

# Regulatory Management – 4C expertise

Specialist areas of expertise in the field of Anti-Financial Crime (AFC) - extract:  
Prevention of money laundering, embargoes & sanctions, fraud & corruption

Risk management	Arrangements, procedures and principles	Consulting and training	Monitoring and control	Reporting
<ul style="list-style-type: none"><li>_ Risk analysis</li><li>_ Risk classification and risk indicators</li><li>_ Risk monitoring</li><li>_ Self-assessment</li><li>_ Control plan</li><li>_ Risk provisions (fraud)</li><li>_ Group risks/ function</li></ul>	<ul style="list-style-type: none"><li>_ Business continuity management</li><li>_ Products, markets, processes</li><li>_ Sanctions (persons, companies, holdings, sectoral sanctions, exceptions)</li><li>_ Positive/ negative lists</li><li>_ Anti-financial crime policy/ business unit policies</li><li>_ Gifts and invitations</li><li>_ Control manual</li><li>_ Due diligence/ reliability</li></ul>	<ul style="list-style-type: none"><li>_ Consulting of the business areas/ sales</li><li>_ Anti-financial crime (compulsory) training</li><li>_ Training and qualification measures of the business units</li><li>_ Creation/ updating of principles</li><li>_ Work instructions</li></ul>	<ul style="list-style-type: none"><li>_ Know Your Customer/ master data check - natural entities, economically entitled legal entities, origin of assets</li><li>_ Involved persons</li><li>_ Transaction monitoring and filtering</li><li>_ Permanent monitoring</li><li>_ Prevention</li><li>_ Operational/ sales process changes</li><li>_ List management</li><li>_ Gifts and invitations</li><li>_ Hit validation and suspect case processing</li></ul>	<ul style="list-style-type: none"><li>_ Notification/ reporting obligations</li><li>_ Statistics and dashboards (processing of suspected cases, hit analyses, risk indicators, risk report)</li><li>_ Monthly/ quarterly/ annual report</li><li>_ Ad-hoc reporting</li></ul>