Regulatory compliance challenges

Financial crime affects more people than any other form of crime. Global regulators expect financial institutions to lead this fight against money laundering, terrorist financing, human trafficking and other organised criminal activities.

Compliance legislation is increasingly more complex. An evolving sanctions regime, adherence to ultimate beneficial ownership (UBO) directives, and new data privacy regulations make anti-money laundering (AML), customer due diligence, and sanctions compliance a monumental and expensive challenge for financial institutions worldwide.

What regulators want

There is an increasing regulatory push around the world for financial institutions to incorporate advanced technologies that:

- Provides a holistic view of risk across the compliance suite
- Automates outdated manual processes
- Addresses the extraordinarily high volume of alerts and false positives compliance teams face daily.
- Helps financial crime investigators and analysts work smarter and faster to identify and report fraudulent patterns.
NetReveal® Compliance Solution Suite

The NetReveal Regulatory Compliance portfolio from BAE Systems is an end-to-end suite of enterprise-wide solutions that addresses all aspects of the customer compliance journey; including onboarding, detection, investigation, reporting and field-level security to comply with local data privacy regulations.

Our solutions can be used individually or collectively and represent a complete, efficient and cost-effective approach for financial institutions and their ongoing efforts to combat money laundering, terrorist financing, sanctions violations and many other regulatory requirements for detection and monitoring.

Efficiency and effectiveness is built in with advanced analytics capabilities that include machine learning techniques to deliver faster operational performance metrics and hone in on truly suspicious activity rather than more false positives. Robotic process automation (RPA) is integral in making routine tasks automated to enable investigators to focus more on the high value strategic investigative work they are skilled to do.

Aite Group shortlisted BAE Systems as a leading provider of AML RPA solutions


BAE Systems recognised by Chartis Research as a “Best of Breed” vendor for AI in Financial Services for Workflow & Automation and Packaged Applications

Chartis Research, “Artificial Intelligence in Financial Services: Market and Vendor Landscape 2019.”

IDC Financial Insights ranked BAE Systems #25 in their annual worldwide IDC FinTech Rankings Top 25 Enterprise in 2018

IDC Financial Insights FinTech Rankings 2018


Financial institutions need robust and proven AML and compliance technology solutions.
Multi-layered transaction monitoring

For too long, the answer to more regulation has been to hire more employees and deploy more technology at a relentless pace. It’s not sustainable. Radical improvements in effectiveness and efficiency are the first step. Evolving compliance into an intelligence-led approach merging human intelligence with new technologies will drive efficiency, prevent more crime and nurture business growth.

AML Transaction Monitoring

NetReveal AML Transaction Monitoring is an end to end solution deploying advanced detection techniques that manages all aspects of money laundering alerting and investigation. An investigator-centric interface helps financial institutions spot signs of suspicious activity, minimise reputational and regulatory exposure, and improve efficiency. It provides a global view of financial crime and offers flexibility to monitor and quickly update an organisation’s AML detection strategies as criminal typologies change, employing a “white-box” detection engine that can be easily explained to regulators.

AML Optimisation

NetReveal AML Optimisation is a packaged, user-friendly solution to improve the efficacy of an AML transaction monitoring and detection program. A sophisticated analytical solution that’s easy for in-house analysts to use in order to visualise and compare scenario performance, identify underperforming parameters, test changes, and promote them to production – without the need for lengthy and expensive consulting engagements. Machine learning algorithms can also be scheduled to review detection results of rule-based monitoring systems and propose the optimal parameters that make up those rules.

Managed Analytics Service

The NetReveal Managed Analytics Service for AML Compliance combines human and machine intelligence to improve productivity and effectiveness of AML investigative teams, lowering false positive rates, and helping to uncover unrealised risk. Our service combines tailored analytics technology for financial crime, data science skills and compliance domain expertise, IP and methodologies to enable financial institutions to apply advanced analytics, machine learning and automation to their compliance program – with the necessary structured processes, confidence and transparency to pass regulatory scrutiny.
Customer onboarding, regulatory reporting and data privacy

Customer Due Diligence (CDD)/
Know Your Customer (KYC)

The NetReveal CDD/KYC solution provides a comprehensive and proven enterprise-wide approach to address Customer Due Diligence and Know Your Customer requirements from initial onboarding and monitoring to Enhanced Due Diligence (EDD) – all while adhering to regulatory directives, such as new Ultimate Beneficial Ownership regulations. The solution helps consolidate customer information from disparate systems during verification and provides risk assessment for greater resource allocation and faster on-boarding decisions.

Sanctions and PEP Screening

The NetReveal Sanctions and PEP Screening solution helps financial institutions comply with internal, domestic and international watch list enforcement regulations and identify high-risk individuals and entities against internal and external watch lists. It identifies sanctioned entities, PEPs and high-risk individuals on watch lists and allows FI’s to rapidly screen, detect and track beneficial owners and their linkages in real-time – all while delivering accurate and productive alerts.
Transaction Filtering

The NetReveal Transaction Filtering solution helps financial institutions meet requirements of screening payments in a variety of formats being sent to entities that are on internal and external watch lists. In addition, advanced algorithms and market-proven procedures reduce false positives and a full audit trail is provided to document the decisions taken.

Regulatory Reporting

As part of our NetReveal offering designed to satisfy regulatory reporting, our solution provides the U.S. Financial Crimes Enforcement Network (FinCEN) SAR (Suspicious Activity Reporting) and FinCEN CTR (Currency Transaction Report) as out of the box reports. Both simplify and automate the regulatory reporting workflow, helping financial institutions stay on top of their regulatory disclosure obligations. These two reports provide the basis for our regulatory reporting framework in support of other formats in different global geographies, such as FinTRAC, AUSTRAC, NCA and more.

NetReveal Compliance and Fraud products include our complementary solution that helps financial institutions comply with region specific data privacy requirements such as GDPR for the European Union and the California Consumer Privacy Act (CCPA) for North American organisations.

NetReveal Data Privacy Agent

- Provides out of the box purge functionality to remove outdated data
- Includes important Right to be Forgotten privacy options
- Gives financial institutions a quick and cost effective method to comply with data privacy regulation compared to building custom database scripts or performing time-consuming manual name removal.
Key benefits

Ensure comprehensive, consistent compliance

The NetReveal Regulatory Compliance suite is continuously developed and enhanced with regular feedback from customers and regulators alike. Together, these solutions are more than the sum of their parts, enabling institutions to leverage critical data and insights across business lines and borders, creating a more comprehensive, coordinated AML and compliance program.

Stay ahead of the regulatory curve

We are continually investing in both formal legal review of regulations and core analytics capabilities to achieve effective and efficient detection. By actively engaging with regulators and monitoring regulatory guidance and standards around the world, we help our customers stay in step with local, national and international regulatory standards.

Reduce costs and increase effectiveness

NetReveal provides a more efficient, effective approach to achieving compliance. By enabling more accurate detection of suspicious activity and actors, and streamlining issue resolution and regulatory reporting, institutions can reduce the time and cost of investigations without sacrificing coverage.

Leverage our AML expertise

The NetReveal Regulatory Compliance suite is continuously developed and enhanced with regular feedback from customers and regulators alike. Together, these solutions are more than the sum of their parts, enabling institutions to leverage critical data and insights across business lines and borders, creating a more comprehensive, coordinated AML and compliance program.

Optimise for greater insight

We are continually investing in both formal legal review of regulations and core analytics capabilities to achieve effective and efficient detection. By actively engaging with regulators and monitoring regulatory guidance and standards around the world, we help our customers stay in step with local, national and international regulatory standards.
We give financial institutions the ability to balance effectiveness with efficiency by minimising false positives.
Why BAE Systems?

For over 20 years BAE Systems has been providing NetReveal compliance solutions to more than 50% of the Top 40 Tier I global financial institutions.

Our data science practitioners and subject matter experts boast years of deep domain and financial services experience.

Our solutions provide a breadth of functionality: holistic single platform, white box detection, along with efficient and intuitive user interfaces.
We are BAE Systems

At BAE Systems, we provide some of the world’s most advanced technology, defence, aerospace and security solutions.

We employ a skilled workforce of 82,500 people in over 40 countries. Working with customers and local partners, our products and services deliver military capability, protect people and national security, and keep critical information and infrastructure secure.