



# AML SUITE | Sanctions Screening

## BRIEF

The screenshot displays the AML Suite Sanctions Screening interface. It includes a main table of transactions with columns for ExtRef, Searched names, Status, Time pending (hours), Amount, and Query date. The table is filtered by analyst and time frame. A summary section on the left shows four donut charts: Pending, Waiting for approval, Closed, and Timeframe. A color legend at the bottom identifies analysts and timeframes.

ExtRef	Searched names	Status	Time pending (hours)	Amount	Query date
00000002	Ibrahim Muhammad halli TAHA Achar Foudall N TITLE INC ,Ha...	flagged	217.92	100 USD	09-04-2023 05:15:11
00000004	ALVAREZ TOSTADO JOSE ,BANK MELLI ,Jefferson Bank ,Capita...	flagged	217.92	21 USD	09-04-2023 05:15:14
00000006	Isabella Davis ,BANCO CENTRAL DE VENEZUELA ,AMALO TITL...	flagged	217.91	3 USD	09-04-2023 05:15:25
00000012	CROWE and DUNLEVY ,LI YI ,JSB SOBINBANK ,MBE Capital Par...	verified	217.91	556 USD	09-04-2023 05:15:40
00000018	CP ENERGY, L.L.C. ,ABU ZUREK Imad ,Fountainhead SBF LLC A...	alerted	217.90	133 USD	09-04-2023 05:16:00
00000025	Ismael ZAMBADA GARCIA ,American Lending Center ,ENVIRO ...	verified	217.90	12 USD	09-04-2023 05:16:01

ISO 27001 / SOC2 Certified



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## REVOLUTIONIZING AML SANCTIONS SCREENING

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Fincom's AML Suite is based on the latest and most advanced technology and data screening capability providing the most accurate, and efficient solution for AML sanction screening on the market to date. It is designed to accommodate all business needs and requirements while adhering to stringent and ever-evolving regulatory requirements.

The AML Suite is **designed to support your core business** - ensuring optimal flow of payments, reducing the amount of time researching alerts and providing better overall service to your clients. The system is ISO27001 and SOC2 Certified.

### AML Services covered by Fincom's AML Suite include:

- Payments - Screening all payment rails – Wires, ACH, FedNow, RTP and International ACH (ISO20022 ready APIs)
- Trade Finance – Screening Letters of Credit, and other Documentation
- KYC Onboarding
- KYC Ongoing (perpetual KYC)
- Screening directly in 44 different languages (alphabets)
- Interfaces (APIs) for Transactions Monitoring and Fraud solutions

The system supports **extremely fast (<50-200ms) screening processing** suitable for Real-Time payments, e-Commerce, mega-files (mass payments, KYC lists, etc.) processing and others.

### Case Management

The system is equipped with an intuitive user-friendly UI, allowing:

- Efficient and fast manual resolution.
- 314a search & reporting
- Built-in alert suppression (persistence)
- Batch file Uploads
- Workload management, with multiple teams/ jurisdictions

### Agility & Scalability

The system is container based allowing Cloud (Azure) deployment, it is:

- Flexible, adaptable, and easily configurable
- Ensures fast response to change requests
- Scalable to required size

- Offers simple integration and fast deployment
- APIs: REST/SOAP/Webhook – with ISO20022 ready APIs

## Benefits

- **Performance | STP Rate – 93-99%**  
Fincom's innovative approach to sanction screening utilizes several dedicated screening methodologies for different data fields on different rails, together with a built-in alert-suppression (persistence). The system provides exceptional screening performances, that serves business needs, resolves existing operational challenges, and mitigates risks.
- **Smooth uninterrupted flow of payments** (Wire, ACH, RTP, and others)
- **Reducing Operational Burden:** cutting down operational costs associated with AML screening by more than 50%.
- **Average Case Processing Time** is reduced from approximately 8 minutes to 30 seconds.
- **Tailored to your needs** with flexible configurations for different screening rails, teams, jurisdictions, screening languages, lists, etc.
- **One centralized screening hub** for all your screening needs – no need to maintain multiple screening systems.
- **Seamless integration and Fast deployment:** Fincom's AML Suite can be easily integrated with a payments and core banking systems via REST or SOAP API.
- **Transparent, Traceable, and Explainable** as required by regulators. The Audit trail is straightforward and clear. The system's decision is based on pure mathematics and phonetics and computational linguistics, and there is no reliance on Artificial Intelligence.

## Key Features

- **Payments** - Screening multiple rails:
  - Wires and Cross-border payments: SWIFT
  - Bulk Payments: ACH, SEPA CT
  - Instant Payments: RTP, FedNow, TIPS
- **KYC/KYB Onboarding** Sanction & PEP lists.
- **KYC Ongoing (Perpetual KYC)**: screening updated Customers, Vendors and Employees against changes in sanction & PEP lists. Incl. smart alert suppression.
- **Batch files upload**: ad-hoc or scheduled (nightly batch) batch files upload for various purposes and types of screening.
- **Case Management System** with a friendly UI for efficient decisioning process, reporting, and built-in alert suppression. Support flexible configurations, management of the workload in multiple teams and requirements per jurisdiction/rails
- **Automated Lists updates**: daily upload of list updates.
- **Configurable screening per Jurisdictions / screening rails**, supporting multiple teams in different geographical locations.
- Screening data directly in **44 languages** in original alphabets.
- **Advanced Screening methodologies** utilizing different screening methodologies for different datatypes and data fields: individuals, corporate/banks, address fields, combined search for free text fields, vessels, and more.
- Compliance with **DFS 504.3** requirements for sanction screening
- **Reports**
  - 314a Search & Report
  - Audit trail and Daily reports
  - Statistics & Performance reports
  - Each process is logged and time stamped – including audit trail, list updates, etc.
- **Contingency**: manual batch upload in case the payment system is down.
- **Automated Alert Suppression (Persistence)**: using past decisions for smart suppression with ongoing validation against list updates.