

## Fraud Detection

A process flow for real time payment fraud detection is developed by Buna whereby incoming and outgoing payments are checked against a selected number of scenarios.

### Engine

*Screens the payment against a predefined set of scenarios to detect fraudulent behavior*

Incoming

Outgoing

Duplicate Payments

Modified Payments

Structured Payments

Message Authenticity

Payment Exceeding Threshold

Manually Created Payments

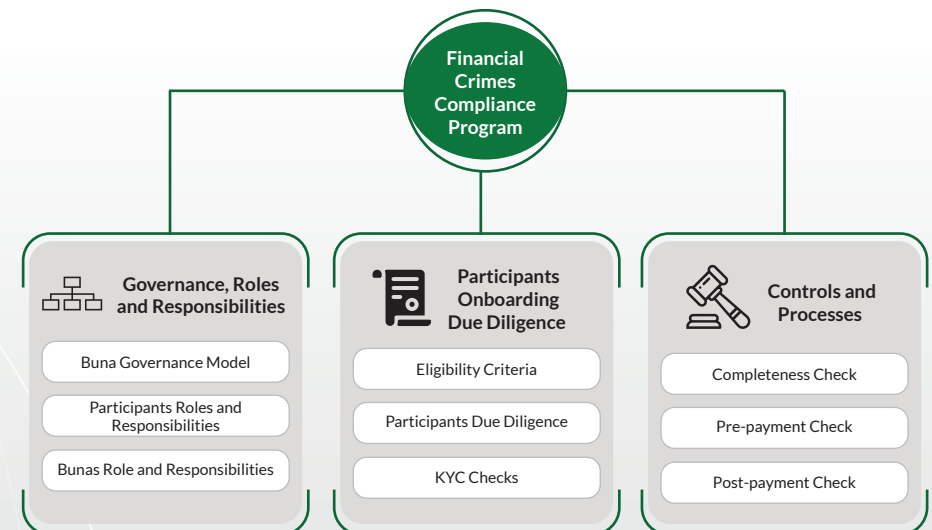
Selected Scenarios for Incoming and Outgoing Payments



*Payment as it should be !*

## Buna's Compliance Program

Buna has established an effective compliance program based on three key pillars to promote the safety and efficiency of its operations and to ensure sufficient controls and measures are implemented.



Scan QR Code For More Information



For more information, Please contact :

**Buna**

**Arab Regional Payments Clearing and Settlement Organization**

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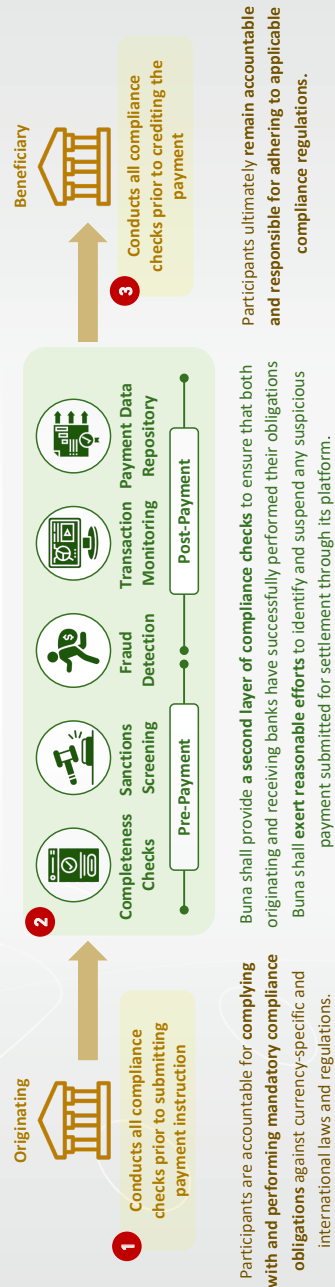
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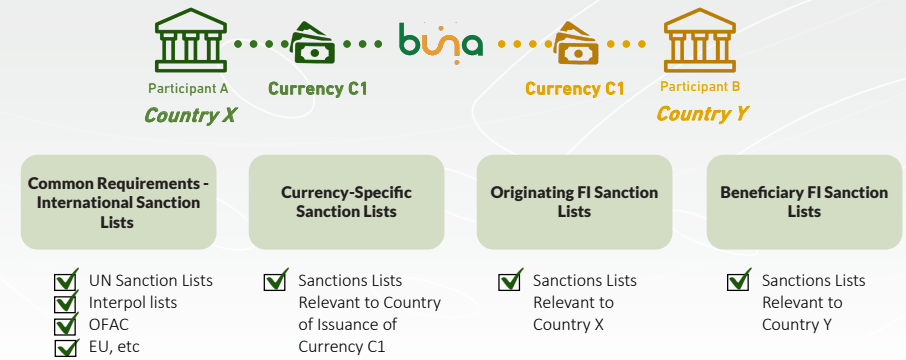
## Controls and Processes

Buna voluntarily added a second layer of compliance to the payment flows, this includes conducting our own checks on top of the checks conducted by both the Originating and Beneficiary Financial Institutions for all payment transactions. This is not relieving the participants from complying with their regulatory obligations.



## Sanctions Screening

Each transaction is screened against relevant sanction lists based on currency, originating and beneficiary institutions, countries, etc.



Buna conducts real-time automated sanctions screening of transactions against designated sanction lists.

## Transaction Monitoring

Buna also deploys a transaction monitoring tool to build behavioral profiles of participants and customers using data included in the payment messages.

