



CASE STUDY

# Zero to advanced AML controls in just four months for Fintech start-up Clik



*"To go from nothing to fully implemented in this timeframe is an amazing achievement."*



**Jessica Chuah,**  
Director of Compliance,  
Clik

## Overview

Napier implements a comprehensive AML compliance solution for unified digital payment ecosystem, Clik, in record time. The Cambodian fintech begins its venture with the power to build, change and test its own transaction monitoring rules to proactively fight against money laundering.

## Background

Clik is improving financial inclusion in Cambodia, by creating an advanced mobile payment solution for enterprises, merchants and consumers.

Due to launch in early 2021, Clik needed to implement a robust compliant AML programme in a short time frame in order to meet regulatory requirements.

## Why Napier?

As a start-up with big ambitions, Clik wanted the most advanced and complete AML solution available.

Given that Cambodia is a high-risk jurisdiction, Clik was acutely aware of the personal liability attached to any form of non-compliance. Choosing the best compliance technology available was the only way to have peace of mind and confidence when speaking with regulators.

*“We went through a very careful selection process. We were really impressed by the collective knowledge and experience of the Napier team, and we were confident in their ability to deploy the most advanced AML controls available.”*

## AML solution

In just four months, Napier installed two AML products: Transaction Monitoring and Risk-based Scorecard Review.



### Transaction Monitoring

Napier's Transaction Monitoring is a powerful solution that provides a systematic, intelligent review of an organisation's transactions.

It is simple to deploy and is designed to be used by non-technical business users and requires no complex coding.

[Learn more](#)



### Risk-based Scorecard Review

Napier's Risk-based Scorecard Review is a flexible data-driven risk assessment tool. It enables organisations to optimise transaction monitoring with a real-time risk level for each client.

[Learn more](#)

## Outcome

There were many things that impressed Clik about Napier's technology, but it was the ability to build, test and iterate rules without the need for a coder that really sold it. By supplying this capability to Clik, Napier effectively handed autonomy back to the compliance officer.

Other benefits include:

The support supplied by Napier enabled Clik to transition into using the solution immediately

Attractive data presentation and easy-to-manage workflows in the solution enable Clik to gain full user control

Advanced analytics enable Clik to gain a real-time and accurate understanding of customer risk

Napier's technology works in tandem with Clik's existing eKYC platform for a 360-degree customer view

*"As a director of compliance, the ability to independently create, test and change rules within the user interface – and without any coding – is life changing."*

## Client testimonial

"Napier has given me the autonomy to have complete control. I do not have to ask Napier to adjust the system or rules, and I can independently reduce false positives. Napier is taking my problem as a compliance officer away. Rather than being overwhelmed by transaction monitoring or calibration issues, the efficiency and accuracy of the system means I can better focus my time.

I have great peace of mind from knowing that by partnering with Napier we are fully compliant with AML/CFT regulatory requirements and implementing best practice."

**Jessica Chuah, Director of Compliance, Clik.**

**Discover how Napier can transform your compliance processes**

For more information on Napier's award-winning AML solutions, please contact us at [info@napier.ai](mailto:info@napier.ai) or book a demo online at [www.napier.ai](http://www.napier.ai)

Email us

Book a demo

## Summary

- **Start-up installation complete within four months**
- **Full integration with existing eKYC platform**
- **Napier's no-code rule builder key reason Clik chose to partner with Napier**



Trusted by over 200 Financial Institutions and FinTechs globally.