and 'Scenario Description' (set to 'NA'). The 'Is Enabled' checkbox is checked. Below these are two sections: 'Available Components' (listing various banking rules like Account Dormancy, Back To Back Loans, Business Relevance, etc.) and 'Components Added' (showing 'Cash Threshold' selected). At the bottom are buttons for 'Add', 'Edit', 'Save', 'Cancel', 'Supervise', and 'Ignore'.

Fig 5.1 c Rule Definition

### 5.1.1 Set Sequence Status

When the rule is defined, a **sequence number** is generated automatically. The sequence number can be generated more than one but different for a single rule. For example, cash threshold rule can be defined 3 times with different sequence number for each. For each rule, the sequence number can be selected from the dropdown.

This screenshot shows the 'Sequence Number' configuration for a rule. It includes fields for 'Rule Code' (set to '13 - Limit'), 'Rule Description' (set to 'Limit'), 'Prompt' (set to 'Limit Rule Failed'), and 'Criteria Type' (radio buttons for 'General' and 'Specific'). The 'Sequence No.' dropdown is open, showing options like '[Select Value]', '157', and '160'. A checkbox for 'General Filter Criteria' is checked. At the bottom right is a 'Hide Details (...)' button.

Fig 5.1.1 Sequence Number

### 5.1.2 Transaction Limit

Before defining any rule, the user needs to set the transaction limit to check all the transactions against that limit. Transaction limit can be seen at **AML Application >Rules > Rules Definition> Transaction Limits**.



Fig 5.1.2 a Transaction Limit Menu

The user needs to define **Rule Code and Rule Description**, **General Filter Criteria** and **Specific Filter Criteria**. In **Rule Code and Rule description**, the user can select the rule code as Limit from the dropdown and the related field will appear automatically. Only one filter criteria can be selected at a time. It can be **General Filter Criteria** or **Specific Filter Criteria**. In **General Filter Criteria**, the user can mark **Customer Types**, **Account Types** or **Analysis Code** option to enable the filter criteria. In **Specific Filter Criteria**, the user can add or delete the **Customer** and **Account** information.

The screenshot shows a detailed configuration interface for 'Transaction Limits'. On the left is a navigation bar with the same items as Fig 5.1.2 a. The main area has three tabs: 'Rule Code and Rule Description' (selected), 'General Filter Criteria', and 'Specific Filter Criteria'. In 'Rule Code and Rule Description', 'Rule Code' is set to '13 - Limit' and 'Rule Description' is 'Limit'. In 'General Filter Criteria', there are three groups: 'Customer Types' (with options 0 - Others, 1 - PERSONAL - PRIVATE, 2 - PERSONAL - STAFF), 'Account Types' (with options 101102 - Cash in Hand-Teller, 101301 - Current Account-SBP, 101351 - Cash Reserve - SBP), and 'Analysis Code' (with options 30 - CRUDE PETROLEUM & NAT, 31 - PETROLEUM REFINING, 32 - OIL INDUSTRY - OTHERS). In 'Specific Filter Criteria', there are sections for 'Customers' and 'Accounts', each with an 'Add' and 'Remove' button.

Fig 5.1.2 b Transaction Limit

The user can mark the fields for **Delivery Channels / Transaction Code**. Enter the value for **Count**, **Amount** and **Frequency**. The transaction limit is created this way.



The screenshot shows a configuration window for transaction limits. On the left, a list of delivery channels/transaction codes is displayed, including '1 - Cash Deposit', '2 - Cash Withdrawal Debit', and '80 - Western Union W/D'. Below this is a checkbox for 'Select All Debit Codes' and another for 'Select All Credit Codes'. To the right, there are fields for 'Count' (set to 12), 'Amount' (set to 20000000), and 'Frequency' (set to Daily). At the bottom are buttons for 'Add', 'Edit', 'Save' (highlighted in blue), 'Cancel', 'Supervise', and 'Ignore'.

Fig 5.1.2 b Transaction Limit Settings

### 5.1.3 Cash Threshold

**Cash Threshold** rule is created to check and identify the transaction limit that is defined by user.

To create a cash threshold rule, select the **Risk Level**, enter the **Rule Description for Cash Threshold**, enter the **Failure Message** and mark **Is Enabled** checkbox. These fields are necessary for the new rule. Now select **Cash Threshold** from **Available Component** and press **Save** button.

The screenshot shows a configuration window for a new rule. On the left, a sidebar lists various menu items like Home, General Parameters, Setups, Rules, AML, Remittance, Extracted Data, Compliance, and DashBoard. The main area has fields for 'Rules' (set to 'Cash Threshold'), 'Risk Level' (set to '1 - Very High'), 'Rule Description' (set to 'Cash Threshold'), 'Failure Message' (set to 'Cannot Create'), 'Dent. Bank Scen. No.' (empty), and 'Scenario Description' (empty). Below these are sections for 'Available Components' (listing Account Dormancy, Back To Back Loans, Business Relevance, Cash Threshold, Circulation, Customer Boundec Accounts, Distant Transaction, Geographic Watch list, KYC, Product Limits, Quick Funds Transfer, Structuring, and Transaction Limits) and 'Components Added' (showing 'Cash Threshold' selected). At the bottom are buttons for 'Add', 'Edit', 'Save' (highlighted in blue), 'Cancel', 'Supervise', and 'Ignore'.

Fig 5.1.3a Cash Threshold Rule

After defining the rule of **Cash Threshold**, the user can go to **AML Application > Transaction Based>Cash Threshold**.



Fig 5.1.3 b Cash Threshold Menu

The user needs to define **Rule Code and Rule Description**, **General Filter Criteria** and **Specific Filter Criteria**. In **Rule Code and Rule description**, the user can select the rule code as Limit from the dropdown and the related field will appear automatically. Only one filter criteria can be selected at a time. It can be **General Filter Criteria** or **Specific Filter Criteria**. In **General Filter Criteria**, the user can mark **Customer Types**, **Account Types** or **Analysis Code** option to enable the filter criteria. In **Specific Filter Criteria**, the user can add or delete the **Customer** and **Account** information. The user can mark the fields for **Delivery Channels / Transaction Code**. Enter the value for **Cash Threshold Limit**. The **cash threshold** is created this way.

Rule Code: 3 - Cash Threshold  
Prompt: Cash Threshold Failed  
Sequence No.: [Select Value]  
Criteria Type:  General  Specific

Customer Types:  All  
0 - Others  
1 - PERSONAL - PRIVATE  
2 - PERSONAL - STAFF

Account Types:  All  
101192 - Cash in Hand-Teller  
101301 - Current Account-SBP  
101351 - Cash Reserve - SBP

Analysis Code:  All  
10 - CRUDE PETROLEUM & NAT  
11 - PETROLEUM REFINING  
12 - OIL INDUSTRY - OTHERS

Customers: adada  
Accounts: da

Delivery Channels/Transaction Codes:  
1 - Cash Deposit  
2 - Cash Withdrawal Debit  
80 - Western Union W/D  
 Select All Debit Codes  Select All Credit Codes

Cash Threshold Limit: 1000000000

Fig 5.1.3 c Cash Threshold Form



### 5.1.4 Product Limit

This has to do with the financial products bank has to offer to its customers. Restrictions can be applied for a customer using certain products.

To create a Product Limit rule, select the **Risk Level**, enter the **Rule Description for Product Limits**, enter the **Failure Message** and mark **Is Enabled** checkbox. These fields are necessary for the new rule. Now select **Product Limits** from **Available Component** for the new rule and press **Save** button.

The screenshot shows the 'Rules' configuration interface. The 'Available Components' list includes Account Dormancy, Back To Back Loans, Business Relevance, Cash Threshold, Circulation, Customer Bounded Accounts, Distant Transaction, Geographic Watch List, KYC, Product Limits, Quick Funds Transfer, Structuring, and Transaction Limits. The 'Components Added' section shows 'Product Limits' selected. The bottom row contains buttons for Add, Edit, Save, Cancel, Supervise, and Ignore.

Fig 5.1.4 a Product Limit Rule

After defining the rule of **Product Limit**, the user can go to **AML Application > Transaction Based>Product Limit**.

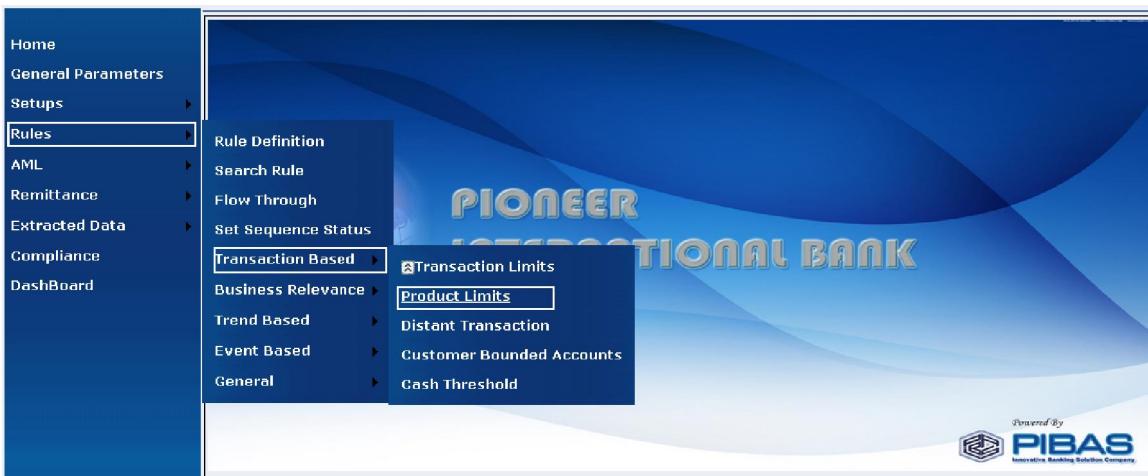


Fig 5.1.4 b Product Limit Menu

The user needs to define **Rule Code and Rule Description**, **General Filter Criteria** and **Specific Filter Criteria**. In **Rule Code and Rule description**, the user can select the rule code as Limit from the dropdown and the related field will appear automatically. Only one filter criteria can be selected at a time. It can be **General Filter Criteria** or **Specific Filter Criteria**. In **General Filter Criteria**, the user



can mark **Customer Types**, **Account Types** or **Analysis Code** option to enable the filter criteria. In **Specific Filter Criteria**, the user can add or delete the **Customer** and **Account** information. The user can mark the fields for **Delivery Channels / Transaction Code**. The user can allow or disallow the transaction by selecting on **Allow/Disallow** option.

The screenshot shows the 'Product Limit Form' interface. On the left, a sidebar lists 'General Parameters', 'Setups', 'Rules', 'AML', 'Remittance', 'Extracted Data', 'Compliance', and 'DashBoard'. The main area is divided into several sections:

- Rule Code and Rule Description:** Contains fields for 'Rule Code' (13 - < Limit Rule>), 'Rule Description' (< Limit Rule>), 'Prompt' (<-- Limit Rule Violated -->), 'Sequence No.' (Select Value), and 'Criteria Type' (radio buttons for 'General' and 'Specific').
- General Filter Criteria:** Sub-sections for 'Customer Types' (with options 0 - Others, 1 - PERSONAL - PRIVATE, 2 - PERSONAL - STAFF), 'Account Types' (with options 101102 - Cash in Hand-Teller, 101301 - Current Account-SBP, 101351 - Cash Reserve - SBP), and 'Analysis Code' (with options 10 - CRUDE PETROLEUM & NAT, 11 - PETROLEUM REFINING, 12 - OIL INDUSTRY - OTHERS).
- Specific Filter Criteria:** Sub-sections for 'Customers' and 'Accounts', each with 'Add' and 'Remove' buttons. The 'Customers' section contains the text 'BBBBBAAAAAAASSSS'.
- Delivery Channels/Transactions:** A list of options including 1 - Cash Deposit (selected), 2 - Cash Withdrawal Debit, 80 - Western Union W/D, and 97 - Cash Transfer.
- Action Buttons:** Radio buttons for 'Allow these transactions' (selected) and 'Disallow these transactions'.

Fig 5.1.4 c Product Limit Form

## 5.1.5 Structuring

**Structuring**, also known as **smurfing** in banking industry, is the practice of executing financial transactions (such as the making of bank deposits) in a specific pattern calculated to avoid the creation of certain records and reports required by law. For example a customer making several transactions in a short interval of time and each time uses a different teller.

To create a cash threshold rule, select the **Risk Level**, enter the **Rule Description for Structuring**, enter the **Failure Message** and mark **Is Enabled** checkbox. These fields are necessary for the new rule. Now select **Structuring** from **Available Component** for the new rule and press **Save** button.





The screenshot shows the 'Rules' configuration interface. On the left, a sidebar lists navigation options: Home, General Parameters, Setups, Rules (selected), AML, Remittance, Extracted Data, Compliance, and DashBoard. The main panel contains fields for 'Rule Description' (Structuring), 'Failure Message' (Unable to Create), 'Cent. Bank Scen. No.' (empty), 'Is Enabled' (checked), and 'Scenario Description' (empty). Below these are two panels: 'Available Components' (listing various banking rules like Account Dormancy, Back To Back Loans, etc.) and 'Components Added' (showing 'Structuring' selected). At the bottom are buttons for 'Add', 'Edit', 'Save' (highlighted in blue), 'Cancel', 'Supervise', and 'Ignore'.

Fig 5.1.5 a Structuring Rule

After defining the rule of **Structuring**, the user can go to **AML Application >Trend Based>Structuring**.



Fig 4.1.5 b Structuring Menu

The user needs to define **Rule Code and Rule description**, **General Filter Criteria** and **Specific Filter Criteria**. In **Rule Code and Rule description**, the user can select the rule code as Limit from the dropdown and the related field will appear automatically. Only one filter criteria can be selected at a time. It can be **General Filter Criteria** or **Specific Filter Criteria**. In **General Filter Criteria**, the user can mark **Customer Types**, **Account Types** or **Analysis Code** option to enable the filter criteria. In **Specific Filter Criteria**, the user can add or delete the **Customer** and **Account** information. The user can mark the fields for **Delivery Channels / Transaction Code**. The user can enter **Number of Tellers Allowed** and can select **Look Back Period** from the dropdown.



Fig 5.1.5 c Structuring Form

## 5.1.6 Back to Back

If the loan has been dispersed already, it cannot be dispersed again for the same BRN. It is known as **Back to Back Loans**.

To create a cash threshold rule, select the **Risk Level**, enter the **Rule Description for Back to Back**, enter the **Failure Message** and mark **Is Enabled** checkbox. These fields are necessary for the new rule. Now select **Back to Back** from **Available Component** for the new rule and press **Save** button.

Fig 5.1.6 a Back to Back

After defining the rule of **Back to Back**, the user can go to **AML Application > Event Based>Back to Back**.



Fig 5.1.6 b Back to Back Menu

The user needs to define **Rule Code and Rule description**, **General Filter Criteria** and **Specific Filter Criteria**. In **Rule Code and Rule description**, the user can select the rule code as Limit from the dropdown and the related field will appear automatically. Only one filter criteria can be selected at a time. It can be **General Filter Criteria** or **Specific Filter Criteria**. In **General Filter Criteria**, the user can mark **Account Types** option to enable the filter criteria. In **Specific Filter Criteria**, the user can add or delete the **Customer** and **Account** information. The user can enter the number of days in **Back to Back Days**.

Fig 5.1.6 c Back to Back Form



### 5.1.7 KYC

**Know your customer (KYC)** refers to due activities that financial institutions and other regulated companies must perform to obtain relevant information from their clients for the purpose of doing business with them. The term is also used to refer to the bank regulation which governs these activities. Know your customer policies are becoming increasingly important globally to prevent identity theft, financial fraud, money laundering and terrorist financing.

To create a KYC rule, select the **Risk Level**, enter the **Rule Description for KYC**, enter the **Failure Message** and mark **Is Enabled** checkbox. These fields are necessary for the new rule. Now select **KYC** from **Available Component** for the new rule and press **Save** button.

Fig 5.1.7 a KYC Rule

After defining the rule of **KYC**, the user can go to **AML Application >General>KYC**.



Fig 5.1.7 b KYC Menu

The user needs to define **Rule Code and Role Description**, **General Filter Criteria** and **Specific Filter Criteria**. In **Rule Code and Rule description**, the user can select the rule code as Limit from the



dropdown and the related field will appear automatically. Only one filter criteria can be selected at a time. It can be **General Filter Criteria** or **Specific Filter Criteria**. In **General Filter Criteria**, the user can mark **Customer Types** option to enable the filter criteria. In **Specific Filter Criteria**, the user can add or delete the **Customer** and **Account** information. The user can select **KYC Levels** and on selecting **KYC Levels**, different **KYC fields** will appear.

The screenshot shows the KYC Form interface. On the left, a vertical navigation bar lists General Parameters, Setups, Rules, AML, Remittance, Extracted Data, Compliance, and Dashboard. The main area is divided into several sections:

- Rule Code and Rule Description:** Contains fields for Rule Code (10 - KYC), Prompt (KYC rule Failed), Sequence No. (10), and Criteria Type (General). A 'Hide Details' button is available.
- General Filter Criteria:** Contains three dropdown menus:
  - Customer Types:** Options include All, 0 - Others, 1 - PERSONAL - PRIVATE (selected), and 2 - PERSONAL - STAFF.
  - Account Types:** Options include All, 101102 - Cash in Hand-Teller, 101301 - Current Account-SBP, and 101351 - Cash Reserve - SBP.
  - Analysis Code:** Options include All, 10 - CRUDE PETROLEUM & NAT, 11 - PETROLEUM REFINING, and 12 - OIL INDUSTRY - OTHERS.A 'Hide Details' button is available.
- Specific Filter Criteria:** Contains two sections: Customers and Accounts. Each section has a list box, an 'Add' button, and a 'Remove' button. The Customers list contains the code BBBBAAAAAAASSSSS.
- KYC Levels:** A dropdown menu showing Customer, Account, Transaction (General), Outward Remittance, and Inward Remittance.
- KYC Fields:** A dropdown menu showing Permanent Address (selected), Current Address (selected), Office Address (unchecked), and CNIC (unchecked).

Fig 5.1.7 c KYC Form

### 5.1.8 Entity Watch List

Doing business with an entity on a Regulatory watch list is restricted or prohibited by governments and/or official groups such as the U.S. Treasury's Office of Foreign Assets Control (OFAC) or European Union. To create an Entity Watch List rule, select the **Risk Level**, enter the **Rule Description for Entity Watch List**, enter the **Failure Message** and mark **Is Enabled** checkbox. These fields are necessary for the new rule. Now select **Entity Watch List** from **Available Component** for the new rule and press **Save** button.





Rules [Select Value] Risk Level [2 - High]  
Rule Description Entity Watch List  
Failure Message Unable to create  
Cent. Bank Stmt. No. Is Enabled [checked]  
Scenario Description

Available Components

- Account Dormancy
- Back To Back Loans
- Business Relevance
- Cash Threshold
- Circulation
- Customer Bounded Accounts
- Distant Transaction
- Geographic Watch List
- KYC
- Product Limits
- Quick Funds Transfer
- Structuring
- Transaction Limits

Components Added

- Geographic Watch List

Add Edit Save Cancel Supervise Ignore

Fig 5.1.8 a Entity Watch List Rule

After defining the rule of **Entity Watch List**, the user can go to **AML Application > General>Entity Watch List**.



Fig 5.1.8 b Entity Watch List Menu

The user can search the specific entity watch by entering **BL Code, DOB Form, DOB To or Full Name**. The user can also search by selecting **Nationality or Country**. Press **Search** and the list will appear. To view the details, press **Select**.





Entity Watch List

Search

BL Code	<input type="text"/>	Nationality	<input type="text" value="ALL"/>
BlackListerType	<input type="text" value="ALL"/>	Country	<input type="text" value="ALL"/>
DOB From	<input type="text"/>	DOB To	<input type="text"/>
Full Name	<input type="button" value="Search"/> <input type="button" value="Create"/>		

List

Select	BL Code	BL Type	First Name	Middle Name	Last Name	DOB	Created On
Select	10	OFAC			ABASTECEDORA NAVAL Y INDUSTRIAL, S.A.		
Select	15	OFAC	Nury de Jesus		ABDELNUR		
Select	22	OFAC			ACECHILLY		
Select	24	OFAC			ACEFROSTY		
Select	25	OFAC			ACEFROSTY SHIPPING CO., LTD.		
Select	36	OFAC			AEROCARIBBEAN AIRLINES		
Select	39	OFAC			AEROTAXI EJECUTIVO, S.A.		
Select	41	OFAC			AGENCIA DE VIAJES GUAMA		
Select	66	OFAC	Raul		AGUIAR		
Select	137	OFAC			ALEGRIA DE PIO		

Fig 5.1.8 c Entity Watch List Form

The user can view the details of customer.



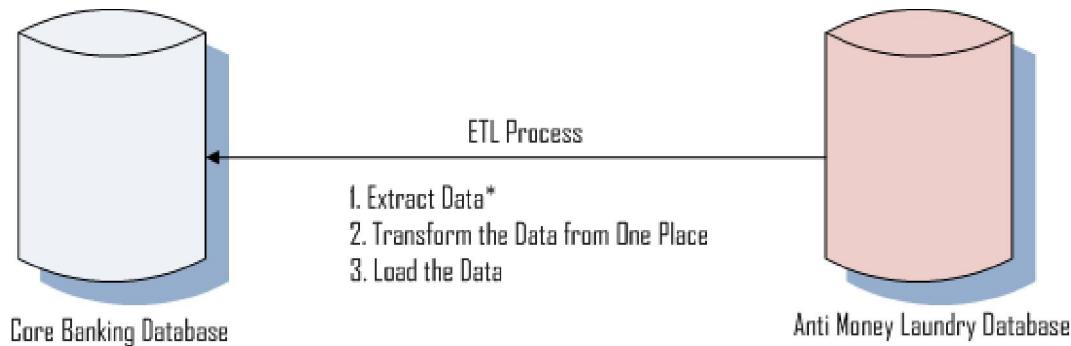
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## PART III: DATA EXTRACTION

## 6.0 EXTRACT TRANSFORM LOAD (ETL) AND DETECTION SERVICES (DS)

## 6.1 Extract Transform Load (ETL) and Detection Services (DS)

The AML (Anti Money Laundering) has two main components: web and services. Web has the URL from where the system is accessed whereas the Service is further divided into **ETL (extract, transform and load) and DS (detection services)**. The ETL extracts the data from Core Banking System including BRN (Business Relationship Number), Accounts and Transactions. Transform the data from one place and finally load the data to AML database. The detection service is a process running in the background which updates the AML for new database.



\*Data includes Business Relationship Number (BRN), Accounts and Transactions

*Fig 6.1 a ETL Process*

After the core banking database is loaded into AML database, the data can be viewed in **AML application**.



*Fig 6.1 b Extracted Data Menu*

If some transactions are modified, the ETL gets the data from Core Banking database and updates the AML database as shown in the below figure. To view all the transactions of AML, press **Search** button or the user can search a specific transaction through any of the given field. Click on **Select** to view the details of the specific transaction.



Home      General Parameters      Setups      Rules      AML      Remittance      Extracted Data      Compliance      DashBoard

Search Transaction									
Account No	<input type="text"/>	<input type="text"/>	<input type="text"/>	Amount	<input type="text"/>	Transaction Type	<input type="text"/>	Select Transaction Code	
Transaction No	<input type="text"/>			Date From	<input type="text"/>	Date To	<input type="text"/>		
Tran Ref.	<input type="text"/>			Search					
Transaction									
Select	Bank Code	Branch Code	Transaction No.	Account Number	Product Code	Transaction Type	Amount LCY	Amount FCY	Trans. Date
Select	0001	1001	3	100000000000311111	203201	80	500.00	500.00	30-Mar-2013
Select	0001	1001	13	100000000001111111	203201	80	500.00	500.00	30-Mar-2013
Select	0001	1001	15	100000000001211111	203201	201	200000.00	200000.00	30-Mar-2013
Select	0001	1001	17	100000000001311111	203201	201	200000.00	200000.00	30-Mar-2013
Select	0001	1001	19	100000000001411111	203201	201	200000.00	200000.00	30-Mar-2013
Select	0001	1001	5	100000000000511111	203201	202	600.00	600.00	30-Mar-2013
Select	0001	1001	6	100000000000611111	203201	202	700.00	700.00	30-Mar-2013
Select	0001	1001	1	100000000000911111	203201	501	500000000.00	500000000.00	30-Mar-2013
Select	0001	1001	2	100000000002111111	203201	501	95000.00	95000.00	30-Mar-2013
Select	0001	1001	4	100000000004111111	203201	501	500.00	500.00	30-Mar-2013

Fig 6.1 c Transaction Search

The following is the snapshot of the specific transaction.

Home      General Parameters      Setups      Rules      AML      Remittance      Extracted Data      Compliance      DashBoard

Transaction									
Account Title	<input type="text"/> Mohammad Atif Mohammad Atif Aqeel H			Tran Ref.	<input type="text"/> 3				
Tran No	<input type="text"/> 3			Product	<input type="text"/> 203201 - product A				
Account No	<input type="text"/> 100000000000311111			Tran Date	<input type="text"/> 30-Mar-2013 5:50:21 PM				
Tran Type	<input type="text"/> 80 - Western Union W/D			Foreign Curr Amnt	<input type="text"/> 500.00				
Local Currency Amount	<input type="text"/> 500.00			Exchange Rate	<input type="text"/> 0.00				
Currency	<input type="text"/> 506 - Rupee			Other Party Type	<input type="text"/> 0				
Status	<input type="text"/> 0-Added			CRM Code	<input type="text"/> 0				
Other Party	<input type="text"/>			Other Country	<input type="text"/> 0				
Other Branch	<input type="text"/>			Other ID	<input type="text"/> 0				
Other ID Type	<input type="text"/>			Suspicious Level	<input type="text"/> 0				
Processed	<input type="text"/>			Remarks	<input type="text"/> N/A				

Fig 6.1 d Transaction Result

To view all the accounts of AML, press **Search** button or the user can search a specific account through any of the given field and press **Search**. Click on **Select** to view the details of the specific account. Click on **Select** to view the details of the specific account.

Home      General Parameters      Setups      Rules      AML      Remittance      Extracted Data      Compliance      DashBoard

Search Accounts									
Account No	<input type="text"/>	<input type="text"/>	<input type="text"/>	Product	<input type="text"/>	Select Product Code			
Date From	<input type="text"/>			Date To	<input type="text"/>				
Currency	<input type="text"/> Select Currency Code			Search					
Accounts									
Select	Bank Code	Branch Code	Account No.	CRM Code	Product Code	Currency Code	Opened On		
Select	0001	1001	100000000001111111	1	203201	506	23-May-2007		
Select	0001	1001	100000000000211111	2	203201	506	23-May-2007		
Select	0001	1001	100000000000311111	3	203201	506	23-May-2007		
Select	0001	1001	100000000000411111	4	203201	506	23-May-2007		
Select	0001	1001	100000000000511111	5	203201	506	23-May-2007		
Select	0001	1001	100000000000611111	5	203201	506	23-May-2007		
Select	0001	1001	100000000001011111	6	203201	506	23-May-2007		
Select	0001	1001	100000000001111111	6	203201	506	23-May-2007		
Select	0001	1001	100000000000711111	6	203201	506	23-May-2007		
Select	0001	1001	100000000000811111	6	203201	506	23-May-2007		

Fig 6.1 e Search Accounts





The following is the snapshot of the specific transaction.

Account Detail

Account Number	1000000000011111	Account Title	Mohammad Mohsin Mohammad Mohsin
CRM Code	1	IBAN Code	0
Product	203201 - product A	Currency	585 - Rupee
DOB	01-Jan-1960	Status	1- Active
Opened On	23-May-2007	Closed On	
Comments	N/A		

Fig 6.1 f Account Detail Result

To view all the persons/entities of AML, press **Search** button or the user can search a specific person/entity through any of the given field and press **Search**. Click on **Select** to view the details of the specific person/entity.

Search Persons/Entities

CRM	Name	Entity					
Customer Type	ALL Customer Type	ALL Customer Type					
<a href="#">Search</a>							
Persons/Entities							
	Bank Code	Branch Code	CRM Code	First Name	Middle Name	Last Name	Date of Birth
Select	0001	1001	1	Mohammad Mohsin	Mohammad Mohsin Yousuf Memon	M Yousuf	01-Jan-1960
Select	0001	1001	2	Mohammad Kashif	Mohammad Kashif Akhter	M Akhter	01-Jan-1961
Select	0001	1001	3	Mohammad Atif	Mohammad Atif Aqeel	M Aqeel	01-Jan-1962
Select	0001	1001	4	Fahad Bin Zia	Fahad Bin Zia	M Zia	01-Jan-1963
Select	0001	1001	5	Rahim	Rahim Kanji	M Jamal	01-Jan-1964
Select	0001	1001	6	Javed	Javed khan	Abdullah	01-Jan-1964
Select	0001	1001	7	M Hanif	Javed khan	Abdullah	01-Jan-1964
Select	0001	1001	8	M Harris	Javed khan	Abdullah	01-Jan-1964
Select	0001	1001	9	Abdullah	Javed khan	Abdullah	01-Jan-1964
Select	0001	1001	10	Junaid	Javed khan	Abdullah	01-Jan-1964

Fig 6.1 g Search Person/Entities

Click on **Select** to view the details of the specific person/entity.



**Home**

**General Parameters**

**Setups**

**Rules**

**AML**

**Remittance**

**Extracted Data**

**Compliance**

**DashBoard**

**Detail**

CRM Code	1	CRM Ref	
Entity Code	ALL	Customer Type	ALL
Title Code	ALL	First Name	Mohammad Mohsin
Middle Name	Mohammad Mohsin Yousuf Memon	Last Name	M Yousuf
Other Name		Date of Birth	01-Jan-1960 12:00:00 AM
Place of Birth	ALL	Country Residence	Pakistan
Nationality 1	Pakistan	Nationality 2	ALL
Nationality 3	ALL	Email	
Is Foreigner	0	Occupation	0
Employer		Employer Address	
Employer Phone		Tax Name	567834

**Address**

Serial		Country	ALL					
City		Is Default						
Postal Code		Type	ALL					
State		Value						
Serial	Serial	Country	City	Isdefault	Postalcode	Type	State	Value
Select	0	386	Karachi	1	0	1	Sindh	22-G/1, Block 6, P.E.C.H.S.

Fig 6.1 h Person/Entities Result





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## PART IV: CASE MANAGEMENT



*AML- Anti Money Laundering System*



## 7.0 CASE MANAGEMENT MODULE

### 7.1 Case Management

Case management is based on the rule defined in AML. To launch **Case** in application, go to **AML Application > AML > Case**.



Fig 7.1 a Case Management Menu

The cases are generated after defining the rules. The user can search the specific case or can search all cases. To view the further details, click on **Select**.

	CRM Code	Customer Name	Total Cases Count	
<input type="checkbox"/>	1	Mohammad Mohsin M Yousuf	1	Select
<input type="checkbox"/>	2	Mohammad Kashif M Akhter	1	Select
<input type="checkbox"/>	3	Mohammad Atif M Aqeel	1	Select
<input type="checkbox"/>	4	Fahad Bin Zia M Zia	1	Select
<input type="checkbox"/>	5	Raheem M Jamal	1	Select
<input type="checkbox"/>	6	Javed Abdullah	1	Select
<input type="checkbox"/>	7	M Hanif Abdullah	1	Select
<input type="checkbox"/>	8	M Harris Abdullah	1	Select
<input type="checkbox"/>	9	Abdullah Abdullah	1	Select
<input type="checkbox"/>	10	Junaid Abdullah	1	Select

Fig 7.1 b Search Cases

Details about the specific transaction will display. The user can be **Case Manager** or **Case Assignee**. After opening the specific case, the **Case Manager** assigns the case to **Case Assignee** with the status, states and comments. The Case Assignee checks the assigned case and updates the information accordingly.

**Case Manager** could now assign the specific case to **Case Assignee** by providing the details including **Status**, **State** and his/her **Comments**.



Home  
General Parameters  
Setups  
Rules  
AML  
Remittance  
Extracted Data  
Compliance  
DashBoard

Case Manager admin Status Init Case Assignee admin1 State Open  
Comments Check this transaction  
Save

Entity Watch List  
Customer Accounts

Branch Code	Account Number	Swift Code	Currency	Opening Date	Last Transaction Date	Opening Balance	Closing Balance	Status
1001	1000000000031111		PKR	23-May-2007 12:00:00 AM	28-Dec-2011 12:00:00 AM			Active

Fig 7.1 c Case Manager Assigning Case to Case Assignee

The **Case Assignee** could review the transaction and include details about the transaction. The case could be closed by selecting the “**Close**” from State field. Finally press **Save** button to save changes.

Home  
General Parameters  
Setups  
Rules  
AML  
Remittance  
Extracted Data  
Compliance  
DashBoard

Case Manager admin1 Status Cleared Case Assignee admin State Close  
Comments The case is closed  
Save

Entity Watch List  
Customer Accounts

#	Transaction Code	Transaction Type	Transaction Date	Account No	Product	Currency	Status	Component	Comments
1	Credit	30-Mar-2013 5:50:21 PM	1000000000011111	product A	PKR	Init	16		Component Details

Fig 7.1 d Case Assignee Updating Case Details





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# PART V: COMPLIANCE AND DASHBOARD





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## 8.0 COMPLIANCE AND DASHBOARD

### 8.1 Compliance

The Compliance shows the transaction details by entering the specific date and selecting specific report type from dropdown. To view Report in application, go to **AML Application >Compliance**.



Fig 8.1 a Compliance Menu

The user can view the reports by entering the date from and date to and selecting the report type from the dropdown.

Saml Reports			
Date From	24-03-2013	Date To	31-03-2013
Report	Case Master	<a href="#">View Report</a>	

Fig 8.1 b Compliance Menu

The snapshot of report is as follows.



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SAML CASE DETAIL					31-Mar-2013
1	1	Circulation	UNASSIGNED	Customer Title [ ****ODD INVESTMT ] is susp	
1	2	Circulation	UNASSIGNED	Customer Title [ ****IN COLLECTION ] is susp	
1	3	Circulation	UNASSIGNED	Customer Title [ ****ASHMED ] is susp	
1	4	Circulation	UNASSIGNED	Customer Title [ ****LECTION AC ] is susp	
1	5	Circulation	UNASSIGNED	Customer Title [ ****COLLECTION A/C ] is susp	
1	6	Circulation	UNASSIGNED	Customer Title [ ****ID ZUBAI ] is susp	
2623	7	Circulation	UNASSIGNED	KYC RULE VIOLATED : Transaction BRN (p=36) , Permanent Address not found, Current Addre	
1	8	Circulation	UNASSIGNED	Customer Title [ ****YEAR ALL ] is susp	
2623	9	Circulation	UNASSIGNED	KYC RULE VIOLATED : Transaction BRN (p=36) , Permanent Address not found, Current Addre	
2623	10	Circulation	UNASSIGNED	KYC RULE VIOLATED : Transaction BRN (p=36) , Permanent Address not found, Current Addre	

Fig 8.1 c Report Snapshot

## 8.2 Dashboard

The **Dashboard** shows the transaction details graphically by entering date and selecting dashboard type from the dropdown. To view Report in application, go to **AML Application >Dashboard**.

Fig 8.2 a Dashboard Menu

The user can view the dashboard by entering the date from and date to and selecting the report type from the dropdown.

Dash Boards			
Date From	31-03-2013	Date To	31-03-2013
DashBoard Type	Cases	<a href="#">View DashBoard</a>	

Fig 7.1 b Dashboard Form

The snapshot of dashboard is as follows.



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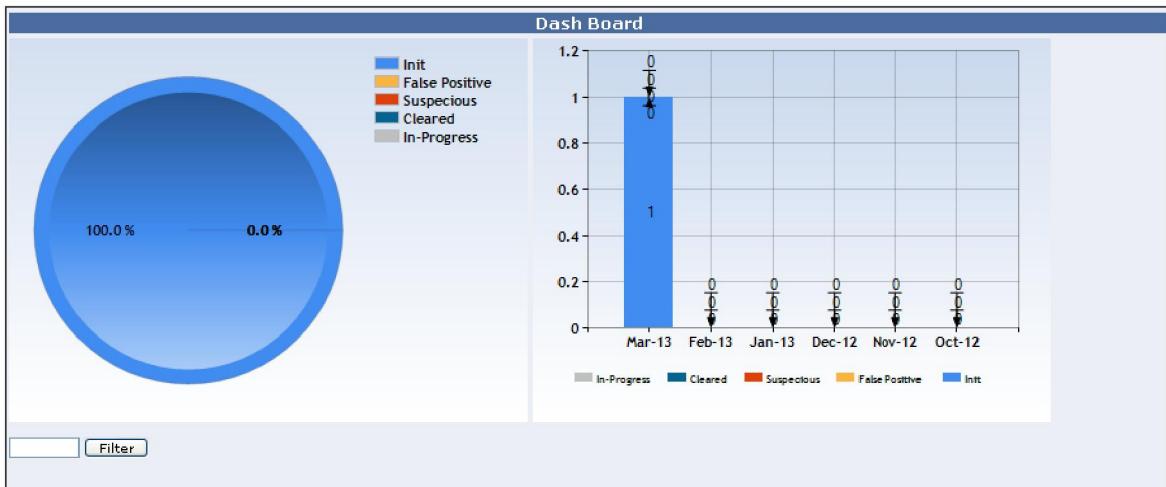


Fig 8.1 C Dashboard Snapshot





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