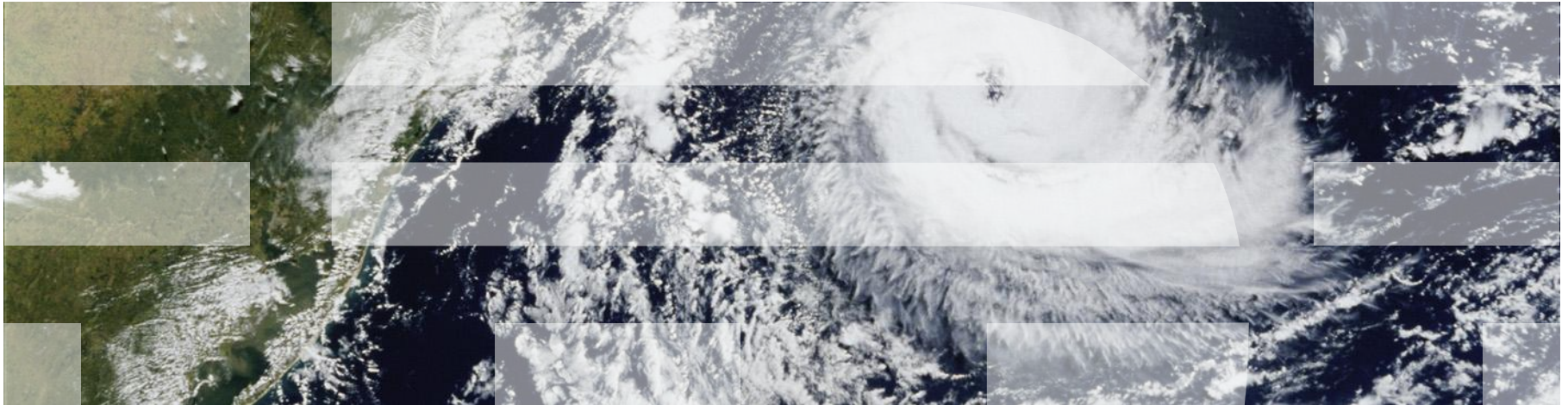


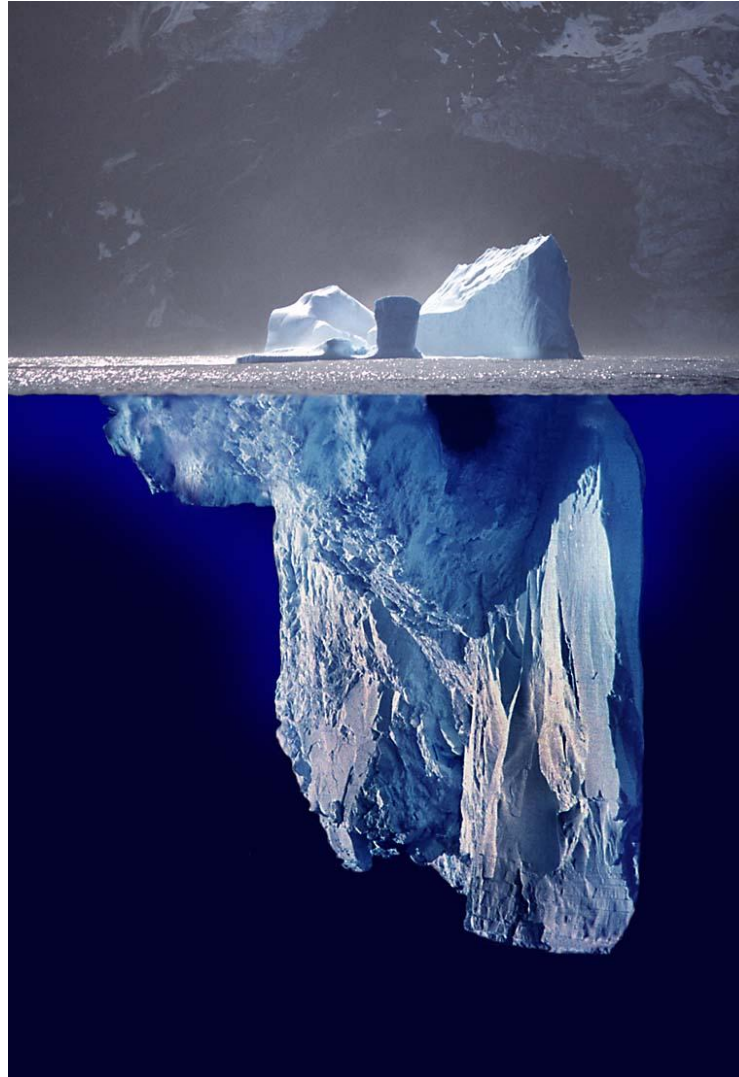
Une nouvelle Génération des Solutions LCB-LCF-LAF

Paris, France - le 18 septembre 2013



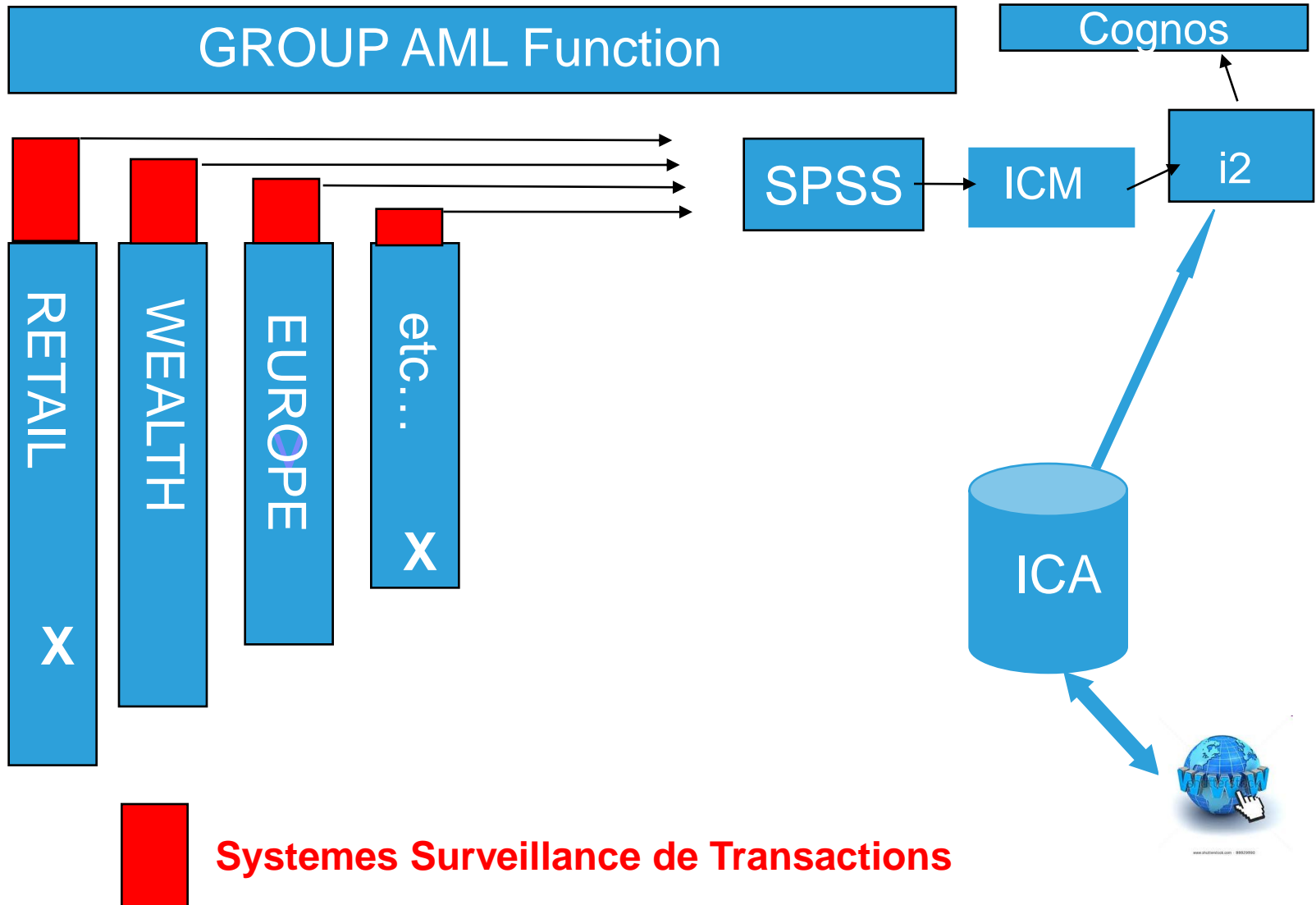
Richard J.D. Collard
WW Business Development for i2 FSS
SME for Transactional Fraud and Financial Crimes
+44 7917 612896
richard.collard@uk.ibm.com

La Fraude and les Crimes financiers - Profondeurs cachées



Contexte

- Pour les banques et les assureurs - un besoin absolu de se mettre en conformité avec la réglementation émanant des EU et de l'Union Européenne e.g. 4eme Directif AB de l'UE
- Des montants très importants ont été payés par HSBC, Standard Chartered, ING etc. pour régler des manques de gouvernance et non-conformité
- Voir: US Senate Permanent Sub-Committee on Investigations Report U.S. Vulnerabilities to Money Laundering, Drugs & Terrorist Financing: HSBC Case History
- [USSC PSI - HSBC](#)
- Risques pour les actionnaires; risques de marque et, potentiellement, perte de clients vers la concurrence



Pour Barclays....et des autres Banques mondiales

- Identification d'au moins 6 relations transactionnelles avec des entités en Iraq, Iran etc.....
- Possibilité de classer 40% des alertes comme 'Non-prioritaire'
- Déploiement d'un système complémentaire mais ajoutant de valeur inespéré
- Vue profonde - a travers l'entreprise – des clients, des liens et les NOR (Non-Obvious Relationships)
- Conformité démontrable et auditable
- Aucune possibilité d'implication pénale du Conseil d'Administration

IBM - La Lutte contre la Fraude et le Blanchiment

- IBM n'est pas – jusqu'à ce moment – la première société quand on considère des changements et amélioration des systèmes de détection, prévention et pour AML
- Cela est bien en train de changer.....
- Nous travaillons actuellement avec HSBC, Citibank, Standard Chartered, Development Bank of Singapore, Commonwealth Bank of Australia etc
- Contactez pour discuter
 - Eric Wolfarth, Richard Collard
-

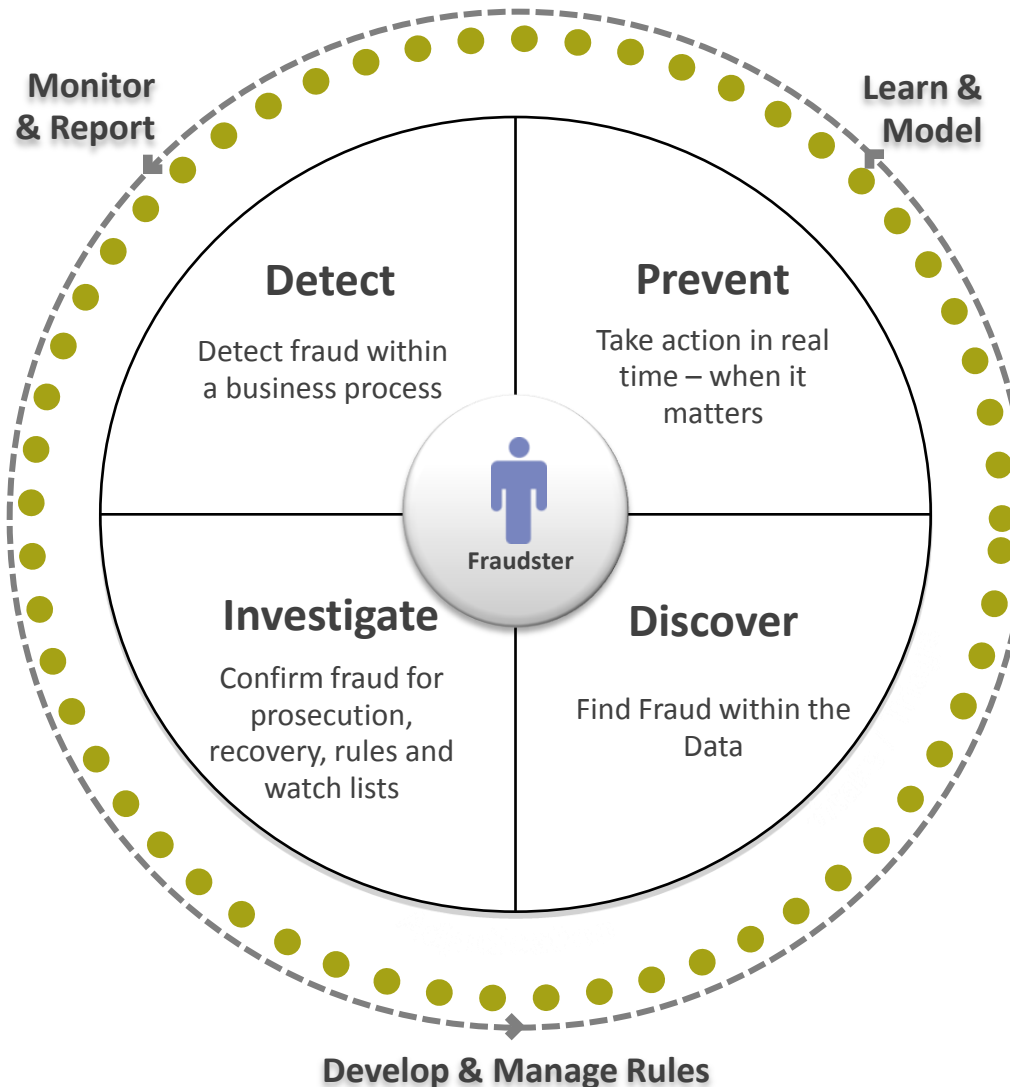
Fraud & Financial Crimes - an IBM Point of View

Detect

Detect in real time if a transaction, request, application, document, etc. is potentially fraudulent by applying models and rules in real time to determine the propensity for fraud

Investigate

Gather data about fraudsters and/or schemes DETECTED or DISCOVERED. Build cases for prosecution, recoveries, or denial of payments. Build watch lists and rules to apply to DETECTION and/or DISCOVERY



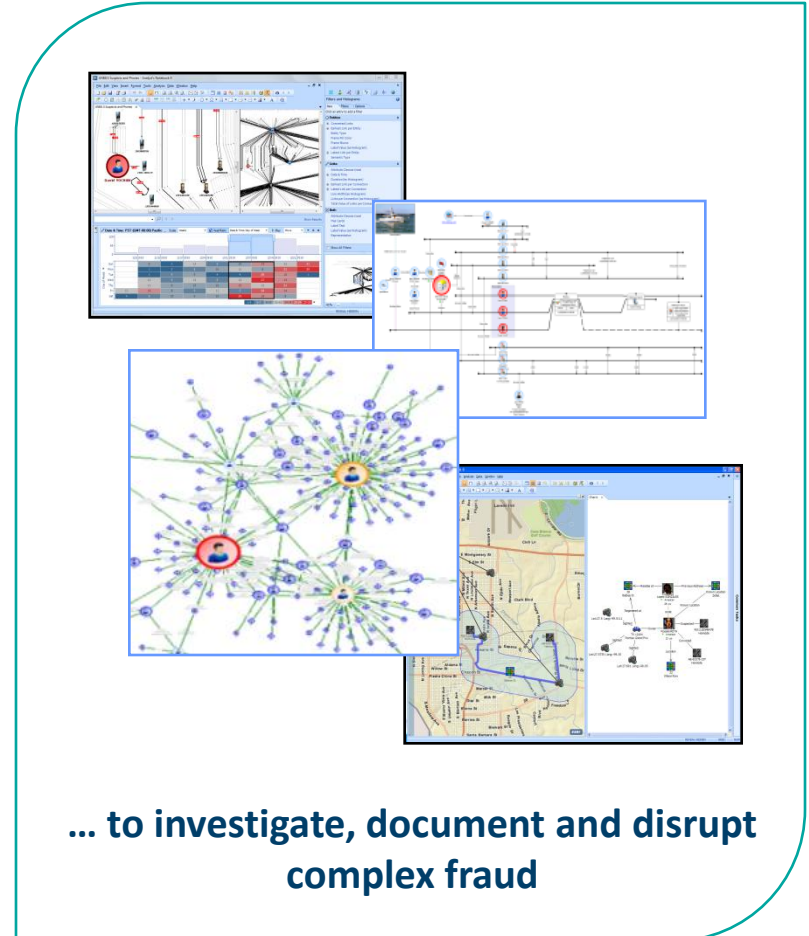
Prevent

Apply the results of Detection to stop processing known fraud, or encourage fraudsters to abandon their objective by showing more is known than they think should be known about their activities and intentions

Discover

Discover fraud that may exist in a business or public organization by retrospectively reviewing past data and identifying individuals or organizations that may be conducting fraudulent activities

IBM - Network Science avec i2 FIA



IBM Network Science transforme Données d'Intelligence en Action

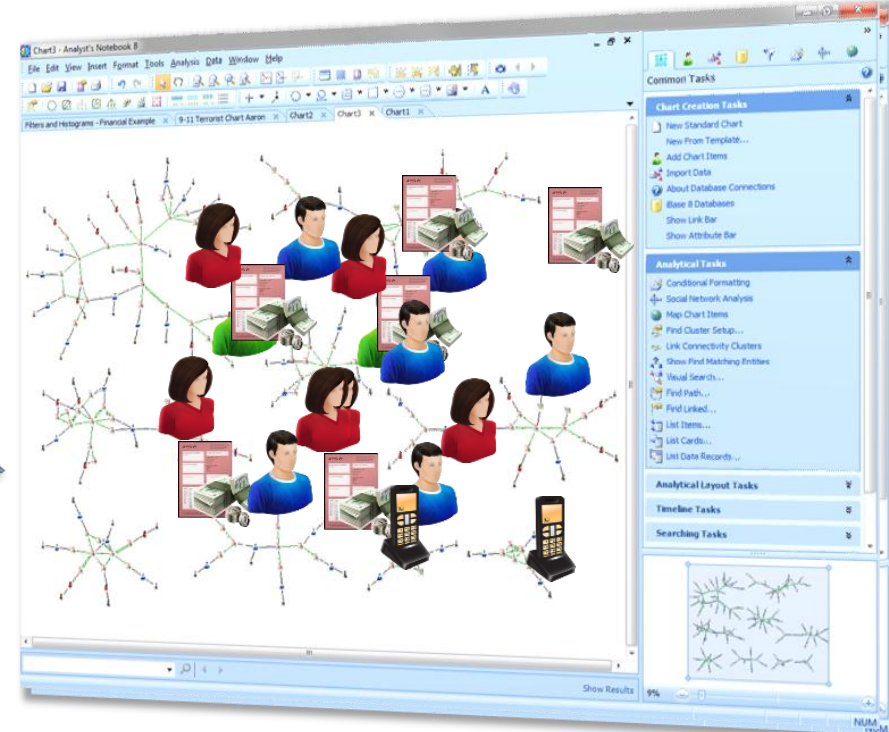
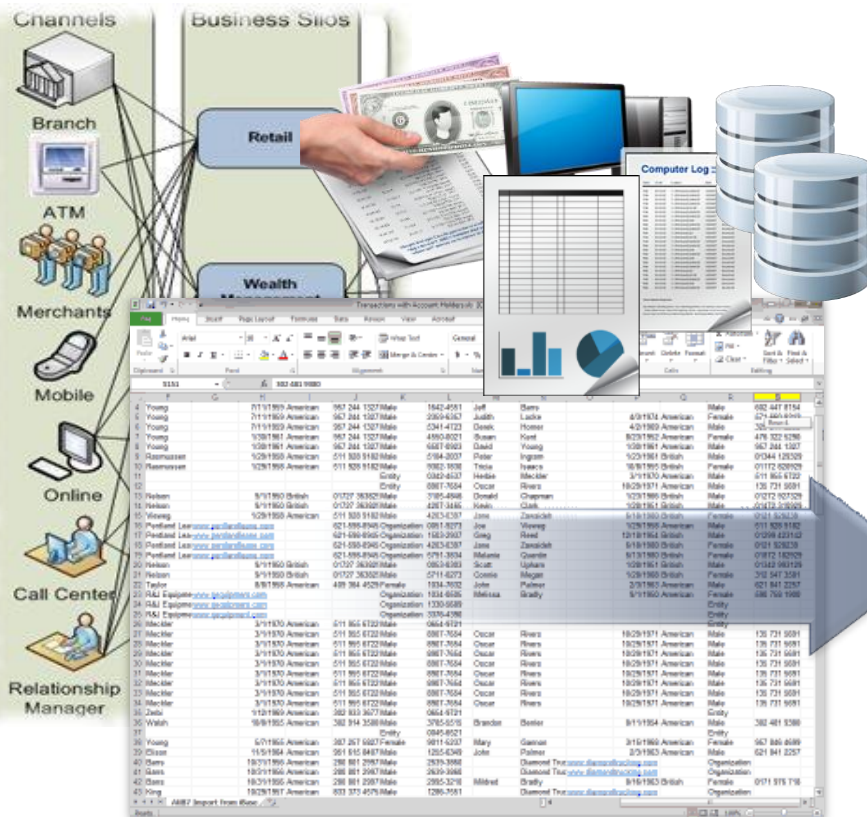


Investigate

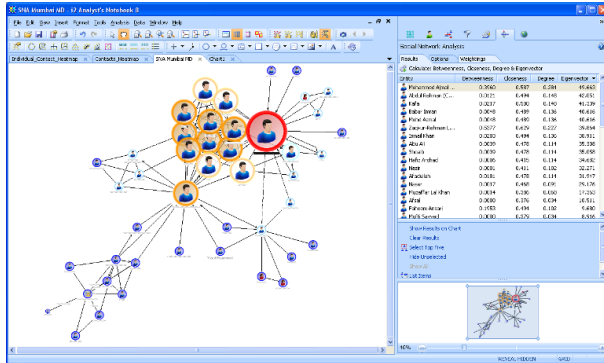
Confirm fraud for prosecution, recovery, rules and watch lists

Turning complex, “unrelated” data.....

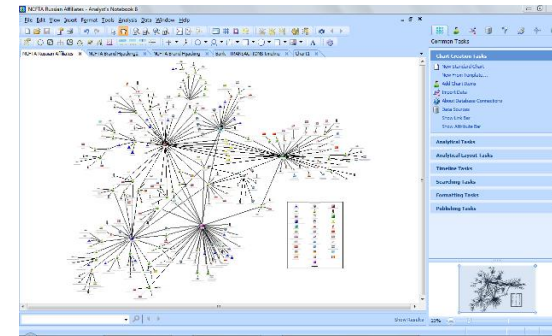
into actionable intelligence.....



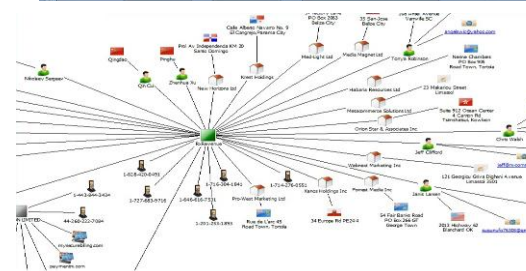
...dans une façon vite et efficace ...pour améliorer la réponse anti-fraude



QUI?
Document
fraud rings

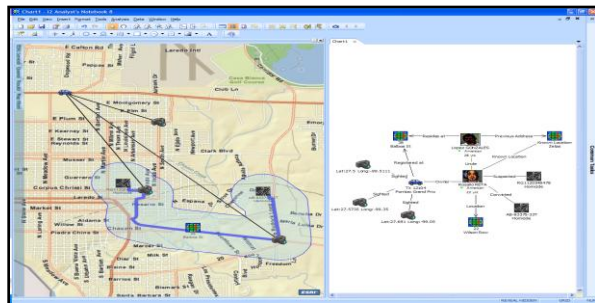


QUOI?
Visualize and
analyze complex
networks and
events

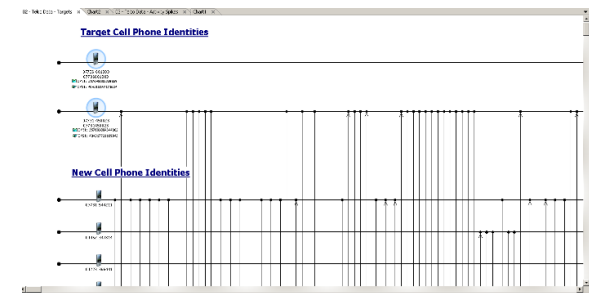


OU?

Document incidents to
support investigation
and prosecution



QUAND?
Plot transactional
timelines



...supporting collaborative investigation and cumulative intelligence

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BACK-UP

Analyst Impressions



■“IBM participates in this market as an enterprise-scale provider of financial crimes management solutions. Under the banner of the IBM Financial Crimes Framework, IBM provides a base of expertise and solutions to integrate AML, KYC, cross-product cross-channel fraud, case management, sanction screening, governance, and enterprise risk requirements, including hardware, software, tested reference models, and services. These are supported by a proprietary project management methodology and system implementation accelerators. **IBM is a Leader in this IDC MarketScope.**”



"IBM's broad view into industry best practices relative to the use of BI and analytics in fraud, coupled with its wide and deep subject matter expertise and market **leadership position in data and information management, make it an indispensable industry ally in the battle against fraud.**"

"The recent introduction of IBM intelligent Investigation Manager **will raise the bar for all vendors in this space by seamlessly aggregating individually powerful fraud tools into a more effective single platform** as organisations seek to eliminate less effective and less user-friendly individual point solutions."