

# BENEFICIAL OWNERSHIP & CDD IMPERATIVES IN A DYNAMIC REGULATORY ENVIRONMENT

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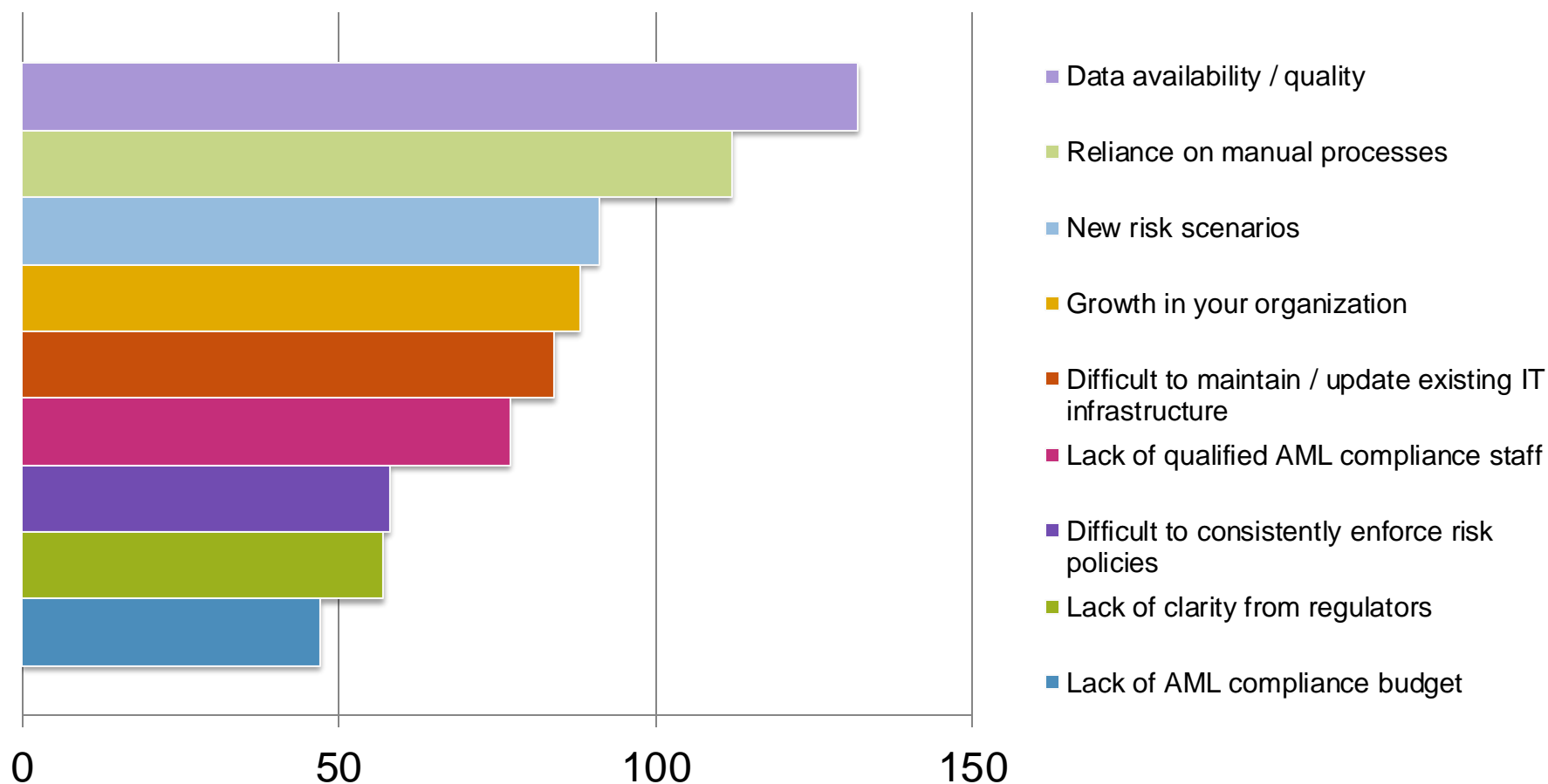
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# CDD Market Survey Objectives and Methodology

- Identify current challenges in CDD/KYC space
  - Gain insights regarding operational priorities
  - Explore strategy and progress with regards to beneficial ownership
- Published online survey during May 2016
  - Received 345 responses representing:
    - Multiple geographies
    - Multiple institution types
    - Multiple institution sizes

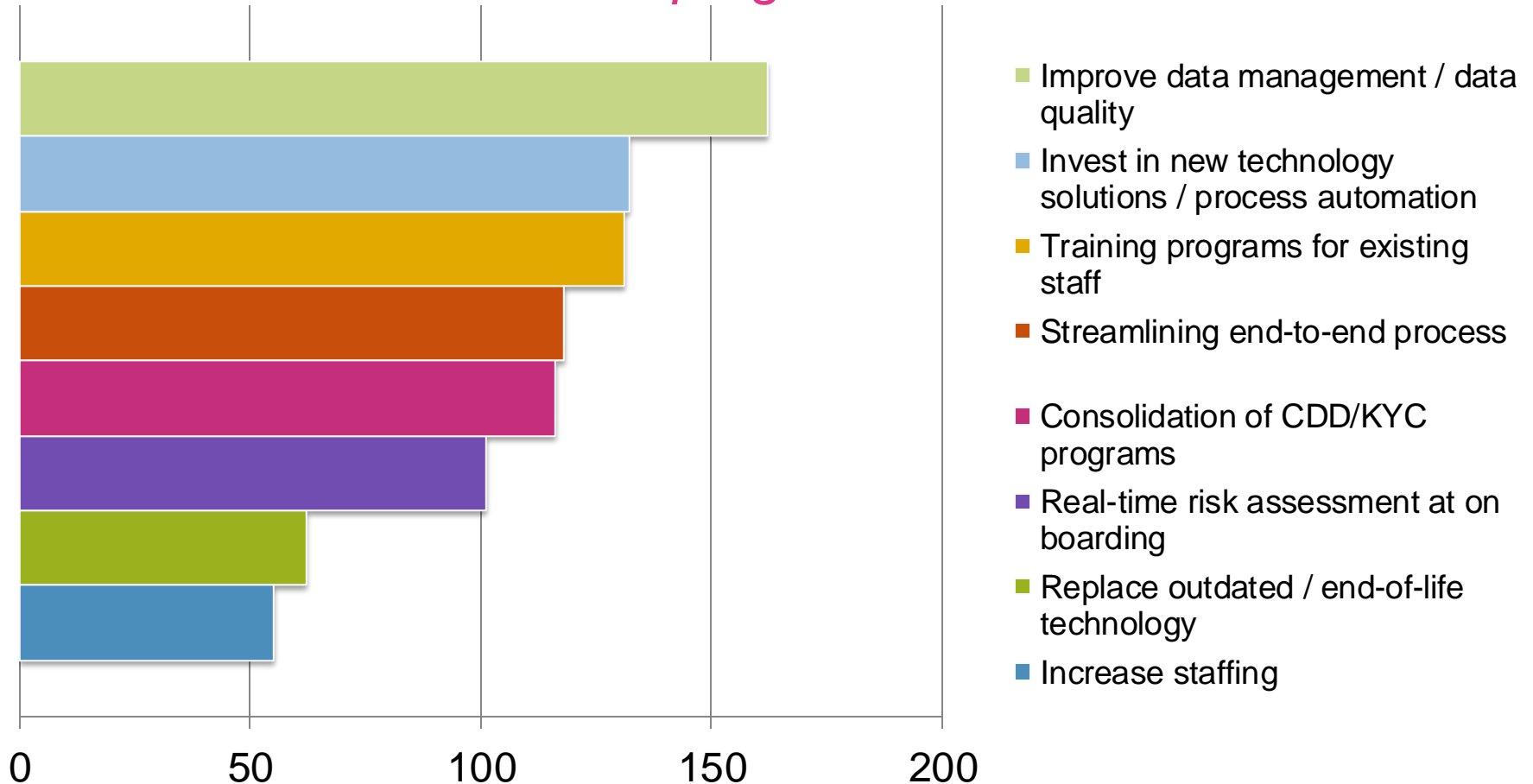
# Operational Challenges

*What do you see as your institution's greatest operational challenge(s) related to your current CDD/KYC program?*



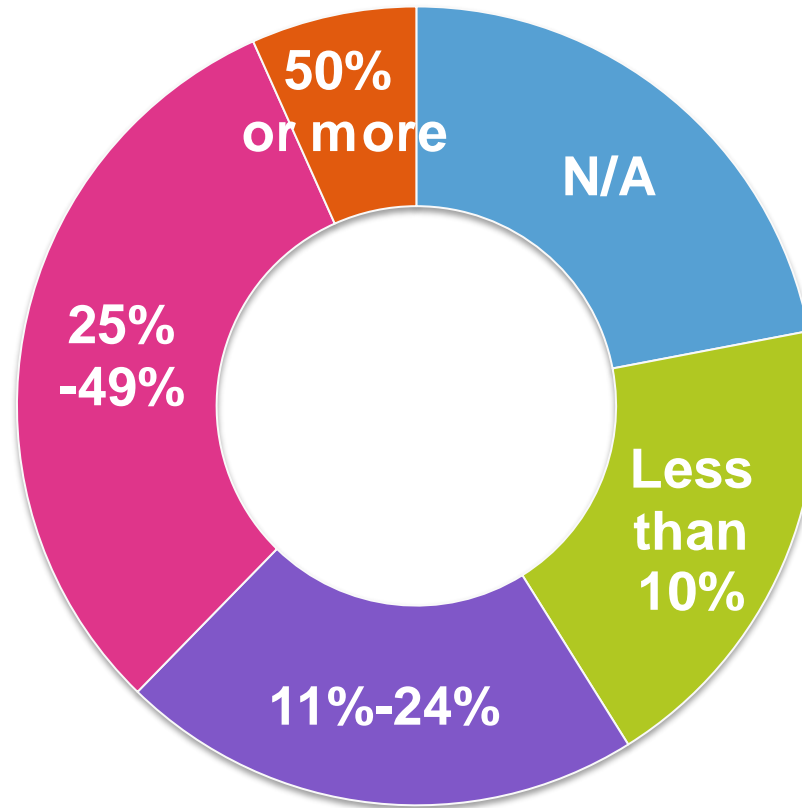
# Operational Priorities

*What do you see as your institution's highest operational priorities for the next 12-18 months related to your CDD/KYC program*



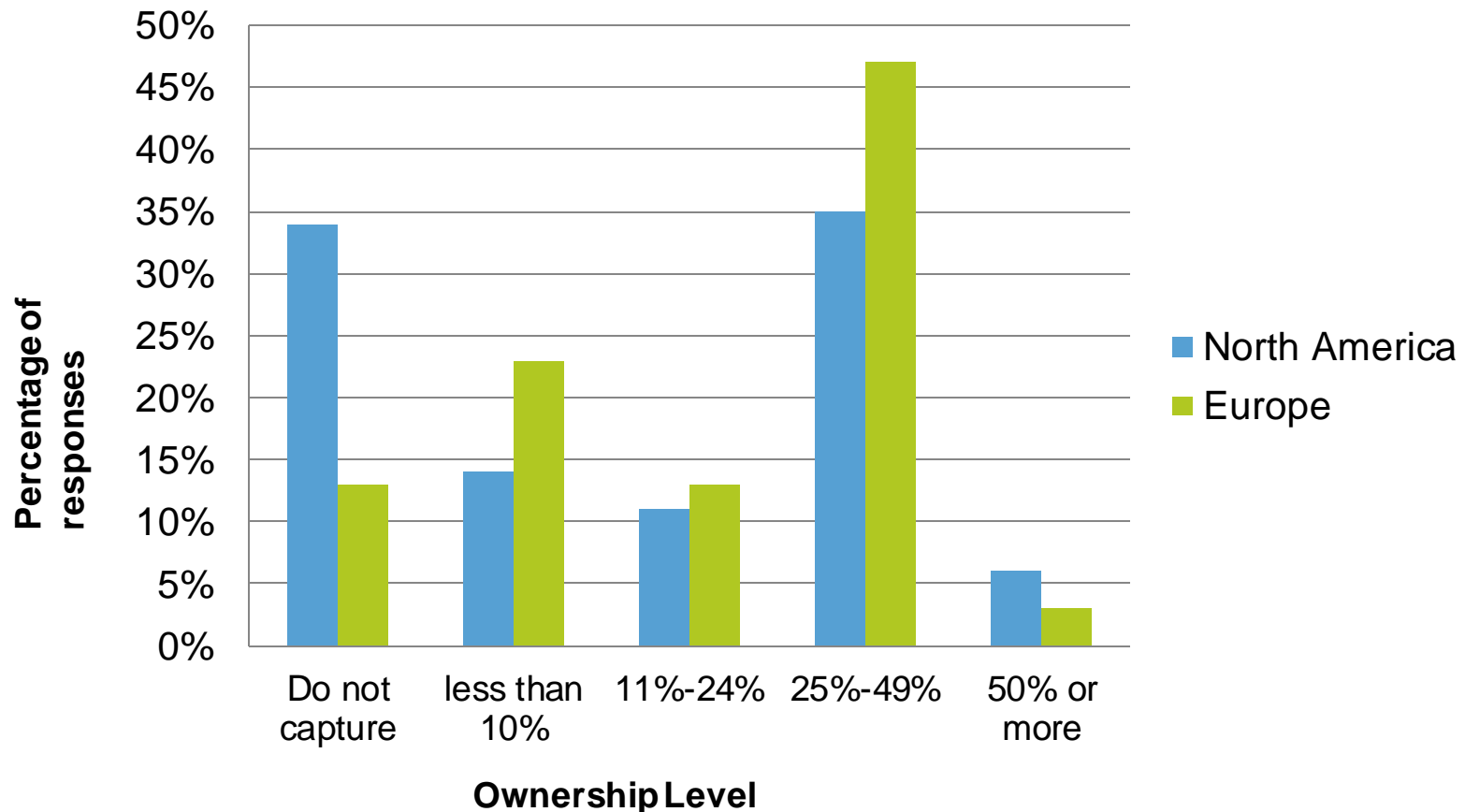
# Beneficial Ownership Data Capture - Globally

*At what ownership percentage level does your organization start capturing beneficial ownership information?*



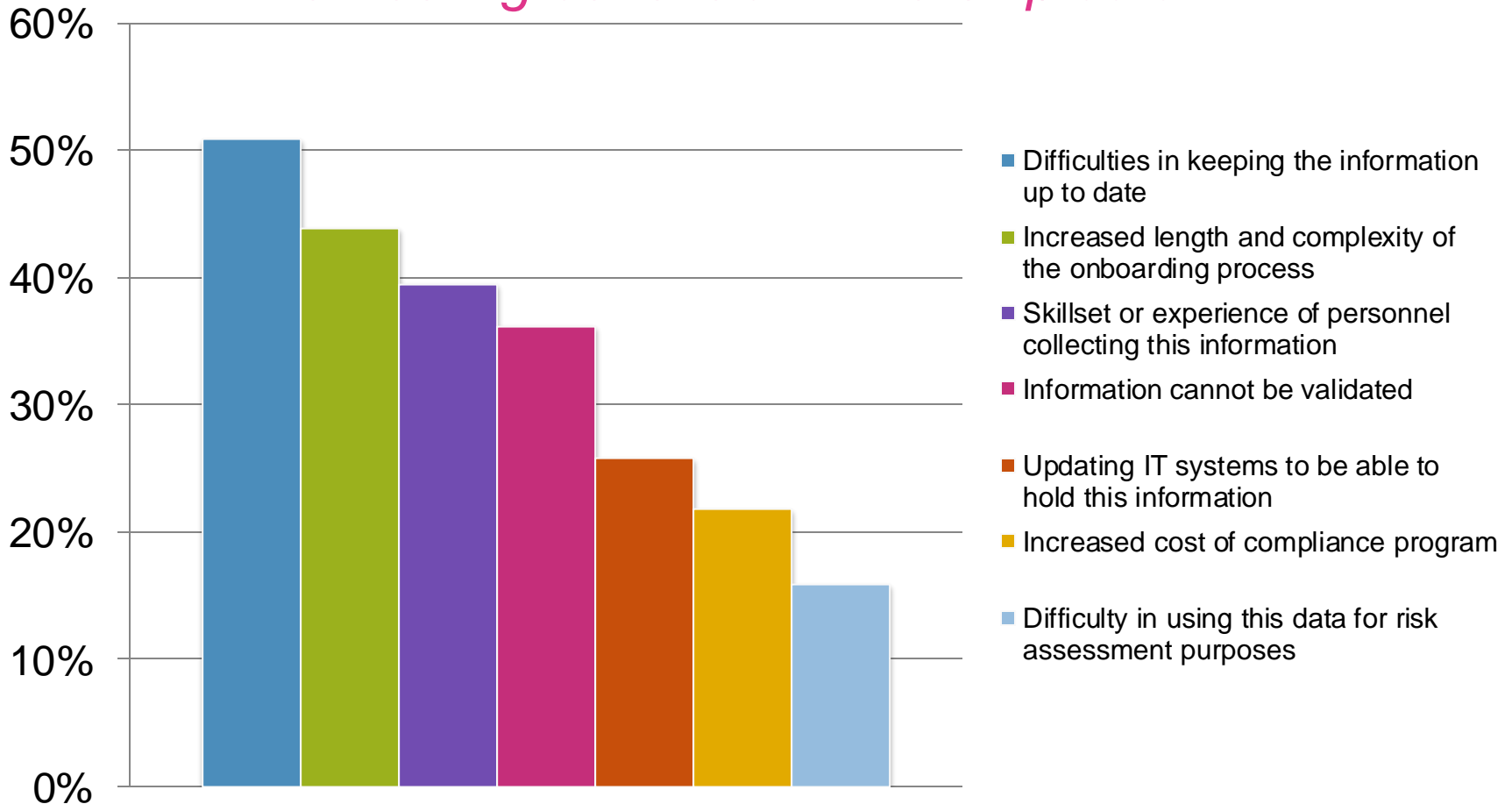
# Beneficial Ownership Data Capture - Regions

*At what ownership percentage level does your organization start capturing beneficial ownership information?*



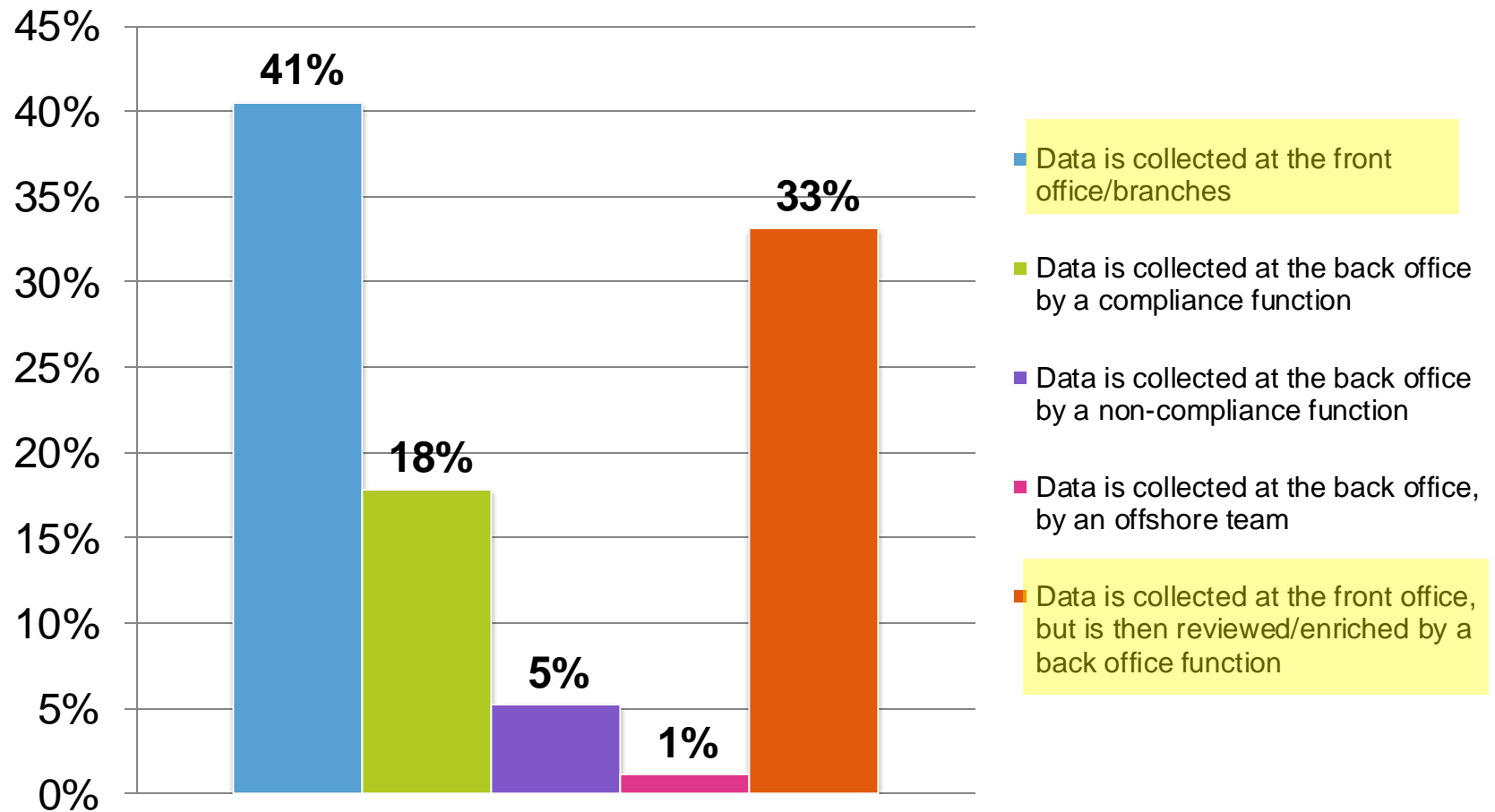
# Beneficial Ownership Challenges

*What are the top challenges your organization faces when collecting beneficial ownership data?*



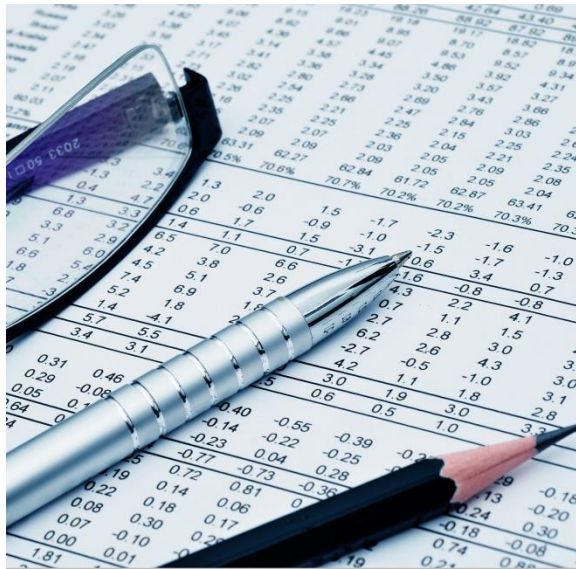
# Beneficial Ownership Challenges

*Where is beneficial ownership information being collected?*



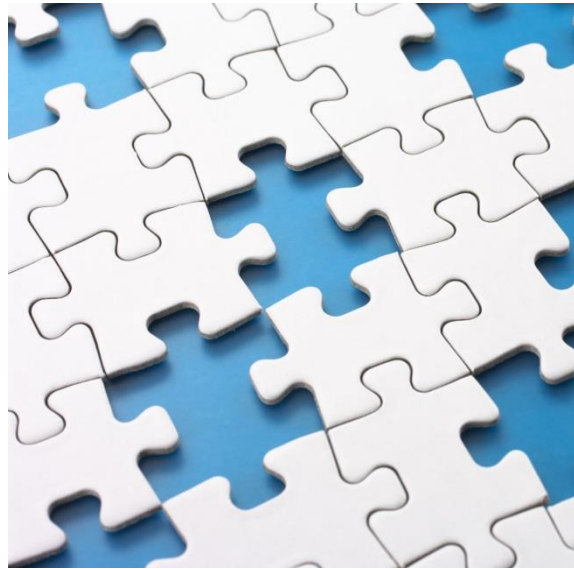


# Understanding Beneficial Ownership Relationships



## *Collect Data*

- Capture and store data
- Consistent onboarding process
- Minimize impact on customer experience



## *Understand Relationship*

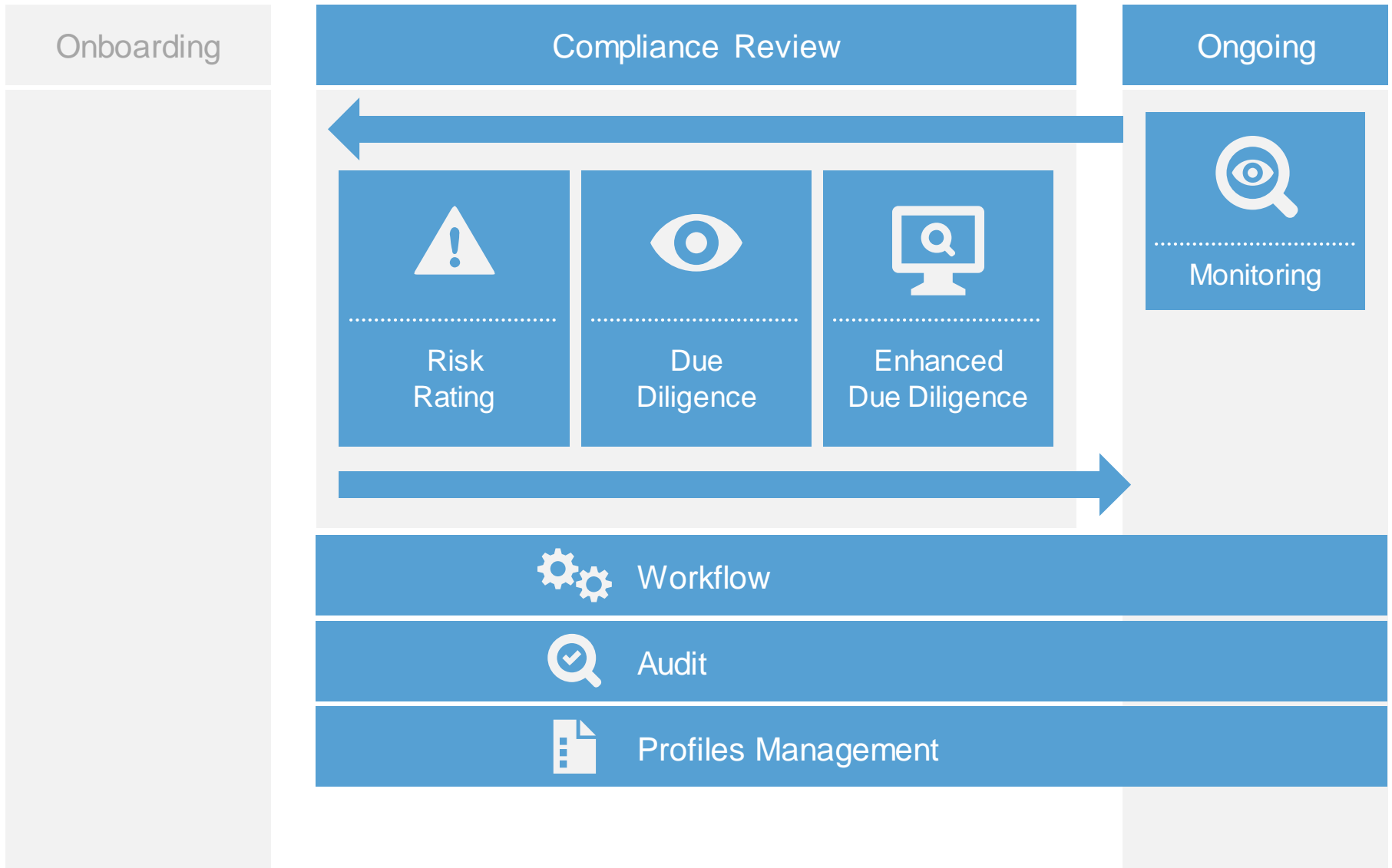
- Understand customer relationship
- Identify and manage data issues



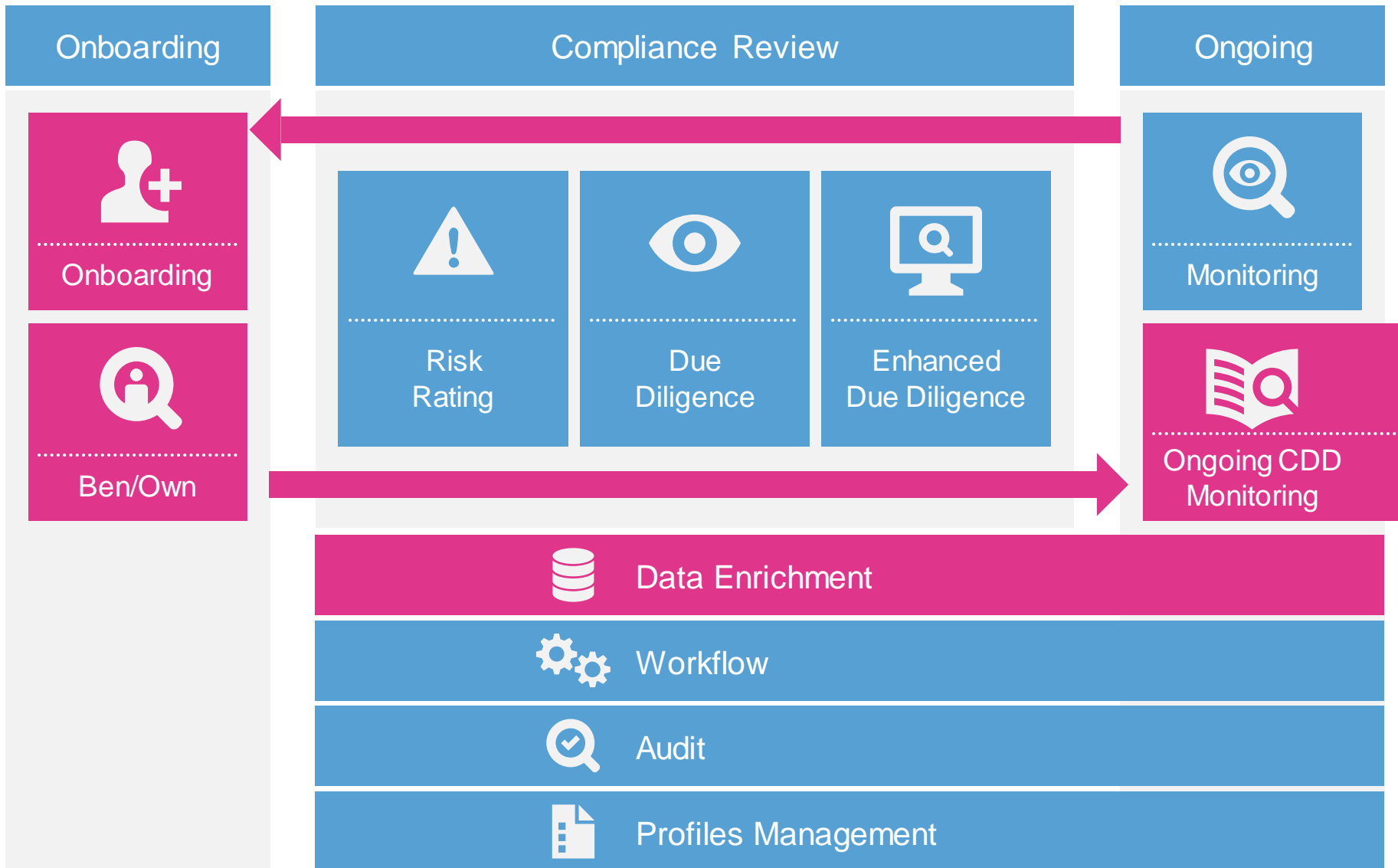
## *Assess and Mitigate risks*

- Assess customers risk
- Single customer view

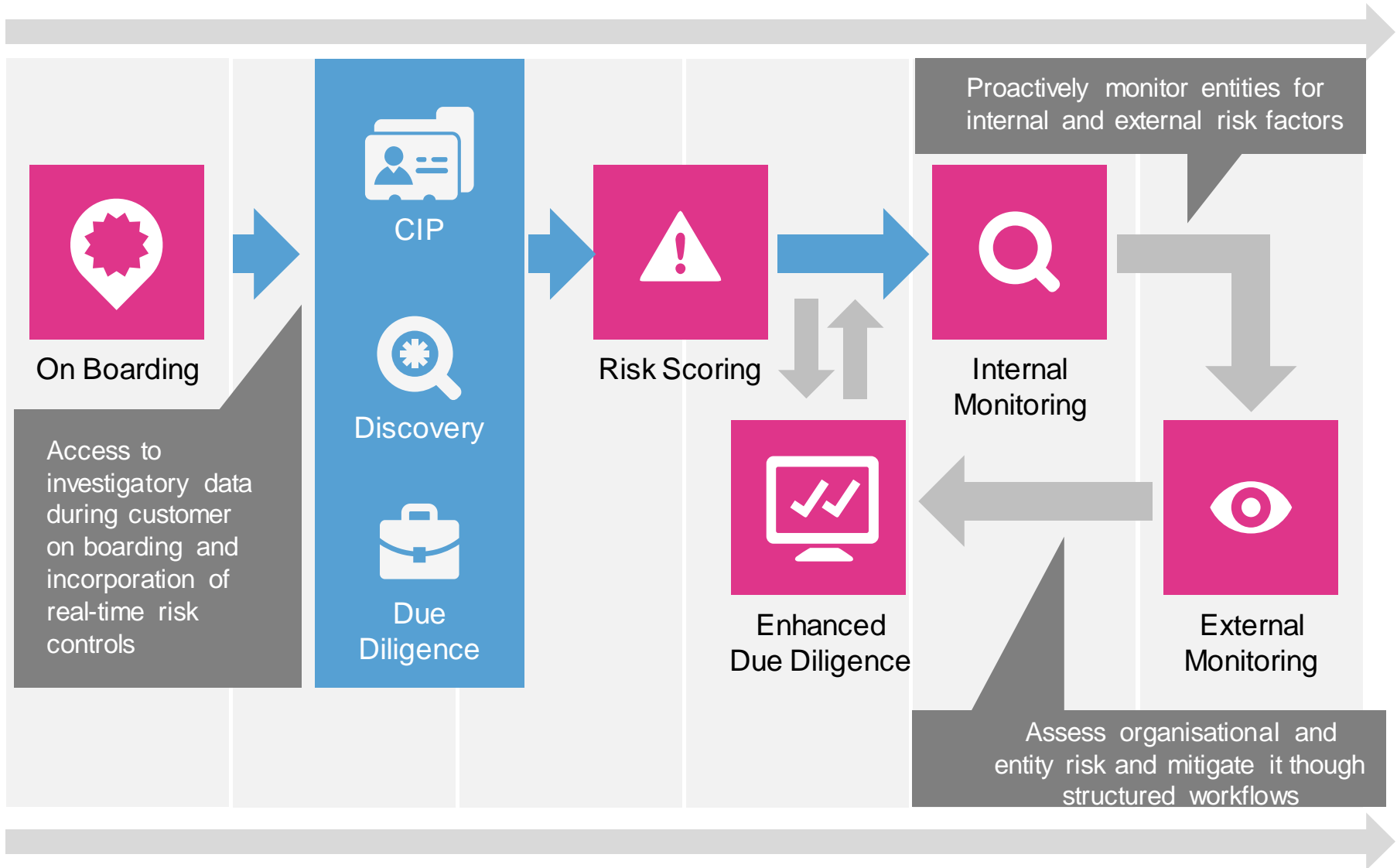
# Traditional Risk Reach



# Expanded Risk Reach



# Capabilities for Branch-to-Bank CDD/KYC Coverage



# Integrated AML Compliance Management



# Key Takeaways

- New beneficial ownership requirements are intensifying challenges in all areas
  - Onboarding
  - Risk and compliance
  - Ongoing monitoring
- ..and also creating new opportunities
  - Expanded risk reach
  - Onboarding automation
  - Streamlined processes
  - Faster account decisioning
  - Single Customer view

# How It Works: Our Financial Crime & Compliance Portfolio



**276 at 105**  
US, LAT, SA  
Banks

**185 at 70**  
European Banks

**80 at 32**  
Asia-Pacific  
Banks

**NICE**  
**ACTIMIZE**

AML Business Scorecard

**275+**  
Dedicated AML  
Professionals  
& Experts

**Largest LOB**  
Inside Actimize  
with Three  
Development Labs

**Eight #1**  
**Rankings**  
Analyst Reports  
Last 24 Months

**200+**  
AML Customers  
in 37 Countries

**540+**  
AML Deployments

**115+**  
CDD/KYC Deployments





**Thank you**

**Tom Berkovitch, Director of Product  
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