

Identify Suspicious Activity with Cloud-Based Transaction Monitoring

Any organization that moves money is subject to regulatory scrutiny. Jumio Transaction Monitoring provides a complete solution that lets you detect suspicious activity, manage investigations, leverage external data sources and submit regulatory filings – all in the cloud.



Data Ingestion

Use our APIs to securely send us your transactions, customers, accounts, payment methods and other relevant data.



Detection

Our AML experts have created a library of rules to detect suspicious activity or you can tailor custom-built rules to your business needs. Domain-specific models adapt to changing behavior and excel in a wide range of scenarios with superior accuracy.



Investigation & Filing

Our case manager empowers you to investigate suspicious activity, document your findings, complete a workflow and submit regulatory filings – all from a single interface.

The screenshot displays several transaction alerts and a search results table. Alerts include:

- \$2,500.00** (August 22, 2019): SENDER Payroll #88602 (Unknown), RECEIVER Tony Espinoza (Brownsmouth, NC). Label: REPEATED DEPOSIT ACCTS.
- \$8,500.00** (April 01, 2019): SENDER EuroBank #8857-7223 (Unknown), RECEIVER James Ford (Miami, FL). Labels: FLOW THROUGH, STRUCTURING.
- Money Laundering** (\$62,000.00): Detected on 07/29/2019. Description: James Ford had 7 transactions over 4 days that were just below a \$10K reporting threshold. This may indicate structuring for money laundering or tax evasion purposes. Additionally, some transactions involve a counterparty in a high risk location (Colombia). Labels: FLOW THROUGH, STRUCTURING.
- \$9,000.00** (March 31, 2019): Alert for Viktor Yanukovich.

The search results table shows the following data:

Date	Amount	Customer	Description	Labels
2019/03/02	\$9494.11	James Ford	ACH - From Payche	FAKE ZIP CODE
2019/03/03	\$3283.12	James Joyce	Branch #198	DORMANT ACCOU +1
2019/03/05	\$1748.20	James Ford	ATM #198	COLLUSION ATO
2019/03/07	\$6962.73	James Earl	ATM #232	STRUCTURING +2

Product Highlights



Flexible Data Model via APIs

Easily integrate with your existing systems and send data in your preferred format.



Superior Detection with Minimal False Positives

Leverage our library of expert-built rules, configure them to your own thresholds or build your own rules from scratch. The detection process learns as you resolve cases, improving detection and reducing false positives.



External Data Sources

Gain insights through advanced data sources, such as high-risk locations, geolocation and external watchlists.



Blockchain Integration

Seamless integration with industry-leading blockchain analytics partners improves detection and investigation across both fiat and cryptocurrencies.



Intuitive Case Management

Efficiently investigate cases, drill down on related entities, add notes and attachments, escalate to a manager and complete a workflow – all with a comprehensive audit trail of all activity.



Efficient Regulatory Filing

Ease the burden of regulatory filings such as Suspicious Activity Reports (SARs) with our streamlined tool that pre-populates the form with all of the relevant data and electronically submits it to regulators such as FinCEN.



Analytics Dashboards

Maintain oversight of your AML compliance program through analytic dashboards that provide metrics into how the system is being used.



Secure SOC 2 Cloud Deployment

Minimize your IT footprint with our AWS-based platform featuring dedicated environments, SSO support, data encryption, GDPR compliance and SOC 2 Type 2 certification to meet the highest standards of information security.



Use Cases

- AML compliance
- Investigation and case management
- Suspicious activity detection
- Regulatory reporting
- External data integration
- Risk assessment