

# Kyndryl Anti-Money Laundering Platform Overview

Automated Anti Money Laundering and Countering the Financing of Terrorism for Fiat and Cryptocurrency



*Thinking Beyond Today*

# Kyndryl AML Platform



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Automated Anti Money Laundering and **Countering the Financing of Terrorism** for fiat and cryptocurrency



For all Obligated Institutions



# AML Regulatory Risk (US & EU)



## US

- BSA-related AML criminal penalties include a fine of no more than \$250,000, imprisonment for no more than five years, or both. However, if the violation is part of a pattern of any illegal activity involving more than \$100,000 in a twelve-month period and involves the violation of another US criminal law, the fine can be up to \$500,000, imprisonment for up to ten years, or both.
- The maximum BSA-related civil penalties can vary significantly. For example, federal banking regulators have the authority to impose anti-money laundering penalties from \$5000 per violation to \$1,000,000, or 1% of the assets of a financial institution, whichever is greater, for every day that the violation occurs.

## EU

- Obligated Institutions may be fined 5 mln EUR or 10 % of yearly turnover from the previous year balance sheet
- Senior Management personal liability (both financial and criminal) (from 3 months to 5 years in prison)

## OBLIGED INSTITUTIONS:

### Categories of various institutions:

- Banks
- Insurance,
- Telco,
- Stock exchange,
- Crypto exchange,
- Fiduciary & investment funds,
- Legal firms,
- Notaries,
- Gaming firms using tokens NFT( Non-Fungible Tokens) ,
- Art galleries using tokens to digitize art

## Means of financial security



# Platform Capabilities



Integrated System supporting process automation assuring AML compliance

Covers scanning of fiat and crypto-currency transactions

Highly parameterized scanning scenarios (Payments: fiat & crypto), Sanction Lists)

Automated workflow for Cases and Alerts analysis / 4 eyes rule

Integration with many external sources for pulling data / APIs

Integration with existing applications / if needed

Logs gathering evidence of all actions for auditors

Flexible reporting – regulatory, management, operational

Open Source architecture

“S-a-a-S” deployment model on public cloud, private cloud or “on-premise”.

Solution Architecture based on Kubernetes - hyperscaler cloud agnostic.

KYNDRYL IP Rights, lower development costs, competitive price – no need to pay for SW licenses from TP vendors

# High Level Functionality



## ONLINE

Onboarding verification:  
Sanction Lists, Beneficial  
Owner, Owners,  
Board Members,  
Stakeholders  
Risk Assessment

Request from Payment  
Hub or core banking (API)  
Fiat Payments before  
realization

Client Onboarding and Risk  
Assessment. Orders for  
Transactions PF (Purchase  
Fiat) and Krypto( Token  
Swap & Token Transfer)

## OFFLINE

Post monitoring Sanction  
Lists / change of Client  
data, Transaction Scanning  
/ behavioural

Client, Payments  
behavioural monitoring  
Sanction Lists / change of  
Client data

Post Monitoring  
Transactions PF, Token  
Swap + Token Transfer and  
Client Monitoring /  
Sanction Lists

## ON DEMAND

All Offline Scanning  
Scenarios for Clients and  
Transactions.

Payments scanning &  
behavioural scanning  
patterns

Risk Recalculation,  
Scenarios for Transactions  
and Client Monitoring

# Functional areas to choose from



- Onboarding process - Client scanning vs Sanction Lists + Beneficiary Owners, Board Members, etc. vs Sanction Lists + creation of relationship graph.
- Scanning of online FIAT transactions before execution + Sender/Receiver vs Sanction Lists.
- Scanning of FIAT transactions offline - post-monitoring.
- Scanning of crypto transactions per Wallet ID (after execution).
- Scanning of Orders for Purchase/Sell of crypto currency on a crypto exchange.
- AML Risk calculation
- Cases and Alerts investigation
- Gathering evidence of all business activities + system logs
- Reporting


# Modules





Kyndryl Anti-Money Laundering Platform


Dashboard Clients & Organizations Cases & Alerts Reports & Logs Lists & Dictionaries Scenarios & Risks Transactions Integration Products


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CLIENTS & ORGANIZATIONS


  
CASES & ALERTS


  
TRANSACTIONS

  
SCENARIOS & RISKS

  
LISTS & DICTIONARIES

  
REPORTS & LOGS

  
INTEGRATION

  
PRODUCTS



## Design & availability



- Open-source platform model available as a public cloud solution, private cloud PaaS, or an “on-premise” SaaS solution architecture based on Kubernetes - hyper-scaler cloud agnostic.
- Comprehensive user-friendly operations dashboard for single-point administration.
- Entirely Kyndryl designed, built, and maintained modularized design solution.
- LTS (Long-Term Support) guaranteed. Kyndryl ensures ongoing support for continually emerging regulatory compliance requirements.
- Available as a managed solution to substantially reduce internal AML compliance cost, resulting in a substantial ROI.
- Managed service solution is available to support business SLA requirements.

# AML Platform DEMO



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# Request Your Live Demo

kyndryl AMELIA en / pl 10:09:28  
25.01.2023

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