



DELOITTE + IBM WATSON

# Fighting Financial Crime

To close the gap between today's financial crime challenges and tomorrow's opportunities, we have a burning ambition to make an impact that matters – for our clients, our people and in society.

## DELOITTE ACCOLADES

Deloitte Ranked #1 By Kennedy In Global Forensics And Dispute Advisory Services.  
Deloitte Named A Leader By Gartner In Business Analytics Services.

The Deloitte Forensic team helps clients predict, detect and respond to global crises, controversies, and transactions, advising them on strategies to mitigate the disruption that naturally occurs when facing these complex matters.

Utilising our specialised forensic skills, investigative toolsets, and analytics, we can help uncover suspicious discrepancies, transforming data into the insight clients need to resolve difficult problems and strengthen compliance and risk programmes:

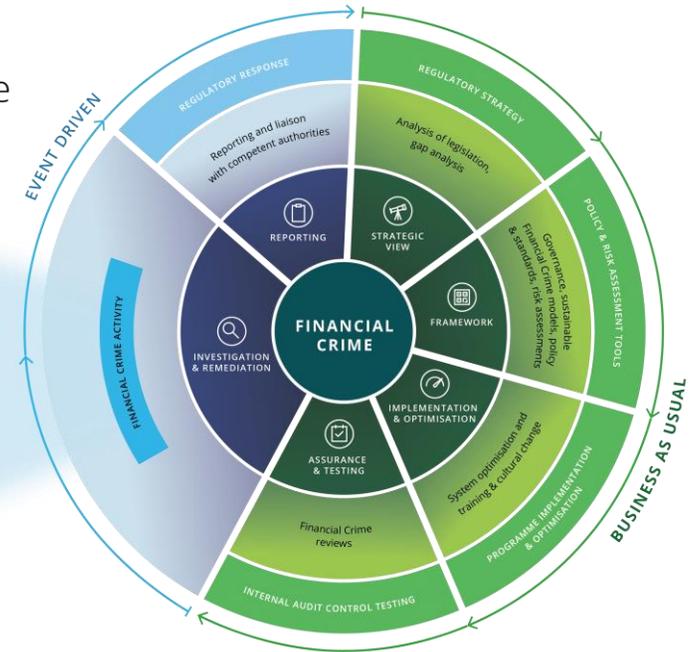
- Financial Crime Advisory
- Financial Crime Analytics
- Investigations
- Discovery
- Disputes International Arbitration

## Deloitte's approach to tackling Financial Crime

Financial Crime generally refers to any kind of crime or misconduct including:

- fraud or dishonesty,
- bribery, corruption,
- cyber crime,
- money laundering,
- economic and trade sanctions,
- tax evasion,
- market abuse (insider trading, market rigging/collusion)
- handling the proceeds of crime
- conduct breaches.

It is mostly commonly referred to in the context of Financial Services, but is an equally relevant issue for other sectors such as Life Sciences and Consumer Business.



## Deloitte Financial Crime Analytics Solution



The **Deloitte Financial Crime Analytics Solution** is built on IBM® Financial Crimes Alerts Insight to detect and deter fraud, money laundering and economic crime, through performing advanced analytics and analysis on structured and unstructured data, all while helping corporations to meet regulatory compliance obligations.

Equips practitioners with best-in-class technology to maximise the value of data within the organisation and perform advanced analytics to systematically identify red flags and capture suspicious discrepancies and anomalies that can potentially expose organisations to significant financial, reputation and even criminal penalties.

IBM® Financial Crimes Alerts Insight with Watson® leverages Watson analytics and cognitive capabilities to create an accurate and sustainable Anti-Money Laundering (AML) program. It optimises systems and analysts, reduces false positives and accelerates investigations by using data from historical cases, leverages a better understanding of entity and network risks and applies experienced-based machine learning. Financial Crimes Alerts Insight provides users with more efficient and accurate alerts including surrounding contextual information and analysis to support and accelerate well-informed AML decisions.

# Fighting Financial Crime

## Technology Accelerators

Our analytic approach to financial crime compliance is focused on generating insights drawn from internal client data, enriched by external data to develop intuitive insights and interactive visualisations for ease of consumption.

### Business Rules & Decision Management

Develop a prescribed set of preconfigured rules to flag specific transactional scenarios.

### Identity Resolution

Rationalise entities, develop relationships among entities, and link entities to events.

### Predictive Analytics

Identify outliers and anomalies through the use of statistical modelling for a defined set of profiles.

### Content Analysis

Extract meaning from unstructured content and perform searches based on semantics and context.



### Case Management

Track the completion of tasks and any updates to the status of cases throughout its life-cycle.

### Forensic Analysis

Identify patterns, develop relationships and categorise data through the use of historical structured datasets.

### Enablement

Support repatriation efforts to maintain the solution in-house following process and hardware implementation.

### Evidence Management

Ensure completeness through collection and storage of data and evidence within a secure and structured

### Alert Triage & Investigation Management

Develop a standardised set of document templates, standard tasks and document version control.

### Control Environment

Establish and rationalise preventive and detection-based controls to avoid future compliance issues.

### Auditing & Reporting

Monitor and log activities in real-time, recording before and after snapshots for a predefined set of activities.

### Security & System Auditing

Configure user access controls, assign user roles, and support data encryption and configurations environment.

## Go-to-Market Offerings



### Speed

A "one-stop shop" and an agile Platform for productivity improvement and accelerated decision-making capabilities for their clients



### Trust

Machine-delivered documented evidence to improve visibility and make data-driven actionable insights



### Knowledge

Mitigate future risk of financial crime by delivering a comprehensive overview of potential financial crime issues

## Deloitte and IBM Alliance

For almost 20 years, the Deloitte and IBM alliance has helped global enterprises address their toughest business issues. Our offerings unite the depth and breadth of IBM's technology portfolio with Deloitte's practical, innovative solutions. This "smarter teaming" approach often results in better service, higher value, and customized capabilities focused on our clients' most important business issues.

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