

Zencode CASE  
**STUDY**



**ZENCODE**

Helps AML Compliance Risk Score On-Boarding Every Day

**Accounts Scanned  
Every Day**

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# AT A **GLANCE**

## BFSI

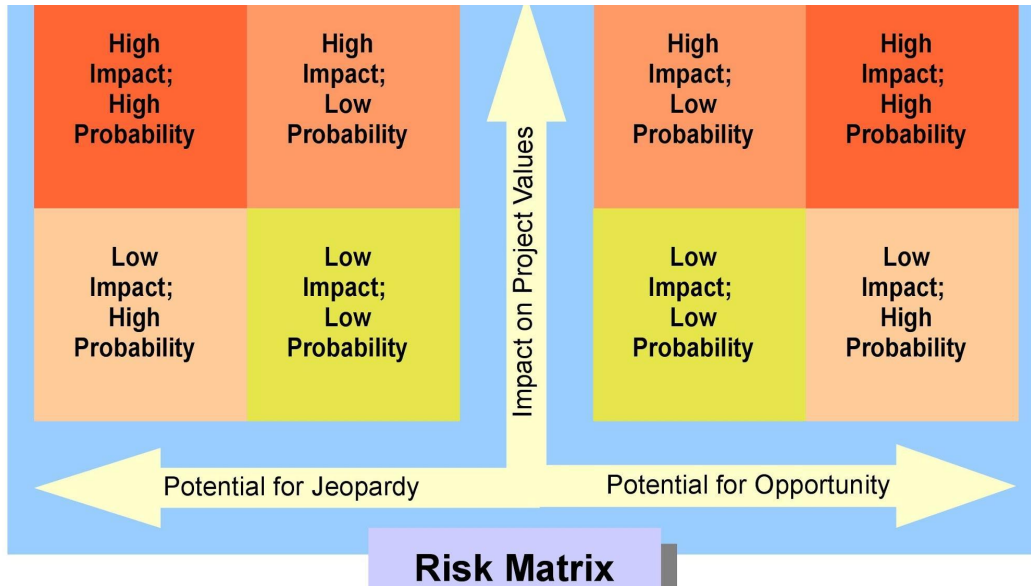
Within a bank's compliance department there was a occurrence of later stage detection of suspicious transactions, which increased risk to bank's compliance with monetary authorities.

However with Zencode it was able to use Zencode's machine learning expertise to understand underlying risks within customer profiles and build risk models for better compliance decision making.

CASE STUDY

Inputs		
PEPCheck	PassInterpol	
, "Fail", "Manual"	"Pass", "Fail", "Manual"	"Pas
"Pass"	"Pass"	
"Fail"	"Fa	Z
"Pass"	"Fa	
"Fail"	"Pass"	
"Manual"	"Pass", "Fail"	
"Pass", "Fail"	"Manual"	
"Manual"	"Manual"	

# SERVICES



Industry : Banking and Financial Services

Location : Asia

Employees : over 20,000

Services : Machine Learning, Natural Language Processing and Risk Modelling

# THE ORGANISATION

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Established in 1968, the organisation has since grown to over 20,000 employees and revenue of over USD 10 billion dollars.

The bank serves East Asia and South-East Asia in the retail banking, corporate banking, investment banking, mortgage loans, private banking, wealth management, credit cards, finance and insurance spaces.

# To Transform The **BANKING SECTOR**

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At the heart of all that they do, they want their people in the organisation to be seen beyond the day-to-day and to be guided by their values. In short, they want their people to take pride in the way they conduct business and behave as engaged corporate citizens.

They believe the impact they create goes beyond banking... because what they do touch real people, real businesses and real lives. They strive to be a long-term Asian partner, committed to making banking joyful and trustworthy, and transforming Asia for the better.

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At the organisation, they embrace change and they are not afraid to do things differently. They are encouraged to challenge the status quo and find innovative ways to serve their customers well and create delightful experiences.

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At the organisation, there is a workplace where people walk in confidence knowing that it's not about who you are, or where you come from... but about what you can do. People thrive there as they are given the freedom to decide, take ownership and make things happen.

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## THE CHALLENGE

Faced with the challenge to detect possible cases of money laundering within the banking system, the bank's compliance department had to find a way to sort through thousands of documents every day and help risk score the millions of accounts within the system.

Further to this they had to sift through documentation provided for further compliance through manual means, which requires a large resource pool to look through every document provided by customers to understand their significance and acceptability in the context of their transactions.

# THE SOLUTION

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## To use Zencode's Machine Learning capabilities in both Natural Language Processing and Deep Learning.

To use Zencode's Machine Learning capabilities in both Natural Language Processing and Deep Learning. Zencode used standard supervised learning techniques for prediction and prescriptive analytics for this case. Zencode used Optical Character Recognition for the hardcopy provided files from the bank's customers, and then further applied classification techniques to find hidden insights from unstructured and structured data points within the documents.

CASE STUDY





## *With **Zencode's** Natural Language Processing:*

With Zencode's Natural Language Processing: Zencode has expertise in understanding the context of data in different semantics, able to extract context, feature and model topics using standard algorithms like Latent Dirichlet Allocation (LDA); – eventually finding the right insights to take allow the compliance team to make better informed decisions and allow the system to make first level insights.

CASE STUDY

