



# Anti-Money Laundering and the Real Estate Sector



AML360 Limited | Level 27, 188 Quay Street | Auckland 1010 | NEW ZEALAND  
T: 0800 265 238 | E: [nz@aml360.com](mailto:nz@aml360.com)

[www.aml360software.com](http://www.aml360software.com) | [aml360software.co.nz](http://aml360software.co.nz)



## What makes AML360 the preferred compliance solution?

Over the past three years AML360 has been consistently rated as a leading software vendor in international research reports and is at the forefront of the global industry in providing an end-to-end AML/CFT compliance solution. This means your business does not require multiple subscriptions for various compliance products. With AML360 you access practical tools for AML/CFT work flows from a single location.

We are represented by qualified AML/CFT consultants who have worked in the regulatory and private sectors.

Our advisory experts know what businesses need and what regulators want. This means we can assist your business to develop your risk assessment and programme, as well as implement your end-to-end systems and controls. No other NZ business can provide this service.

Our systems can automate reports via email or PDF. You will be able to manage AML CFT compliance in the field or at the office. More importantly, your time commitment for AML compliance is significantly reduced through AML360's automated, risk management dashboard.

Through AML360, the group AML Compliance Officer (the AMLCO) can establish work flows that automate compliance reporting from every franchise or branch. Not only does this ensure consistency in the application of group policy but it also allows the AMLCO to instantly identify compliance 'hot spots'.

## How can a large corporate body effectively monitor AML/CFT compliance?

Real estate groups operate with franchises, subsidiaries and/or divisions. Should either of these sectors experience a single material breach under AML/CFT laws, the consequential impact to the corporate brand will effect all participants in the group.

Therefore effective monitoring of regulatory obligations across the entire group needs to be sufficiently adequate to mitigate compliance risk.

This can only be achieved through a centralised data portal from where business risk assessments, programmes, customer profiling, transaction monitoring and compliance reports can be managed and monitored.

## Availability of Data

The group AMLCO should be able to view risk and compliance data at a New Zealand wide basis, as well as having the ability to drill down to regional, district and branch levels.

AML360 enables your AMLCO to have automated compliance data available at their fingertips, with the ability to view heat maps at a high level or drill down to branch, district or regional level.

Automated reporting structures between district and regional branches can also be established. Having risk and compliance data readily available ensures ongoing monitoring is simplified and effective - regardless of the size of the group.

## Visualise your risk status and use to prompt programme controls

Simple risk visuals show how your metrics are performing against your predefined thresholds.

- Instantly see trends of your risk status.
- Custom dashboards allow you to focus only on the risk metrics that are important to your business.
- Easily change the date range of the underlying report.
- Download dashboard charts at the click of a button.



Customer ID	MFFL000028
From	11/4/2014
To	2/17/2015
Debit	0
Credit	112894.5
Aggregate	112894.5
Number of Customers	-
Number of transactions	26
Most common product	trust deposit
Highest value	33407.6
Lowest value	224.6
Average value	4342.1

## Easily collect your compliance data

AML360 removes the administrative burden of collecting your risk metrics. Our systems simultaneously collect data, analyses, measures and reports.

Using AML360's work flows, your AMLCO can measure the compliance status for each branch or division. This removes the administrative burden and reduces human resourcing allocation.

- Your AMLCO can view compliance hot spots through use of drill down filters.
- Branch managers can enter the metric values easily and be notified of the justification for your requirements.
- Your AMLCO can identify how the metric results perform against your target thresholds.

## Senior Management Reporting

AML360 eliminates time-consuming report writing. With a couple of mouse clicks you can distribute summarised tables and heat-maps so that your senior managers are kept informed but not overwhelmed with compliance data.

- ✓ CONSISTENT APPLICATION OF POLICY
- ✓ AUTOMATED COMPLIANCE REPORTING
- ✓ HEAT MAPS & SUMMARY REPORTS
- ✓ CENTRAL COMPLIANCE PORTAL
- ✓ END-TO-END SYSTEM
- ✓ FULLY FLEXIBLE

## Get in touch

We are passionate about reducing your costs and making AML CFT compliance streamlined. We achieve this through smart use of regulatory technology.

We will ensure your implementation of AML/CFT compliance is simplified and cost effective.

To find out more, visit our website at [aml360software.co.nz](http://aml360software.co.nz)

# AML360 PRODUCTS



## Transactions

Upload your spreadsheet of transaction data and instantly identify higher risk activity. Use the case management feature to record actions.



## Business Risks

Completing a business risk assessment can be achieved in less than 15 minutes. Receive a comprehensive data report with heat maps.



## Customer Profiling

Legislation requires businesses to identify higher risk customers. We automate this process to your exact requirements. Bulk profiling available.



## Programme

Easily maintain your programme through an online policy editor. Access from your AML360 dashboard or embed to your inhouse systems.



## PEPs & Sanctions

Access Dow Jones data and a practical workflow when carrying out customer screening of PEPs and sanctions. Automatically notify senior management.



## Case Manage

There are many administrative tasks to complete for ongoing maintenance of AML/CFT compliance. Manage and track each requirement with AML360.



## Geography Risks

Keep up-to-date with geography risks. Option of using multiple data sets from reputable sources. Country file notes included. Fully tailored to requirements.



## Training

We offer training programmes for New Zealand, Australia and other countries in the Asia Pacific region. Certificate of completion, knowledge quiz and CRM included.



## Outsourcing

Appoint AML360 as your external AML manager. Receive a full time AML professional, along with access to leading technology. A++ compliance services.