



jacksoft

Assistant a CPA Firm to audit a bank AML?



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Case Study 1:



Crowe Horwath (TW) CPAs is an independent member firm of Crowe Horwath International based in Taiwan. Our teams consist of over 35 partners and 450 dedicated professionals to provide quality services for our clients throughout the country.



Subscription



A Bank is one of the major commercial banks in Taiwan. Equities is about 14,171 million. About 1,000 employees.



Step 1: Field Study



Understand the client data environment.

Auditors learn and apply the JAML.





Step2: Data Mapping

1. Check the **INTEGRITY** of internal blacklist system
2. Check the **Existence** of Customer
3. **Confirming** blacklist customer transactions





Step 3: Data Warehousing

<i>Internal Data Source</i>	<i>Data Records</i>
Customer Basic Information	1,680,619
AML/CFT Risk Policy for Customers	771,055
Watchlists	44,735
General Bank Transaction for Audit Period	71,607,564



Step 4: Knowledge Adoption

Audit Modules	Knowledge Components	Rules/Scripts
Know your customer (KYC)	19	36
Blacklists	16	41
Large currency transaction monitoring	5	13
Suspected money laundering analysis	22	47
Total	62	137



Step 5: Continue Monitoring

JAML - An Intelligent Anti-Money Laundering Robot

Report Manager | JACL App | Data Warehouse | My Profile | System Manager

File | Search | Classify | Analysis | JACL Map | JACL DOC | Schedule | Help

Company: 傑克商業自動化股份有限公司
 JACL Name: Integrity - Customer data
 Period: 2017/11/01 - 2017/11/30
 Population: 1,271,000

Report No: BKIA0001_20171229173305
 Project: BKIA
 Date: 2017/12/29 17:33:05

Audit Object	Exception	No	WP	File
Integrity Of Customer Information - ID				
Working Paper: Detecting the customer data ,check the incomplected situation of customer ID.	Count		Integrity-Customerdata詳悉	
169 BKIA000101_8001			Integrity Of Customer Informat	
Integrity Of Customer Information - NAME				
Working Paper: Detecting the customer data ,check the incomplected situation of customer NAME.	Count		Integrity-Customerdata詳悉	
151 BKIA000102_8001			Integrity Of Customer Informat	
Integrity Of Customer Information - BIRTH				
Working Paper: Detecting the customer data ,check the incomplected situation of customer BIRTH.	Count		Integrity-Customerdata詳悉	
272 BKIA000103_8001			Integrity Of Customer Informat	
顧客關係完整性稽核				
Working Paper: 稽核顧客關係完整性內，顧客資料不完整之情形。	Count		Integrity-Customerdata詳悉	
140 BKIA000104_8001			顧客關係完整性稽核	
顧客關係完整性稽核				
Working Paper: 稽核顧客關係完整性內，逾期未完整之情形。	Count		Integrity-Customerdata詳悉	
754 BKIA000105_8001			顧客關係完整性稽核	

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Integrity - Customer data

Chart | Tool

Company: 傑克商業自動化股份有限公司
 WP: Integrity Of Customer Informat
 Period: 2017/11/01 - 2017/11/30
 Population: 1,271,000

WP No: BKIA000101_8001
 Project: BKIA
 Date: 2017/12/29 17:33:05

Finding: 169

Audit Scope: Know your customer, Opening an Account Precautions, Integrity - Customer data

Audit Object: Confirm customer information in accordance with paragraph 4 of Article 4 of the

Audit Procedure: Detecting the customer data , check the incomplected situation of customer ID.

Top 10

Classify by BRANCH	Counts
1. IT	73
2. TAPEI BRANCH	38
3. NEW TAPEI BRANCH	23
4. YILAN COUNTRY BRANCH	11
5. TACHOUNG BRANCH	6
6. CHAYI BRANCH	5
7. TACHUAN BRANCH	5
8. KEELUNG BRANCH	2
9. YUNLIN COUNTRY BRANCH	2
10. NANTOU COUNTRY BRANCH	1

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Module: All Module

Module	Number of Exceptions
Know your customer	4
Basics	10
Large currency transaction	1
Suspected money laundering	7

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During: 2016/01/01 - 2017/12/31 Module: Know-your+customer

Integrity Of Customer Information

Know your customer - BKIA

Year/Date	Number of Exceptions
2017Y 11/05	1544
2017Y 10/05	1601
2017Y 09/05	1623
2017Y 08/05	1636
2017Y 07/05	1652
2017Y 06/05	1708
2017Y 05/05	1741
2017Y 04/05	1126
2017Y 03/05	1117

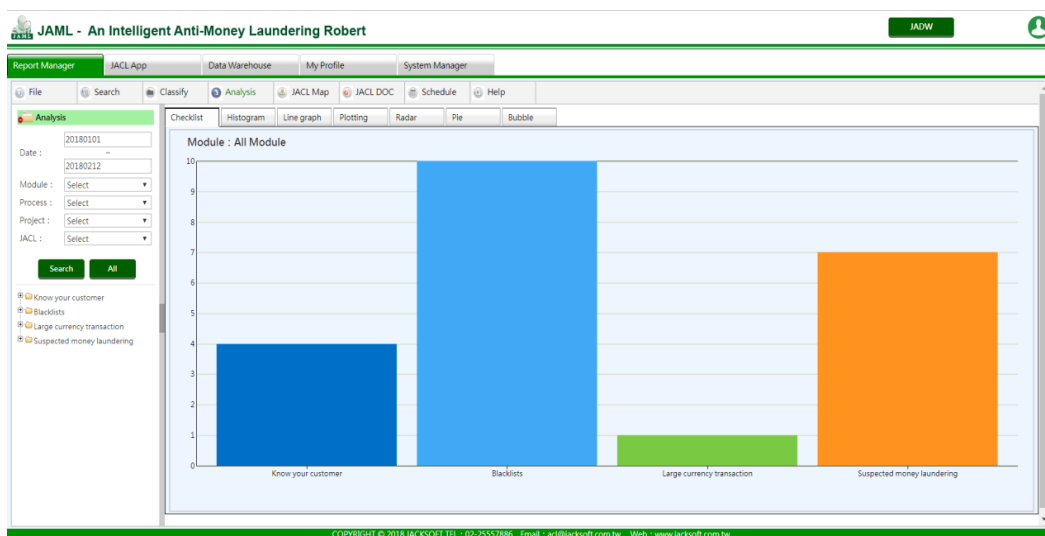
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Result Evaluation

**SPEED OF
IMPLEMENTATION**

- It took **3 days** to deploy JAML.
- It used **1 month** auditor manpower instead of **3 months** auditor manpower to finish the project.



JAML - An Intelligent Anti-Money Laundering Robot



Overall Validation

IMPROVE VOLUMN



137

Rules / Scripts



Change the Audit Mode



Overall Risk Assessment



Improve the Audit Process

IMPROVE EFFICIENCY



75%

decrease audit manpower



60%

Reduce project schedules



33%

Reduce project costs (compared to accounting firms)

ADVANTAGE



24 Hrs

Scheduling is performed automatically



REUSE

Keep the Technical Document



KNOWLEDGE

Continuous accumulation of knowledge



洗錢防制(AML)

~ Thanks for listening
Please advise ~

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「電腦稽核」與「商業自動化」專家

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JACKSOFT為台灣唯一通過經濟部能量登錄與ACL原廠雙重技術認證「電腦稽核」專業輔導機構，技術服務品質有保障