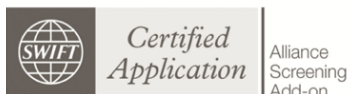# FICO® TONBELLER® Siron® Embargo

Real-time, universal transaction screening to combat terrorism financing, ensure sanctions and embargo regulations

- **Real-time screening** matches all recipient and sender data against national, international sanctions and watch lists

- **Universal transaction handling** processes SWIFT, non-SWIFT and SEPA payments

- **Precise detection** of suspicious transactions, at volume and speed

- **Highly tunable alerting** optimizes the quantity of transactions flagged for further investigation

- **Audit-proof logging** records all checks, steps and decisions for each suspicious activity

SWIFT Certified Application
Alliance Screening Add-on

SWIFT Ready Application
Alliance Add-On for Siron®Embargo: Certified solution for monitoring SWIFT payments

In recent years, banks' failure to meet embargo or sanctions obligations has led to record-breaking fines and even the withdrawal of a banking license. Keeping pace with complex, ever-changing regulations, exploding transaction volumes and a growing demand for instant payment services poses a tremendous challenge for financial institutions as well as their processes and systems.

FICO® TONBELLER® Siron® Embargo is a transaction screening solution that allows financial institutions and other organizations to check customers' holdings and payment transactions in real time to ensure compliance with national, international and internal sanctions lists. Designed for today's high-volume, high-intensity compliance environment, Siron Embargo allows alerting levels to be optimized to meet your organization's staffing levels, while detecting all transactions in true violation.
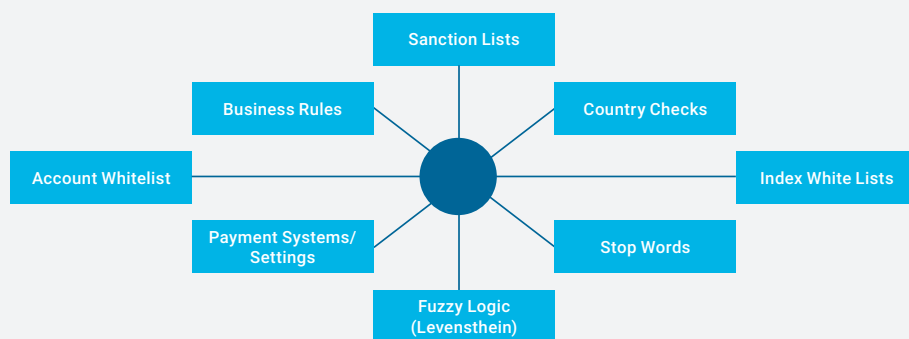
Pinpointing the transactions that matter most

Siron Embargo assesses all transactions for possible connection with international terrorism, sanctions and embargoes, and monitors whether the sender or receiver data matches any entries in list data: names or aliases of terrorists, terrorist organizations, criminals, and other high-risk individuals, entities, products or geographies. Transactions identified as suspicious are temporarily suspended and flagged for investigation by a compliance officer. Non-suspect transactions are released immediately, continuing forward in the payment/transaction process.

Fine-Tuning Components at a Glance

Sanction Lists

Business Rules

Country Checks

Account Whitelist

Index White Lists

Payment Systems/ Settings

Stop Words

Fuzzy Logic (Levensthein)

FICO® TONBELLER® Siron® Embargo is designed for today's high-volume compliance environment, offering multiple screening factors that can be fine-tuned to reduce false positives while detecting all true positives.

Beyond clear matches with entries in lists, Siron Embargo uses fuzzy search to further detect suspicious transactions that may contain inverted fragments of names, abbreviations, substitutions, different notations or deletions. Fuzzy search is one of multiple screening dimensions that can be fine-tuned by compliance organizations to greatly reduce the number of false-positive alerts, thus optimizing alert flow to match available investigative resources. Other tuning components include:

- Whitelists to exclude persons and individual terms from the sanctions-list check
- Stop words that automatically flag transactions containing them
- Business rules to address specific conditions in a wide range of variables

Easily adaptable business rules in Siron Embargo allow a very efficient transaction filtering process to be designed, based on individual requirements. These rules may be applied to threshold definitions or automatic predefined actions before and after sanctions list checks.

Siron Embargo satisfies all legal requirements to combat international terrorism through the freezing of assets, including EU Regulations 2580/2001 and 881/2002, and complies with the latest FATF Recommendations (Financial Action Task Force).

One system to handle a universe of payment types

Siron Embargo simplifies payment and transaction screening by handling multiple message formats, including SWIFT MX, SWIMT MT and ISO 20022 (SEPA). For other payment types, such as Merva and WBI-FN, Siron Embargo provides standardized interfaces.

This FICO TONBELLER solution has been awarded the SWIFT Ready Application label, certifying that Siron Embargo complies with all SWIFT standards and guarantees connectivity with the SWIFT message format.

Comprehensive sanctions and watch list integration

FICO® TONBELLER® Siron® Embargo screens transactions by matching sender and recipient data with numerous national and international sanctions lists, including:

- US Department of the Treasury: Office of Foreign Assets Control (OFAC)
- EU Common Foreign Security Policy (CFSP)
- Her Majesty's Treasury (HMT)
- United Nations 1267 Committee's Consolidated List
- German Federal Gazette

In addition to government-issued sanctions lists, Siron Embargo can integrate with commercial databases such as Thomson Reuters World-Check, Dow Jones Watchlist (former: Factiva), LexisNexis WorldCompliance and Accuity Global WatchList, updating automatically. The system stores rules controlling which resources should be used; for example, a transaction in US dollars can be automatically checked against the OFAC list.

An audit-proof investigative trail

FICO® TONBELLER® Siron® Embargo delivers audit-proof recording of all system checks, work steps and decisions of a case. Upon completion, case results are stored as a PDF report with the compliance organization's reporting system, ensuring that users can identify any decision made to examine and track specific transactions.

Stay compliant and let your investigators focus on the transactions that matter most.

Go to https://www.fico.com/en/product/fico-tonbeller-siron-embargo.

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