INFOSYS FINANCIAL CRIME COMPLIANCE (FCC)

Infosys®
Navigate your next

Organizations worldwide face mounting challenges in combating financial crime and as well as adhering to stringent global regulations. Financial institutions in the US and Canada alone bear a staggering $61 billion annually in compliance costs.

Infosys' tech-driven FCC services and expert consulting enable businesses to tackle these complexities and maintain compliance efficiently with precision and confidence.

Infosys FCC Service

With over two decades of domain expertise, Infosys FCC services combine advisory and technology offerings to streamline processes, enhance risk management, and achieve compliance excellence.

Tailored to a diverse clientele across industries, our solutions help businesses reduce costs, boost efficiency, and confidently navigate the ever-evolving FCC regulatory landscape.

Capability Spectrum

| 20+ Years Domain Expertise | 50+ Global, Diverse Clients | 5K+ SMEs across Ops, Tech, Consulting | 36 Global delivery centers |

Impact Unlocked

| 40%-50% Optimized cost savings | 30%-40% Improved operational efficiency | 30%-40% Reduced Operational costs | 40%-70% Accelerated regulatory adaptation |

FCC Suite of Services

AML
- Watchlist Monitoring / Sanctions Screening (L1 & L2)
- Transaction Monitoring (L1 & L2)
- Transaction Real-Time Screening
- Backlog Ad-hoc reviews

KYC
- Onboarding – New Customer / Products
- Remediation as a Services
- Periodic Reviews / Renewals
- Trigger Based / Ad-hoc Reviews

FRAUD
- Application Fraud
- Online Fraud, Check Fraud, Deposit Fraud & Credit abuse
- Disputes & Chargebacks
- Voice and Back Office support

Supported by Infosys' holistic domain expertise in Business Transformation, Technology, and Consulting

Infosys' holistic approach combining technology and advisory for FCC management

FCC Solutions

Antifinancial Crime Platform
- **Implementation**
- **Upgrade & Migrations**
- **WLF, CDD, SAM Solutions**
- **Strategy, Roadmap, Model validation & Tuning**

AI Next

Compliance Regulatory Reporting

Infosys Advisory

Tangible benefits

- Reduction in false positives by 10%
- Optimization of Alert Generation models
- Efficiency gains by reviewing fine-tuned summary of each case

- 10x Productivity
- 40% - 60% reduction in review time
- 90% Automation Coverage
- 50% reduction in Handle Time
- 25% improvement in Productivity
- 10% increase in CSAT
- 15% Higher FCR
- 20% Reduction in Operational costs

- 15% - 20% automated processes

- Overall streamlined lean process with a 15% - 20% efficacy

Capabilities & Accelerators

Detection, Case Management & Workflow tools to prevent Financial Crime.

Automated case narration and SAR Filing Cloud / On-Premise / Hybrid Implementation

XtractEdge – delivers insights from enterprise documents AI / ML / NLP / OCR / APIs

Digitization, Automated Classification, Data Validation, Intuitive dashboards, and role-based access.

Intelligent agent Experience automation platform

AssistEdge Engage for smart automation, contextual assistance, and real-time insights.

Bank Secrecy Act (BSA) Reports, including Suspicious Activity Reports (SARs) and Currency Transaction Reports (CTRs).

Operational Resilience: Risk mitigation through prescriptive and consistent rules on digital operational resilience.

Utilize legal & regulatory compliance intelligence, industry engagement, and direct communication with regulators to provide advisory services.

FCC Solutions	Tangible benefits	Capabilities & Accelerators
Task Mining	• Identifies process gaps and variations • Identifies and prioritizes automation opportunities • 50% reduction in process documentation effort • Ensures process compliance	*AssistEdge Discover:* Map & assess processes to automate only what matters
Precision and Recall optimization	• Reduction in false positives • Improves rules efficiency • Reduction in false negatives • Identify new rules to be created	Statistical tools: R, Python, & SAS Platforms: *IBM Safer Payments* to optimize detection process
Analytics Dashboard	• Provides operational insights • Real time view of reports • Improved KPIs	Power BI, Tableau Dashboards: Advanced Analytics dashboards for insights on business and operational KPIs

Strategic Partnerships

SymphonyAI   quantexa   NICE Actimize   FICO   fenergo

**We are unable to feature all our partners due to non-disclosure agreements (NDAs).

KEY CASE STUDIES: MAKING HEADWAY WITH INFOSYS

A Leading US Bank

Business process redesign and bots deployment aimed at reimagining the chargeback process yielded **$500K** savings for the client in just 6 months, and improved productivity by **8x**, simultaneously improving audit trail and process efficiency.

One of the Top 10 US Banks

Enterprise Fraud Management (EFM), FTE support, fraud operations led to an approx. **$12.5 million** additional savings and a historic chargeback win of **$365k** for the client besides significant outcomes pertaining to loss prevention and recoveries.

A Largest Bank in the Netherlands

Automation levers to accelerate the remediation program and an optimized Onshore/ Offshore model resulted in **~40%+** productivity improvement, **60%** reduced cost of operations, and process harmonization.

A Largest Bank in Europe

FTE support and process efficiencies initiatives aimed at AML Transaction Monitoring resulted in average case age reduction to **30 days** from >200 days, quality maintained at **95%** consistently, and completion of cases within **90 days** as against TAT of 120 days.

A Leading UK-based Private Bank

Establishing CoE for AML/ KYC operations and FTE support led to completion of the KYC remediation project within the deadline and deployment of KYC workflow application (Pega). Post remediation project, we were awarded BAU activities (KYC Periodic Reviews & AML Screening)

A Largest Global Online Retailer

~330 resources ramp up and technology infrastructure set up led to successful clearing of **2mn (Level 1)** sanctions screening investigation within 2 months and achieving **100%** TAT and 99% quality as against **98.5%** agreed.

Analyst Recognitions

Everest Group®
From insight to action.

Leader in Everest's FCC Operations PEAK Matrix Assessment 2023, 2022, 2021

iSG®

Leader in Banking (KYC & AML) Industry Ecosystem 2020

IDC
Analyze the Future

Leader in Worldwide BPO for AML & KYC 2019-20

For more information, contact FinCrime@infosys.com

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