

Financial Crime Management & Anti-Fraud System

Detect Faster to Mitigate Risks

As financial threats get more complex, diversified and revolutionary, financial institutions need to do more to detect and prevent financial crime and adhere to stringent regulatory compliance programs. Strategic technology solutions provide the intelligence to smartly fight crime, proactively prevent fraud, keep compliance costs low, keep out the risks of non-compliance and keep up with constant regulatory changes.

Capability Snapshot

- Prospect onboarding due diligence
- Know Your Customer
- Risk categorization
- Transaction monitoring
- Case management
- Compliance reporting
- Remittance transactions monitoring
- Anti-Fraud capabilities
- Analytics



Azentio Financial Crime Management & Anti-Fraud System

Azentio Financial Crime Management & Anti-Fraud system is a globally trusted integrated web-based solution that helps banks and financial institutions meet changing anti-money laundering (AML) challenges. The solution provides an integrated view across data streams and includes analytical and investigative tools that transform routine data into meaningful, valuable and actionable intelligence to detect potential money laundering and fraudulent activities. It is a powerful, highly parameterized, and easy-to-use solution. Azentio Financial Crime Management & Anti-Fraud system (FCM suite) makes it easy to keep up with the pace, volume, and complexities in the world of financial crime.

Proven experience that enhances delivery



100+ implementations across the globe



Multi-segment: Banking, Insurance, Securities, Mobile Money, NBFCs



Included as AML vendor in Forrester Wave, Celent, Chartis reports



Extensive implementation experience with 20+ core banking systems



Center of Excellence with 120+ experienced resources



Supported by certified domain experts: CAMS, CFE certified



18+ years of AML implementation experience



Compliant with AML regulations in 35+ countries (multi-country rollouts)

80+ million
Daily transactions at a site

550+ million
Customer accounts at a site

Key Performance Indicators

25+ countries
Largest multi-country implementation

2000+ users
Largest number of users in an institution

Key Benefits

Azentio Financial Crime Management system enables users to have a consistent interface to address crucial needs across all areas of anti-money laundering (AML) compliance. It helps banks, insurance companies, security firms and other members of the financial community, easily identify suspicious activity at both the transaction and customer levels and then receive the resulting alerts for resolution and reporting.

Azentio Anti-Fraud system caters to bank wide monitoring and cross-channel fraud helping prevent data breaches, identity theft, financial fraud and loss of reputation. Using Azentio FCM suite, financial institutions can expect the following benefits:

- Enhanced due diligence
- Trouble-free investigation
- Flexible parameterization capabilities
- Intelligent case assignments
- 360-degree customer view
- Faster implementations
- Reduced compliance costs
- Adheres to changing regulations

Key Differentiators

End-to-end AML solution

Unified platform to address all aspects of AML and fraud management

Domain agnostic

Serves various industries - banks, DPs, brokers, insurance companies, housing finance, exchange houses, wallets, payment aggregators, gaming

Microservices architecture

For easy and speedy deployment, improved workflow, and scalability

Integration with any data source

Simple, quick integrations remove data barriers and improve productivity

Real-time scenarios to identify fraud

Real-time and near real-time scenarios help detect fraudulent activities immediately and reduce exposure to financial crime risk

Caters to local and global AML regulatory requirements

Easily manage various regional and global regulatory compliance challenges

Remittance Monitoring

Capability to adhere to ISO 20022 standards

AZENTIO™

Key Features that power your AML and Anti-Fraud practice

- Comprehensive library of 150+ scenarios covering ML typologies
- Fraud scenarios covering loans, deposits, channels, cards and employees
- Continued support to monitor both MT and MX messages till the retirement of MT messages
- Customer Profiling Engine to identify behaviour patterns across multiple dimensions
- Flexible Rule Builder
- Combination of profile deviations and pre-defined rules to identify suspicious transactions
- Rules simulation to provide 'What-If' analysis
- Data enrichment module to capture additional KYC data
- Graphical link analysis module to identify both static and transactional links between entities
- Customer boarding workflow and KYC Risk Assessment module for pre-opening account verification
- Comprehensive set of reports covering KYC, risk, alerts, audit and other MIS reports
- User-friendly dashboards for insights and operational efficiency
- Smart analytics using AI models
- Sanctions screening against third-party lists (World-Check, Dow Jones, Accuity World Compliance)
- Flexible Risk Engine supporting both static and dynamic risk attributes
- Inbuilt fraud register is available to maintain all fraudulent cases for future reference

Azentio Financial Crime Management & Anti-Fraud Offerings

FCM Lite

Caters to small and medium institutions to meet the AML requirements of their existing customers including filing regulatory reports (CTR, STR, etc.) to the FIU as per the latest guidelines

FCM Enterprise

Caters to large institutions to meet the end-to-end AML requirements of both prospects as well as ETB customers. The suite comes with a separate remittance module to monitor the online payment transactions

FCM Anti-Fraud

FCM Anti-Fraud is an enterprise level end-to-end anti-fraud solution that caters to bank wide monitoring and cross channel fraud. Out-of-the-box alert, tools and risk identification are available. An inbuilt fraud register maintains all fraudulent cases for future reference

FCM Analytics

Statistical methods, algorithms and AI/ML derive analysis for:

- False positive reduction
- Transaction trend analysis
- Alert closure probability
- Customer profiling & outlier analysis

Azentio Software Private Ltd

Azentio provides mission-critical software products across Asia Pacific, Middle East, Africa and India to banks, financial services providers and insurers. It also provides ERP solutions to mid-market enterprises. The company's flagship platforms include Azentio **ONEBanking**, Azentio **ONECapitalMarkets**, Azentio **ONEInsurance**, and Azentio **ONEERP**. The flexibility that comes from its software platforms allows a host of applications to work with a single source of data and equips clients with workflow, analytics, document management and flexible integration mechanisms. Azentio Software Private Limited is wholly owned by funds advised by Apax.

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