



AML Insight Survey



March 2010

Survey Methodology

This survey is based on responses from 115 individuals in the business of reducing financial crime. The majority of individuals interviewed are located through-out the Americas in Tier 1 and Tier 2 banks (most of which are active internationally), in most cases they are the Head of Compliance, Compliance Officer, Head of Risk or AML. The majority of the interviews were carried out at the 15th Annual Money Laundering Conference held in Miami, 2010.

For more information on this report please contact us at GlobalProducts@logica.com.

We listen so we can speak your language.

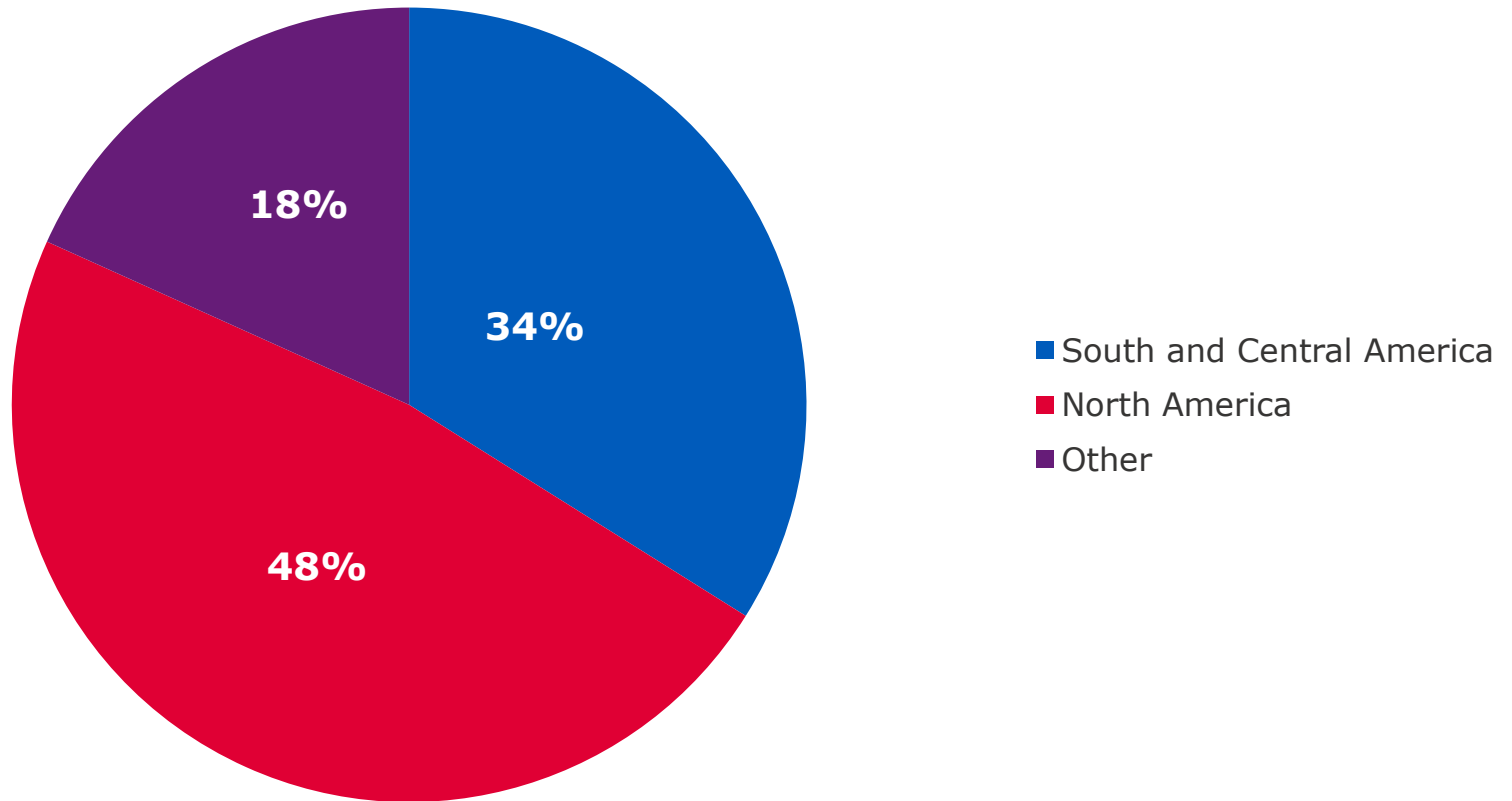


Summary

- 95% of respondents agreed or strongly agreed that increased regulatory demands were a significant challenge
- 91% of respondents also found the rise of organized financial crime a major cause for concern
- Unsurprisingly, both increased regulatory demands and organised financial crime are also the biggest areas of focus for survey respondents
- Budgetary constraints is an issue with more than 76% of respondents agreeing or strongly agreeing that this is a challenge
- Additionally, 77% strongly agreed or agreed that the increased volume of payments that need to be scanned
- More than half of respondents (61%) strongly agreed or agreed that there are inefficiencies in their institutions' payment filtering

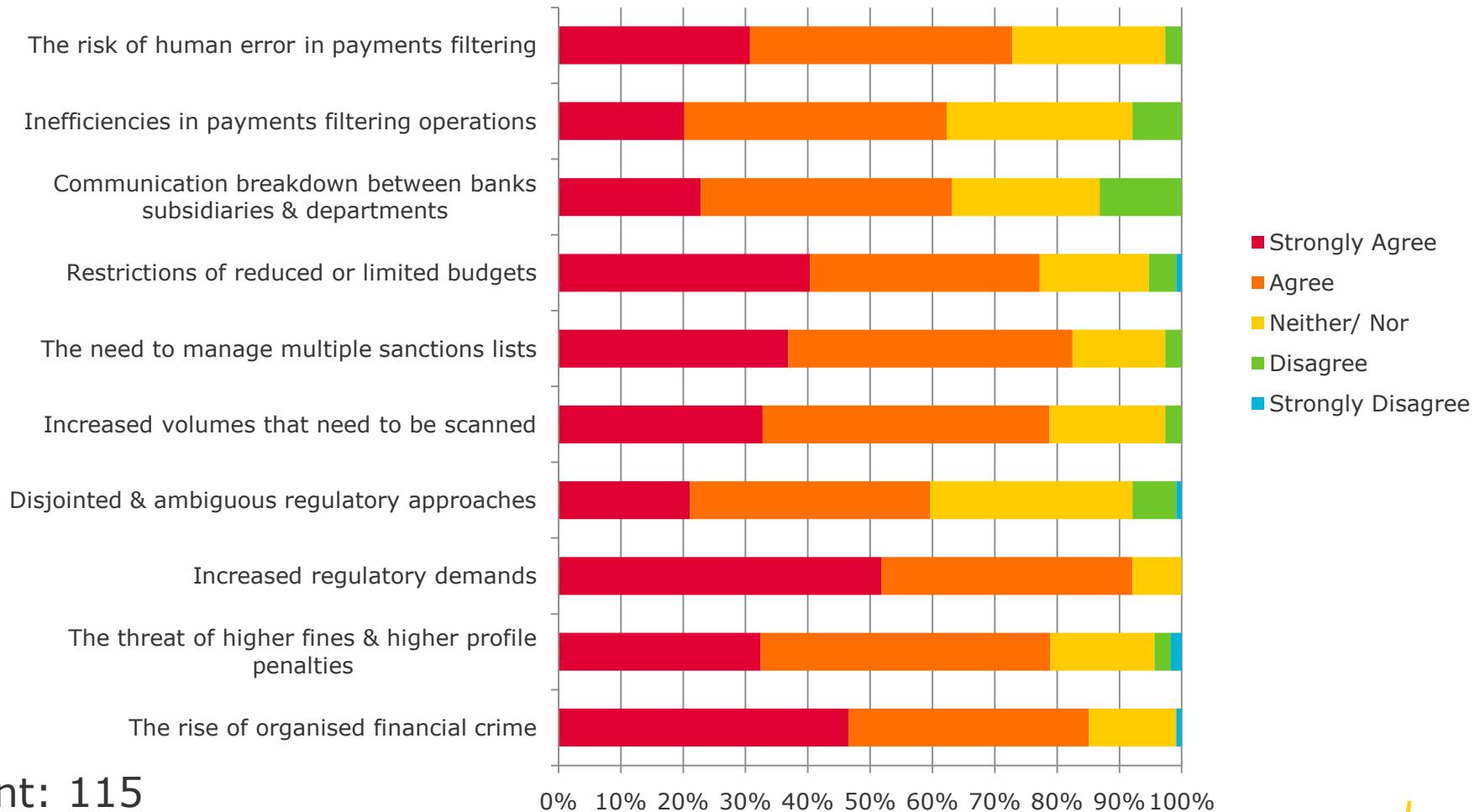


Respondent Location



Count: 116

Do you agree or disagree?



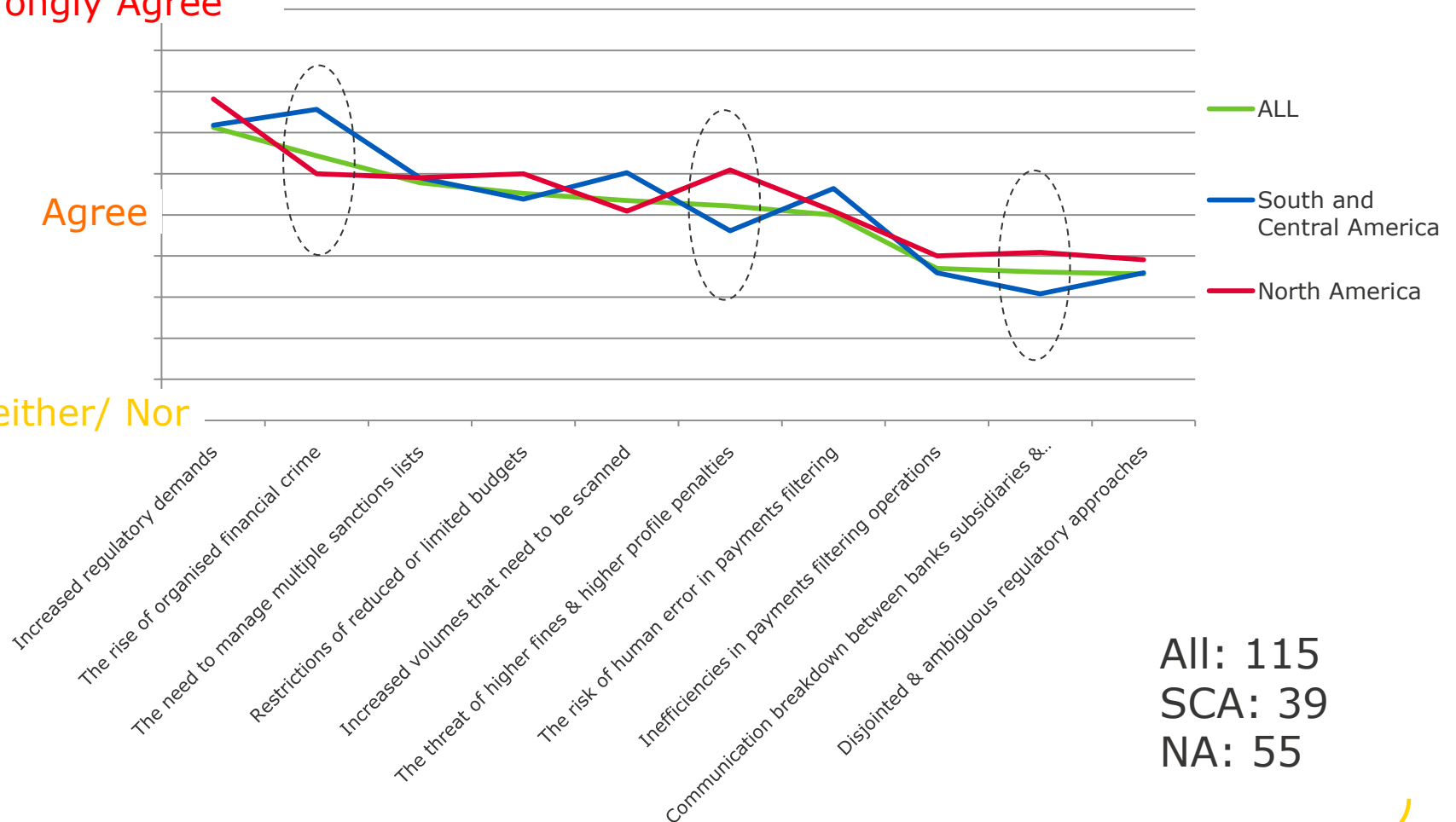
Count: 115

Do you agree or disagree?

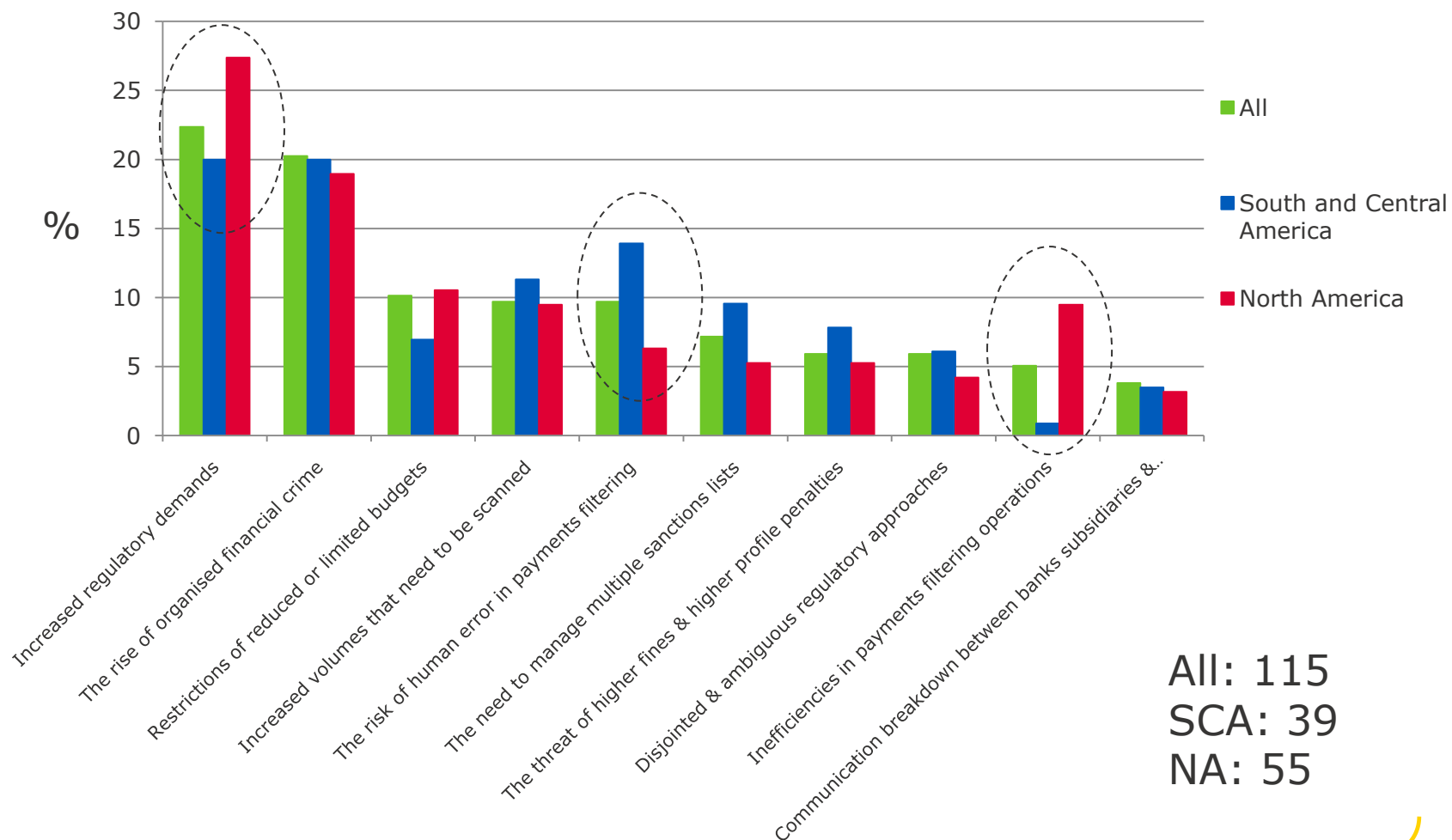
Strongly Agree

Agree

Neither/ Nor



What are your top priorities?



Any other issues?.....

A significant increase in the number of crude email based scams that pose little risk, but result in consuming a large amount of time.

Budget issues creating a risk of losing good employees.

bureaucracy

Currency fluctuations

I think all operational risks will be our targets on 2010

implementar una ley internacional de regulaciones aplicables: que está disponible para los profesionales en el sector financiero

increase in the risk of transfer funds

Increased workloads

Internal Fraud

issues related to phone payments

lavado de dinero en organizaciones de bien social

Mobile Payments

Non traditional finance: trade, MSBs

People expectations and key staff leaving

Reducing the false positive generated by the screening process

The need for interconnectivity of regulatory institutions between nations

How we are helping to combat Financial Crime

We take financial crime seriously at Logica.

That is why we created HotScan our automated transaction filtering and scanning software. HotScan scrutinises domestic and cross-border transactions in real-time and alerts the institution to matches against watch lists.

By providing online enquiry and batch filtering of names, addresses and other biographical details, HotScan also supports you with account opening and Know Your Customer procedures meaning you can carry out risk assessments against terrorist lists, sanctioned entities and politically exposed people. And its innovative technology, Intelligent Self Learning (ISL), can actively reduce false positives by up to 50%.

With over 20 years' experience in delivering financial crime solutions we are unrivalled when it comes to improving cost-efficiencies. We have the support of 500+ security experts globally and a deep understanding of the complex regulatory landscape.

Contact Us...

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Thank you