AML Transaction Monitoring: rules-based system efficiency, machine learning and agentic AI

> Client Risk Rating, Client Segmentation, Rules (Selection, Parametrisation & Tuning)
> Community detection, graph-based representations, detection of anomalies

Dr. Dimosthenis Pasadakis,
Universita della Svizzera Italiana (USI) and Panua Technologies, Lugano

Dr. Madan Sathe,
Partner, Financial Crime & Forensics, Deloitte AG, Zurich

Dr. Konrad Schwenke,
Senior Manager, Financial Crime & Forensics,
Deloitte AG, Zurich

Machine Learning: useful techniques for Transaction Moniroting

13.50 **Machine learning for improved transaction monitoring systems.**
- Community detection leads to the segmentation of clients.
- Graph-based representations uncover hidden relationships.
- Feature engineering creates detailed representations of customers.
- AI for the detection of anomalies identifies money laundering rings.

Dr. Dimosthenis Pasadakis

The three components of an efficient AML TM rules-based system and the usage of Machine Learning

14.50 **Client Risk Rating**
- Goal of CRR, typical risk factors to be considered and examples of rule-based approaches.
- Data sources, triggers and interaction with Compliance processes.
- Testing and assessment: key methodologies.

Dr. Madan Sathe and Dr. Konrad Schwenke

15.40 **Client Segmentation**
- The benefits of Client Segmentation and differences between a segmentation for business and financial crime purposes.
- Top-down segmentation driven by business input.
- Data-driven bottom-up client segmentation.
- Analytics to test the client segmentation.

Dr. Madan Sathe and Dr. Konrad Schwenke

16.10 **Rules: Selection, Parametrisation & Tuning**
- Rule based monitoring: from simple to complex rules.
- Parameter selection and tuning for efficient AML TM systems and why the input from client risk rating and segmentation is important.
- Above and below the line testing: validation based on statistical samples.
- Machine Learning models as an enhancement or complementary solution to rule-based systems.

Dr. Madan Sathe and Dr. Konrad Schwenke

Future Trends

16.50 **Agentic AI for AML Compliance**
- What is Agentic AI?
- How can it benefit the AML function and what are its limitations?
- Discussion of existing use cases and key factors for success.
- Outlook to future developments.

Dr. Madan Sathe and Dr. Konrad Schwenke

17.30 of the seminar

ZURICH, WEDNESDAY 10 DECEMBER 2025, ZURICH SHERATON HOTEL, 13.50-17.30 /ONLINE

INFORMATION & REGISTRATION
Tel: +41 22 849 01 11
info@academyfinance.ch
Academy & Finance SA
PO Box 3039, 1211 Genève 3
www.academyfinance.ch

FEE
620 CHF + VAT (8.1 %)
Additional participants from the same company: -50%

PAYMENT
An invoice will be sent to you by email following registration. Payment is made by bank transfer or credit card.

AF 1465

I register to the seminar " AML transaction monitoring" on 10 December 2025

☐ I will attend in the conference room ☐ I will attend online on Zoom.

Full name ....

Position .... Company..............................

Address ....

Zip code/City ....

Tel .... Mobile..............................

E-mail..

Date .... Signature..............................