



AML Factory

GEOGRAPHICAL RISK IN AML



Charlotte Gaudin

- **15 years** as an AML expert, Criminal & European law graduate
- **Founder of Conformément Vôtre**, a consulting firm specialized in compliance & more specifically in Anti-Money Laundering and Counter the Terrorism Financing (since 2011)
- **Founder & CEO of AML Factory** (since 2018)

- A **compliance as a service** solution in the area of Anti-Money Laundering and Counter the Terrorism Financing regulation
- The first **end-to-end platform** in Europe to address all regulatory issues
- A smart application to **reconcile** business purposes, operational efficiency and compliance

Reduces costs

Saves time

Mitigates risks

Geographical risk issues

1

Several official lists to be implemented :

⇒ *International, European & local*

2

Frequent regulatory updates :

⇒ *At least 3 times / year*

3

A complete update of the AML program at each change

⇒ *Norms, process, tools*


4

Operational consequences at each change


⇒ *Specific due diligences & exemption to be deployed*

How to?





From several weeks to several months



Eg: Commerzbank AG



AML
Factory

COMPLIANCE AS A SERVICE