

Global compliance solution interfaced with « name check »

Dear Madam, dear Sir,

According to local and European legislations, you are obliged to respect rules about anti-money laundering (AML) and terrorism financing (CTF).

Is a « name check » sufficient to respect these obligations ??

The answer is clearly NO !

The law requires you to manage your Compliance duties on a risk based approach and will be enlarged to an analysis of your AML risk. A « name check » is thus only part of the process!

CDDS, Luxemburgish company, has developed a solution available in different formulas adapted to your own needs and budgets.

We invite you to discover our offer and to contact us for any question you might have.

The CDDS team
info@cdds.lu

How to answer the AML regulation?

Legal framework

You

CDDS solutions

- Customer Due Diligence
- Name Check
- Dashboards on AML risk

AML risk analysis and Know Your Customer
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Completed legal obligations

Legal environment:

- Law of November 12th, 2004 (modified)
- GDL regulation February 1st, 2010
- AML law of October 27th, 2010

Compliance standards:

- FATF recommendations
- ALCO « Working papers »

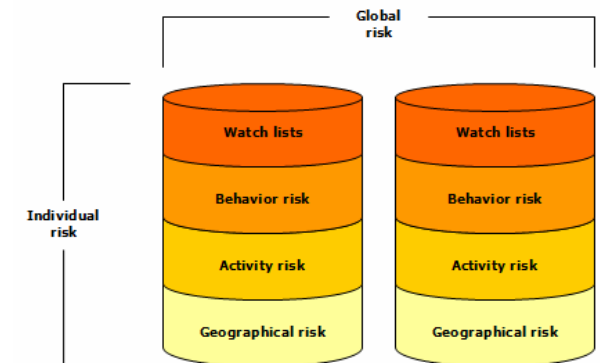
What is Customer Due Diligence (CDD) based on risk?

- Identify your client and check he is what he says he is.
- Record your client's data.
- Evaluate and validate the risk linked to the client.
- Define a frequency for review of the files according to the risk.
- Follow up your client's activities.
- Analyze the file in case of changes or doubts.
- Continuous update of your client's data.
- Edit reports

Why this CDD?

- Legal obligation: manage your legal and sanction risks.
- Analyze your AML risk exposure.
- Protect your company against reputation risk.
- Respect the applicable legislation.
- Reduce your investigation and support costs.

AML risk analysis with CDDS solutions?



RiskAssessment® « all-in-one »

RiskAssessment® is an « all-in-one » tool, not only enabling you to fulfil your legal obligation but also giving you a complete set for managing your information, your procedures and your workload in general.



- Efficient client classification in terms of compliance risk;
- daily and automated « name check » against the regularly updated official lists of European Union, CSSF, OFAC, HM Treasury and United Nations, Interpol searched persons ... regularly updated ;
- PEPs identification via the a PEPs list containing more than 17.000 records as well as direct access to internet search engines ;
- planning and follow-up tool for reviewing your clients ;
- reporting (KYC, High Risk clients, out-dated data,...);
- integrated MiFID module + reporting
- management of the files sent to the Public Prosecutor ;
- documents management ;
- journal (*log*);
- integrated Compliance procedures.

Web RiskAssessment®

Internet version of RiskAssessment®. This version enables you to generate AML and MiFID risk profiles as well as a « name check » against official sanction and PEPs lists. All this in a secure environment as the internet site is located with a "Professional of the Financial Sector" (PFS) premises: no data is recorded and neither are transactions traced.

You want to test? Visit our demo site:
test.aml.cdds.lu

RiskAssessment® web service

Integrate the « name check » function in your existing application.
This offer concerns IT solution developers who want to offer a « name check » solution in their package without having to develop and maintain the solution.

You want to test? Visit our demo site:
test.aml.cdds.lu/riskassessment.aspx

Excel plug-in for « name check »

You keep your clients' data in an Excel sheet and you do not want to implement the full RiskAssessment® solution? You only want the name check?

Then the « Excel plug-in » solution is what you need: the check is done from your database and you can as well generate, save and print reports for your files.

Other CDDS products:

- Compliance procedures
- Compliance Charters and Policies
- Consulting and Due diligence
- Education and training
- Information security



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