Comparative Study of International Financial institutions
"anti-money laundering Regulatory Information Management System

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Abstract: [purpose/significance] improving the anti-money laundering regulatory Information management system of Chinese financial. Institutions would help improve the efficiency of anti-money laundering Regulation, fully utilize the limited resources, and ensure the successful implementation of the RMB internationalization strategy. [method/process] taking the international financial institutions " Anti-Money Laundering Regulatory Information Management system as the study objective, social network analysis as the main Comparative analysis of the Anti-Money Laundering Regulatory information Management system in three MA for international financial institutions from mainland, SAR, and the Kong United are States out. [result/conclusion] The findings in this study can help realize the potential value of financial institution's customers, academic s, and effectively activate the intrinsic motivation in financial institutions for improved anti-money laundering RY Information Management.

Keywords: International financial institutions Anti-Money Laundering Social Network analysis information management System

Introduction

as China's financial sector continues to expand , especially people Currency internationalization strategy steps forward, making cross-border Transactions of our financial institutions way, Trading objects, total volume of transactions increased significantly, in the statistics The has also been fully validated 1. Progressive Opening of financial industry, to gold

Financial Regulation also raises an urgent requirement, proactively conduct proactive research, to hold continue to provide scientific protection for healthy development. current, has three aspects of supervision is internationally recognized and consensual: Anti-money laundering, Anti-terrorism financing and avoidance Paradise tax evasion" 2. (According to relevant academic research conventions, article The is collectively called anti-Money laundering. )2009 year, people’s bank of China on " China 2008-Year anti-money laundering strategy report, doing a lot of content on intelligence

Explicit Requirements [3]. 2013 year, at People's Bank of China anti-money laundering as an inter-ministerial joint meeting for the sixth meeting to further clarify the anti-money laundering regulation up to national strategic level, improve intelligence management system become heavy content. Continuous opening of our financial sector, making financial institutions participate Anti-Money laundering regulatory intelligence management system with increasing number of stakeholders, all related Square collaboration, coupling, Share, Relationships like feedback tend to be complex, Network The trend is becoming more pronounced. drill-down Research results, Research My country Information Management in financial institutions anti-money laundering regulatory system The results of this area are more than less.

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International View, in the international Anti-Money Laundering Regulatory Organization FATF (International anti-Money Laundering Financial Action Task Force) in 2014 fourth-round at the beginning of the year Evaluation (FATF Fourth Round, aml/cft Mutual evaluations) in, The primary assessment is its, year-national "risk is this (risk-based approach, RBA) Anti-Money Laundering Regulation System's synergies and effectiveness, specifically highlights the importance of intelligence management status [4-5]. FATF "risk-oriented Anti-Money Laundering regulatory system get The other international anti-Money Laundering organization, the Monterey Group (fius), Wolf Fort Lauderdale Group (the Wolfsberg Group); International Monetary Fund (IMF) etc full recognition and advocacy [6-8]. can be considered, FATF proposed "Risk text Anti-money laundering regulation concept will become global anti-money laundering A revolutionary shift in the regulatory field, has epoch-making significance. compared to previous evaluation criteria "risk-oriented Anti-money laundering regulatory system highlights the importance of intelligence management, Especially for elevation information Administrative effectiveness and international cooperation effects become important assessment criteria [Ten. has been studied at home and abroad, Social network Analytics (Social network Analysis, SNA) already promoting money laundering clue Discovery The model of money laundering transaction and the analysis of data monitoring, get initially to Fruit [one]. on FATF fourth round money Laundering risk assessment programmatic file in, List Australia, United States, UK, "Risk to this Anti-Money Laundering Regulatory System, fully enhanced and upgraded intelligence controls rationale [4]. then, FATF on its risk is this Anti-money laundering control Series reports, and explicitly compare, for reference by financial institutions Administrative mode, make full use of limited anti-money laundering regulatory Resources, is current an important task of anti-money laundering regulation in countries and regions [a].

In-depth study of anti-money laundering Supervision information management system of financial institutions, System Consolidation Central bank levy letter, Account admin, Internal letter for foreign exchange Management on the basis of, improve intelligence gathering and analysis capabilities, will anti-corruption, by case with anti-money laundering work closely combined, enforce with public security, Sea off, monitors, the degree of cooperation of discipline inspection agencies. Its research value and meaning The semantics further highlights the [a]. China as FATF Member States, with FATF The fourth round of peer review dates are approaching, promoting financial institutions builds with risk is this Anti-Money-laundering Regulatory intelligence management system price The value is further highlighted.

1. Analysis of the international financial institutions ' anti-money Laundering supervision information Management system

1.1. International financial institutions anti-money laundering Regulatory Intelligence Basic System

Based on the data and data received, drill down, Analyze our mainland, Three international financial institutions such as Hong Kong and the United States Anti-Money laundering regulatory Intelligence Management system, can be considered international financial institutions anti-money laundering Supervision Intelligence Management Body. The system can be divided into four levels: target layer (Target layer,) Concept Layer (Concept Layer) and mechanism level (mechanism layer) and operation layer (Operation layer) (See diagram 1). Target layer, main include Public awareness, such as various financial institution customers, Anti-Money laundering academic research investigate agency, expert scholar, etc. concept layer, main include FATF to core heart, include fius, The Wolfsberg Group, APG, IMF, Ba - sel, World The Bank etc international community organization etc, such as FATF To make the, "compliance " 'Risk Text concepts such as . mechanism layer, referring to countries setting National Anti-Money Laundering Administration system, such as national level and local line administrative bodies, Various types of government intelligence analysis agencies, and related forex, Tax, customs, Justice, Public Security, Intelligence and other administrative bodies. action layer, mainly refers to Various anti-money laundering enforcement agencies of financial institutions, such as internal control.
compliance Department ,, , risk officer etc Departments.

1.2. Comparison of the international financial institutions ' anti-money laundering supervision and information management system

In recent years , China Financial institutions anti-money Laundering supervision information Management System Day Refine . based on collected information , Mainland China a large financial institution Information Management system mainly includes the People's Bank of China Anti-Money Laundering Bureau, etc. First Components ( See table 1).

Hong Kong as an international financial centre , Its financial institutions intelligence Tube The system features a distinct , and is worth the benefit of . based on collected data , The incense Large international financial institutions in Hong Kong anti-money laundering supervisory intelligence management system mainly from the Financial Services and the Treasury Bureau of Hong Kong, etc. A A related party composition ( See table 2. century , United States Anti-money laundering comprehensive strengthening , in Country International has a profound impact , Its intelligence management system is strict , results . based on collected data , The United States a large international financial institution Anti-money laundering supervisory intelligence management system mainly from FinCEN ( US finance law Enforcement Network ) etc ? Group of related parties ( See table 3).

2. Research methods and data sources

Anti-money Laundering supervisory information management based on social network analysis

System social networking analysis in the social sciences research , main structure , Unlike regular social statistics processing is attribute data , embodies handles relational data , The Central concern of is the between the data Out of the ontology , The uniqueness of epistemology and methodology , helps to help from Relationship , Research and analyze various phenomena and organizations from a relational perspective Multiple angle analysis , Research issues M . current , Social network analysis Money Report and safe database ; Large financial institutions in Hong Kong Intelligence Management data source , mainly from public financial institutions listed Annual report Hong Kong United Fortune Investigation Intelligence Unit Open Database ; U.S. large Financial Institutions Intelligence management data source , mainly from its public finance Institutional listing ,FinCEN site databases and case studies ; its remainder individual data from FATF, FIUs International Organization web site . based on data availability and Reliability , Information Management of financial institutions in the case of the Intercept between 2011-2014 year .

3. International financial institutions anti-money Laundering Supervision information Management Social network analysis

3.1. Visual analysis of information management on anti-money-laundering supervision of financial institutions

in 2011-2014 years , Anti-money-laundering watchdog of a large financial institution in China Manage Intelligence Management system form on related parties , is a Lineof the column 1- modulo matrix . use ucinet6.0 Software , for Our country Information management system of anti-money laundering supervision of large financial institutions social network relationship ( See figure 2). can see , Full network density level is very strong , density great difference ,FATF , and so on , Central Bank anti-Money Laundering Bureau , Internal Controls compliance three organization " Center status Obvious , chief risk officer , Risk Management Department , Gold Market Department ,China Anti-Money Laundering monitoring and analysis Center in second level , Other institutions are essentially in the edge area .

in 2011-2014 years , Anti-money laundering of a large financial institution in Hong Kong Regulatory Intelligence Management System form related , To form a Line of the column 1- modulo matrix . use Ucinet6.0 software , to get the incense Hong Kong a large anti-money laundering regulatory intelligence Management
System social network relations (See diagram 3. can see), Overall network hierarchy clear, FATF etc,. Risk Control Department, Financial Supervision Department, Customer Four departments are in a central position, scholar, academic institution, customs, Security Bureau Narcotics Division, Chairman, etc in the three levels, the rest of the organization is at the second level.

in 2011-2014 years, Anti-money laundering in a large U.S. financial institution The regulatory Intelligence Management system has formed a - Related parties, is a Line, Columns 1- modulo matrix, use Ucinet6.0 software, available for us A large anti-money-laundering regulatory intelligence Management System social network relationship (See figure 4.), the entire anti-money laundering regulatory Intelligence Management System, network density reasonable, Integrity highlighting.

3.2. Financial Institutions anti-money laundering supervision and information management

Overall network secret degree in the intelligence management system of a large financial institution in mainland China, net The envelope density and its standard deviation are 116% and 938%, data Lower, shows extremely uneven network connectivity, Overall network density very low, urgent need to be enhanced, combination diagram 2, also proves this. Middle network Envelope Center potential, close to Network center potential, feature vector etc three indicators respectively to 4. 447%, 51.973% and No. 961%, Description This network is weak network connection diagram, Some related parties strong independence (See table 4.).

Information Management Social network in a large financial institution in Hong Kong Body Network structure, network density and its standard deviation is 164% and 15.035%, Union chart 3 analysis, Lower Data, Entire Network density Lower, network nodes with sparse-density levels are significantly. Middle network Envelope Center potential, close to Network center potential and eigenvector, etc. three indicators not to 5. 332%, 0.004%, and 9.20%, indicates a weak network Envelope Connection diagram, Part of the Information management related party in the entire network system with no obvious (See table 5.).

Information Management Social network in a large U.S. financial institution Body Network structure, network density and its standard deviation is 45. 887% and 20.383%, Union diagram 4 parsing, data is moderate, Entire Network density moderate, no obvious highlights, indicates that all relevant parties act evenly, As a whole is reasonable. Middle Network Center potential, close to Network center potential and features to The quantity is three indicators, respectively 3. 30%, 0.62% and 973%, can see strong connection diagram, All relevant parties in the network are tightly connected, Form a more complete overall (See table 6.).

3.3. Financial Institutions anti-money laundering supervisory

Intelligence Management related Party center Degree Center of our financial institutions (degree centrality) =Mark, The top three institutions are FATF, and so on. Internal Controls compliance Department, Central Bank anti-Money Laundering Bureau, describes their impact in social networking relationships Strongest First level, respectively up to, and; chief risk officer, Financial Markets Department, China Anti-Money Laundering monitoring and Analysis Center, in charge Vice President, Risk Management Department, Regional Central Bank anti-Money Laundering Bureau Branch Office, Board Risk Administrative Committee, President, The Operations Management Department totals, To form a second layer times, strong influence; The remaining intelligence management-related parties are only, To form the first three levels, impact less on influence. Middle-center sex (betweenness) indicator, FATF, Central Bank anti-Money Laundering Bureau, Internal Controls Compliance Three department data very high, total up to ? out, and many other The department can even be ignored, indicates that these three departments are the entire network on "core", has an enormous """" in anti-money laundering Supervision Intelligence management Right Force. near center(closeness centrality) indicator, FATF etc, Control Compliance Department, Central Bank anti-Money Laundering Bureau three institutions data highest, respectively up to. 667, 194 and . 875, describes anti-money laundering regulations report admin, These three departments themselves have resource-rich, can be minimized Most resources are
called within the time . Vector Center (eigenvector ) indicator , Central Bank anti-Money Laundering Bureau , FATF and so on and control compliance is in front column , all above , indicates that these three institutions are in the core of the entire network Heart Status .

Hong Kong financial Institutions dot Central ( degree centrality ) indicator , Risk Control Department , FATF etc , Financial Supervisory Authority , Financial Institutions guest users , Auditing and risk management Management Authority in the forefront of data , Other phases customs influence descending . Middle-center sex (betweenness ) refers to Mark , FATF wait , Risk Control Department , Auditing and risk Management committee data Top column , all ten above , become Entire Network "" Right "" firstlevel , Financial Supervision Bureau , financial institution customer , taxes , Chairman and Customs to form a second level , The remaining information management related Parties form the third level . close to center ( Closeness centrality ) indicator , Risk Control Department , FATF , and so on , Financial Supervisory Authority , Financial institution customer , Federated Wealth Check Intelligence Group , anti- Corruption agency data in the forefront , five departments Anti-Money laundering regulation resource rich , Invoke resource convenience . Vector Center ( ( Eigenvector ) indicator , except Customs , Security Bureau Narcotics Division , Academic Machine construct and expert scholar outside , the rest of the Organization's data are not very volatile , More All value .

US financial institution Dot Central ( degree centrality ) indicator , RCD,CRO, FinCEN, FATF, DIR, dcibir related parties decreasing in descending , remaining bodies descending , But no significant changes . Middle Center sex ( betweenness ) indicator , usdj,RCD, FinCEN, CRO Four institutional advantages obvious " power " The effect is more pronounced . connect near center ( closeness centrality ) indicator , RCD , CRO , FinCEN , FATF , DIR Higher organization data , describes these departments The IS relatively rich with resources . Vector Center (eigenvector ) indicator , RCD,CRO, FinCEN,FATF, organizations with DIR have relatively high power across the network . overall , also indicates that each organization is mutually constituted - relative Balance , interconnected Intelligence Management network overall , Structure to reasonable .

4. Epilogue

This article takes the international large financial institutions anti-money laundering Supervision Intelligence management Body To Research objects , using social network analysis as the main research method , Pass Compare analysis China , Hong Kong and the United States three agencies anti-money laundering regulation report The main related party contacts . from a social network relationship can be view, network density , Center Depth social networking relationships parsing , anti-washing of Chinese financial institutions in the context of improving RMB internationalization Money Regulatory Intelligence Management system has important reference value .

Review The existing anti-money laundering regulatory intelligence Management System of the Edge edge mechanism , play as financial customer , Academic research institutions and experts and scholars The potential value of . FATF in the fourth round of mutual assessment guidance for Member States report , explicitly puts emphasis on the financial client in intelligence management , Section Research academic institutions and experts and scholars Cooperation and coordination , help improve sentiment Report efficiency of administration [[[]. Current anti-money laundering Supervisory Intelligence Management System , FATF etc , Central Bank anti-Money Laundering Bureau , Internal Control Compliance Department three institutions single large , Other [] occupied resources , The sum of the center and the total resources even the is less than the three institutions . This leads directly to the remaining Resource effects cannot be fully played , affect intelligence management Body is the performance of the overall network . so , as the RMB internationalization steps advance , China's financial institutions anti-money laundering supervisory intelligence management system needs re-launch " top-level design especially focus on playing the rest of the Love Report The role of a related party , properly extend their functions and permissions .

effectively activates the internal dynamics of financial institutions , actively promote Intrinsic Drive dynamic
governance " Construction of intelligence management mode . Create anti-money laundering Regulatory Intelligence letter 

Sharing System , effectively activates the internal dynamics of financial institutions , helps promote the scientific and efficient regulation of anti-money laundering in our country . compared to, Hong Kong , U.S. financial institutions anti-money laundering regulatory Intelligence Management System , More focus on internal intelligence management related parties coordinated governance , To form a Close high , Cooperative network , essentially represents a Intrinsic Drive dynamic governance " mode ; and in our anti-money-laundering regulatory Intelligence Management System , FATF and other international anti-money laundering organizations effect , powerful , Domestic reverse-wash Money Organization and financial institutions internal anti-money Laundering Intelligence Management related party tightness low , Too few resources ,represents the essence of external push for governance mode , Urgent Need to be improved .

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