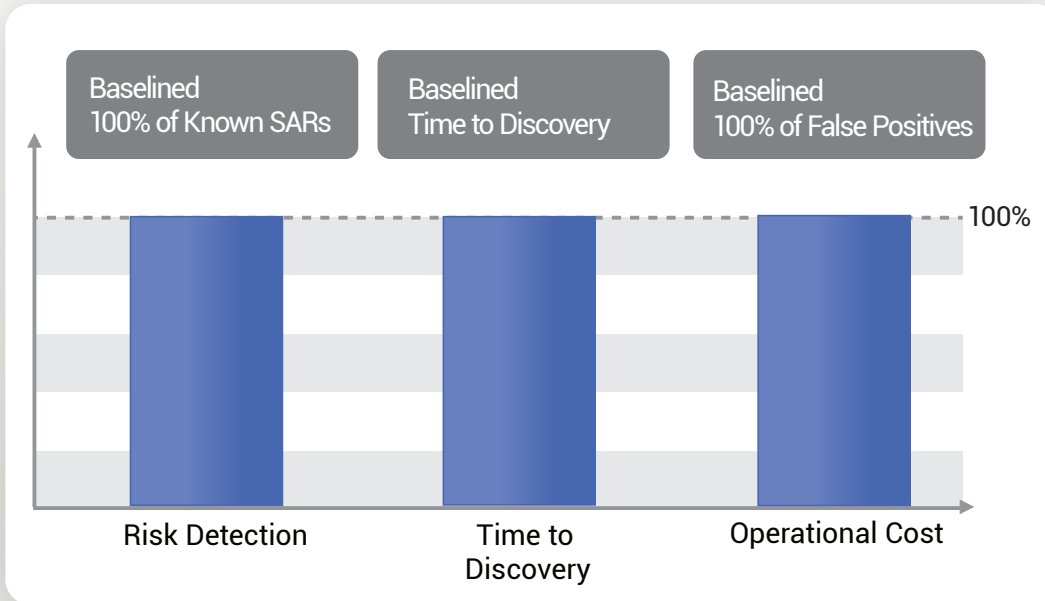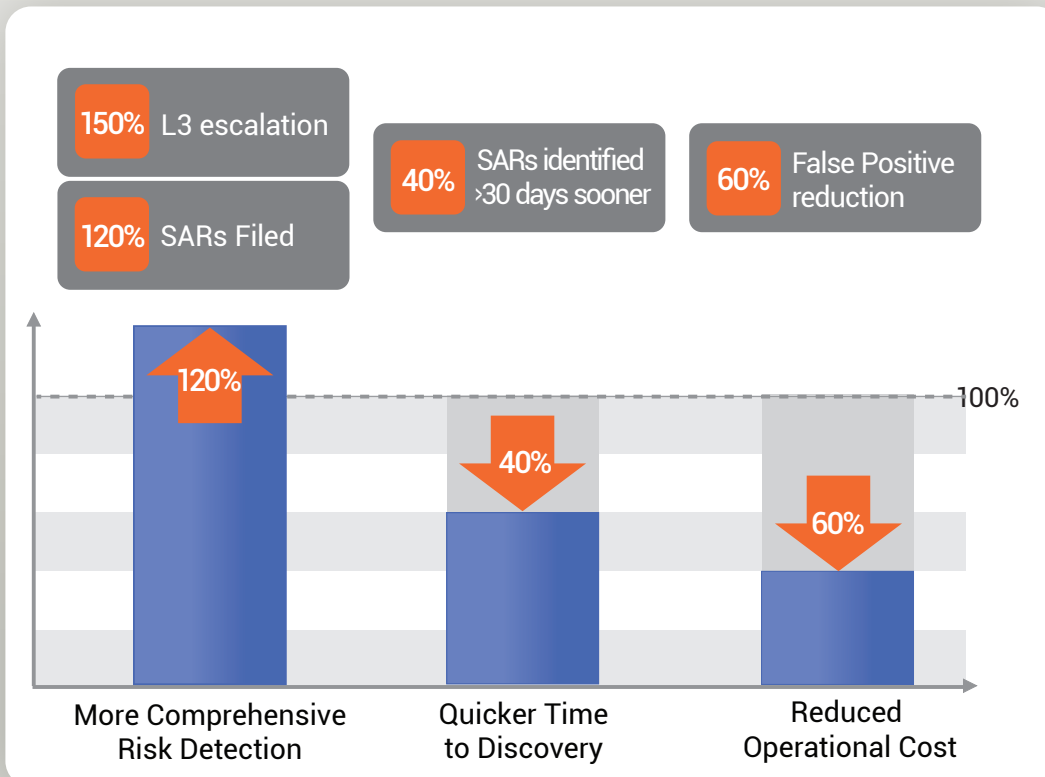# Ayasdi AML - Use Cases

Operational efficiency and comprehensive risk coverage have been an elusive goal for financial institutions across the globe. Criminal have been able to exploit this weakness over the years with money laundering exceeding $4 trillion globally. Ayasdi AML offers risk coverage not just for average money laundering, but tax evasions and crime financing schemes not covered by standard scenarios and rules. It can accomplish this while offering cost savings and operational efficiency as shown in the use case below.

Transactions of a Global Bank – Baseline

Baselined
100% of Known SARs

Baselined
Time to Discovery

Baselined
100% of False Positives

100%

Risk Detection

Time to Discovery

Operational Cost

Transactions of a Global Bank – Results

150% L3 escalation

120% SARs Filed

40% SARs identified ›30 days sooner

60% False Positive reduction

120%

100%

40%

60%

More Comprehensive Risk Detection

Quicker Time to Discovery

Reduced Operational Cost

- **Self learning** and dynamically adaptive

- **Complete risk coverage** with supervised and unsupervised ML

- **Auditable Explain-ability** of behaviors as they emerge and evolve

- Combines **best in class** graph machine learning and TDA

- **State of the art** approach: 37 patents and growing

New Risk Detection – Retail Banking

Ayasdi AML uses state of the art AI and intuitive UI that can organize large amounts of data based on similarity to reveal hidden relationships and groups of customers with deep meaning. These shapes help non-data science users to easily interact with large data sets to identify patterns, anomalies, and hotspots like in our use case below with retail banking data.
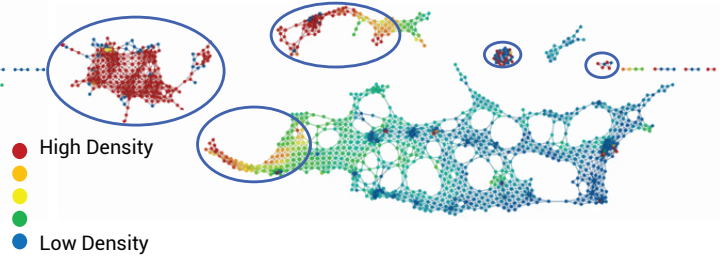
Customer Distribution

Five Groups of Distinct Customer Behaviors
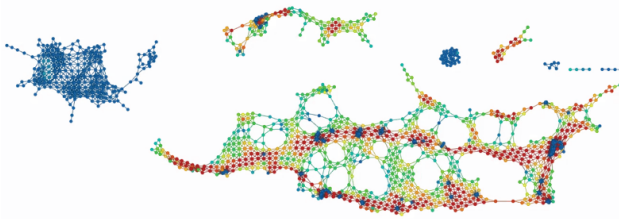
AML Transaction Monitoring Alerts Distribution

Several distinct populations have high alert volumes

- High Density
- Low Density

High Risk Level 3 Investigations

Only one distinct population of Level 3 investigations

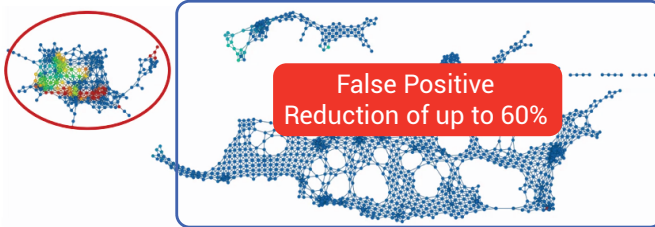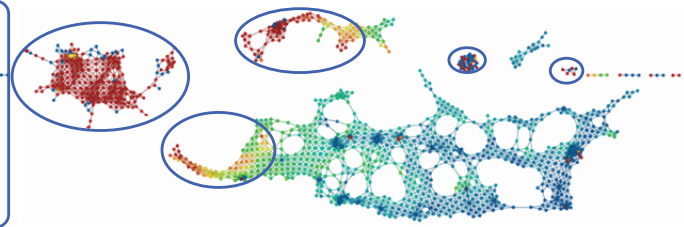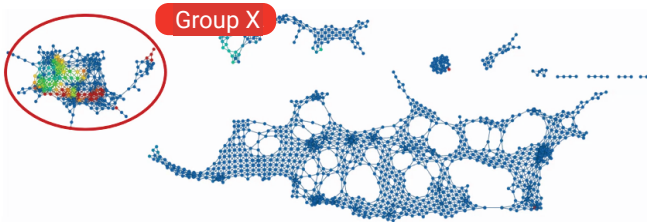**False Positive Reduction of up to 60%**

AML Transaction Monitoring Alerts Distribution

Several distinct populations have high alert volumes

High Risk Level 3 Investigations

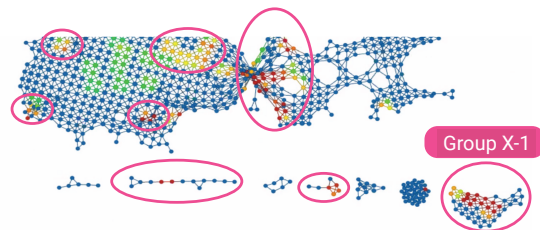Only one distinct population of Level 3 investigations

Group X

Group X has:
- 3000 customers (1.37% entire population)
- 40 times Level 3 Investigations compared to average

Level 3 Investigations on Group X Population only

Group X is split in sub-groups, more risk patterns are revealed

Group X-1

Group X-1 has:
- 193 customers
- 156 times L3 investigation density
- 42 never investigated
- 37 high risk after review
- 1-year early identification