



At last, a CDD/EDD system for smaller financial institutions (that doesn't require any binders).

Introducing: Customer Profile and Activity Monitoring System (CPAMS) from AdvisX

With the ever-increasing expectations on financial institutions to systematically know their customers from account opening throughout the duration of the business relationship, larger financial institutions have the luxury of building costly, elaborate systems to help them keep everything on track.

But for smaller financial institutions, keeping everything on track frequently means trying to tie together a hodge-podge collection of spreadsheets and forms with incompatibly formatted reports from core systems, leaving an already stretched-thin BSA team finding itself falling further behind each month.

AdvisX has developed an app built on an off-the-shelf database tool that helps make customer/member due diligence and enhanced due diligence manageable, even with limited resources and tight budgets. From account opening, to the 90-day review, to the annual enhanced due diligence for high-risk customers, the Customer Profile and Activity Monitoring System (CPAMS) is there to give you the tools to level the playing field at a surprisingly reasonable cost.

Let us show you how it works.

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AdvisX has developed a system to help your financial institution establish a sound customer profile and monitor transactional activity to alert you when that profile changes. This isn't just a software app, it is a tool combined with the resources of the AdvisX BSA/AML team in a way that is cost-effective and efficient. There are three CPAMS modules available:

Module I: Customer Profile Manager (CPM)

The CPM module is designed to receive data from existing core systems as well as data inputs from your account opening process to create profiles of your customers based on your financial institution's established risk factors. CPM provides ongoing feedback on customer BSA/AML risk levels and key mechanisms for tracking and documenting those risks.

Module II: AML Surveillance Monitoring System (ASMS)

AdvisX provides you with a surveillance monitoring system module aimed at identifying potentially suspicious transactional activity, such as summaries of cash, ACH, and wire transactions. Through this module of CPAMS, AdvisX works with you to receive data from source/core systems on a monthly or as directed basis and to provide a summary of transactional data to allow you to monitor activity for unexpected patterns.

Module III: AML Tracking Alert System (ATAS)

Under this module of CPAMS, AdvisX provides you with an AML Alert Tracking System. ATAS uses generated alerts and gives you a tool to manage and track alerts through disposition.

CPAMS is designed to:

- Calculate a risk score and assign a corresponding rating based on the customer profile at account opening
- Alert you when it is time to conduct a 90-day review and when actual activity exceeds expected activity by established thresholds
- Alert you whenever a customer's risk rating changes to or from "high"
- Show you via tables and charts how the customer's activities compare to the same period the prior year or years
- Email you when it is time to conduct a site visit for each customer
- And provide you with the flexibility to change configurations directly or, if you prefer, we can take care of it for you.



 **AdvisX**
RISK MANAGEMENT

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