



Partners in Implementation

# Ensure your success from day one.

Proposal for  
Actimize Implementation Services

November 2024



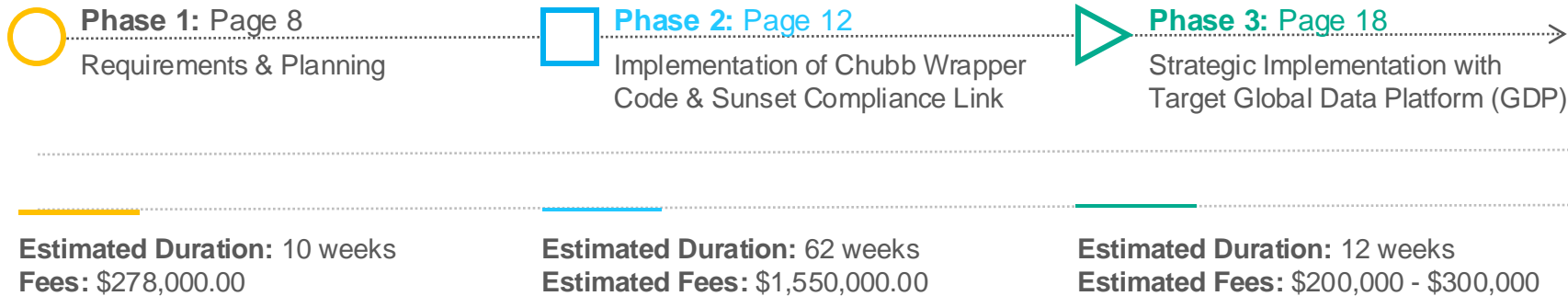
# Success in 3 phases: planning, sunset, strategic implementation.

**You need a partner who can help you get this done right the first time.**

For 30+ years, Crowe has led financial crime prevention, executing over 50 advanced technology implementations, including 40+ with Actimize—our strategic consulting partner. What sets us apart is our team, which includes former key employees from Actimize, bringing expertise to help you get this done right the first time.

## Your Vision and Requirements

Chubb (the “Company”) seeks a partner to assist with the implementation and configuration of the NICE Actimize (“Actimize”) WL-X Watchlist Filtering System (“WL-X”), ActOne Solutions (“ActOne”) and Entity Resolution modules in a Chubb-owned Azure cloud environment. The project aims to implement a fully integrated Actimize Financial Crimes Compliance platform to replace the Company’s current Compliance Link system and effectively and efficiently perform sanction screenings and support investigations. The phased implementation will include all four (4) regions and countries where the Company operates, and the proposed pricing is based on a fixed fee per project phase.



*Note: The pricing assumes using our Global delivery model for select project work streams. We want to be your partner for this project and have discounted our hourly rates significantly from our market rates.*

# A successful implementation starts with expertise. Crowe goes further.

When you work with us, you get more experience, more expertise, and more people working together to reduce your risk—giving you more peace of mind.



## More Experience

- We have a proven track record of **delivering 40+ Actimize implementation projects successfully**.
- Our extensive experience **collaborating with global financial services companies** enhances our understanding of your unique cultural dynamics and specific project requirements.
- We have maintained a **strategic partnership with Actimize** since 2012, enabling us to successfully deliver on engagements.



## More Expertise

- We work closely with industry-leading vendors, **including NICE Actimize**, to maintain deep relationships that ensure paramount collaboration and successful client outcomes.
- We bring a team that is a unique blend of **AML/sanctions subject matter experts, data, and Actimize implementation resources**.
- Our team includes **former key Actimize employees** who have individually executed more than 50 implementations.



## More Knowledge

- We implement **both real-time and batch monitoring systems** that detect money laundering and other financial crimes across multiple channels, ensuring you have a reliable solution.
- We have completed **13 implementations for ActOne over the last 3 years, which includes Actimize SAM, CDD, and WLF solutions**. This included new implementations, upgrades, and migrations (cloud/on-premises).

# 50+

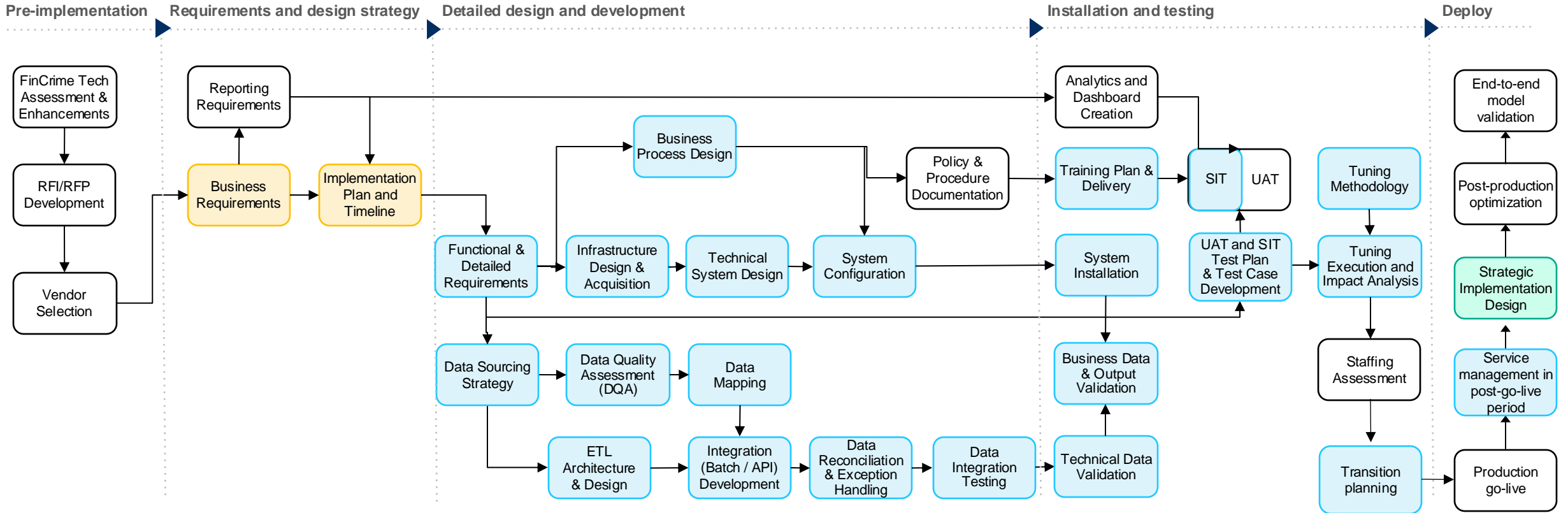
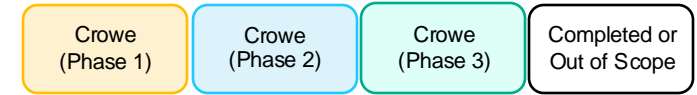
**successful financial crime implementations, including more than 40 end-to-end Actimize implementations**

# 20+

**clients where Crowe has completed implementation, tuning, or validation exercises for Actimize's watchlist filtering application**

# We understand your requirements, and we've created a plan.

Legend:



○ Project Management:

○ Human-Centered Technology Adoption:

# Activities and deliverables tailored to your needs.



## Phase 1

**Objective:** Set the foundation for the remainder of your implementation. Develop the implementation plan and timeline for Phases 2 & 3 and identify the key business requirements.

**Requested Deliverables:**

- Implementation Plan, Timeline, and Feasibility Analysis (Phases 2 & 3)
- Business Requirements Documents



## Phase 2

**Objective:** Design your system considering future strategic design and based on previously developed requirements. Install and configure Actimize WL-X, ActOne, and Entity Resolution modules, followed by testing to ensure everything is working as expected.

**Requested Deliverables:**

- Chubb Wrapper-to-Target and Batch Screening Integration and Mapping
- Configuration documentation for WL-X and Entity Resolution
- Business Process and Workflows Design
- ETL code from Chubb wrapper to Actimize
- Actimize Watchlist Filtering software installed and configured in Chubb's development environment
- Installation and Deployment Guide
- Data Integration Design and Testing Report
- Integrate existing Compliance Link RPAs within WL-X, as applicable
- Tuning Report including Impact Assessment
- Entity Resolution Tuning Report
- Actimize WL-X Training Delivery and Materials

**Recommended Deliverables:**

- Data Reconciliation Report
- Hardware sizing document
- High-level design document containing infrastructure and design recommendations
- SIT and UAT Test Plans, Scenarios, Scripts and Exit Criteria
- Performance Test Scripts
- Operational Run Book
- Functional Specification Document
- Data Sourcing Strategy Document
- Data Quality Assessment Report
- Technical and Business Data Validation Reports
- Tuning Methodology



## Phase 3

**Objective:** Execute strategic implementations with the Company's Target State GDP. Design and integrate systems on the strategic infrastructure with the Golden Copy Implementation Guide.

**Requested Deliverables:**

- GDP Strategic Implementation Design
- Golden Copy Implementation Guide for future integrations



## Project Management:

**Activities:** Project approach and plan, weekly status and steering committee meetings, status reports, log of Crowe workstream risks and mitigations, transition planning,

**Supporting Deliverables:** Project Plan inclusive of timelines, deliverables, and resource requirements (Crowe activities), weekly status reports, and weekly Project Risk, Actions, Issues, and Decisions (RAID) log

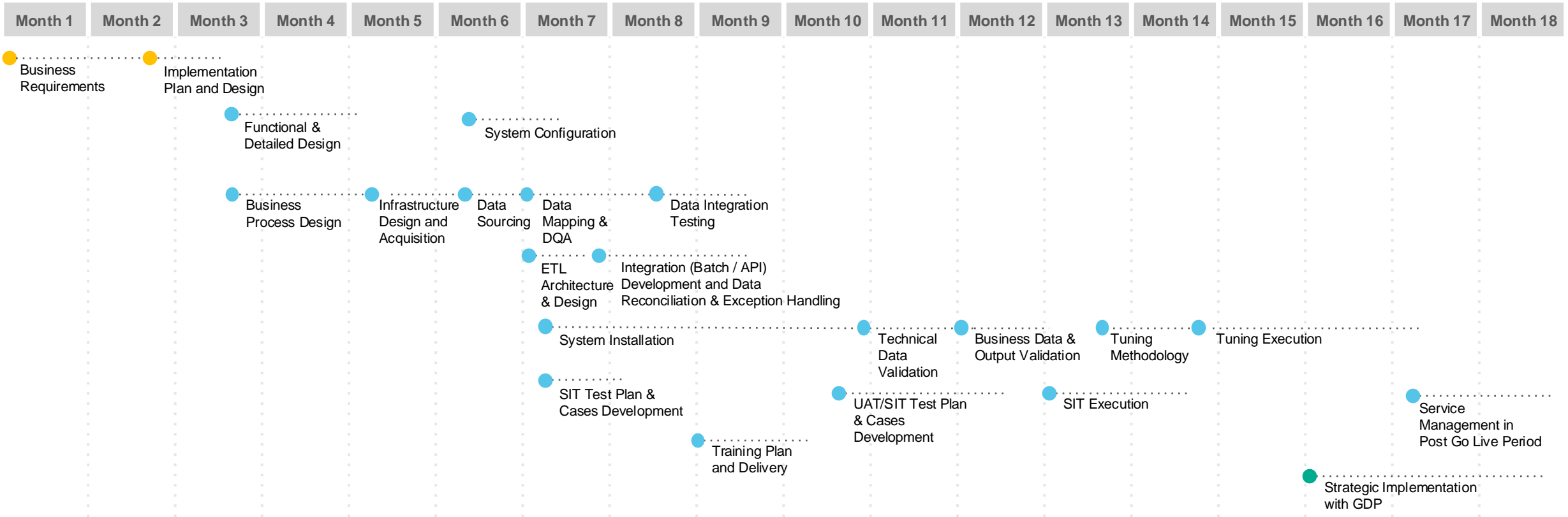


## Human-Centered Technology Adoption: (optional, if needed)

*Note: Recommended documents are additional materials that, while not explicitly requested in the RFP, are included based on Crowe's extensive experience and understanding of what is necessary for a successful engagement.*

# Meet your milestones with our high-level project timeline.

○ Phase 1: □ Phase 2: ▷ Phase 3:



○ Project Management: 18 Months

# You can count on us to be on the same page, every step of the way.

## Assumptions:

- Our fees assume a combined team of US based and India resources throughout the implementation engagement.
- Our fee assumes approximately 18 months of work. We will work closely with Actimize Professional Services on select project items who will be engaged by the Company.
- Chubb requirements will be completed with Out Of The Box (OOTB) Actimize configurations. Business requirements do not include any customizations.
- All data integration activities will be conducted from the Chubb Wrapper to Actimize. Data integration from all source systems to the wrapper will be completed by Chubb.
- Estimates assume an average of 20 project management hours per week for the duration of the engagement.
- Our fee assumes close cooperation during our work, including the availability of Chubb personnel and management to answer questions and provide information needed to complete our work. Our fees further assume the completeness and availability of any pre-requested items on the first day of scheduled project work.
- Our fee estimates are exclusive of out-of-pocket and travel related expenses. Crowe will invoice actual out of pocket expenses as incurred.
- Our fees assume the usage of technologies (meeting recordings, Microsoft Copilot etc.) to support the delivery of our services.
- Chubb will procure and complete necessary hardware setup, software licenses, and any non-Actimize software installation in all environments and conduct related testing and complete all Actimize WL-X software installation in all environments.
- System Installation will include installation in one (1) environment and installation support for two (2) environments.
- Chubb will be responsible for resolving any source data quality issues identified during integration testing and technical data validation.
- UAT tests scripts will be developed for four(4) workflows and 10 roles.
- Crowe will conduct up to two (2) iterations for tuning up to five (5) configurations. Sensitivity testing will be conducted on 500 exact OFAC SDN names with up to eight (8) degradation rules.
- The Company will be responsible for any parallel run execution.
- Deployment support will include up to 10 hours per week for four (4) weeks.
- Post-deployment support will include 10 hours per week for 2 weeks.
- Crowe will conduct up to four (4) user training sessions.
- Historical migration of alerts/cases is not considered in scope.



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## Phase 1:

Requirements & Planning

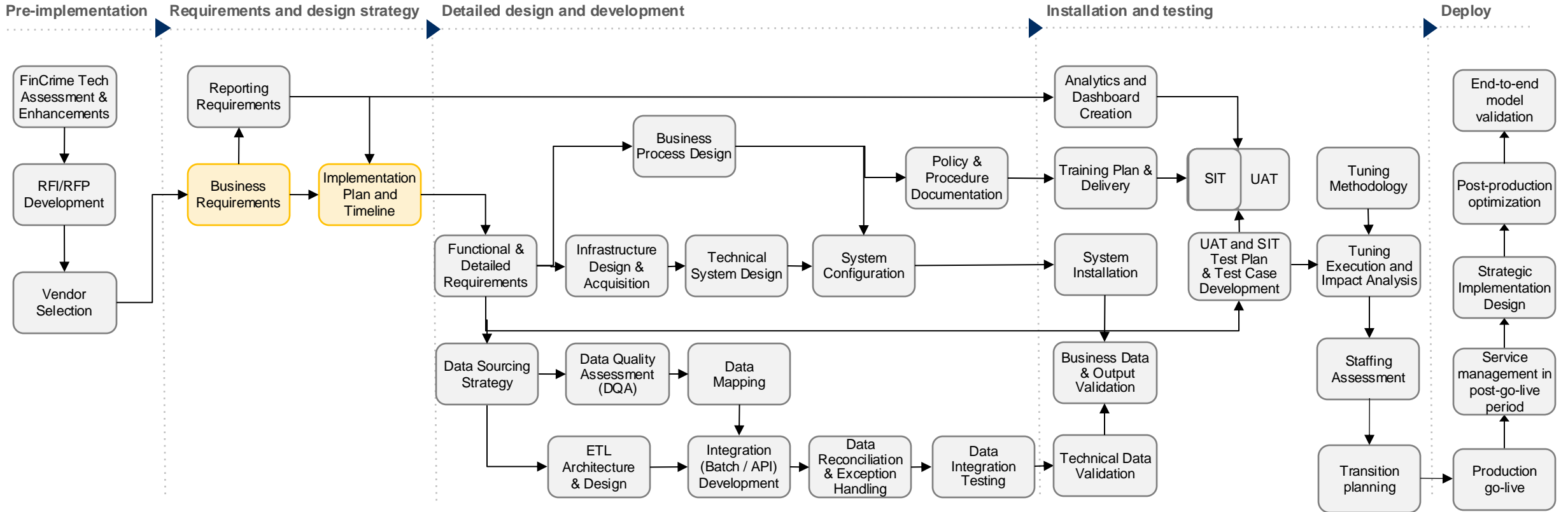
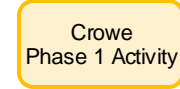
# Laying the foundation for your implementation



# Success starts with the first brick you lay.

**Objective:** We'll lay the foundation for your successful implementation, develop the plan and timeline for Phases 2 & 3, and identify the critical business requirements.

Legend:



○ Project Management:

○ Human-Centered Technology Adoption:

# Breaking ground and solidifying our plan.



## Project Management

Work with Chubb project manager to define the initial project approach and to create the overall implementation plan for phases 2 and 3.

Consult on overall project strategy and direction, including guidance from the Office of Foreign Assets Control (OFAC) Sanctions Compliance Framework, lessons learned from recent OFAC enforcement actions, and trends in sanctions compliance.

## Business Requirements

Interview project stakeholders – including compliance management, legal, operations, line-of-business, and IT personnel – to capture comprehensive business requirements, focusing on global and regional use cases.

Review existing watchlist screening monitoring coverage, including currently deployed watchlists, internal lists, and accept or exclude lists.

Document requirements specific to Actimize WL-X and ActOne, including entity resolution, watchlist management, alerting workflows, and compliance needs, as well as non-functional requirements, such as performance, data security, scalability, and compliance standards.

Identify potential risks related to the implementation, especially in integrating with Chubb's existing infrastructure and meeting global compliance needs.

## Implementation Plan and Timeline

Define the scope of work, identifying specific deliverables, milestones, and resources needed for both regional and global implementations.

Assess the necessary resources, including personnel and technology, to support both the implementation.

Document a detailed implementation plan, outlining the implementation approach, responsibilities, and key performance indicators (KPIs) to measure success.

Develop a comprehensive timeline that outlines key milestones and deadlines, ensuring effective scheduling of all activities.

Conduct a feasibility study to evaluate the technical and operational aspects of sunsetting compliance with a single point integration with Chubb's wrapper, which will involve assessing current systems, data flows, and integration points.

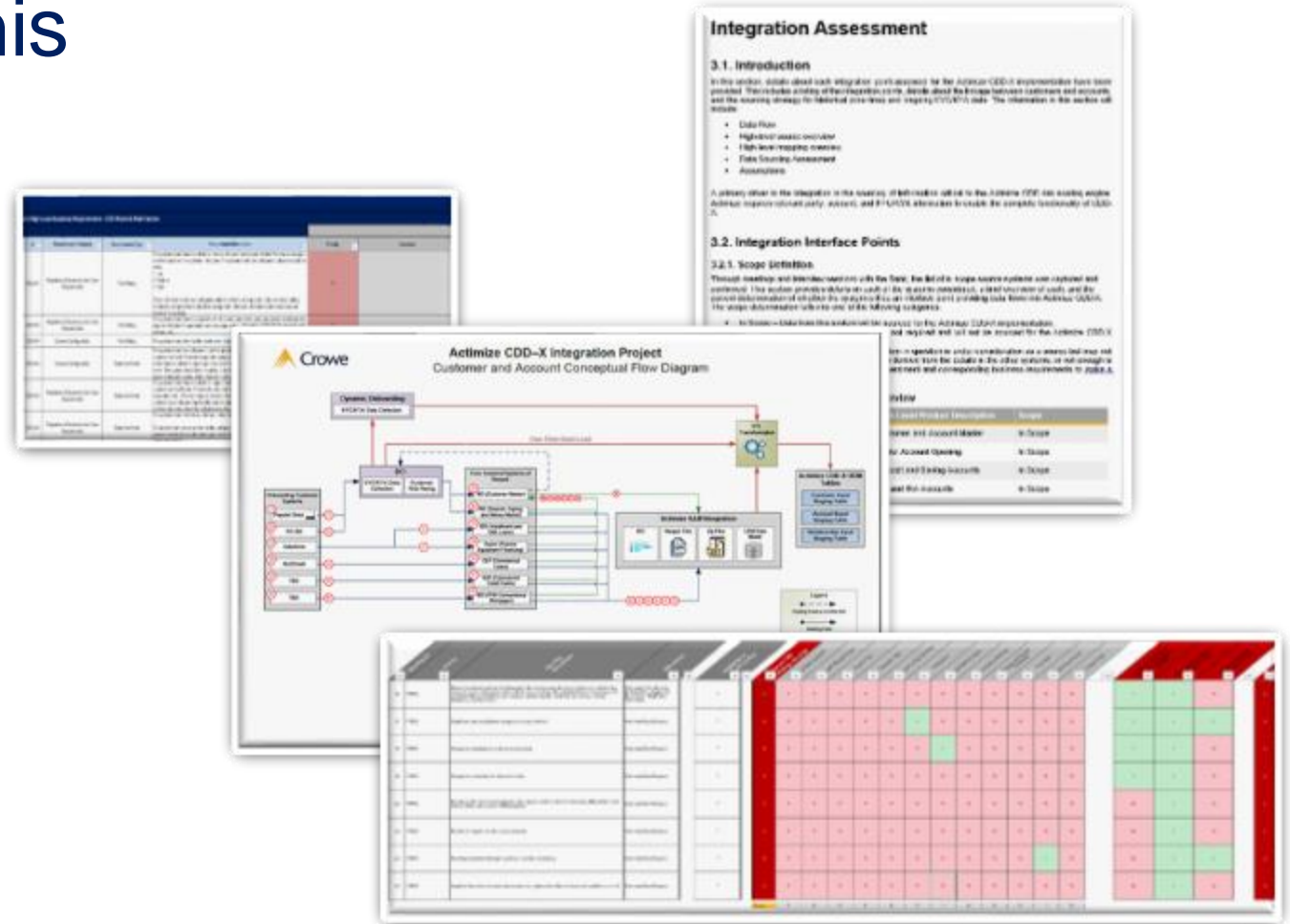
Analyze the existing wrapper code and messaging systems to confirm their compatibility with the proposed integration approach, identifying any necessary adjustments or enhancements.

Present the implementation plan, timeline, and feasibility analysis to Chubb's stakeholders for review and feedback.

# Our tools and accelerators sustain quality through this project and beyond.

## Business Analysis & Requirements Development

- Master Library of Functional, Non-Functional, Regulatory, and Technical Business Requirements
- Master Library of Business Requirements for System Implementation
- Master Library of Red Flags for various regulatory bodies
- Mapping of Red Flags to Rules





## **Phase 2:**

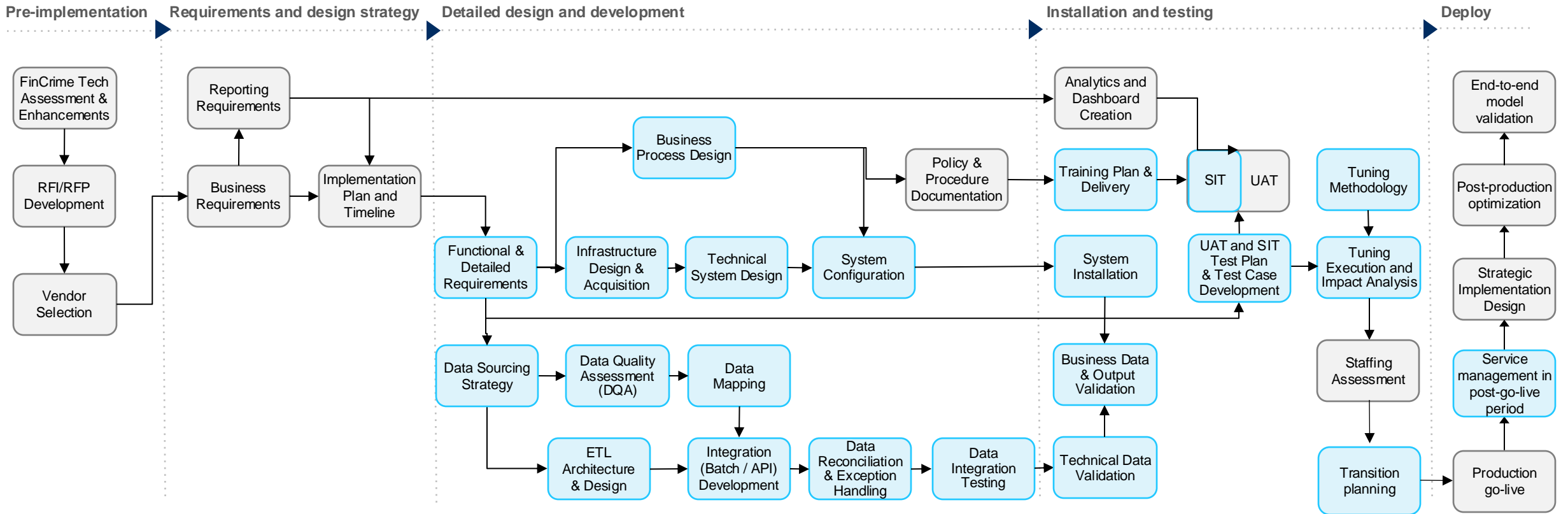
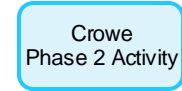
Implementation of Chubb Wrapper  
Code & Implement Actimize

# **Sunset Compliance Link**

# Designing your future today.

**Objective:** We'll create your system with the previously developed requirements and use future strategic design so you can evolve with market trends. Then, we'll install and configure the Actimize WL-X, ActOne, and Entity Resolution modules, testing it all to ensure it works perfectly.

Legend:



○ Project Management:

○ Human-Centered Technology Adoption:

# Documenting future state workflows.



## Functional & Detailed Design

Develop a high-level design document containing infrastructure and design recommendations based on our experience and expertise in the Actimize watchlist software Implementation.

Document functional requirements, technical requirements, data requirements, including how the system should operate, handle data, and integrate with Chubb's current wrapper code and other systems.

## Infrastructure Design & Acquisition

Based on Chubb's responses to the Actimize watchlist solution hardware sizing questionnaire, provide a hardware sizing document.

Identify systems and components for integration, such as Chubb's current wrapper, batch screening processes, real-time messaging systems, and data repositories.

Develop a high-level design document containing infrastructure and design recommendations based on our experience and expertise in the Actimize watchlist software deployment.

## Business Process Design

Document and define future state workflows for alert/case handling, escalation, and resolution within Actimize WL-X and ActOne and corresponding processes, including approval processes and quality control checkpoints for each regions.

Review RPAs implemented in Compliance Link and identify feasibility of integration within Actimize's ActOne.

## Data Sourcing

Review current data flow from Chubb wrapper to Compliance Link.

Develop ETL from Chubb wrapper to Actimize and design batch upload file.

Design Data Repositories / Data Migration strategy

Review draft Data Sourcing strategy with management, incorporate feedback, and obtain management approval.

## Data Quality Assessment

Perform business data profiling and analysis on the Underwriting, Claims, and Payment applications data, identifying key business practices and use cases and their representation in the data.

Assess the accuracy and referential integrity of system inputs for the solution(s), including customer data, referential data, and screening lists.

## Data Mapping

Work with Chubb's business analysts and source system experts to document the available data fields and transformation logic required for the in-scope system models.

## Technical System Design and Configuration

Configure the Actimize watchlist filtering solution per the requirements agreed upon during functional design.

## Data Integration Architecture

Configure the API interface setup using Microsoft Azure, establishing connections to API endpoints and authentication mechanisms while designing a common record format for data retrieval and transmission.

Create an error handling framework with message acknowledgment and retry mechanisms, perform end-to-end testing for data accuracy and consistency with the Actimize WL-X module, develop performance monitoring tools, create an Operational Run Book detailing the integration process, and conduct both load and stress testing to evaluate system performance under varying conditions.

## Data Testing

Develop data integration testing scripts for the Chubb wrapper and batch that will feed into the sanctions system.

Run data integration scripts on transformed data in the Actimize database to validate Chubb-specific transformation logic and alignment on the reference values.

# Our tools and accelerators sustain quality through this project and beyond.

## Business Process Design

- Commonly used workflows for sanctions alerts
- Commonly used Cases and SAR filing workflows
- Commonly used Roles, permissions, and Business Unit Hierarchy

## Data Sourcing Strategy

- Master Library of questions for each product line to assess data acquisition options

## Data Mapping and ETL Code Development

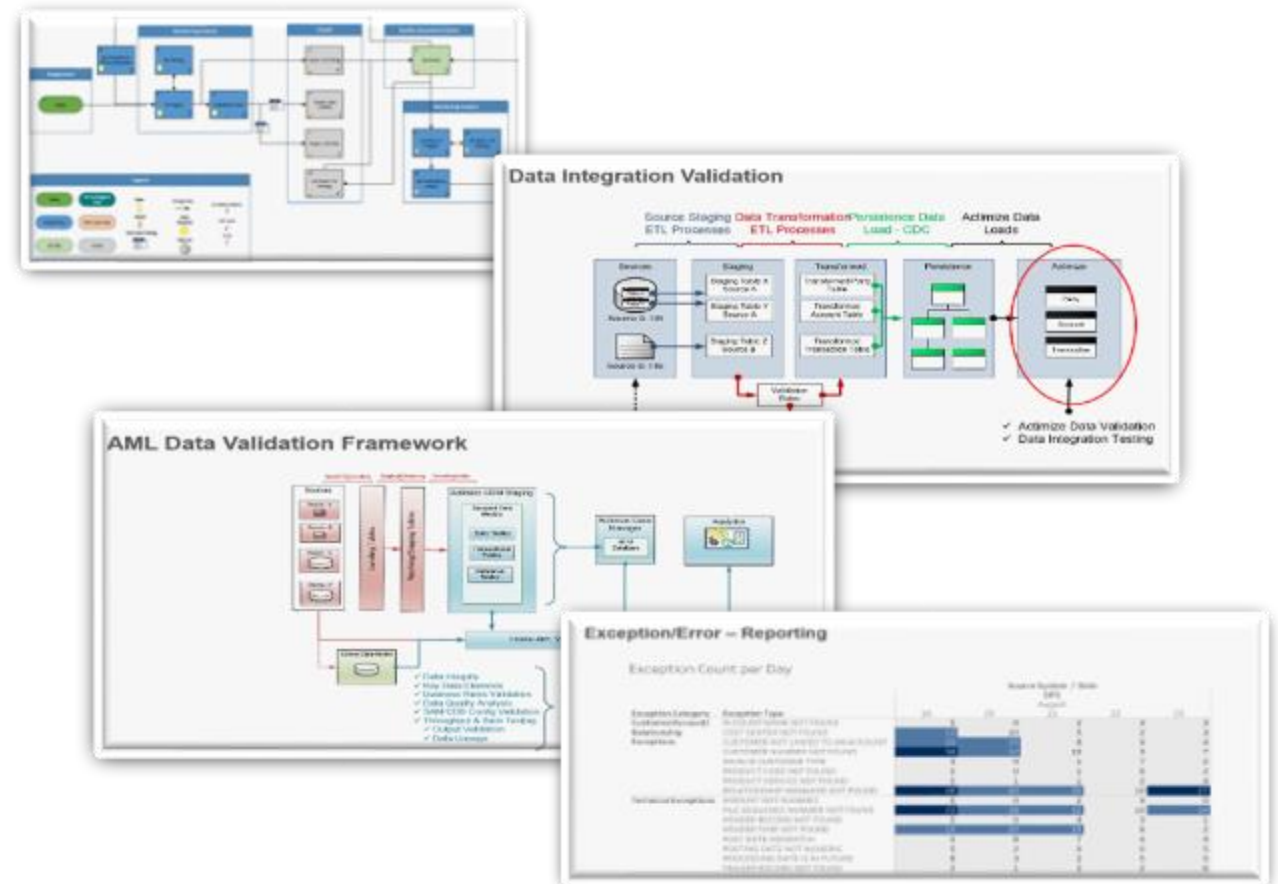
- Data mapping document library with pre-defined S2T mapping for industry standard file formats (NACHA, SWIFT, Fedwire)
- Pre-defined integrations for standard datasets like NACHA, SWIFT, or Fedwire
- Connectors to integrate with core providers like Jack Henry, Fiserv, and FIS

## Data Quality Assessment

- Data profiling and analysis tool focusing on critical data elements

## Data Reconciliation and Exception Handling

- ETL Data Acquisition Framework with standardized ABC (Audit, Balance, and Control), CDC (Change Data Capture), and reference data management capabilities
- Analytics that provides a presentation layer to drive insights from the reconciliation data



# Ensuring a successful installation.



## Training Plan and Delivery

Review existing business processes and workflows.

Develop custom training materials tailored to end users and power users based on the Company's business processes, policies, and procedures. The training will be based on the Company-specific configurations, business processes and workflows, and roles.

Conduct training sessions based on the developed training materials.

## System Installation

Install and configure the Actimize watchlist filtering, Entity Resolution, and ActOne solutions on Chubb's Internal On-Prem/cloud environment.

Set up batch processing capabilities, integrate robotic workers for automated task handling, generate and validate sample alerts using Chubb data, and support the installation in the UAT and production environments, ensuring a global solution deployment.

Assist Chubb's team in migrating configuration settings and integrating the solutions and messaging systems in Chubb's UAT and production environment.

## Business Data and Output Validation

Collaborate with Chubb to identify the source systems for analysis and validate the system's performance against predefined use cases and scenarios, ensuring that alerts and customer records are accurately translated to the vendor system.

Conduct back-testing and throughput testing of sampled alerts, review the source-to-target data mapping document to confirm the application of appropriate filters, and assist in addressing any identified issues or discrepancies while making necessary adjustments.

## Technical Data Validation

Run scripts on data in the Actimize staging database to detect potential technical anomalies (NULL fields, missing referential integrity, invalid data types, etc.). The scripts would be executed for the Actimize watchlist filtering logic fields in the staging schema required for name screening.

Run scripts to validate the data populated by the APIs in the Actimize staging database.

Develop/update the technical data validation report indicating the anomalies found and their potential impacts on system performance.

## UAT/SIT Plan and Test Cases

Develop system integration and user acceptance testing plan and cases/scripts for the Actimize WL-X system in-scope for implementation based on the functionality detailed in the business requirements and design documents for all the regions in scope.

## Tuning Methodology

Develop a tuning methodology and execution procedures in collaboration with Chubb.

## Tuning and Impact Analysis

Conduct analysis on name match quality as well as alert quality, leveraging production-like data.

Identify thresholds and impact of risk factors,

Perform sensitivity testing to assess the application's effectiveness against data irregularities

Analyze the impact on alert volume and quality and confirm alignment with Chubb's risk tolerance.

Configure thresholds and other configurations for Entity Resolution and define strategy for minimizing impact on duplicate alerts.

## SIT Execution

Systematically run the test cases, document results, and manage any defects identified, prioritizing them for resolution.

Conduct regression and performance testing to ensure stability and reliability under various load conditions.

## Transition Planning

Document justification to retire previous system(s) and define types of "go-live" – pilot production vs. Production.

Create plans for cutover to new watchlist screening system, providing guidance on feasibility and recommendations for the approach while assisting in documenting the adopted strategy.

## Service Management Post Go-Live

Develop comprehensive documentation supporting model risk management requests, support the deployment of the Actimize WL-X and ActOne modules in the production environment with insights from the migration process, and offer post-deployment support and troubleshooting as needed.



# Our tools and accelerators sustain quality through this project and beyond.

## Business Data & Output Validation

- Detection & Visualization tool to monitor and report on input/output data

## UAT Test Plan and Test Case Development

- Standard UAT Test Plan/Scripts for out-of-the-box implementations

## Model Optimization

- Dashboards (Tableau, PowerBI, etc.) to visualize results and make scoring decisions
- R, Python, and Solver techniques to identify optimal configuration settings
- Automated sampling service used to select subsets of alerts to test output quality

Category	Sub-Category	Rule	Original Name	Registered Name	URL Name	Match Type	Degree of Precision
create_email	create_email	business_email	ALL EMAILS	ALL EMAILS	True	0	100.00%
word_index	change_word_index	change_word_index	BUENOS AIRES	BUENOS AIRES	Buena Aires	0	100.00%
word_index	change_word_index	change_word_index	BUENOS AIRES	BUENOS AIRES	Buenos Aires	0	100.00%
word_index	change_word_index	change_word_index	BUENOS AIRES	BUENOS AIRES	Buenos Aires	0	100.00%
word_index	change_word_index	change_word_index	BUENOS AIRES	BUENOS AIRES	Buenos Aires	0	100.00%
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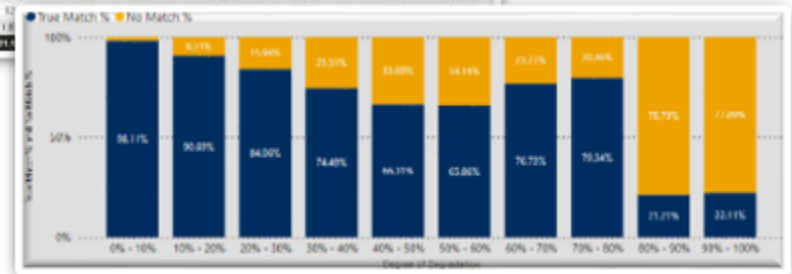
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Category	# of Items Screened	# of Alerts	# of Hits	# of Tests	# of Failures	# of Successes
all_alerts	725	891	2,082			
concatenation	712	873	1,414			
create_email	725	891	2,082			
eval_lengths	725	891	2,082			
eval_lengths_min_max	140	171	146			
regex_filters	725	891	2,082			
remove_alerts	140	171	146			
standardize_urls	725	891	2,082			
substring_extraction	140	171	146			
substring_extraction	140	171	146			
substring_extraction	140	171	146			
word_index	725	891	2,082			
word_index	725	891	2,082			
word_index	725	891	2,082			
Total	914					





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## **Phase 3:**

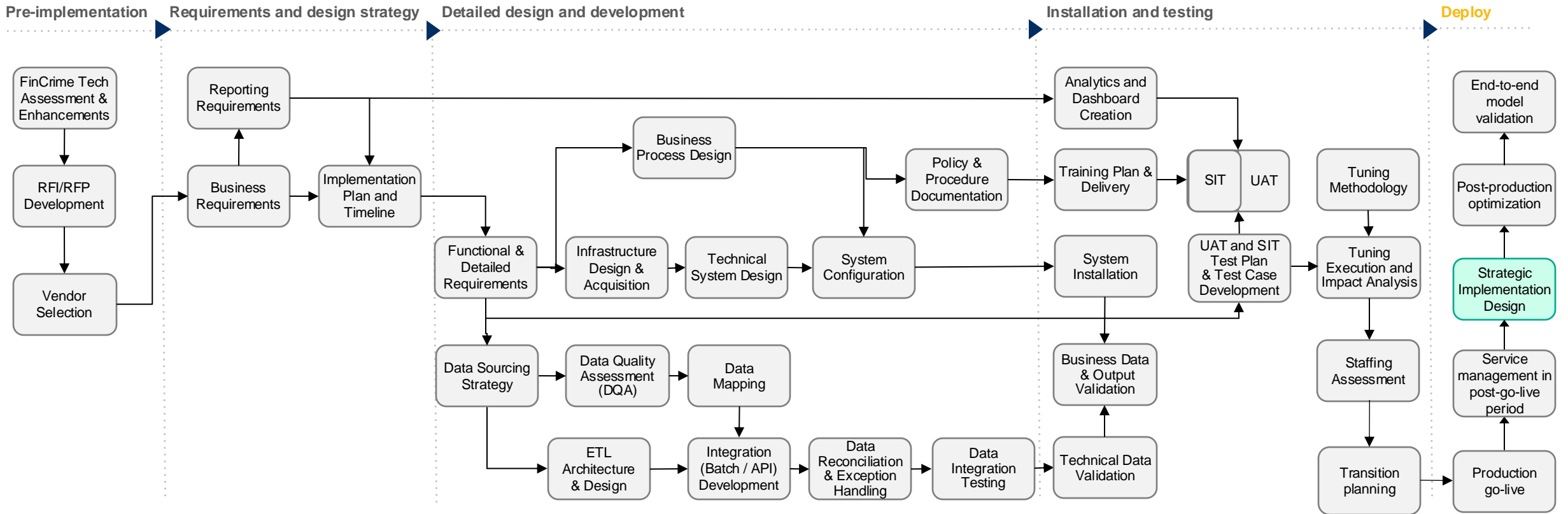
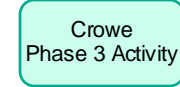
Strategic Implementation with Target  
Global Data Platform (GDP)

# **Migrating to the strategic data platform**

# Preparing for a perfect launch.

**Objective:** We'll execute strategic implementations with the Company's Target State GDP and design and integrate systems on the strategic infrastructure with the Golden Copy Implementation Guide.

Legend:



○ Project Management:

○ Human-Centered Technology Adoption:

# Integrating solutions, documenting lessons learned.



## Strategic Implementation Design

Document best practices, standards, and procedures derived from Phase 2. This guide will be a comprehensive resource for future integrations, detailing the methodologies used, configuration settings, data mapping, and integration workflows.

Incorporate lessons learned from the current implementation to enhance the guide's effectiveness, making it a valuable tool for Chubb as they pursue additional integrations in the future.

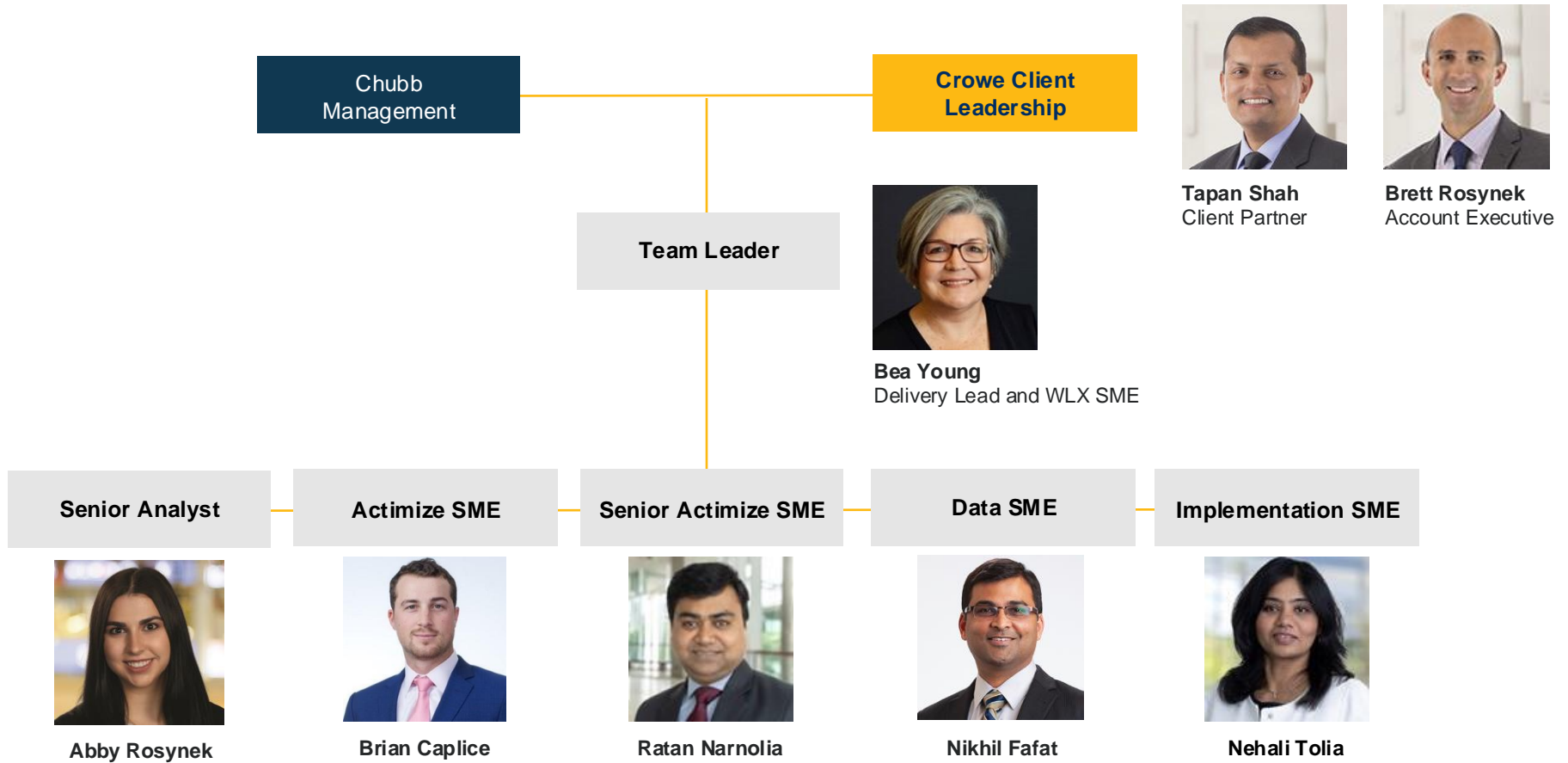
Design a comprehensive implementation plan that outlines the integration of Actimize solutions with the GDP and three (3) additional systems. Design will include defining data sources, establishing data governance protocols, and identifying key performance indicators (KPIs) to measure success and consider scalability and flexibility to accommodate future growth and changes in business needs.

04

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# Meet Your Crowe Team

# We have the right answers because we have the right people.





## Tapan Shah

Project Partner

Tapan Shah is a Principal in Crowe's Risk Consulting practice. He has over 25 years of professional experience in regulatory compliance and information technology consulting including regulatory response, AML/BSA, regulatory compliance systems implementations, program/project management and information management solutions. Tapan leads the firm's Regulatory Compliance/Financial Crime System Implementation Practice Area. For the past several years, he has helped many insurance and financial services companies improve business processes by leveraging technology to meet or enhance compliance and operational effectiveness, from smaller institutions to many of the top organizations in the United States. Tapan has a proven history of on-time and on-budget projects with high client satisfaction.

### Client Focus Includes

- Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) System Implementation
- Program Management Office Development
- Large-Scale Project and Program Management
- Project Planning, Resource Management
- Regulatory Compliance Technology Solution Implementations
- AML System Selection
- Information Management Strategy and Roadmap Development

### Project Partner

- Serves as escalation point for project issues
- Performs quality control reviews

### Education

Master in Science, Computer Science

University of Memphis

Bachelor of Engineering, Electrical Engineering

University of Mumbai (Bombay)

### Certifications

Certified Anti-Money Laundering Specialist (CAMS)

Project Management

Professional (PMP)



## Brett Rosynek

Managing Director

Brett Rosynek is in Crowe's Financial Services Practice. For over 26 years, he has collaborated with bank executives and Crowe delivery executives to achieve solutions that continually outpace the Big 4, boutique risk management firms, and large Systems Integration firms. For the past 20 years, he has had the unique situation of leading and generating new consulting opportunities within the Large Financial Institution space nationally at Crowe. With the help of very talented Risk Management, Technology, Compliance, Operations, and Audit consultants, Brett has been able to position the firm in some very challenging opportunities including Anti-Money Laundering program development, Bank Big data analytics, and Actimize CDD/TM/ERCM/WLF/Fraud implementations.

### Client Focus Includes

- Actimize Relationship Point of Contact
- Account Planning and Management
- Relationship Management
- Contract Negotiation

### Account Lead

- Ensures client satisfaction

### Education

Bachelor of Arts, Political Science  
University of Illinois





## Bea Young

Managing Director

Bea Young is a Managing Director in Crowe's Risk Consulting Practice and provides leadership for Crowe's Financial Crime model validation practice. As Crowe's Sanctions Solution Lead, she leads the execution of sanctions screening model engagements such as model calibration, model validation, and implementation. In addition, she provides subject matter expertise for all sanctions related matters and is responsible for developing material for knowledge transfer initiatives.

Prior to joining Crowe, Bea worked in the AML software industry supporting the development and maintenance of financial crimes models. Her extensive knowledge of matching algorithms and processes for sanctions and PEP screening applications has been leveraged by Crowe's insurance and financial services clients to improve the efficacy and effectiveness of name screening applications. Since joining Crowe, Bea has developed Crowe's calibration methodology for sanctions screening as well as other analytical tools used during sensitivity testing of such systems.

### Client Focus Includes

- Anti-Money Laundering (AML)/Bank Secrecy Act (BSA) , Program Development
- Regulatory Compliance Technology Solution Implementation (CDD/EDD, Suspicious Activity Monitoring, Sanctions/OFAC, Currency Transaction Report)

### Delivery Lead and Sanctions Subject Matter Expert

- Ensures coordination among various stakeholders to keep workstreams on track and aligned with project goals
- Leads WL-X work streams for coverage analysis and tuning
- Provides input on sanctions compliance and WL-X functionality
- Performs quality control reviews
- Provides sanctions subject matter expertise

### Education

Bachelor of Science, Business Administration  
Arcadia University | Glenside, Pennsylvania

Master of Business Administration  
New York University

### Certifications

Certified Anti-Money Laundering Specialist (CAMS)

Certified Global Sanctions Specialist (CGSS)



## Abby Rosynek

Senior Consultant

Abby Rosynek is a senior consultant at Crowe LLP, specializing in Regulatory Compliance and Financial Crime Technology Consulting. Abby has expertise in managing and performing System Implementations, Model Calibrations, Model Validations, and BSA/AML Audits. During her tenure at Crowe, Abby has demonstrated expertise in financial crime services, with a focus on enhancing clients' AML monitoring systems to align with industry standards and regulatory expectations. She leverages her comprehensive industry knowledge to effectively review and test client processes and procedures, conducting thorough walk-through interviews to capture essential business requirements for BSA/AML models. Abby has also excelled in managing engagements, overseeing budgets, staffing assessments, and end-to-end workstream management, coordinating the efforts of 20+ team members to ensure timely delivery and alignment with client objectives. She brings experience with a range of BSA/AML, OFAC, and Fraud systems, including Actimize, Verafin, and FCRM for a multitude of different financial institutions.

### Client Focus Includes

- AML System Implementations
- AML Model Calibrations
- AML Model Validations
- BSA/AML Compliance Audits
- BSA/AML Transaction Monitoring
- EDD Review

### Senior Analyst

- Does implementation planning and tracking
- Provides oversight to Crowe work streams
- Manages Crowe work stream issues and risks
- Provides weekly status and budget updates

### Education

Bachelor of Science, Industrial Engineering  
University of Illinois at Urbana-Champaign



## Brian Caplice

Manager

Brian Caplice leads Crowe's Financial Crime System Optimization offering within Crowe's Financial Crime Technology practice. His professional experience has focused on leveraging technology and analytics to improve the overall effectiveness of his clients' AML monitoring programs (including TM, CDD, & OFAC). During his time at Crowe, Brian has assisted with optimization and implementation projects for Actimize, Verafin, SAS, FCRM, Patriot Officer, JH's Yellow Hammer, and other smaller vendor or internally developed solutions. Brian's client experience has included large global financial institutions, mid-size banks, small community banks, and traditional financial intuitions (MSBs, FinTechs, payment processors, etc.).

### Client Focus Includes

- AML/Bank Secrecy Act (BSA) Systems Implementations
- AML CDD System Tuning and Optimization
- Large-Scale Project and Program Management
- Project Planning & Resource Management
- AML Customer Onboarding Solution Design and Implementations
- Financial Crimes System Gap Analysis and Business Requirements

### Actimize SME

- Leads business requirements discovery and analysis
- Provides input to compliance on business functionality of Actimize
- Performs quality control reviews

### Education

Bachelor of Science, Economics  
Purdue University

### Certifications

Certified Anti-Money Laundering Specialist  
(CAMS)



## Ratan Narnolia

Managing Director

Ratan Narnolia is an expert in Crowe's regulatory compliance and financial crime consulting practice, specializing in Anti-Money Laundering (AML), financial crime, fraud, system implementations and regulatory compliance consulting. He has 22 years of experience in delivering technology solutions and consulting services to the financial services industry, with 12+ years of Actimize solutions experience. Ratan has consulted various financial institutions, including large global and smaller regional banks, foreign branches of offshore banks for both the retail and institutional business, brokerage firms, money service businesses, and insurance companies. Prior to joining Crowe, Ratan spent four and half years at NICE Actimize, where he was the Subject Matter Expert and AML Analyst Leader responsible for multiple AML engagements in North America, including SAM, CDD, WLF/OFAC, and CTR implementations.

### Client Focus Includes

- Anti-Money Laundering (AML)/Bank Secrecy Act (BSA) , Program Development
- Regulatory Compliance Technology Solution Implementation (CDD/EDD, Suspicious Activity Monitoring, Sanctions/OFAC, Currency Transaction Report)
- Fraud and Case Management Implementation(s)
- Model Risk Assessment and Tuning
- Regulatory Compliance Advisory
- AML System Selection
- Information Management Strategy and Roadmap Development
- AML Lookback (Planning/Execution)
- Application Porting and Migration

### Senior Actimize SME

- Provides advisory on global implementation planning and execution
- Provides input to compliance on business functionality of Actimize
- Provides business advisory support
- Performs quality control reviews

### Education

Bachelor of Science, Computer Science  
Bangalore University

### Certifications

Certified Anti-Money Laundering  
Specialist (CAMS)



## Nikhil Fafat

Managing Director

Nikhil Fafat is a Managing Director in Crowe's Data Consulting practice with 15+ years of experience in consulting, managing large scale systems implementation, systems integration, and business process reengineering projects. His specialization is in addressing complex data integration challenges presented by regulatory compliance initiatives including AML/BSA, regulatory compliance systems implementations, information management, and advanced data analytics solutions. Nikhil serves as a subject matter expert on large data integration and BI business intelligence engagements with a focus in the Financial Services industry. He has helped bring operational efficiencies to his clients by developing unique analytics solutions that can provide insights on AML data.

### Client Focus Includes

- AML System Implementations
- AML Model Calibrations
- AML Model Validations
- BSA/AML Compliance Audits
- BSA/AML Transaction Monitoring
- EDD Review

### Data SME

- Sets data sourcing strategy and leads all data work streams
- Provides AML and Actimize data advisory support
- Performs quality control reviews
- Provides data subject matter expertise

### Education

Bachelor of Science, Industrial Engineering  
University of Illinois at Urbana-Champaign



## Nehali Tolia

Manager

Nehali is a Manager at Crowe's Regulatory Compliance and Financial Crime – Financial Crime Technology team with over 14 years of experience primarily focused on developing and implementing business solutions leveraging data analytics and technology to solve complex problems in financial crimes domain within the AML space. Nehali spent 3 years at Nice Actimize and 4 years in Consulting, where she was responsible for implementing large scale AML solutions for various financial institutions. She has sound technical and functional knowledge of Actimize products and exhibits skills in leveraging cutting edge technology, automation and Machine learning to improve efficiency of detection systems.

### Client Focus Includes

- Financial Crime (AML, OFAC, KYC, FIU, Enterprise Case Management, Risk Assessment Analytics)
- Anti Money Laundering (BSA/AML) and Sanctions Implementation
- Transactions Monitoring (Scenario Design, Threshold Tuning and Optimization, Alert Risk Scoring, Segmentation) and Know Your Customer ("KYC")
- Regulatory Sanctions solutions( Name Screening, Payments Screening, PEP and Negative News Screening)
- Model Development, Validation and System testing
- Data Analysis, Data Management, Data Quality and Lineage Assessment
- Data Visualization Tools(Tableau, Power BI)
- Robotics Process Automation (RPA) Tools (UiPath)
- Compliance Assurance (AML and Sanctions Assessment)
- Cloud Technology (AWS, Azure)
- Databases (Oracle, MS SQL) and ETL
- Mainframes Technologies – (COBOL,JCL)
- Project Management
- Management Consulting, Technology & Strategy consulting
- Application and Service Delivery

### Implementation SME

- Provides oversight of all sub workstreams within the Actimize Technical Configuration & Implementation workstream.
- Provides input to compliance on business functionality of Actimize
- Provides business advisory support
- Performs quality control reviews

### Education

Bachelor of Technology, Information Technology  
Anna University

### Certifications

Microsoft Certified: Azure Fundamentals

AWS Certified Cloud Practitioner

05

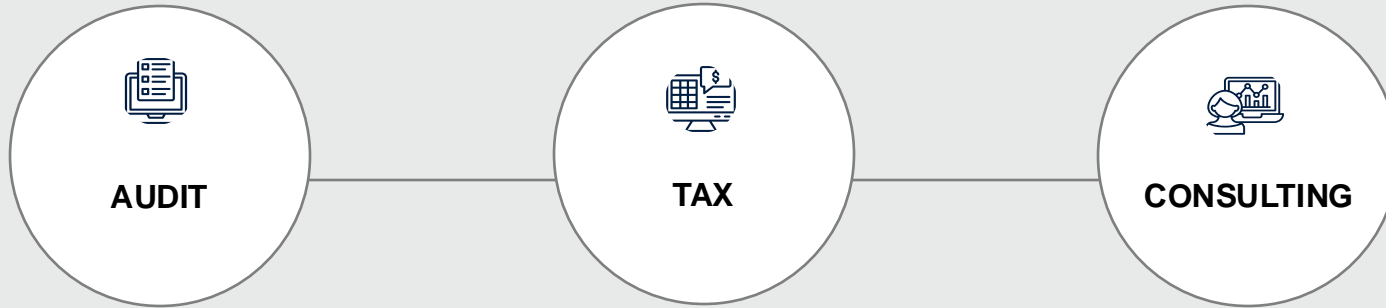
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# Appendix

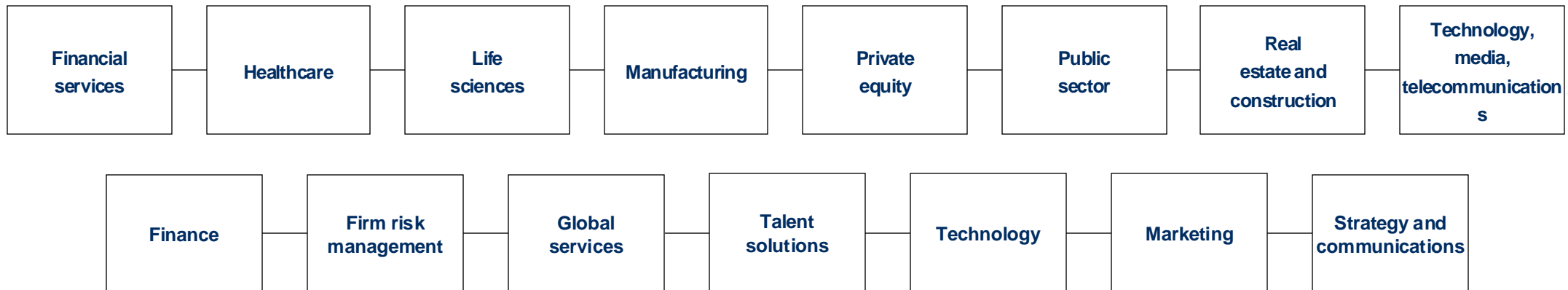
# Our unique model delivers custom, client-focused solutions.

## Firm Leadership Team\*

SERVICES



INDUSTRIES



## Project Teams

\* <https://www.crowe.com/about-us/leadership>



# Human-centered technology adoption assures a seamless transition.

## Objective

Successful change begins with understanding human needs. We'll help you create the framework to drive lasting digital transformation from the start by uncovering pain points and misalignments so we can bring exactly what you need into existence.

## How we'll get there

We listen to understand the real problems to be solved so we can minimize disruption and create a seamless migration or implementation by addressing problems like:

- Lack of training on new skills
- Process and workflow disruption
- Cultural and regional differences
- Lack of leadership and stakeholder support
- Misaligned expectations
- Communication breakdowns
- Monitoring and sustaining changes



## Phase 1 - Initiate

### Framework for Adoption

- Onsite workshop to map your implementation
- Visualization of the scope and impact of the change
- Stakeholder and persona identification
- Communication strategy and adoption plan
- Insights and recommendations



## Phase 2 - Implement

### Communication Plan and Rollout

- Onsite communication plan discovery workshop
- Next-level persona journey mapping
- Stakeholder organizational chart
- Communication channel identification
- Communication plan (incorporating all phases)
- Executive presentation for communicating the why



## Phase 3 - Operate

### Ongoing Training and Continuous Improvements

- Go-live experience design
- Onsite and virtual trainings on new skills and processes
- Communication templates to drive stakeholder engagement
- Post-implementation feedback mechanisms to ensure traction and adoption of the new system

# RASCI Framework: Addressing 11.1.15

Provide RASCI matrix to demonstrate the split for extract, transform, load and the steps of migration for the roles and responsibilities between the client, the service provider and other third parties involved. Please summarize key delivery milestones (and timing thereof) in accordance with your proposed plan. Identify how much effort (role, FTE, hours) is expected from client for every activity.

Milestone	Timing	Chubb's Effort
Requirements Gathering/Data Sourcing Strategy	Week 1-2	- SMEs to define and clarify requirements and provide inputs in data sourcing strategies. - Estimated effort: <b>Low to Medium</b> (approx. 1 FTE).
Data Export Preparation	Week 3	- Technical team to prepare data exports. - Estimated effort: <b>Medium</b> (approx. 1 FTE ).
Data Mapping & Transformation	Week 4-5	- SMEs and technical team to collaborate on ETL processes, ensuring accurate data mapping and transformation. - Estimated effort: <b>Medium</b> (approx. 1 FTE)
Output Validation & Integration Testing	Week 6-7	- SMEs to validate outputs and conduct integration testing to ensure end-to-end process accuracy. - Estimated effort: <b>Medium to High</b> (approx. 2 FTE)
Go-Live & Support	Week 8	- Support staff to assist with go-live activities and initial post-implementation support. - Estimated effort: <b>Low</b> (approx. 1 FTE)

Activities	Crowe	Tech Vendors	Chubb Compliance	Chubb Business Teams	Chubb Global Technology
Requirement Gathering - Data Sourcing Strategy	Lead and develop high-level data flow diagram and sourcing strategy	Support	Provide input on true data sources as necessary	Provide input on true data sources as necessary	Provide existing data flows, identify systems for integration, and approve
Data Quality Assessment (DQA) and Data Mapping	Lead assessment of source data quality and develop mapping	Provide input on Actimize data fields as necessary	Provide input on data source, elements, and availability	Provide input on data source, elements, and availability	Provide system access, sample data; review and approve deliverables
ETL Architecture, Design, Development & Reconciliation	Provide data mapping support as needed	Informed	Provide reference data values; verify and approve data	Informed	Develop and test ETL code based on specifications
Output Validation and Integration	Provide data support and advisory	Assist with root cause analysis	Informed	Support	Execute testing, identify root causes, provide approval

**Legend**

	Responsible
	Accountable
	Supported
	Consulted
	Informed

# RASCI Framework: Addressing 12.1.10

Describe the typical split in responsibilities between the Client, you and other parties with respect to the answers in the above questions.

Responsibility Area	Chubb	Crowe	Other Parties
User Engagement and Feedback	Provide timely feedback from end-users regarding issues during the early stages of application use (post-go-live).	Address feedback and implement solutions for reported issues during the hyper care period.	N/A
Training	Ensure participation of relevant teams (Procurement, TPRM, Legal, IT, Finance, AP, Category Management, etc.).	Develop training curriculum and deliver sessions tailored to various user groups.	N/A
Resource Availability	Provide access to internal resources for training curriculum review and documentation review.	Ensure training materials, documentation, and FAQs are comprehensive and user-friendly.	N/A
Issue Reporting	Track and report issues during hyper care, escalating them to appropriate parties.	Provide dedicated support to address issues promptly, adhering to SLAs.	N/A
Hypercare and Stabilization	Participate in issue resolution by providing context and data, if needed.	Lead the hyper care and stabilization process, addressing technical and functional issues, ensuring system health and stabilization.	N/A
Knowledge Transfer	Collaborate during the knowledge transfer process, ensuring relevant teams are prepared for post-hyper care activities.	Facilitate a structured knowledge transfer process for the client's teams and third-party service providers (if applicable).	N/A
Health and Performance Reporting	Monitor reports provided by our team and highlight any concerns or discrepancies.	Track and report on system availability, health, and performance, ensuring agreed SLAs are met.	N/A
Support	Ensure client-side readiness for seamless support handover post-hyper care.	Provide direct support during the hyper care period, ensuring issues are resolved promptly and the system stabilizes.	Other vendors may support third-party integrations or customizations, ensuring these components function as expected.
Ongoing Maintenance (Post Hypercare)	N/A	Provide ongoing maintenance or facilitate knowledge transfer for seamless handover.	N/A

## Legend

<span style="display: inline-block; width: 15px; height: 15px; background-color: #FFD700; border: 1px solid black;"></span>	Responsible
<span style="display: inline-block; width: 15px; height: 15px; background-color: #00BFFF; border: 1px solid black;"></span>	Accountable
<span style="display: inline-block; width: 15px; height: 15px; background-color: #00C853; border: 1px solid black;"></span>	Supported
<span style="display: inline-block; width: 15px; height: 15px; background-color: #A9A9A9; border: 1px solid black;"></span>	Consulted
<span style="display: inline-block; width: 15px; height: 15px; background-color: #002060; border: 1px solid black;"></span>	Informed

## Partners in Implementation

**Some companies  
see consulting as a  
transaction.**

**We see it as a  
relationship.**

**When you need your team, call us.  
We'll be there.**

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