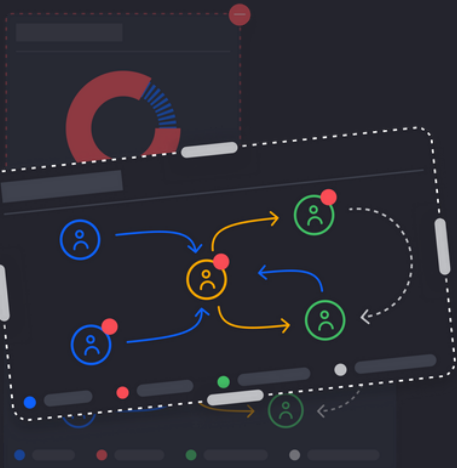


Actor Intelligence

Step into a world of limitless insights with Lucinity's Actor Intelligence. Deep dive into customer accounts, analyze transaction behavior, and effortlessly manage risk.



Key Benefits:

- Stay ahead with automatically updated customer risk scores and behavior analysis.
- Gain a complete view of each actor, integrating KYC, product, and external data.
- Spot trends, anomalies, and patterns in customer transactions with ease.

Powered By:

- Advanced Data Analytics
- Seamless Connectivity
- Continuous KYC/KYB
- Adaptive Workflows
- Holistic Risk Assessment
- Unified Actor Profiles
- Behavioral Insights
- Immediate Risk Alerts
- Precision Filtering
- Automated Reporting

David Butler
070591103 | Icelandic | High Risk | Assessed 13/06/2021

Overview
Uprending Lucinity Risk Score for last 5 months · Stable CDD Risk Score · 1 additional case detected since last assessment

Risk Score
 High (+32) Lucinity Risk Score
 Medium (+1) CDD Risk Score

KYC Summary
 Name: Fantasy Bank Inc. | Entity Type: Individual | Date of Birth: 07.05.1959
 ID: 070519591103 | Nationality: Icelandic | Address: Skólavegur 13, 603 Akureyri
 Phone: +354 999 1234 | E-Mail: david.butler@hotmail.com | Tax Residency: Iceland
 Previous Observations: 1 | Customer Since: 01.01.2018 | Per Group: 1

Products
1 new deposit account opened since last assessment

Product Statistics
 \$120,300 Deposit Balance | \$240,458 Mean Balance
 \$6,240 Loan Balance | 2.3% Weighted Interest Rate
 \$19,877 Securities Balance | 8 Number Bank Accounts

Actor Details
 • Products (8) - 4 Deposit Accounts, 2 Credit Cards, 1 Loan Account, 1 Security Portfolio
 • First Product Opened - 03.02.2018
 • Last Product Opened - 27.11.2020
 • Product Currencies - 2 in ISK, 2 in USD, 1 in EUR and 1 in DK
 • Defaults & Overdrafts - no products in default or overdraft

Transaction Behavior
select timeframe 12 months and aggregation monthly

The Actor
 Overview
 Product Summary
 Transaction Behaviour
 Risk Assessment
 Tasks Associations
 3 Actors | 5 Cases
Focal Actor
 David Butler (High Lux Risk)
 Rapid Movement of Funds
 Unusual Transaction Pattern
Associated Actors
 Arkel Butler (Low CDD Risk | Brother)
 Peer Group Deviation
 Clarity Inc. UK (High-Lux Risk | USD)
 Link Actors
 Associated Cases



Will Staples

Group MLRO at Currencycloud

"The quality of the visualizations is excellent; it's effortless for analysts to broaden time series or drill down into transactions. Lucinity's tool augments the expertise of our people, enabling us to dig deeper into suspicious actors and cases efficiently."