

# ThetaRay's Transaction Monitoring Solution

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ThetaRay's Cognitive AI Transaction Monitoring redefines how financial institutions detect and mitigate risk—focusing on effectiveness and enhanced customer experience. ThetaRay's data-driven approach strengthens financial crime compliance while ensuring a smoother customer experience by minimizing unnecessary disruptions. By achieving faster, more accurate transaction monitoring, financial institutions can build trust, reduce compliance costs, and allocate resources toward growth opportunities—all while delivering a seamless experience for legitimate customers.

The solution dynamically analyzes transactions, customer behaviors, and external data sources, adapting to new risks and emerging trends. By going beyond the detection of known money laundering activities and schemes, it empowers financial institutions to effectively identify sophisticated, multi-stage crimes such as layering, structuring, and cross-border activities across accounts and jurisdictions.

Unlike traditional rule-based systems, our solution continuously learns from vast, complex data sets, uncovering hidden trends and connections with unmatched precision. It enables financial institutions to identify previously unseen criminal behaviors and evolving threats while improving decision-making, reducing operational burdens and minimizing false positives.

ThetaRay Transaction Monitoring enables organizations to detect evolving threats with unparalleled accuracy—freeing them from rigid rules or outdated models—and to stay ahead in the fight against financial crime.

## Key features

- **Dynamic Analysis and Instant Insights:** Dynamically analyzes every transaction to highlight potential risks, providing instant insights that help compliance teams take prompt action.
- **Domestic & Cross-Jurisdictional Monitoring:** Seamlessly detects suspicious activity across regions and institutions, uncovering complex networks.
- **Scalability and Efficiency:** Effortlessly scales to handle high transaction volumes, making it an ideal solution for organizations of any size—from global banks to smaller financial institutions—while supporting desired growth and enabling seamless expansion.
- **Auditable Alerts:** Provides easy-to-access audit trails and a comprehensive history of decision-making.
- **Regulatory Compliance:** Ensures adherence to global AML regulations by delivering actionable insights to support compliance and reporting efforts.
- **Enhanced Detection Accuracy:** Provides deeper, more accurate insights into customer behavior and transactions, helping identify nuanced or complex trends and evolving threats that traditional systems often miss.
- **Adaptive and Dynamic:** Continuously evolves by learning from new data and shifting trends, ensuring the system stays responsive to emerging threats and regulatory changes.

## Benefits



### Enhanced Risk Visibility for Growth

Data-backed insights enable strategic expansion into new markets without compromising compliance.



### Faster, Smarter Decision Making

Timely alerts and insights enable quick, data-backed decisions that improve response times and reduce the need for manual intervention.



### Optimized Operational Efficiency

Streamlines transaction monitoring processes, enabling teams to focus on higher-priority tasks and strategic initiatives while reducing manual reviews and operational costs.



### Flexibility and Adaptability

Scales to your business and adapts to changing customer behaviors, risk factors, and regulatory landscapes, ensuring long-term sustainability.



### Seamless Integration

Easily integrates with existing workflows and systems, enhancing operational capabilities without disrupting business continuity.



## Risk Detection & Compliance Capabilities

- **Money Laundering Detection:** Detects complex money laundering techniques across multiple accounts and jurisdictions, such as drug trafficking, money mules, human trafficking and financing of terrorism, helping institutions stay compliant with AML regulations.
- **Domestic & Cross-Border Monitoring:** Identifies suspicious activities that involves complex or nuanced transactions, which are often associated with sophisticated financial crime schemes.
- **Emerging Threats:** Detects and adapts to new types of financial crimes as they emerge, ensuring that financial institutions are always prepared for evolving threats.
- **Regulatory Reporting:** Ensures compliance with local and global regulations by providing audit-ready reports and real-time monitoring of transaction data.
- **Process Automation:** Automating repetitive compliance tasks like data entry, reconciliation, and reporting.

ThetaRay's Transaction Monitoring empowers financial institutions to confidently navigate the complex and evolving world of financial crime compliance. By leveraging the full potential of Cognitive AI, the solution not only enhances the accuracy and effectiveness of risk detection but also streamlines operations, reduces costs, and ensures ongoing regulatory compliance—all while providing a superior customer experience.

If you would like to learn more about ThetaRay's Cognitive AI Customer Risk Assessment and how it can help improve your compliance posture, speak to a member of our team.

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