

# **Measure, Understand & Explain Your Money Laundering Risks**

[www.acamsriskassessment.com](http://www.acamsriskassessment.com)

## Peace of Mind through Global Standardization

ACAMS Risk Assessment provides financial institutions worldwide a standardized means of measuring, understanding, and explaining their money laundering risks.

Based on a methodology designed by public and private sector industry experts, ACAMS Risk Assessment delivers a comprehensive, automated risk-based profile of an institution's products, services, geographies, and customer entities through a platform that is flexible and scalable to institutions of all sizes, from community banks to global financial institutions.

# Global Authoritative Standards

## The Solution for Meeting Today's Regulatory Challenges

As money laundering risks continue to threaten our financial systems, the need for robust AML compliance programs that can effectively mitigate this threat while also meeting ever-growing regulatory concerns, is top priority for financial institutions worldwide.

To help institutions meet these regulatory challenges, ACAMS Risk Assessment offers best-in-class technology that objectively and consistently responds to the guidance and regulatory requirements of financial institution supervisors and regulators worldwide, including a holistic view across multiple areas of risk via a variety of assessments.

## A Holistic View Across Multiple Areas of Risk



### AML Risk Assessment

- Identifies risk across your institution's products, high-risk customer types, and geographies
- Helps establish global AML control standards and determine effectiveness of institution's preventative and detective controls



### Suspicious Activity Risk Assessment

- Offers coverage for a full range of suspicious activities, from structuring to fraud, terrorist financing, money laundering and more



### Sanctions Program Risk Assessment

- Presents global best practices for establishing a sound sanctions program framework

# Comprehensive, automated risk profile

## Stay Ahead of Changing Requirements

Our web-based solution allows for timely and seamless updates to help you keep up with ever-changing regulatory requirements, and automates cumbersome manual processes to give you the time to focus on what matters most: **understanding and mitigating your institution's money laundering risk.**



### Multi-User Platform

Multi-user platform facilitates enterprise-wide risk assessments across multiple lines of business, geographic locations and other applicable criteria.



### Automated Risk Scoring

Flexible and automated residual risk scoring supports varied levels of complexity, and accommodates to institutions of all sizes, from community banks to global financial institutions.



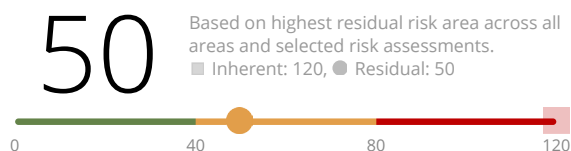
### Presentation-Ready Reports

Presentation-ready reports clearly communicate your institution's risk – from comprehensive reports to high-level summaries – with dynamic graphic features such as tables, pie charts, and more.

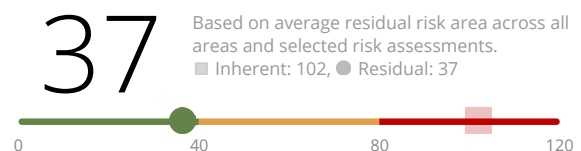
ACAMS Risk Assessment goes well beyond simply providing risk rankings. The software's extensive reporting features offer a full view of the impact that risk has on your operations and applicable areas of risk.

## OVERALL RISK

### HIGHEST RESIDUAL RISK\*



### AVERAGE RESIDUAL RISK



### AVERAGE RESIDUAL RISK BREAKDOWN\*\*

Based on average residual risk from each selected risk assessment.

Risk Assessment	Inherent	- Control Points	= Residual
Jan 1, 2019 - Dec 31, 2019: All Lines of Business (Europe)	94	60	34
Jan 1, 2019 - Dec 31, 2019: All Lines of Business (Caribbean)	96	63	33
Jan 1, 2019 - Dec 31, 2019: All Lines of Business (Asia)	92	61	31
Jan 1, 2019 - Dec 31, 2019: All Lines of Business (South America)	94	60	34

Source: ACAMS Risk Assessment Sample Overall Risk Report

## Filling in the Gaps through Detailed Action Plans

ACAMS Risk Assessment affords your institution the opportunity to determine the overall direction of risk and to detail action plans, in order to address inadequacies and fill gaps in its detective and preventative controls. These action plan narratives allow your institution to address gaps in the AML program and clearly communicate compliance deficiencies to corresponding stakeholders.



### ACAMS Risk Assessment is designed and optimized in partnership

with leading subject matter experts from the ACAMS membership community, from both the public and private sector, so you can be confident that with ACAMS Risk Assessment your program is up to par with the latest global best practices, guidance, and regulations.



### Standardized Methodology

Standardized methodology calculates a money laundering risk profile based on inputs to a series of questions about your institution's products and services, high-risk customer types, geographies of operation, and AML controls.



### ACAMS Risk Assessment automates processes

by producing comprehensive presentation-ready reports. Dynamic graphic features and cohesive narratives help you clearly communicate your institution's risks and any resulting action plans to all stakeholders.



### ACAMS Risk Assessment supports scoring decisions.

Justify your logic by referring to a standardized methodology that presents data through narratives around controls and control effectiveness factors that map to the latest guidance and regulation from global authoritative sources.



### ACAMS Risk Assessment and your institution are influencing the future of AML standards.

By establishing AML standards based on global best practices and the latest guidance and regulation from authoritative sources worldwide, ACAMS Risk Assessment is building a framework for future AML standards.

For information and to schedule a product demo: [riskassessment@acams.org](mailto:riskassessment@acams.org)

