Temenos FCM AI Agent

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Agentic AI automates complex decisions to reduce the false positive rate.

Agentic AI helps to simplify complex processes by performing automated tasks without human intervention. Our Temenos FCM AI Agent is a proven AI-enhanced compliance engine, designed to help you significantly reduce false positives when screening against global and domestic watchlists in real time. The screening alerts are automatically evaluated using sophisticated algorithms that mimic human operators, improving accuracy and efficiency. It can also improve customer goodwill by preventing unnecessary delays, while ensuring more legitimate payments are processed without delay.

FCM AI Agent drives benefits

Our advanced Screening Solution is built with AI, real-time evaluation, and robust compliance frameworks to:

Boost customer satisfaction
With real-time screening processing, it minimizes delays and improves customer experience, loyalty and trust.

Reduce compliance risk & cost
An explainable solution that significantly reduces false positive alerts, while remaining compliant with the latest screening lists and regulatory standards.

Increase employee productivity
Low-risk alerts are automatically evaluated, so teams can focus on high-risk investigations.

Drive more revenue
Legitimate transactions are instantly approved, enabling more successful transaction execution and maximizing business opportunities.
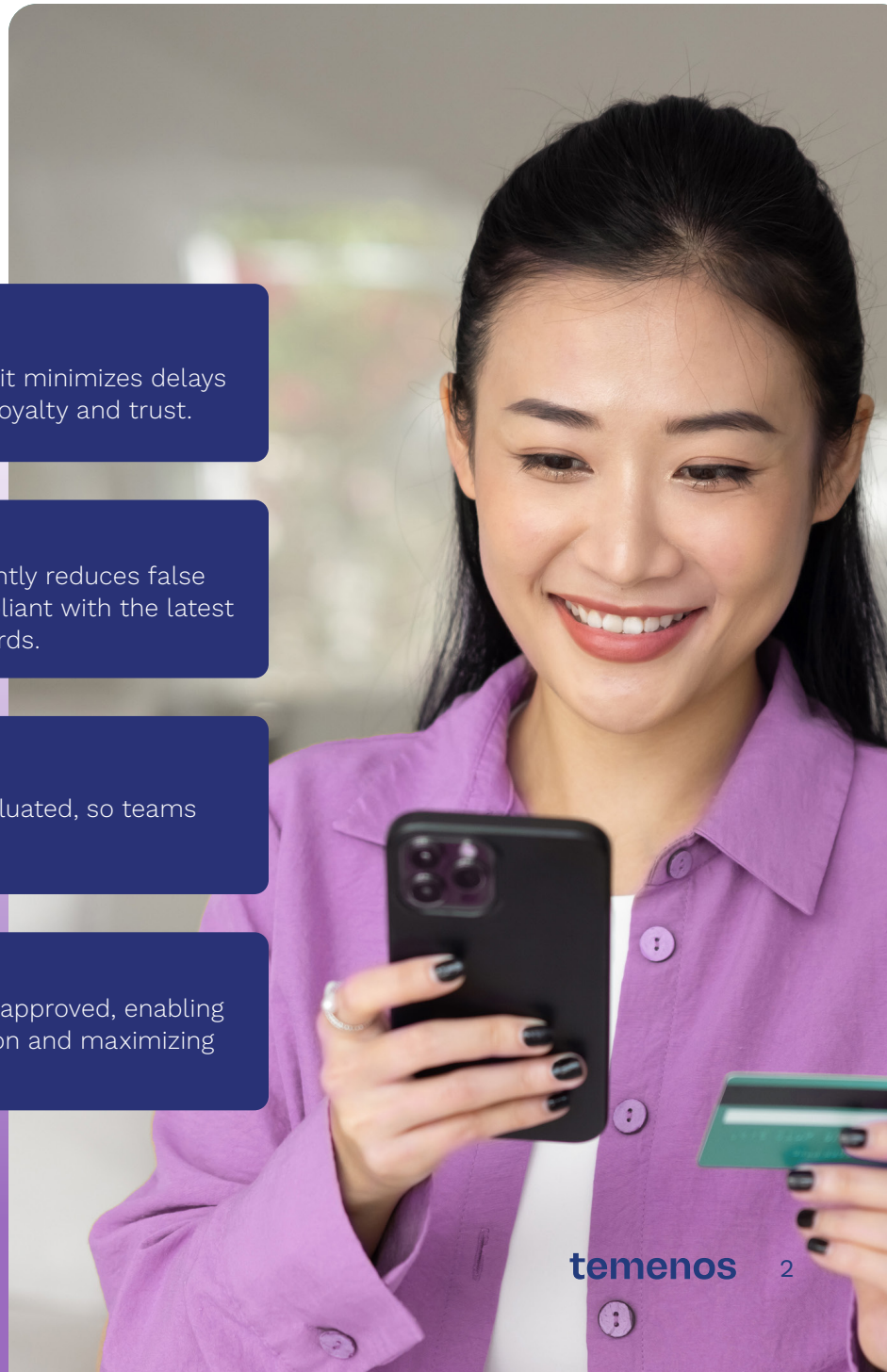
Temenos FCM AI Agent makes compliance smarter, faster, and more trusted because of:

Proven AI technology
Accuracy and speed based on AI, data, and analytics.

Regulatory compliance
Stay abreast of regulatory requirements with a solution that is continuously updated with the latest watchlists to protect your reputation and avoid fines.

Reputation and trust
Our solution is trusted by top financial institutions, such as banks and payments institutions, for its reliability and depth of functionality.

The Challenge

Several market dynamics are driving the need for advanced AI within the screening process. Specifically:

Growth of instant payments

Global instant payment volumes are projected to experience significant growth, with estimates suggesting a rise from 252 billion in 2024 to over 600 billion by 2028*, driven by factors like open banking and bank-backed A2A wallets. This growth directly translates into a significant rise in transaction screening demands, putting immense pressure on existing financial crime solutions.

Cost of compliance

Many financial institutions are already struggling with the cost of compliance, over 40%* of which is tied to personnel, due to the heavy reliance on manual processes. Automation can drastically reduce these costs and at the same time improve efficiency and consistency.

Increased sanctions

Sanctions are being increasingly deployed as strategic policy tools, intensifying the need for real-time, accurate compliance.

Increased regulatory scrutiny

Regulatory bodies are constantly tightening controls, creating demand for solutions that not only leverage advanced AI but also ensure outcomes are explainable, transparent, and free from bias.

FCM AI Agent enables you to address these challenges as a scalable, cost-efficient solution that meets regulatory requirements, protects your assets, and fosters trust among your customers.

Industry average false positive rate for customer screening is 5-8%, Temenos FCM AI Agent is achieving

less than 2% false

positive rates.

Source: Financial Crime Academy 20 March 2025

With FCM AI Agent, an

additional 50%

of false alerts could be automatically closed, eliminating delayed payments.

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40% of which is tied to personnel

due to their heavy reliance on manual processes.

Source: FORRESTER Nov 2023: True Cost of Financial Crime Compliance Study Europe, The Middle East, and Africa

Financial institutions spent

US$34.7 billion on financial crime technology

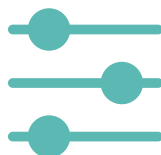in 2024 (41% on KYC, 20% on sanctions, and 39% on transaction monitoring).

Source: CELENT – IT and operational spending on Anti-Money laundering – 2024 edition

Features

Explainable and trusted

Explains in human language how the AI model came to the decisions, reassuring compliance teams.

Adaptable and fast

A faster pipeline from data to models allowing you to swiftly address your bank's needs.

API driven

Pre-integrated with Temenos FCM.

Easily accessible

Available on-premise, in the cloud, or as SaaS via the FCM interface.

Proven and accurate

High accuracy model accepted by regulators in screening processes.

> Agentic AI has the potential to significantly improve automation and reduce manual workloads across the whole institution. In addition to focusing on the efficiency and costs of sanctions screening and compliance for real-time payments, **Temenos's AI agent** solution seems poised to address the critical problem of false positives, one of the biggest challenges in financial crime management.
>
> **Jerry Silva, Program Vice President at IDC**

Temenos SaaS

Temenos FCM AI Agent is also available on Temenos SaaS. Our clients leverage our SaaS offering to access resilient, secure, and continually updated banking capabilities as-a-service, allowing them to focus on their customers and deliver at speed. Temenos SaaS offers the largest set of end-to-end banking services that are proven by banks around the globe across retail, business, corporate and wealth in over 30 regulated jurisdictions.

Find out more

Explore Customer Experience

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About Temenos

Temenos (SIX: TEMN) is a global leader in banking technology. Through our market-leading core banking suite and best-in-class modular solutions, we are modernizing the banking industry. Banks of all sizes utilize our adaptable technology – deployed on-premises, in the cloud, or as SaaS – to deliver next-generation services and AI-enhanced experiences that elevate banking for their customers. Our mission is to create a world where people can live their best financial lives.

For more information, please visit **www.temenos.com.**

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