As constant pipelines of cash and other financial transactions, casino and gaming organizations should have in place a reliable compliance program to help mitigate risk and ensure compliance with domestic and international Anti-money Laundering (AML) regulations, such as those of the Bank Secrecy Act (BSA) and the Office of Foreign Assets Control (OFAC). The American Gaming Association’s (AGA) 2014 release of AML Best Practices recommends that casinos follow a risk-based approach when determining how best to ensure that patrons will not participate in activities that violate these government mandates.

FinScan helps gaming and other organizations worldwide increase operational efficiency and reduce exposure to AML risk by providing flexible and scalable AML solutions. With FinScan, your casino and related businesses will be protected against non-compliance by the advanced data quality and data matching capabilities that are the cornerstone of all Innovative Systems, Inc., products and services. Innovative is a recognized leader in customer data management solutions, whose unmatched performance and precision have been proven in thousands of projects for global financial institutions since 1968.

FinScan integrates with all of the leading third party Politically Exposed Persons (PEP) and High Risk Entity databases, as well as identity verification and company databases. FinScan also integrates with select scanners to import information from many types of identity documents, including Drivers Licenses and Passports. FinScan is easy to use and offers the fastest deployment in the industry. Its licensed, hosted (SaaS), and transactional screening options can be configured to meet any organization’s requirements. Complete employee training on all FinScan products and solutions is provided.

ID Validation
Today’s fake IDs are very convincing, and that is why the American Gaming Association’s (AGA) Best Practices for AML compliance include recommendations for ID validation of patrons. Detecting a fraudulent ID can be nearly impossible without the aid of FinScan AssureID’s patented technology. Our unique high-resolution scanning capabilities, paired with the most comprehensive fraud detection software in the world, can spot the telltale signs of a counterfeit ID invisible to the naked eye. This advanced, automated, and anonymous document forensic screening technology prohibits fraudulent and altered domestic and international identification documents, such as passports, visas, driver’s licenses, military IDs, social security cards, and other Federal, state and local government IDs from getting past your cashier cages or your fraud department during the onboarding process.

FinScan AssureID™ is powered by a database known as the AssureID Document Library, which contains templates for more than 3,000 forms of ID. When scanning a patron’s ID document, such as a driver’s license or passport, this database is referenced to help the software and hardware determine the class, series, and type of document, as well as where to perform critical forensic screening tests, and from which fields to pull and parse data. The name and address information is then imported from AssureID directly into FinScan and is displayed on the FinScan screen. If a document is found to be invalid or expired, an alert message will also be displayed. All valid records can then be screened against sanctions, PEP or internal blacklists using FinScan.

Advanced FinScan Processing Capabilities and Services

A Complete List Management Solution
AGA Best Practices recommendations call for the screening of patrons against government-provided sanctions lists of individuals and entities with whom casinos may not engage in financial transactions. FinScan automates the timely and complex list monitoring, cleansing, and updating process for you and offers more than 70 sanctions and enforcement lists, including the Nevada Gaming Control Board Excluded Persons list of persons barred from establishments licensed to operate any gambling game or conduct pari-mutuel wagering and the OFAC list of “Specially Designated Nationals.” In addition, FinScan integrates with all leading third party PEP and sanctions list databases and can easily incorporate any internal “do-not-do-business” or “black lists” to provide a single repository containing the most up to date and reliable compliance list information.
sanctions, PEP and excluded parties lists are critical to an organization’s ability to accurately match their patron databases against these lists. To maximize the precision and efficiency of compliance list matching initiatives, FinScan rigorously maintains the compliance lists we manage by continuously monitoring list sources for additions and revisions; promptly updating lists with the latest changes; and parsing, standardizing and re-formatting list data before matching.

Address Validation
Real-time address validation against U.S. postal data is performed on addresses at the point of sale to ensure consistency with postal service records and validity of the address.

Industry-Leading Sanctions & PEP Screening Accuracy
FinScan’s robust and sophisticated matching engine used for sanctions and PEP screening is based on more than 40 years of customer data management expertise and surpasses the accuracy of less advanced screening systems. Used in thousands of projects worldwide, this configurable data cleansing and matching technology analyzes and identifies potential suspect records and can incorporate all possible matching elements, including all name information, gender, date of birth, addresses and national ID. It can identify matches in spite of misspellings, transpositions, missing information, nicknames, initials and other anomalies, producing more accurate results.

Attachments, Automated Audit Files, and Investigative Control Reports
FinScan enables users to upload PDF files, Microsoft Word documents, Excel spreadsheets, and more. Documents are held in FinScan’s secure database along with the complete audit trail of patron and compliance list data and the details of your organization’s enhanced due diligence. In addition, to assist organizations in fulfilling compliance-related auditing and reporting requirements, FinScan automatically produces a full range of detailed summaries and reports, including Suspicious Activity Reports (SARs). Unlike many other solutions’ audit reports that only provide a list of records reviewed, FinScan’s audit files include documentation of all actions taken.

CIP/KYC Compliance
FinScan simplifies Customer Information Programs (CIP) and Know Your Customer (KYC) compliance by offering a proven identity verification solution that is fast, accurate, very easy to use, and can be deployed enterprise-wide—typically within a couple of days. At the core of FinScan’s advanced identity verification capabilities is its proprietary matching/associative algorithms and its proven referential database of searchable documents, including public records, online sources, news sources, and online databases. This unique, comprehensive data resource, along with FinScan’s sophisticated matching routines, enable accurate patron identification in spite of relocations, name changes, nicknames and married names.
### Comprehensive Solution Enhances Compliance Efficiency and Productivity

#### You are in Control
With FinScan, you specify the matching rules, parameters, and processing schedule, as well as the requirements and information used for reviewing and resolving suspect matches that best work for your organization.

#### Fully Scalable to Your Matching Needs
FinScan is quick to deploy, easy to use, and scalable to your needs — whether you’re screening an enterprise database containing many millions of records from different areas of the organization, performing an ad hoc run on a daily file containing hundreds or thousands of records, or doing a look-up on just one patron. To meet all of your compliance-related needs, you can choose one — or any combination — of four deployment options:

1. License FinScan as an in-house solution that can be integrated across your enterprise to provide smooth, seamless regulatory sanctions and PEP (Politically Exposed Persons) compliance
2. Host your database at our secure, SSAE 16-certified data center, and we’ll screen your records on the schedule you specify, including ad hoc runs, according to your instructions
3. Upload your encrypted data file to our secure FTP site on the frequency you wish, and we’ll promptly provide the “hits” to you for review
4. Use our interactive online transaction tool to check individual records — and receive results immediately

#### Reduce Review
Reducing manual review is a key component of everything that FinScan delivers. The matching architecture, the high-productivity case tool workflow, training designed to maximize productivity, and flexible workflow options enable organizations to meet their compliance needs while keeping review to an absolute minimum.

#### Automatic Re-Screening
Among the major sources of risk in compliance screening operations is missing a sanctioned entity that was recently added to the database. You can reduce this risk by increasing patron screening frequency, but with international authorities adding new entities to the high-risk databases daily, repeated screening can get very costly. FinScan’s automatic re-screening capability virtually eliminates the risk of missing a recent addition while relieving you of the time and expense required to screen your entire patron list with each database update. Automatic re-screening begins with an initial run of your entire patron list against the complete high-risk database. Then, on a daily basis, it screens your entire patron list against only the new database additions, and screens only your newly added patrons against the complete database — ensuring maximum safety at minimum cost.

#### Native Language Matching and Screens
To enhance efficiency and ease of use for operators whose native language is not English, FinScan currently offers versions with screens in Spanish, French, and German, with other language screens available upon request. Users of the Case Management tool can also select a different language than the organization’s default language. Suspect names can be provided in nearly 40 native language scripts for direct native language-to-native language screening, as well as screening in English. The native script names are maintained along with the English names in the FinScan customer list.

#### End-to-End Data Security
The FinScan Hosted solution ensures that your organization’s sensitive patron data and user authentication information are always safe and secure by:

- Requiring authentication of user identity as the first step on all transactions
- Ensuring that all data transferred between FinScan and your applications is encrypted before it goes over the network
- Maintaining the security of our FTP site
- Housing our compliance processing and hosted databases at an SSAE 16-certified secure site

- Subscribing to the Seven Principles of the Safe Harbor Framework relating to the European Commission’s Directive on Data Protection


### Reliable Migration of Compliance Safe Lists to FinScan
Gaming organizations wishing to migrate their current compliance screening systems can benefit from FinScan’s best practice migration methodology, which allows existing safe lists to be easily migrated to FinScan. At the heart of this methodology is the expertise of our professional services staff, experienced in thousands of customer engagements.