



Building a better
working world

EY TRACK

Advanced trade finance risk and compliance analytics

Driving business outcomes with advanced analytics

- ▶ Improved risk posture
- ▶ Potential 30%-60% reduction in operational costs
- ▶ Improved customer experience

Trade monitoring challenges

Banks are facing increasing regulatory expectations as many industry specialists believe as much as one trillion dollars of financial crime activity is funneled through trade channels annually. Trade institutions are challenged to meet heightened expectations due to:

- ▶ Complex and distributed ecosystem including manufacturers, importers, shipping entities, financial institutions and government agencies drives process complexity and inconsistency
- ▶ Paper documents still prevalent in many aspects of the trade transaction life cycle
- ▶ Manual processes used to review and process documents throughout much of the trade life cycle
- ▶ Increasingly complex risk patterns covering AML, Fraud, Military and Dual Use Goods, Boycotts, and Sanctions

How EY TRACK can help

EY TRACK (Trade Risk Analytics Compliance Kit) is a platform that harnesses advanced analytics and automation capabilities, powered by SAS, to enable more effective and efficient monitoring of trade transactions. EY TRACK enables:

- ▶ A risk-based approach by performing in depth analysis and risk scoring of every transaction, banks can then align resources to the highest risk items
- ▶ Deeper insight by using adaptive analytics and text analytics to understand customer activity over time, the network of related parties, and unstructured data
- ▶ Automation by combining analytic results and bank policy to escalate the highest risk items for investigation and reducing delays to processing of low-risk items

powered by



Performance and risk insights, delivered through analytics

EY TRACK employs the latest in analytics technology and techniques, combined with robust trade finance risk and business knowledge, to deliver a solution that addresses the key challenges of the trade industry. Key features include:

1 Utilization of advanced analytics to identify anomalous behaviors hidden in complex transactional patterns and relationships

Red flags

Business rules

Rules and cross-checks for known high-risk scenarios

Complex patterns

Predictive analytics

Predicting patterns learned from prior behavior

Unknown behavior

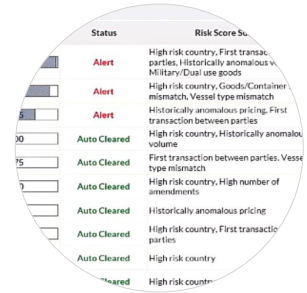
Anomaly detection

Abnormal values for entities (e.g., party, goods), including peer group comparisons

Relationships

Entity linking

Entity resolution and discovery through link analysis



2 Robust text analytics capabilities enable the automated review of digitized documents for indicators of key trade finance risks

High-risk geography

Dual use/military goods

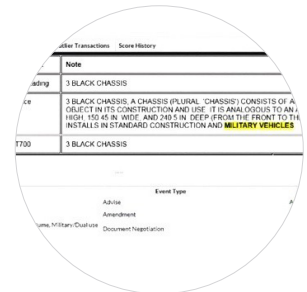
Boycott language

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Text analytics

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Automated decisions



3 Interactive interface allows users to rapidly explore and assess documented insights on alerting transactions

- ▶ Anomalous transactions identified based on historical customer and peer group profiling
- ▶ Holistic views of client relationships and transaction networks, incorporating key risk and compliance indicators
- ▶ Identification of trade-specific risk factors related to shipping vessels, containers and goods



Schedule a demonstration

Contact any of the following EY professionals to schedule a live demonstration of EY TRACK:

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