



FICO[®] TONBELLER[®] Siron[®] KYC

Identify, verify and know your customer throughout the customer lifecycle

With Siron[®] KYC you can:



Reduce time with effective KYC due diligence practices and ensure a positive onboarding experience



Target high-risk cases with dynamic risk classification



Systematically classify risk levels of potential customers.



Quickly address regulation changes with the use of rules



Gain a holistic view of the customer while maintaining the integrity of customer data

Thorough know your customer (KYC) procedures during customer acceptance are crucial in the fight against financial and white-collar crime. KYC procedures are the first hurdle for criminals to overcome and exploit financial institution services for criminal intents. In order to fight money laundering, terrorism financing and other criminal acts, international regulations such as the USA Patriot Act, Bank Secrecy Act or the EU Fourth Money Laundering Directive require banks, insurance companies and other obliged entities to implement KYC programs and conduct enhanced due diligence on high-risk clients. Identifying politically exposed persons (PEPs) and beneficial owners, or querying customer information (e.g., reasons for the opening of an account or the concluding of an insurance policy) are only some of the duties stipulated by these guidelines.

FICO[®] TONBELLER[®] Siron[®] KYC is an end-to-end solution for managing the complete know your customer (KYC) process. It includes a range of pre-defined investigation workflows, and can be customized to reflect an institution's current and future KYC and customer due diligence (CDD) requirements. Siron KYC can be used either as a standalone solution or in conjunction with other FICO products to address fraud, origination and other compliance requirements such as anti-money laundering, counter terrorism financing and tax compliance (CRS & FATCA).

A solid foundation

When a company welcomes a new customer, it provides the customer with an entry point to the financial ecosystem, both domestically and internationally. It is critical to understand the financial situation and the source of funds and wealth potential of a customer. Customer identification and verification is a fundamental process to safeguard a financial institution from criminal activities.

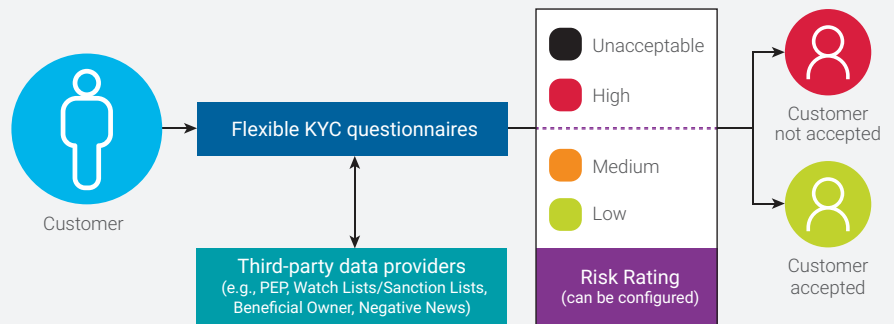
Defense across the customer lifecycle

Regulations require financial institutions to adhere to KYC and CDD processes throughout the entire customer lifecycle. Siron KYC enables consistent regulatory compliance, helping institutions to:

- Easily compose a customized customer questionnaire to automatically determine the risk rating of potential customers
- Perform list-match assessments to identify customers who are subject to sanctions or classified as politically exposed persons (PEPs) during customer on-boarding and ongoing CDD
- Reduce manual processing for risk mitigation and due diligence with Siron KYC analytics
- Understand your customer's risk level when making new credit relationship decisions with FICO Origination Manager

Know Your Customer

Siron® KYC allows financial institutions to tailor their customer identification and due diligence environment, to pinpoint potential risk.



- Gain retraceable, audit-proof information of your research process and decisions to satisfy compliance and audit requirements
- Continuously monitor initial KYC information (such as account information and transactional behavior) against real-time behavior from AML/CTF research
- Capture beneficial ownership data and automatically screen against third party applications

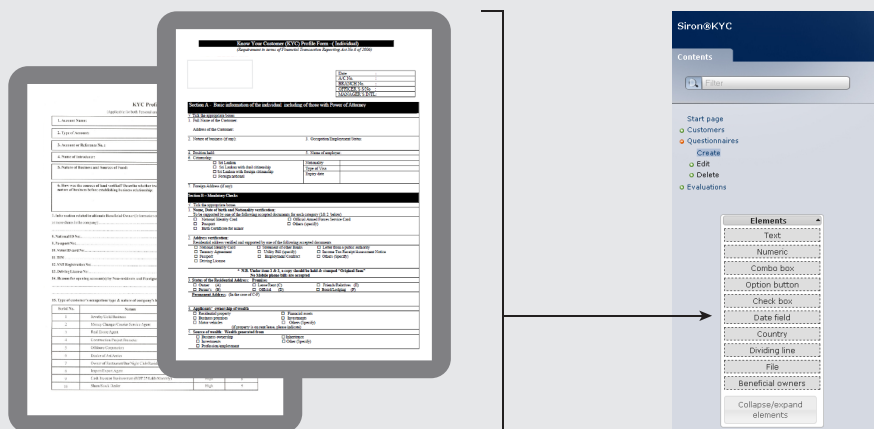
Streamlined customer onboarding

Siron® KYC allows institutions to overcome KYC onboarding challenges with a single, centralized, feature-rich solution. With Siron KYC, identify high-risk customers, such as:

- Individuals and entities established in offshore blacklists, watch lists, PEP lists and sanctions lists, including Financial Action Task Force (FATF) blacklists of non-cooperating countries (NCCT)
- Individuals or entities with prior relationships to countries known or believed to have inadequate anti-money laundering practices
- Individuals engaged in business sectors susceptible to money laundering (e.g., gambling-related activities, high-cash business)

Identification of New Customers

Financial institutions can easily build customized and dynamic questionnaires to obtain necessary information to assess potential customer risk levels.



Improve risk management and ongoing due diligence.

Learn more about Siron® KYC

at: www.fico.com/compliance.



FOR MORE INFORMATION
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