

Financial Crimes

Financial crimes solutions to help you combat the evolving landscape of fraud, money laundering and compliance challenges.

[Read more](#)

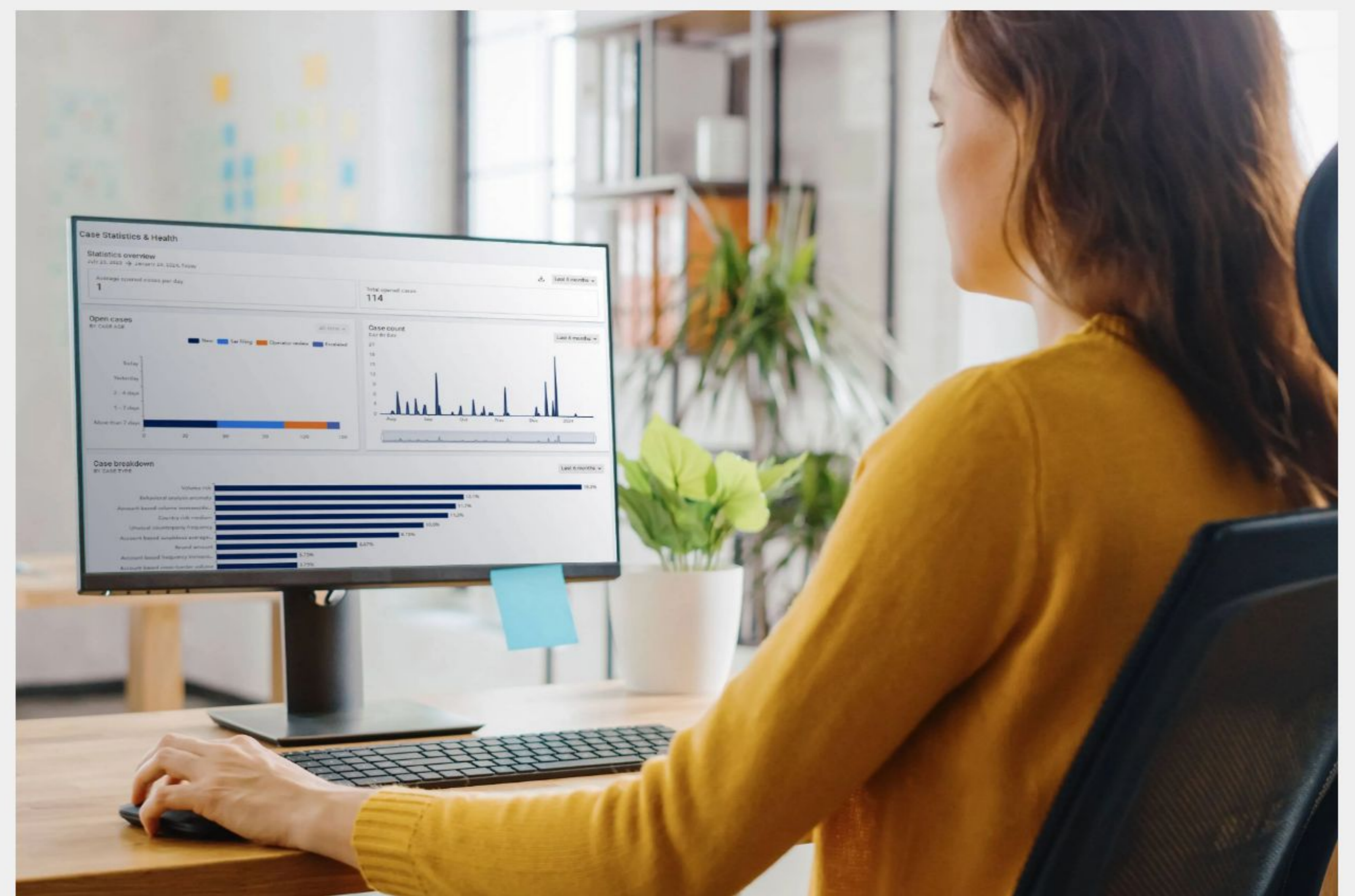
[Click here to download the PDF](#)

As a leading regtech partner, CSI offers a variety of financial crimes software and services to thousands of customers across the globe. From sanctions screening to AML to KYC, our financial crimes solutions mitigate fraud and keep your organization and customers safe and compliant in a rapidly evolving world.

Wouldn't It Be Nice to Have a Partner That Understands Your Compliance Needs?

At CSI, we are more than just a solutions provider—we are a long-term partner that understands the operational challenges surrounding the nuanced regulatory needs of your industry. Our suite of financial crimes solutions—coupled with our decades of industry expertise—helps your organization mitigate risk and protects you from fraud and financial loss.

We partner with organizations of all sizes to navigate the evolving regulatory landscape, stay ahead of new threats, identify bad actors, manage politically exposed persons (PEP) and adverse media screening and ensure compliance with current federal regulations, including USA PATRIOT Act, Gramm-Leach-Bliley Act, BSA/AML and many more. Our priority is protecting your organization's integrity with the latest tools like artificial intelligence (AI) and machine learning while keeping your data secure.



A Winning Combination

CSI is a trusted partner that delivers a winning combination of the best people, the best financial crimes solutions and industry expertise to help your institution thrive in today's fast-paced environment.



The Best People



The Best Financial Crimes Solutions



The Best Expertise

What We Deliver

Today's unpredictable financial and business world tests compliance leaders, especially as the volume of fraud, money laundering and other financial crime continues to rise. More than ever, regulators are pressing for solid financial crime detection tools and a robust regulatory compliance framework.



Elevate Your Fraud Prevention

Learn how WatchDOG® Fraud provides the fraud detection you need.

[Learn how](#)



Strengthen Your AML Compliance

Find out how WatchDOG® AML streamlines your AML monitoring by detecting anomalies in behaviors.

[Find out how](#)



Streamline Your Watch List Screening

Explore the benefits of WatchDOG® Elite, CSI's automated sanctions screening solution.

[Explore](#)



Advance Your Customer Identification

Learn how WatchDOG® CIP simplifies and enhances your customer onboarding and compliance efforts.

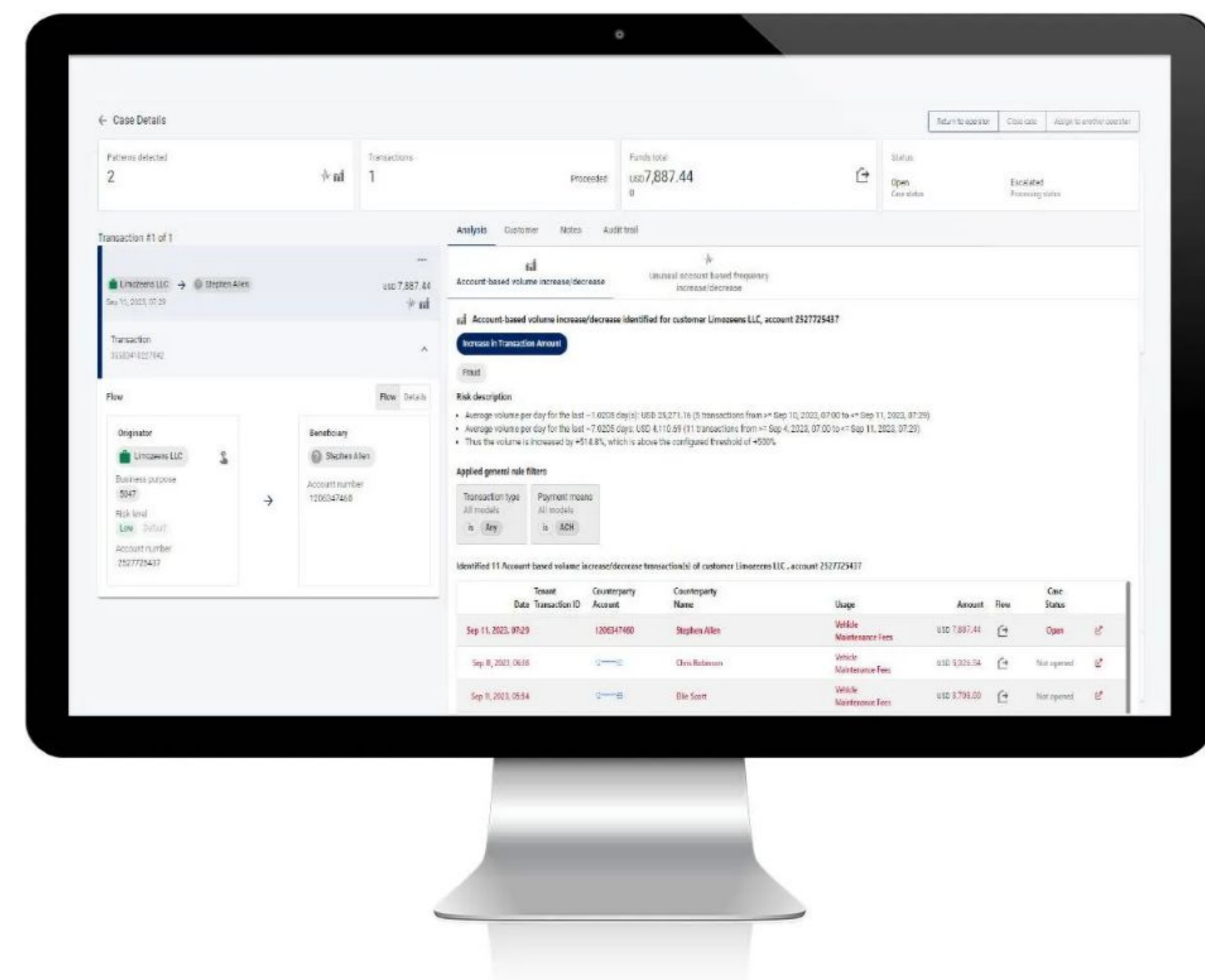
[Learn how](#)

Elevate Your Fraud Prevention

WatchDOG® Fraud monitors transaction behavior to detect fraudulent patterns across multiple channels and payment methods. As a modern monitoring solution, WatchDOG Fraud uses AI and data science to analyze transactions and stop losses in real time, identifying suspicious activity while continuously learning from closed investigator decisions.

Key Features

- Real-time transaction analysis and fraud event interruption
- Customizable, no-code rule management
- Intuitive, natural language analysis
- Typology detection and creation using AI for true and false positives



Click on image above to enlarge view.

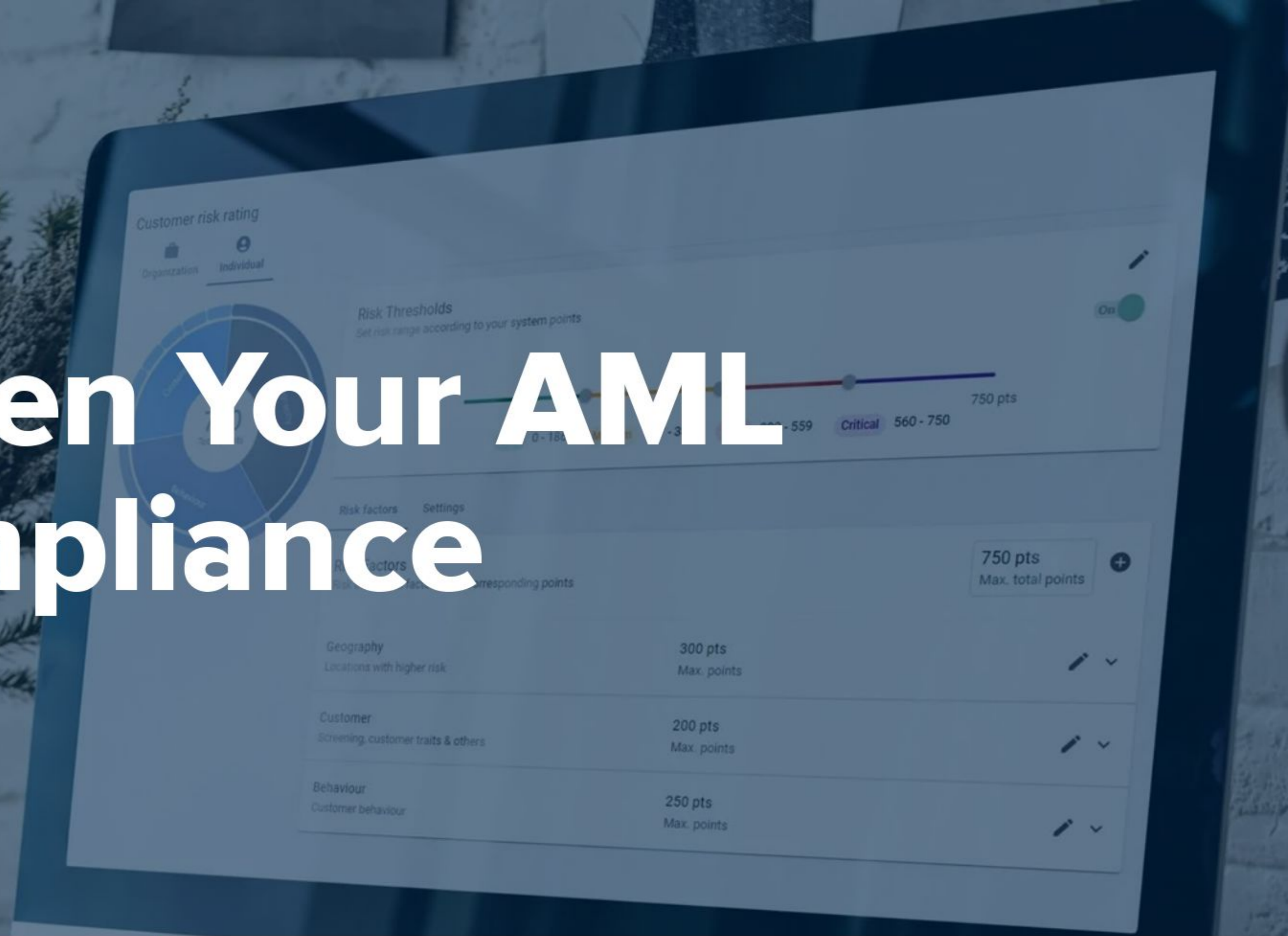


While WatchDOG AML and WatchDOG Fraud are separate solutions, your organization can opt to combine them in a unified solution to maximize your financial crime detection, strengthen the customer risk rating and deliver more in-depth decisioning.

Want additional insight into fraud, money laundering and how your organization can fight back?

[Read our blog](#)

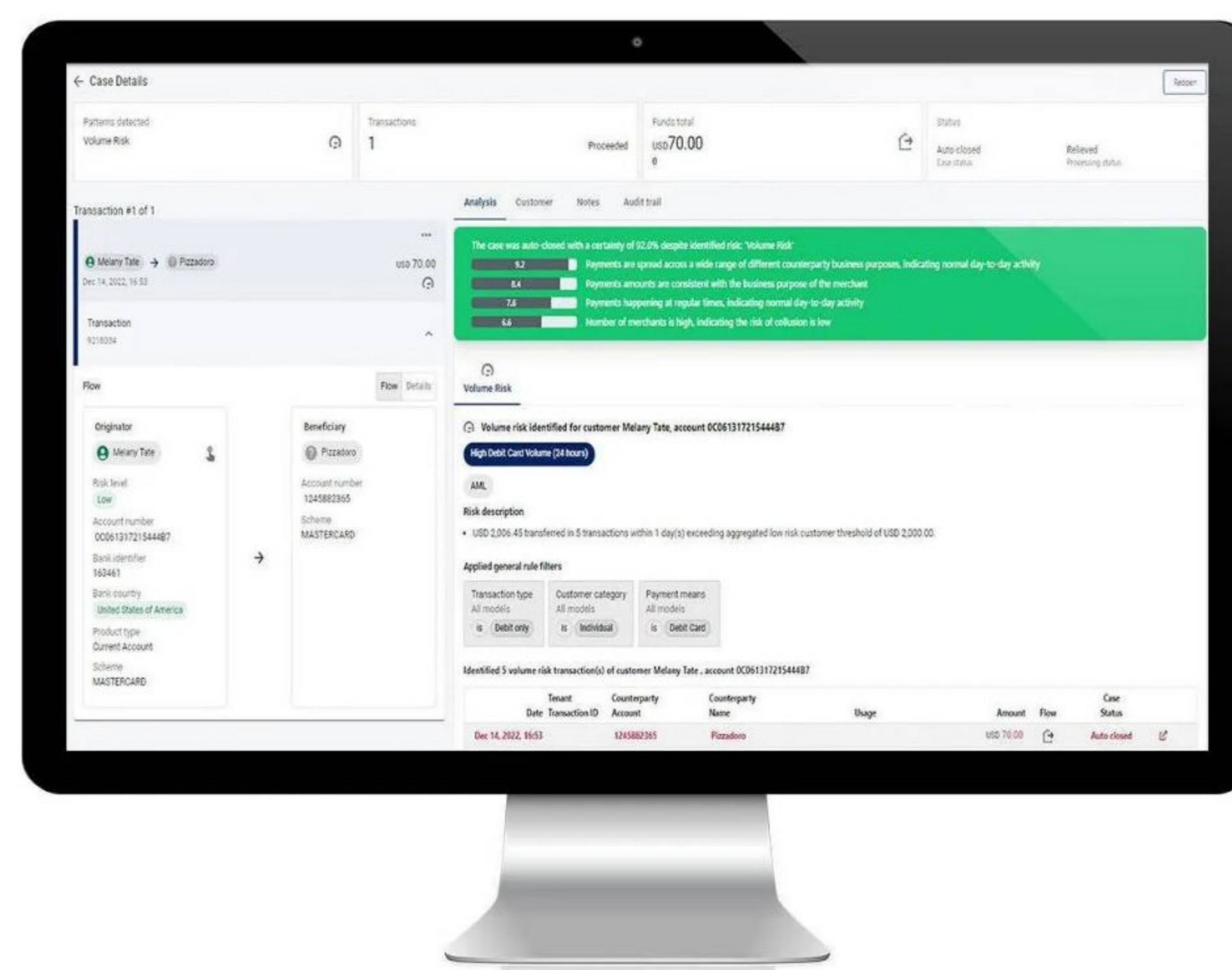
Strengthen Your AML Compliance



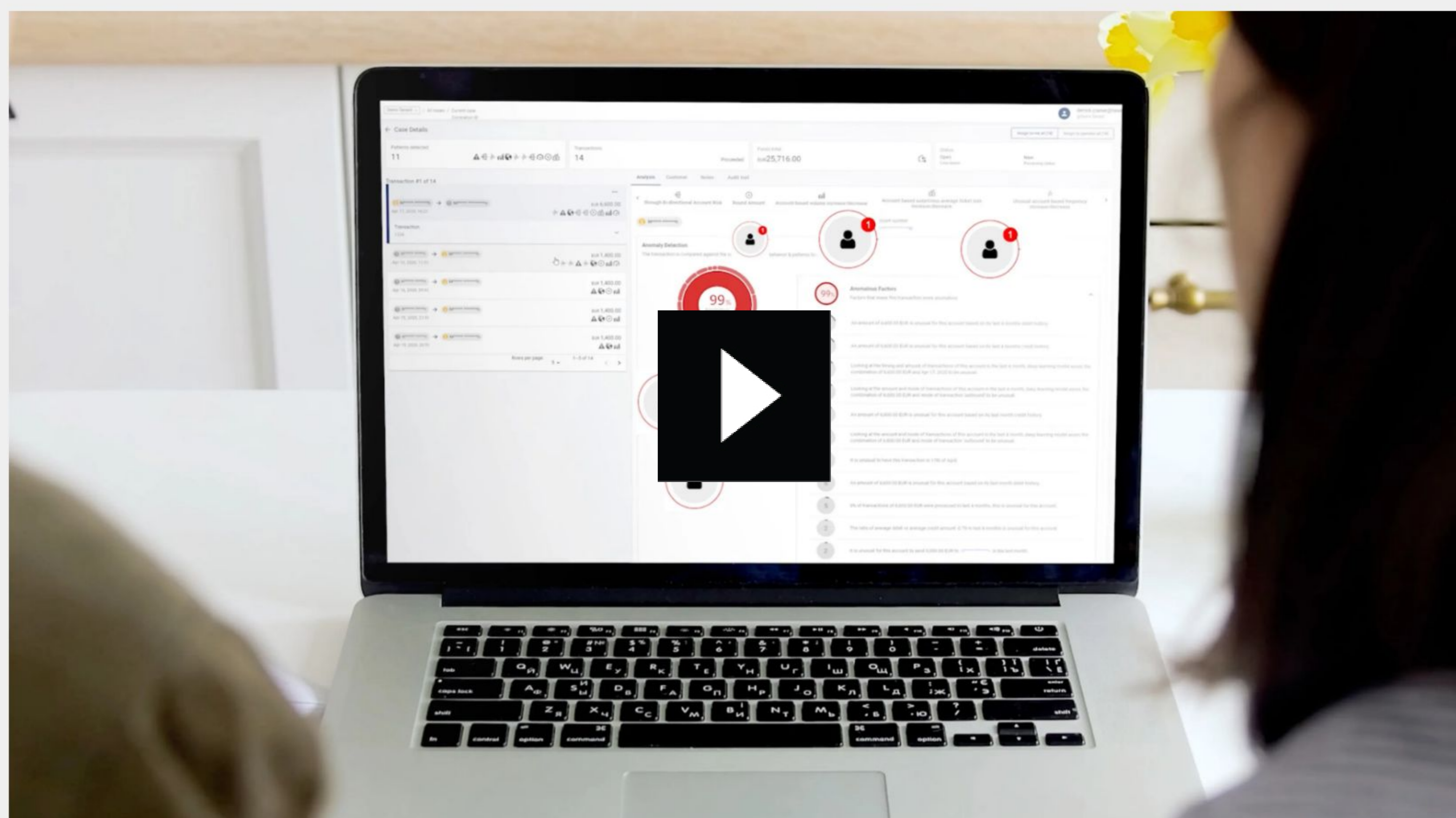
WatchDOG® AML uses industry-leading technology to supercharge BSA/AML compliance programs. Our AML solution leverages machine learning and adaptive behavioral analytics to monitor transactions for suspicious activity, allowing you to better understand risk exposure while minimizing false positives and prioritizing alerts so investigators can increase efficiency and boost productivity.

Key Features

- Advanced risk management profiles reduce false positives by 70%
- Intuitive, flexible case management system
- Dynamic customer risk rating
- Easy in-platform document filing



Click on image above to enlarge view.



While WatchDOG AML and WatchDOG Fraud are separate solutions, your organization can opt to combine them in a unified solution to maximize your financial crime detection, strengthen the customer risk rating and deliver more in-depth decisioning.

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Streamline Your Watch List Screening

Our sanctions screening platform—WatchDOG® Elite—streamlines and consolidates the watch list screening process by combining an advanced search algorithm with the latest technology and process automation, thereby alleviating the burden of monitoring, gathering, cleansing and deploying list updates. Our WatchDOG Elite platform generates fewer false positives and increased efficiencies across your organization.

Key Features

- Real-time, batch and ongoing monitoring
- Unified screening, reporting and records
- Easy integration into existing systems
- External and custom watch lists available

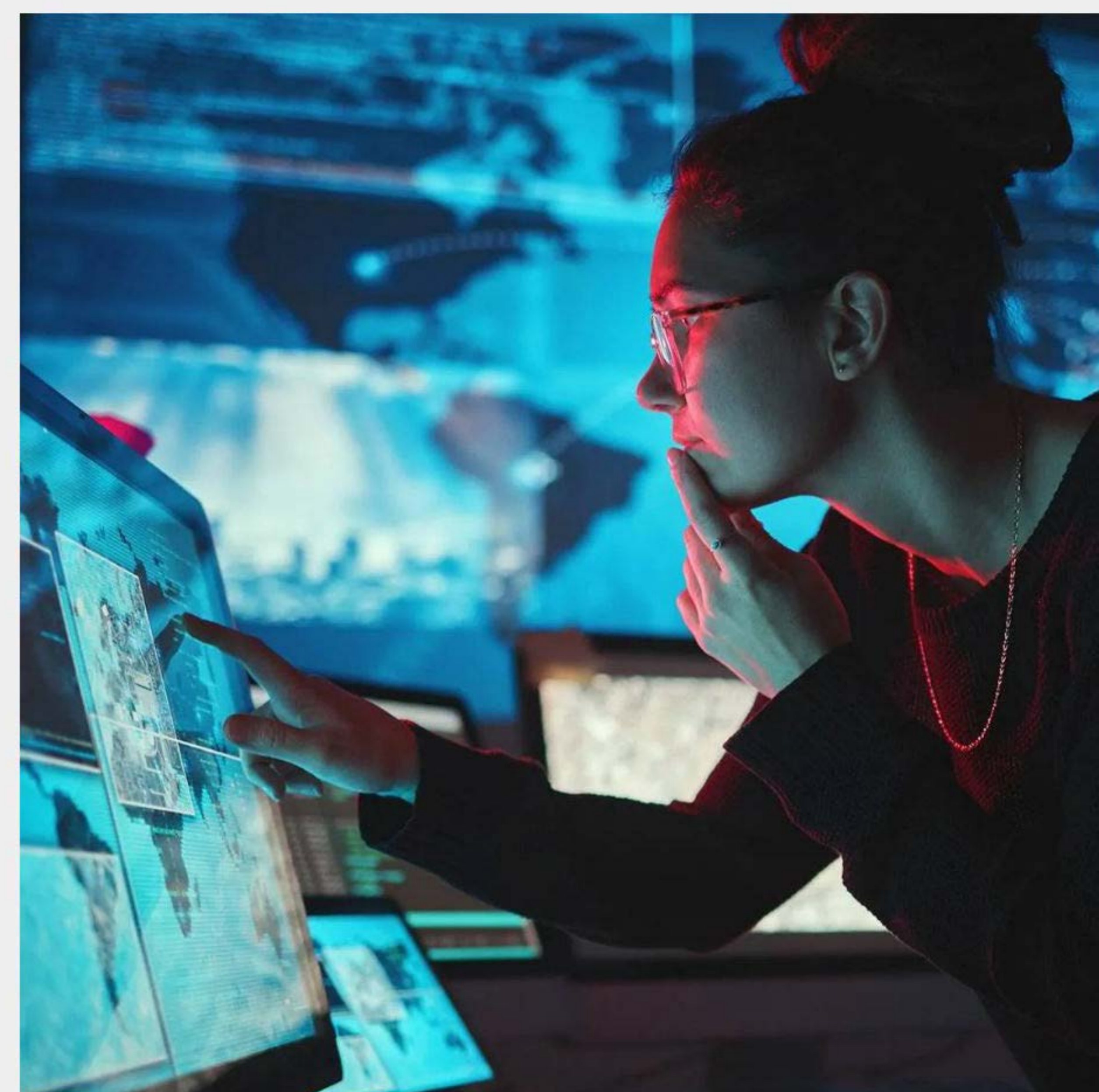
Review Transactions

ID	Amount	Currency	Status
123456789	\$100.00	USD	Matched
987654321	€50.00	EUR	Not Matched
567890123	¥200.00	JPY	Matched
345678901	£75.00	GBP	Not Matched
210987654	A\$150.00	AUD	Matched

Review Batch File Results

Batch ID	Submitted At	Customer Name	Score	Matched	Not Matched	Matched Count	Not Matched Count
123456	2023-10-26 10:00 AM	Customer Name	85	10	90	10	90
789012	2023-10-26 11:00 AM	Customer Name	90	5	85	5	85
345678	2023-10-26 12:00 PM	Customer Name	75	15	60	15	60

Click on images above to enlarge view.

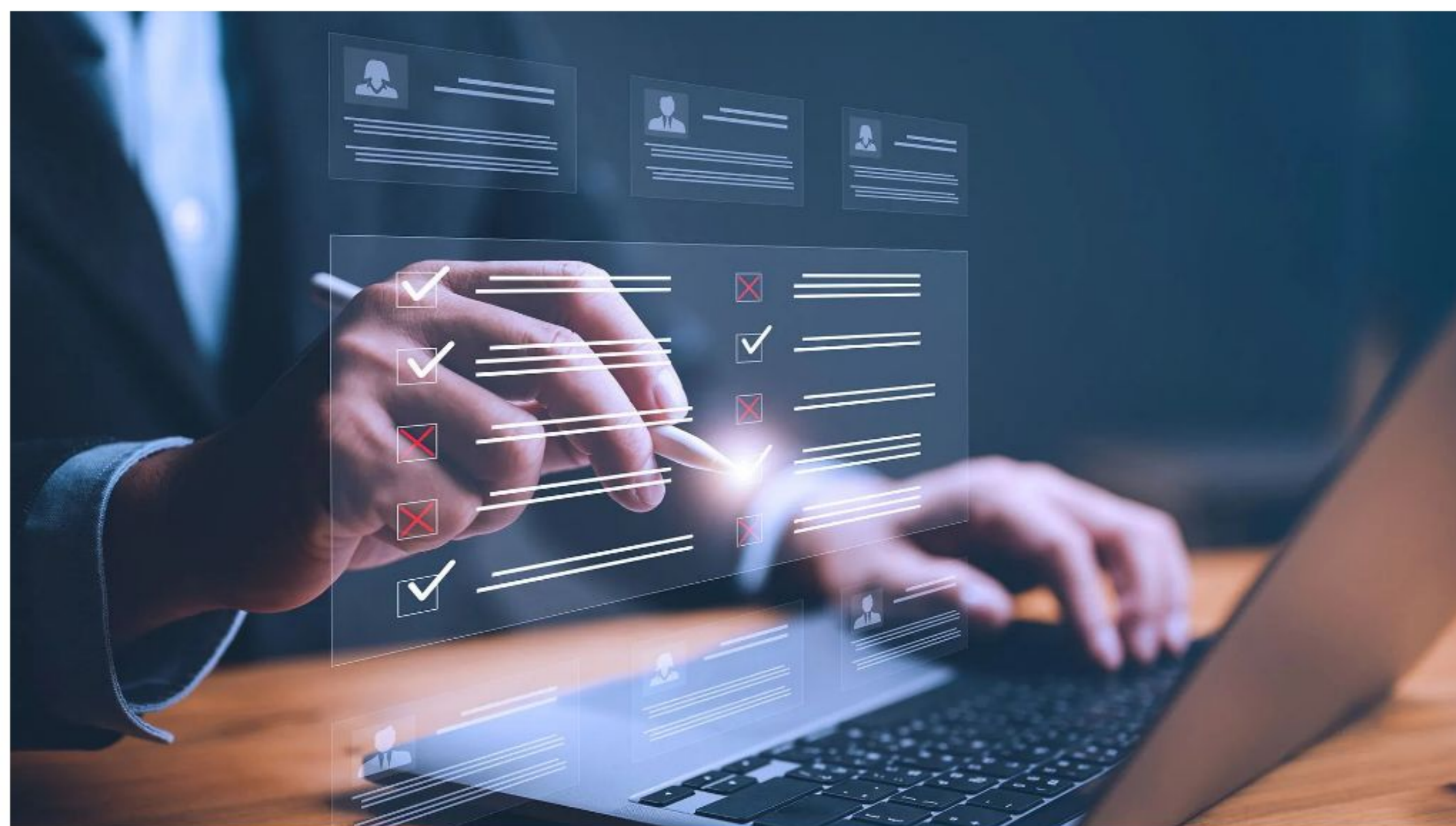


Customer Story: HomeStreet Bank

Find out how HomeStreet Bank elevated its watch list screening and met evolving regulatory compliance needs with WatchDOG Elite.

[Read their story](#)

Advance Your Customer Identification



With CSI's WatchDOG® CIP solution, your organization can simplify and enhance customer onboarding and compliance efforts while scaling to your unique needs and risk profile. WatchDOG CIP offers API-based KYC capabilities, allowing you to instantly validate customers' information against public databases and national consumer reporting agency files without disturbing your existing workflow.

Key Features

- Real-time identity confirmation
- Red flags checklist for review

Why Partner with Us to Fight Financial Crime?

When you enter a partnership with CSI, our Fintexperts are by your side, from onboarding and setup to continued support and training, to ensure your organization's compliance with top federal regulations and standards.



What makes CSI stand out as the premier partner for financial crime prevention?



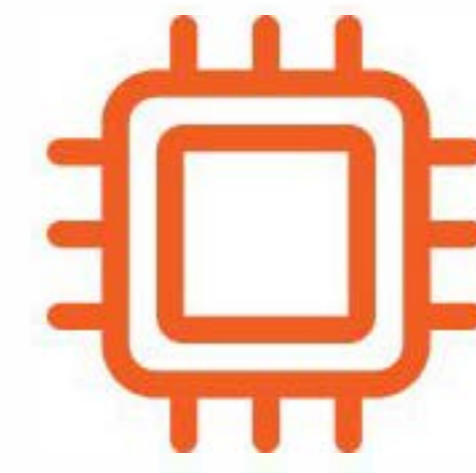
Unparalleled Customer Support

We pride ourselves on delivering outstanding support to our customers, but don't just take our word for it. "We couldn't be more pleased with WatchDOG Elite and the responsive service we receive from CSI," said Nubia Pacheco, associate counsel for Global Communities. Additionally, all financial crimes solutions provide you with 24/7, U.S.-based support.



Customer-First Mentality

We understand that every business has unique needs, and you can trust our commitment to work with you to achieve your goals. For driving your growth in an evolving regulatory landscape, we offer the best people and platforms.



Investment in the Latest Tech

Technology moves fast, but so do we. Our commitment to innovation allows us to keep pace with the demands of a rapidly changing industry. We prioritize and invest in technologies that allow your organization to gain an edge on the competition and achieve maximum profitability, including leveraging tools like AI and machine learning.



Compliance Expertise

Our team of seasoned compliance professionals has the experience needed to keep your organization compliant and mitigate financial crimes risk in today's threat landscape. For decades, we've helped organizations reduce labor costs and strengthen practices as regulations and financial crimes evolve.

Financial Crime Resources



Rising rates of fraud and increased regulatory scrutiny have financial institutions and other organizations on edge. Our white paper highlights the complex problem of fraud, identifying its most troubling fronts and providing insight into how your organization can thwart it.

[Read now](#)



Our AML Compliance Guide helps your organization understand the technologies, best practices and processes needed for modern, efficient AML transaction monitoring and compliance.

[Get the guide](#)

About CSI

As a forward-thinking software provider, Computer Services, Inc. (CSI) helps community and regional banks, as well as organizations worldwide, solve their customers' needs through open and agile technologies. In addition to its nearly 60-year reputation for personalized service, CSI is shaping the future of financial crimes detection by swiftly deploying advanced solutions that help its customers rival their competition.

CSI Headquarters:

3901 Technology Dr.
Paducah, KY 42001
800-545-427



Connect with Us!

Are you looking for a full-service technology partner? Or do you need help meeting regulatory requirements and fighting financial crime? We can help you accomplish your goals. In fact, it's our specialty.

[Let's talk](#)

← Case Details

Return to operator Close case Assign to another operator

Patterns detected 2	Transactions 1	Funds total USD 7,887.44	Status Open
	Proceeded	0	Escalated Processing status

Transaction #1 of 1

Analysis Customer Notes Audit trail

Limozeens LLC → Stephen Allen
Sep 11, 2023, 07:29
USD 7,887.44

Transaction
35583410227842

Flow

Originator	Beneficiary
Limozeens LLC	Stephen Allen
Business purpose 5047	Account number 1206347460
Risk level Low Default	
Account number 2527725437	

Account-based volume increase/decrease Unusual account based frequency increase/decrease

Account-based volume increase/decrease identified for customer Limozeens LLC, account 2527725437

Increase in Transaction Amount

Fraud

Risk description

- Average volume per day for the last ~1.0205 day(s): USD 25,271.16 (5 transactions from >= Sep 10, 2023, 07:00 to <= Sep 11, 2023, 07:29)
- Average volume per day for the last ~7.0205 days: USD 4,110.69 (11 transactions from >= Sep 4, 2023, 07:00 to <= Sep 11, 2023, 07:29)
- Thus the volume is increased by +514.8%, which is above the configured threshold of +500%

Applied general rule filters

Transaction type All models	Payment means All models
is Any	is ACH

Identified 11 Account-based volume increase/decrease transaction(s) of customer Limozeens LLC , account 2527725437

Tenant Date	Transaction ID	Counterparty Account	Counterparty Name	Usage	Amount	Flow	Case Status
Sep 11, 2023, 07:29		1206347460	Stephen Allen	Vehicle Maintenance Fees	USD 7,887.44	→	Open
Sep 11, 2023, 06:18		12*****60	Chris Robinson	Vehicle Maintenance Fees	USD 5,326.54	→	Not opened
Sep 11, 2023, 05:54		12*****63	Ellie Scott	Vehicle Maintenance Fees	USD 3,703.00	→	Not opened

Close page

Case Details

Patterns detected
Volume Risk



Transactions

1

Proceeded

Funds total

USD 70.00
0



Status

Auto closed
Case status

Relieved
Processing status

Transaction #1 of 1

Melany Tate → Pizzadoro

USD 70.00

Dec 14, 2022, 16:53

Transaction

9218034

low

Flow Details

Originator

Melany Tate

Risk level

Low

Account number

0C061317215444B7

Bank identifier

163461

Bank country

United States of America

Product type

Current Account

Scheme

MASTERCARD

Beneficiary

Pizzadoro

Account number

1245882365

Scheme

MASTERCARD

Analysis Customer Notes Audit trail

The case was auto-closed with a certainty of 92.0% despite identified risk: 'Volume Risk'

- 9.2 Payments are spread across a wide range of different counterparty business purposes, indicating normal day-to-day activity
- 8.4 Payments amounts are consistent with the business purpose of the merchant
- 7.6 Payments happening at regular times, indicating normal day-to-day activity
- 6.6 Number of merchants is high, indicating the risk of collusion is low

Volume Risk

Volume risk identified for customer Melany Tate, account 0C061317215444B7

High Debit Card Volume (24 hours)

AML

Risk description

- USD 2,006.45 transferred in 5 transactions within 1 day(s) exceeding aggregated low risk customer threshold of USD 2,000.00.

Applied general rule filters

- Transaction type: All models (is Debit only)
- Customer category: All models (is Individual)
- Payment means: All models (is Debit Card)

Identified 5 volume risk transaction(s) of customer Melany Tate, account 0C061317215444B7

Tenant	Counterparty	Counterparty	Usage	Amount	Flow	Case
Date	Transaction ID	Account	Name			Status
Dec 14, 2022, 16:53		1245882365	Pizzadoro	USD 70.00	→	Auto closed

Close page

Review Transactions

Included | Included | Included | Included

Filter items...

Status	WFI	Screened Item	Customer ID	Batch #	Transaction ID	List(s)	Date	Country Name	Division	Matches
		FTX	N/A	N/A	4605153329	Dow Jones Adverse Media	12/18/2023 04:42 PM	N/A	Lee WDElite	8
	<input checked="" type="checkbox"/>	AZIM MONZAVI	N/A	N/A	4605153256	AUSTRALIA,ENGLAND,EUR...	12/18/2023 04:16 PM	N/A	Lee WDElite	1
		CONCORD CATERING	0012E00002sb...	N/A	2681351455034	OFAC,OFAC_SSI,EUROPE,E...	12/18/2023 10:19 AM	N/A	Lee WDElite	1
		AZIM MONZAVI	N/A	N/A	4594906427	AUSTRALIA,EUROPE,OFAC_...	12/14/2023 10:39 AM	UNITED STATES	Lee WDElite	1
		CONCORD CATERING	0012E00002sb...	N/A	2681346027457	OFAC,OFAC_SSI,EUROPE,E...	12/14/2023 08:05 AM	N/A	Lee WDElite	1
		CONCORD CATERING	N/A	N/A	3531125733278	OFAC	12/08/2023 01:23 PM	N/A	Lee WDElite	1

Records: 9

Review Batch File Results

Filter items...

Batch #	Submitted	Batch Source	Batch Name	Record Count	Searches	Matches	GCL	BCL	REV	None	Batch Status	Date Completed	Division
6881994	01/01/2024 11:01 PM	Customer Master	Customer Master Scan	369	429	94	35	20	0	39	Complete	01/02/2024 06:47 ...	Lee WDElite
6862797	12/20/2023 03:52 ...	User Upload	IWL test 12-20-23	218	219	179	0	1	0	178	Complete	12/20/2023 03:54 ...	Lee WDElite
6851147	12/14/2023 03:00 ...		SF Batch_12142023140005367	10	13	4	0	4	0	0	Complete	12/14/2023 03:00 ...	Lee WDElite

Records: 3

Close page