



Asseco IAP Integrated Analytical Platform.

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ASSECO

Asseco IAP

Integrated Analytical Platform.

Asseco Integrated Analytical Platform (Asseco IAP) is a solution that allows the handling of processes in the Compliance area which is understood as monitoring and ensuring the compliance of institution operation with applicable provisions of law. Asseco IAP considerably limits the possibility of the occurrence of internal and external dangers connected with criminal activities. The module construction of the system enables the use of selected elements of the solution or use of the whole software as a platform for multi-area verification of data.

Systems available on the Asseco IAP

Asseco FDS

limiting criminal
activities

Asseco AML

preventing money
laundering

Asseco ITR

exchange of tax
information

Asseco IAP allows for quick adaptation of detection processes to dynamically changing fraud scenarios. The system is fed by external data, i.e. information on entities and relationships between them, transactions, products, loan applications, blacklists and whitelists.

Functionalities.



Integrated handling of cases from all modules.



Work in online and offline modes.



Generation of detailed reports.

Connection of functionality in one system allows to:

- See the customer from many perspectives (Anti-Fraud, AML, FATCA, CRS).
- Reduce financial losses resulting from frauds.
- Effectively handle the work of specialists in the organization.
- Reduce costs of the implementation and maintenance of many independent tools.



IAP system **modules.**

Anti-Fraud.

Asseco FDS is a tool for the use of organizations to limit the risk of external and internal dangers connected with criminal activities. The system ensures the conducting of preventive and detection actions aimed at early identification of symptoms indicating the possibility of fraud. Thanks to the segmentation and profiling mechanism, it is possible to identify suspicious activity of customers and employees. History information is used in the process of its detection and on its basis, the customer's profile and segment's profile to which the customer belongs is created.

Automatization of the Asseco FDS detection processes allows to increase the operative efficiency of an organization, while limiting employee involvement. The anti-fraud teams can therefore focus on an in-depth analysis of the cases selected by the system. The system's actions are taken in real-time and they may refer to, among others, suspension of the execution of suspicious transactions and detecting loan fraud attempts at the stage of application. The module construction of the solution enables the use of selected Asseco FDS elements or use of the whole as a platform of multi-area detection of:

- Internal frauds.
- Operational frauds [products and transactions].
- Frauds in remote channels.
- Loan frauds.

Anti-Money Laundering (AML).

Asseco Anti-Money Laundering (Asseco AML) is a solution which allows obliged institutions to execute requirements of the act on counteracting money laundering and financing of terrorism. The basic role of the system is a comprehensive analysis of financial transactions which allows to prevent possible money laundering. The verification processes are done in online mode which allows efficient identification and immediate suspension of suspicious transactions along with generating an alert for the operator.

The functionalities allowing the meeting of requirements of the act on counteracting money laundering are, among others, as follows:

- Customer risk assessment.
- Monitoring of transactions and customers.
- Comprehensive verification of customers.
- Reporting to the regulator.

The system generates a risk report for every customer. The report includes a list of checked factors and its final risk assessment. Asseco AML ensures the verification of customers and transactions with regard to their presence on blacklists or whitelists or in the PEP database. Additionally, the system is equipped with a set of business rules which allow the identification of transactions exceeding the threshold, related transactions and suspicious transactions.





FATCA, CRS

[Foreign Account Tax Compliance Act, Common Reporting Standard].

Asseco ITR (International Tax Reporting) is a solution that allows financial institutions to meet legislative requirements concerning the exchange of tax information between countries. It allows quick identification, storage and analysis of data about all accounts which are subject to the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS). On the basis of stored information, the tool generates a report which is crucial for tax purposes.

The key elements of the system are as follows:

- Identification of accounts and customers that are subject to reporting.
- Monitoring accounts and customers.
- Generating reports compliant with the requirements of acts.

Construction of the system.

Asseco IAP's architecture is three-layered. The data repository layer is an Oracle relation database. The application server must be compliant with the Java Platform Enterprise Edition 7 platform (e.g. WildFly).

The user's interface allows in an easy way to perform the system parametrization so that its work is compliant with the user's preferences and at the same time allows the realization of internal procedures adopted by the institution. The user has access to data stored in the repository, and depending on the level of authorization, he or she can preview, edit or save it in a file format.

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The logo for Asseco, featuring the word "ASSECO" in a stylized, bold, black font. The letters are blocky and interconnected, with a distinctive design for the 'S' and 'E' characters. The logo is centered on a solid orange background.