

kyndryl.

Kyndryl Anti-Money Laundering Platform

At Kyndryl, we create technological systems in an innovative way, always striving for excellence using architecture based on microservices (Kubernetes) and cloud. The Kyndryl™ Anti-Money Laundering (AML) Platform provides process automation designed to prevent money laundering and terrorism financing while supporting institutions in the quick detection of irregularities and confident decision making.

The AML Platform can be used by all kinds of obliged institutions—banks, insurance companies, telecommunications providers, loans providers, cryptocurrency trades, payment institutions, companies that provide AML service as subcontractors or as accountants and auditors, and more.

Our platform provides rapid, accurate detection of suspicious transactions and persons placed on sanction lists, as well as the ability to fully report events. Developed by specialists, the platform responds to the requirements of the EU directive and regulatory recommendations given by recognizable international organizations and regulators around the EU.

Advantages of the Kyndryl AML Platform

- ✓ Open-source platform model available as a public cloud solution, private cloud PaaS, or an “on-premises” SaaS solution architecture based on Kubernetes - hyper-scaler cloud agnostic.
- ✓ Comprehensive user-friendly operations dashboard for single-point administration.
- ✓ 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.



System located on premises or in the cloud



Fiat currencies and cryptocurrencies



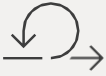
Platform based on open-source and Kubernetes technologies



Receive and process information about financial transactions



Modular and adaptive system



Automated processes and alerts



Support customer onboarding to obliged institutions



Rapid detection of suspicious or improper behavior



Integrate with e-mail



Flexible reporting functionality



Independent setup of parameters



Individual blocking and trusted dictionaries

A unique, focused approach to preventing money laundering

The Kyndryl AML Platform stands out with its uncompromising approach to preventing money laundering. It covers the requirements of obliged institutions while automating and simplifying the work of analysts to reduce the risk of creating a backlog. The integrated system does not require employee training in many different applications that support the AML process. Logging any event in the system log provides records during the internal audit as well as during the regulator's control. The AML Platform minimizes the risk of an administrative penalty for violating the provisions of the Anti-Money Laundering and Terrorist Financing Directive, as we carefully analyzed the decisions made by regulators during audits and their recommendations in the design phase. A unique, streamlined approach to developing functionality and a user-friendly GUI resulted in the creation of a platform that automates an efficient process and can also become a great integration platform for existing applications. The AML Platform provides the possibility of dynamic parameterization in response to market expectations related to the rapidly changing business environment.



The Kyndryl AML Platform is modular, which means that the obliged institution can select only the functional modules appropriate for its business model to achieve functional configuration depending on the existing application landscape.

The platform provides:

1. Support for the customer onboarding process to the obliged institution – sanction lists scanning, beneficiary owners’ identification.
2. Receiving and processing information on financial transactions in fiat currencies: online before the transaction execution and offline as periodic monitoring of the customer's activities.
3. Payment card scanning scenarios with MCC codes.
4. For cryptocurrencies: the system carries out periodic scanning of completed transactions like token swap or token transfer as well as online scanning of orders for crypto transactions according to defined behavioral scenarios for transactions carried out on blockchain.
5. Automatic creation of cases and alerts.
6. Automation of the cases and alerts management process by user groups with various rights: Maker, Checker, Money-Laundering Reporting Officer (MLRO).
7. Automatic periodical monitoring of customers to calculate their risk level and inform of structural changes.
8. Integration with Electronic mail and automation of reporting process (RFI requests, SAR and STR reports to Financial Investigation Unit).
9. Detailed reporting for management, creating management and statistical reports as well as reports on detected threats.
10. Parameterization of transaction-scanning scenarios, parameterization of risk classes, and assignment of ratings at the level of the obliged institution.
11. Creation of individual internal blocking and trusted dictionaries.
12. Ability to immediately implement the market regulator's recommendation, without the need to modify platform code by parameterizing transaction scanning scenarios and the assignment of ratings for individual risk classes— both economic risk and geographic risk

What makes us stand out?

- ✓ Integrated system: All-in-one approach and end-to-end automated process flow reduces complexity.
- ✓ Strongly parameterized scenarios: Business users can configure without the need for modifying the AML Platform code.
- ✓ Online monitoring and offline post-monitoring of fiat and crypto transactions (blockchain integration).

- ✓ Ease of integration: API streamlined integration with other applications.
- ✓ Logging of all activities as evidence for the regulator presented during audits.
- ✓ Many pre-defined reports (operational, for management, for Financial Investigation Units).

Why Kyndryl?

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- Kyndryl has decades of experience working with customers to deliver enterprise-grade workload analysis, migration, implementation, and managed services for the most complex workloads
- Kyndryl has the people, processes, and technology to help organizations progress their digital transformation journey using intelligent data and AI-driven insight

<p>Our people:</p> <p>90,000 Skilled professionals</p> <p>247,000 Skills badges earned, including: 61,000 in cloud 43,000 in agile 43,000 in analytics 42,000 in AI 38,000 in Design Thinking</p> <p>31,000 Vendor-recognized certifications in Microsoft Azure, VMware, Cisco, Red Hat, AWS and more</p> <p>2.9M Hours of training in first half 2021</p>	<p>Powering mission-critical technology systems across essential industries</p> <p>5/5 top airlines by revenue passenger miles (RPM)</p> <p>45% of passenger cars made by our customers</p> <p>61% of assets under management by the top 50 banks managed by our customers</p> <p>4/5 largest retailers</p> <p>49% of mobile connections managed by our customers *2019 numbers</p>
<p>Empowering thousands of customers</p> <p>4,000 Global customers, including</p> <p>75% ...of the Fortune 100 and more than half of the Fortune 500</p>	<p>Providing undisputed leadership</p> <p>6.1M mainframe installed MIPS</p> <p>270K network devices managed</p> <p>5,200+ WAN devices managed</p> <p>3.5M LAN ports managed</p> <p>67K+ VMware systems managed</p> <p>14K+ SAP instances managed</p> <p>3.5+ exabytes of customer data backed up annually</p>

Microsoft Azure

Kyndryl works at the core of businesses that move the world. With more than 90,000 skilled professionals operating in over 100 countries, we design, build, manage and modernize the mission-critical technology systems that the world depends on every day.

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