

FICO[®] TONBELLER[™] Siron[™] AML

Comply with regulatory requirements while reducing costs

With FICO[®] TONBELLER[™] Siron[™] AML you can:



Comply with the international regulations to fight money laundering and terrorist financing



Minimize operational risks and costs by reducing false positives



Visualize relationships between transactions, customers, accounts and locations



Manage alerts through integrated alert and case management with predefined workflows

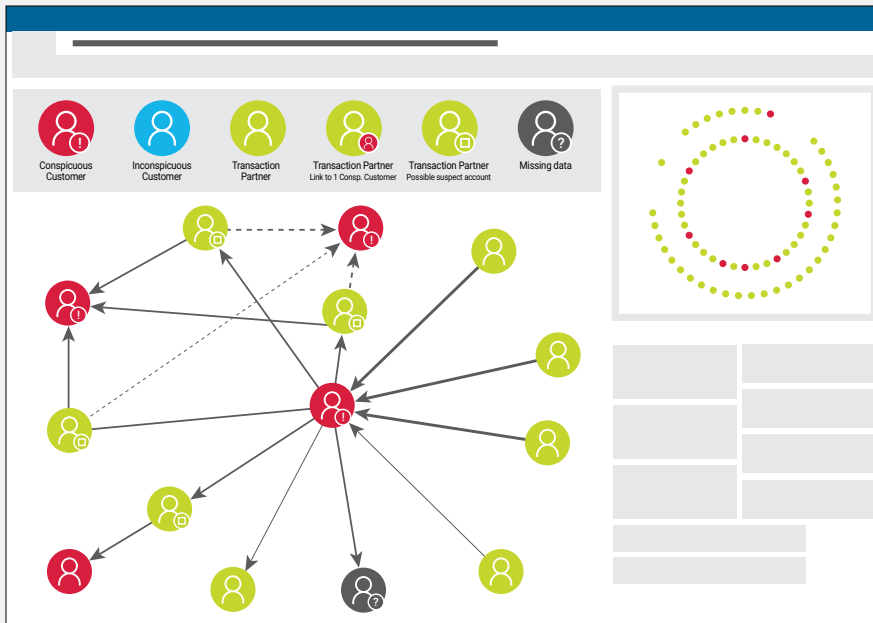
Compliance departments struggle with two challenges: to fully comply with a battery of global anti-money laundering (AML) regulations and reduce the costs to do so. These regulations include the USA Patriot Act, the Bank Secrecy Act, Third/Fourth EU Money Laundering Directives, the Financial Action Task Force (FATF) and IX Special Recommendations, and many more. Global regulations require financial institutions to have a robust AML program to detect suspicious transaction activity by those who use banking resources to launder money or finance terrorism.

An efficient and cost-effective approach to AML

FICO[®] TONBELLER[™] Siron[™] AML is an advanced analytics solution to detect money laundering. It applies analytics, business rules and detection scenarios to customer, account and transaction data received from all core banking systems, commercial data providers and historical customer behavior to produce meaningful and effective alerts for investigator review.

This anti-financial crime solution brings new efficiencies to critical AML compliance processes that automatically identify and classify suspicious behavior with pinpoint accuracy. Transaction monitoring and profiling methods minimize operational tasks and costs, helping identify “true positives” that may pose a threat to your financial institution.

AML Visual Link Analysis



Siron™ AML provides integrated visual link analysis to expedite detection of suspicious patterns across all payment flows, countries and customer data.

Analytics with AML scenarios

Compliance specialists can supplement Siron™ AML's statistical analysis, individual criteria and typologies to identify possible money laundering schemes. Business users can easily define and revise money laundering typologies, without IT intervention. Siron AML's statistical analysis, threshold levels and typologies are enhanced by historical behavior, KYC Risk level or financial institution-specific criteria.

Reducing false positives

All matching transactions and customer data can be reviewed by an AML investigator, using Siron AML's integrated case management capabilities. Case management displays all customer-related detections into a single

alert, providing the investigator a full picture of the potential suspicious transactions and activity and historical activity.

Siron AML creates connections between suspicious activities that can be easily overlooked when using a pure transaction-based approach. In addition, this connected alert management approach helps to significantly reduce the number of false positive alerts.

Dynamic customer profiling

Siron AML creates a dynamic profile for each customer and customer peer group, recording historical individual and group behavior. Changes in behavior and deviations in peer group behavior are systematically identified and alerted for review.

Suspicious activity reporting/ suspicious transaction reporting SAR/STR

Confirmed suspicious activity needs to be reported to appropriate authorities. Siron AML provides the AML investigator with a complete view of the customer and the ability to document the case. It contains the narrative, documents, subject information and transactions that will electronically be submitted for the filing of the SAR/STR.

Working together to assess risk: Siron™ AML and Siron™ KYC

Money launderers will provide false information during account opening to appear to be like a normal customer. The data provided for intended customer activity in the account can be verified against the actual customer account behavior when both solution modules are used together. Deviations in the activity can be set to alert an AML Investigator when this occurs and the risk level of the customer is appropriately assessed.

Pinpoint suspicious transactions

with a proven, cost-effective

solution that will reduce your

overall AML compliance risk.

Learn more at: [www.fico.com/](http://www.fico.com/en/solutions/compliance)

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