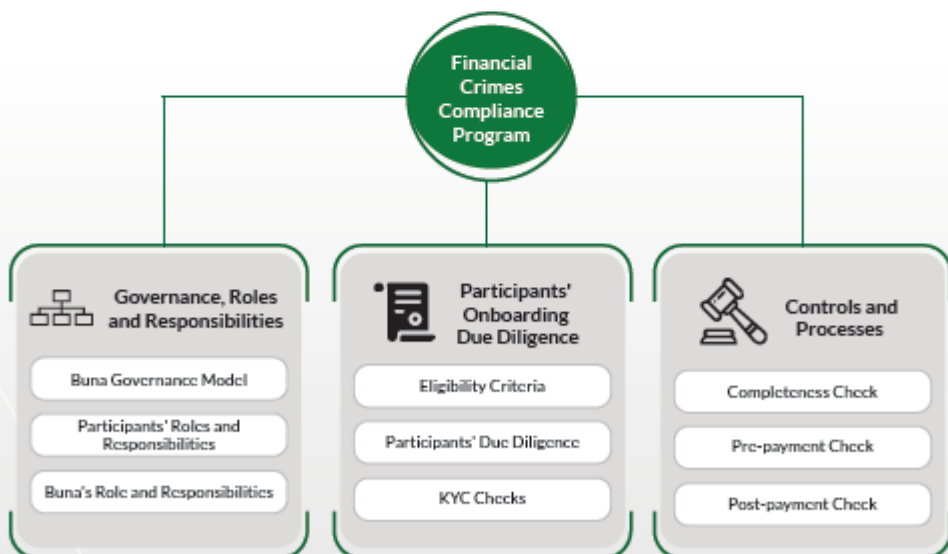




Payment as it should be!

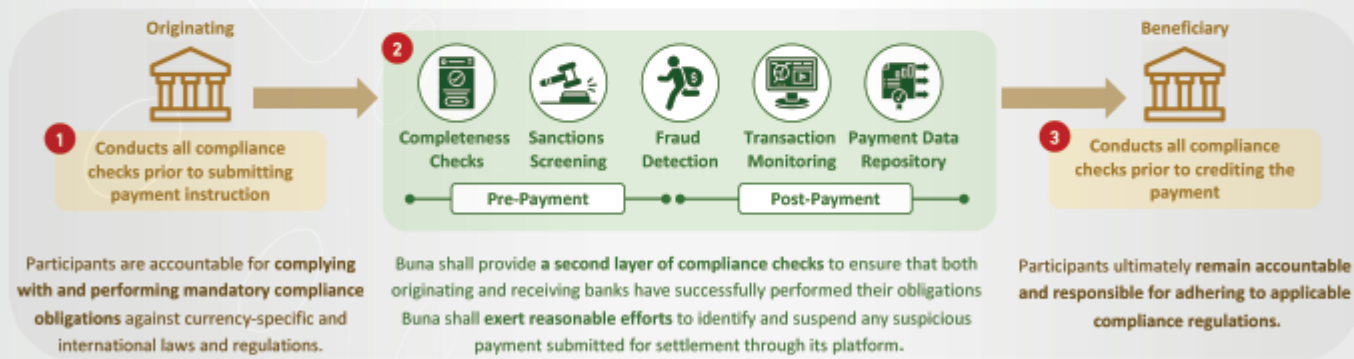
Buna's Compliance Program

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.



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.



Common Requirements - International Sanction Lists

- UN Sanction Lists
- Interpol lists
- OFAC
- EU, etc

Currency-Specific Sanction Lists

- Sanctions Lists Relevant to Country of Issuance of Currency C1

Originating FI Sanction Lists

- Sanctions Lists Relevant to Country X

Beneficiary FI Sanction Lists

- Sanctions Lists Relevant to Country Y

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.

Identify payment patterns and compare payment activity for future AML/CFT detection purposes



Build behavioral profiles for the detection of anomalies or suspicious transactions

Build risk management profiles of customers and indirect participants



Issue alerts upon identification of suspicious payments to participants

Flag risky transactions (e.g. transactions involving high-risk countries, participants, parties, etc.)

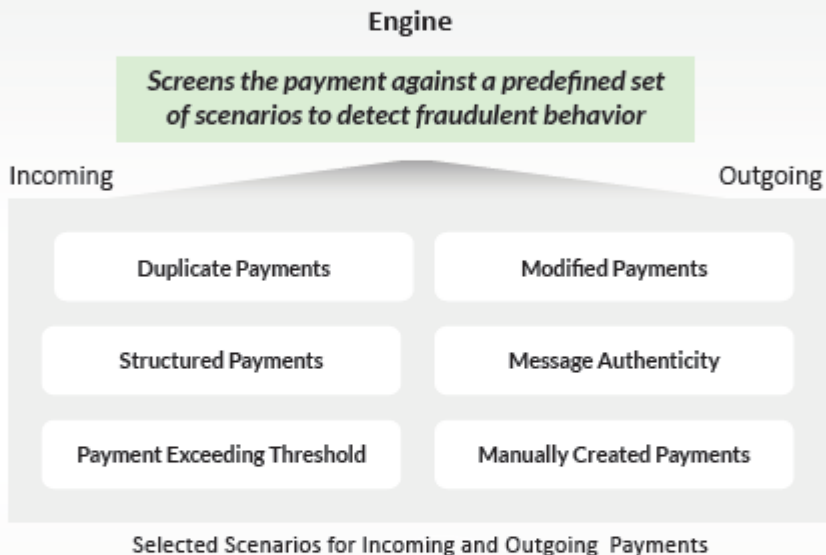


Create, modify, and combine rules without the intervention of IT experts



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.



Scan QR Code For More Information



buna

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