Forensio FCC DECISIONING

BRIEFING

One evidence graph for screening and transaction monitoring

Why identity-based risk and behaviour-based risk should be resolved together — and what banks miss when they don't.

Forensio · 2026 · On-prem explainable financial-crime decisioning

In most institutions, sanctions/name screening and transaction monitoring live in separate systems, separate teams and separate queues. That separation is operationally convenient and analytically blind: a screening alert is judged without the money in view, and a monitoring alert is judged without knowing who the counterparty really is.

1. The blind spot, illustrated

Consider a customer who triggers a 92% sanctions name match. On the name alone it looks like a likely false positive — the date of birth and nationality don't match the listed individual. A screening analyst closes it. Correct, in isolation.

But the same customer has just sent €148,000 to a counterparty in a high-risk jurisdiction that is network-linked to a different sanctioned entity. The transaction-monitoring team may or may not see this, on a different day, in a different tool. The screening false positive was real; the **case** was not closeable.

> **The point:** the right disposition was "false positive on the name, *and* escalate the case to enhanced due diligence." Neither siloed view could reach it alone.

2. The Financial Crime Evidence Graph

Forensio resolves both worlds onto a single graph that connects the customer, counterparties, beneficial owners, accounts, transactions, alerts, watchlist hits, documents, policy, typologies and prior decisions. Identity-based and behaviour-based signals attach to the same entities, so the engine can reason across them in one pass.

CAPABILITY	WHAT IT ENABLES
Entity resolution	Same person/company recognised across systems; UBO networks built
Cross-signal reasoning	A screening hit re-weighted by transaction context, and vice versa
Hidden links	Indirect exposure through ownership and counterparty networks

One case, one decision	A single, defensible disposition instead of two partial ones

3. Why this is a wedge, not a platform war

Forensio does not replace detection. It sits above the screening and monitoring systems an institution already runs — Actimize, SAS, Oracle, FICO, ComplyAdvantage, in-house engines — ingests their alerts, and turns fragmented signals into structured, auditable case decisions. The graph is the connective tissue; the deterministic engine and a human make the call.

4. Conclusion

Treating screening and transaction monitoring as one decision, on one evidence graph, is not merely tidier — it changes outcomes. It catches the case that each silo would have closed or missed, and it produces a single record that an auditor can read end to end.

> **See it live.** The interactive demo and Investigator Console at **forensio.com** walk the exact scenario above — screening and transaction signals on one graph — to a sealed decision.