temenos

What's New in Financial Crime Mitigation

R24 AMR

TABLE OF CONTENTS

Financial Crime Mitigation

Screen ⇒ Instant Payments Screening

Available from: **202306**

The Screen module in FCM is enhanced to allow the bank to screen Instant Payments and send a response immediately after a hit is detected. This helps the bank to cancel the payment in Instant mode or inform the customer that the transaction cannot be completed immediately as requested.

The Instant Payment feature allows the bank to:

- Configure the response message in case a hit is detected.
- Define a separate workflow state to handle instant payments.
- Define whether the alert needs to be persisted in Transaction Alert Manager.

> **The topic related to this feature is given below:**
>
> ❖ Instant Payments Screening

Profile and SAP Rule Manager ⇒ Using Table contains and Table does not contain Operators

Available from: **202307**

The Profile and SAP Rule Manager now includes the Table contains and Table does not contain operators in the Profile Definition page. This allows the users to create or add additional comparison rules to the Profile and SAP rule conditions in the Profile Definition page .

> **The topics related to this feature are given below:**
>
> ❖ Table Contains and Table Does Not Contain Operators – Profile Batch Rule Manager
>
> ❖ Table Contains and Table Does Not Contain Operators – Profile Real Time Rule Manager
>
> ❖ Table Contains and Table Does Not Contain Operators – SAP Real Time Rule Manager
>
> ❖ Table Contains and Table Does Not Contain Operators – SAP Batch Rule Manager

Watchlist Management ⇒ Import of Quien-es-Quien (QEQ) Watchlist

Available from: **202307**

The Watchlist Manager is now enhanced to:

- Allow the import of Quien-es-Quien (QEQ) watchlist in a full file and a delta file.
- Create multiple filters using the Virtual List Management functionality.

> **The topic related to this feature is given below:**

❖ Import of Quien-es-Quien (QEQ) Watchlist

Knowledge Manager ⇒ Audit Log

Available from: **202308**

The Audit Log feature allows the bank to,

- Capture the audit events for user access using third-party authentication like Key cloak.
- Stream the information captured in the audit events table into server logs.
- Configure the list of fields to be streamed into the server log from the audit table.
- Use the audit logs for monitoring purposes using Grafana.

The topic related to this feature is given below:

❖ Audit Log

Basics ⇒ Accessing the License Log through APIs

Available from: **202308**

Banks can now access the license log in both On-Prem and SaaS environments through the Get Trusted Beneficiaries API. Also, the log details included are License Expiry Date, Days to Expiry and License Status.

The topic related to this feature is given below:

❖ FCM License

Data Loader ⇒ Import Data Through TAFJ Inbox - On Premises

Available from: **202308**

Date Event Streaming is now replaced with TAFJ Inbox. TAFJ Inbox feature is enhanced to allow many data files to be imported into FCM using a single batch file. It works with both the on-premises FCM and the SaaS platform.

The topic related to this feature is given below:

❖ Import Data Through TAFJ Inbox - On Premises

Basics ⇒ FCM License Installation

Available from: **202309**

The License Details page was displaying the list of licensed items application-wise. Now, it is grouped and displayed as modules.

The topic related to this feature is given below:

❖ FCM License Installation

CIF Alert Management ⇒ Exporting Web Inquiry Report

Available from: **202309**

The user can download the Web Inquiry Report as a CSV file and a PDF file with two additional fields (*User ID* and *Timestamp*).

The topic related to this feature is given below:

❖ Exporting Web Inquiry Report

Basics ⇒ FCM Monitoring using Grafana

Available from: **202309**

The FCM monitoring using the Grafana feature has been enhanced to allow banks to configure the tracing component based on the requirements. Banks can now configure certain preferences in FCM to enable or disable the tracing component.

The topic related to this feature is given below:

❖ FCM Monitoring using Grafana

Knowledge Manager ⇒ Contributed Transactions Report

Available from: **202309**

This feature allows the user to generate a contributed transactions report for live Profile or SAP alerts.

The topic related to this feature is given below:

❖ Contributed Transactions Report

Knowledge Manager ⇒ Custom Reports

Available from: **202309**

It is now possible to generate a custom report through the FCM's web services.

The topic related to this feature is given below:

❖ Custom Report Web Service

Transaction Alert Manager ⇒ Hit Annotation

Available from: **202310**

The Hit Annotation feature provides detailed information about various parameters used to detect alerts while screening the

payload. The annotation is displayed in Transaction Alert Manager for live alerts, Historical Messages, and Simulation Runs.

> **The topic related to this feature is given below:**
>
> ❖ Hit Annotation

Basics ⇒ FCM Data Protection using eXate

Available from: **202311**

FCM eXate integration helps the bank to protect the data used in FCM. The customer data received from the core banking are stored in an encrypted format in FCM. Banks can,

- Define the data protection adapter to be used.
- Restrict the access to encrypted data to specific users.
- Encrypt or decrypt data in FCM.

> **The topic related to this feature is given below:**
>
> ❖ Data Protection using eXate in FCM

KC+, Screen, Basics ⇒ Managing Mandators

Available from: **202311**

Financial Crime Mitigation allows the user to enable the *Name* field when the Manage Mandator page is added and to update the branch name against each mandator.

> **The topics related to this feature are given below:**
>
> ❖ Managing Mandators
>
> ❖ Transaction Alert Manager
>
> ❖ Managing Mandators in KC+

CIF Alert Management ⇒ CIF Combination Screening

Available from: **202311**

Financial Crime Mitigation allows the user to configure rules with all possible attributes and to decide whether the rule should trigger an alert or not.

> **The topic related to this feature is given below:**
>
> ❖ CIF Combination Screening

FCM Integration Guides ⇒ Interface Events and Audit Log for Interface Events

Available from: **202311**

FCM can now log interface related events to the audit log table and view them in a dedicated UI in the interfaces. There are filters available to selectively view these events.

Note that this is applicable only for chain pipeline.

> **The topics related to this feature are given below:**
> ❖ Configuring Interface Events
> ❖ Audit Log for Interface Events

Common Features ⇒ Health Monitor: Batch and Real-Time Process

Available from: **202312**

Health monitor is enhanced to assess the health status of the currently functioning batch and real-time processes in the FCM system.

> **The topic related to this feature is given below:**
> ❖ Health Monitor: Batch and Real-Time Process

Transaction Alert Management, Profile, Suspicious Activity Prevention ⇒ Responsive Mode in Alert Managers

Available from: **202401**

FCM is enhanced with the Responsive Mode that displays the Payload and the hit information horizontally for the user to evaluate the alert quickly without scrolling down the page.

This feature helps the user to

- View the payload panel and alert details on the same screen thereby enhancing the user experience to view the hit details.
- Reduce the time taken to review the alerts.
- Switch between payload and alert details panels.
- Configure the number of hits to be displayed in a page.

> **The topics related to this feature are given below:**
> ❖ CIF Alert Manager
> ❖ Transaction Alert Manager
> ❖ Profile Batch Alert Manager
> ❖ Profile Real Time Alert Manager
> ❖ SAP Batch Alert Manager
> ❖ SAP Real Time Alert Manager

FCM Install Guides ⇒ Installing FCM on Wildfly 26

Available from: **202401**

FCM can be installed in Wildfly 26 version application server along with JDK 17.

> **The topic related to this feature is given below:**
>
> ❖ Installing FCM GUI on Wildfly 26

Screening Configuration ⇒ Configuring Multiple Scan Engines

Available from: **202401**

This functionality reduces the time taken to start the scan server and the dependencies with the DB during startup are removed. A new system variable is introduced to enable or disable the AAE rules while using the scan server.

> **The topic related to this feature is given below:**
>
> ❖ Configuring Multiple Scan Engines

Transaction Alert Manager ⇒ XAI Sanction Screening

Available from: **202401**

The evaluation results of the screen alert static data should be transformed into analytics data so that the user can make decisions using the analytics data and the bank can develop more effective auto alert evaluation algorithms.

XAI-eXplainable AI is used in FCM to make automated decisions by embedding XAI and machine learning into the products. The explainable models underpin new AI use cases that focus on automating manual processes with self-learning capabilities. The Auto Alert Decision using XAI (AAD/XAI) allows to:

- Refer the history alert's false and true alert ratios based on the drivers
- Increase the alert evaluation efficiently by referring the XAI response based on the drivers
- Evaluate alerts automatically using XAI responses

> **The topic related to this feature is given below:**
>
> ❖ XAI Sanction Screening

Know Customer Plus ⇒ API for External Systems

Available from: **R24AMR**

FCM is enhanced with the following features:

- Profile Calculations Widget allows the user to visualize profile calculations. It displays the associated accounts/customers and further views them as a graph or raw data.
- Link Analysis provide a visual representation of the relationships between entities in the FCM database. It helps the user understand the relationships between entities and to identify patterns and trends in the data.

- ○ Search Bar - Allows the user to search for customers in the FCM database.
- ○ Summary Panel - Provides a summary of the search results.
- ○ Diagram Panel - Allows the user to select the layout types and view preferences.

The topics related to this feature are given below:

❖ Link Analysis

❖ Profile Calculations Widget

Know Customer Plus and Data Loader ⇒ Log Enhancements in FCM

Available from: **R24AMR**

The process logs provide details about the process and its status.

FCM now provides additional details that can be viewed in the server log and the operations screen (Investigate) with additional information for audit and investigation purposes. The logs include the process name and possible arguments applicable to the process.

The topics related to this feature are given below:

❖ Loading Accounts

❖ Loading Transactions

❖ Processing CIF Loader

❖ Operations in Knowledge Manager Application

❖ Configuring Fast Risk Calculation Engine

❖ Log Enhancements in File Loader

FCM Install Guides ⇒ Interface Extension

Available from: **R24AMR**

A new zip file (interface-extensions-XXXXXX.0.0.zip) introduced to the FCM install package that contains EAR files and DB scripts to enable to XAI functionality. The user can find the artifacts for XAI functionality in a single ZIP file. It is also attached with the install guide that explains how to install the interface extension package.

The topic related to this feature is given below:

❖ Interface Extension