



2025 Products & Services Catalogue

Aligning Financial Crime Risk & Compliance Solutions to the Organisational Operating Model

Introduction to FCRMC

FCRMC is a niche financial crime risk and compliance consulting firm that differentiates itself by structuring its products and services around an organisation's operating model components. Our approach ensures that financial crime risk management and compliance are not siloed functions but embedded within an organisation's governance, people, processes, technology, and data.

Our risk-based and quality-assured services provide organisations with practical, scalable, and sustainable compliance solutions, enabling them to meet regulatory obligations while enhancing operational efficiency and minimising financial crime risks.

This catalogue outlines our key products and services, categorised by organisational operating model components, demonstrating their interconnectivity and strategic alignment.

Delivery Approach

FCRMC delivers its financial crime risk and compliance solutions through a highly skilled team of consultants and specialist service providers with extensive experience in financial crime risk management, regulatory compliance, and governance. Our consultants bring deep expertise in AML/CFT, fraud prevention, sanctions compliance, customer due diligence, transaction monitoring, and regulatory technology (RegTech) integration.

We ensure quality-assured service delivery by maintaining a structured oversight process that includes peer review, compliance validation, and risk-based execution methodologies. By leveraging a network of industry experts, former regulators, forensic specialists, and compliance professionals, FCRMC provides tailored, industry-specific, and jurisdictionally relevant solutions that support organisations in navigating complex financial crime risk landscapes.

Our delivery model ensures:

- **Scalability** - Tailored services that adapt to evolving business and regulatory needs.
- **Expert-Led Execution** - Compliance strategies designed and delivered by subject matter specialists.
- **Risk-Based Approach** - Solutions that align with an organisation's unique risk exposure.
- **End-to-End Oversight** - Quality control and compliance validation at every stage of engagement.

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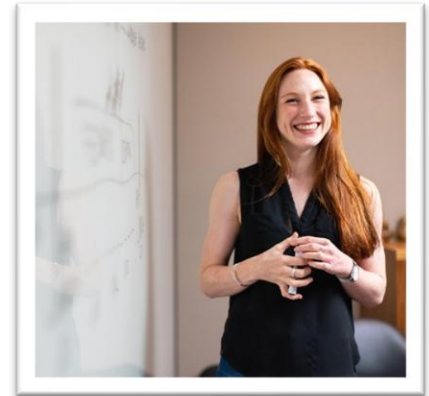
A. The Organisational Operating Model

1. Governance

Aligning financial crime risk and compliance with leadership oversight, policies, and strategic decision-making.

Overview & Alignment

Governance forms the foundation of a strong compliance framework, ensuring that risk and compliance strategies are led from the top. Effective governance structures enable alignment with people management, operational processes, technology solutions, and data governance, ensuring a cohesive and risk-based compliance culture.



Service/Product	Purpose	Benefit to Organisation
Regulatory & Compliance Framework Development	Align policies with regulatory obligations and best practices.	Ensures compliance with laws, reduces regulatory risk, and strengthens governance.
Financial Crime Risk Management Frameworks	Develop overarching AML, CFT, and sanctions risk strategies.	Provides a structured approach to managing financial crime risks.
Board & Senior Management Compliance Training	Equip leadership with knowledge on regulatory responsibilities.	Enhances governance oversight and strategic compliance decision-making.
Compliance Program Effectiveness Reviews	Assess current compliance programs for gaps and optimisation.	Identifies deficiencies, strengthens frameworks, and improves regulatory alignment.

2. People & Stakeholder Management

Embedding a compliance-first culture across internal teams and external stakeholders.

Overview & Alignment

An organisation's people—including employees, third parties, and stakeholders—play a critical role in compliance success. Training, awareness, and engagement support governance objectives while ensuring that compliance processes are effectively executed, and technology solutions are properly utilised.

Service/Product	Purpose	Benefit to Organisation
Training & Certification Programs	Provide employees with financial crime compliance knowledge.	Enhances compliance culture and reduces risk exposure.
Third-Party & Supplier Risk Management	Screen vendors and partners for financial crime risk.	Protects the organisation from third-party risks and regulatory penalties.
Stakeholder Engagement & Regulatory Interaction	Advise on regulatory relationships and industry engagement.	Strengthens regulatory trust and supports compliance efforts.
Whistleblowing & Ethics Hotline Advisory	Establish ethical reporting mechanisms.	Encourages internal compliance reporting and risk mitigation.

3. Processes & Procedures

Structuring financial crime controls and compliance workflows within business operations.

Overview & Alignment

Effective compliance processes ensure that financial crime risk is proactively managed and detected. These processes must align with governance for accountability, with people for execution, with technology for automation, and with data for accurate risk assessment.



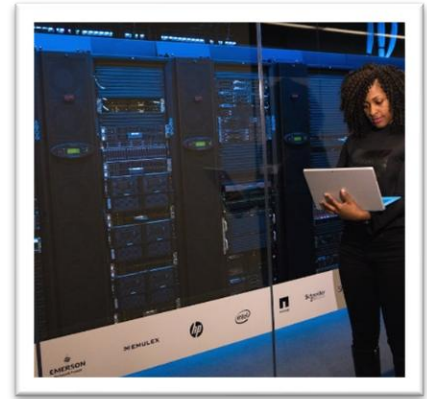
Service/Product	Purpose	Benefit to Organisation
Risk-Based Customer Onboarding & Due Diligence	Enhance KYC/CDD/EDD processes.	Reduces onboarding risks and ensures regulatory compliance.
Transaction & Activity Monitoring Frameworks	Design risk-based monitoring for suspicious activities.	Improves fraud detection and compliance reporting.
Internal Investigations & Incident Response	Structure response playbooks for financial crime incidents.	Provides clear protocols for investigations and risk management.
Audit & Internal Controls Assessments	Review effectiveness of internal controls.	Strengthens risk management and regulatory compliance.

4. Technology

Leveraging innovative RegTech solutions for financial crime risk detection and compliance automation.

Overview & Alignment

Technology plays a critical role in monitoring, detecting, and preventing financial crime. When aligned with governance, people, and processes, technology enhances compliance efficiency and effectiveness while ensuring data integrity.



Service/Product	Purpose	Benefit to Organisation
Financial Crime Technology Strategy & Selection	Assist in selecting appropriate compliance technology solutions.	Enhances efficiency and compliance effectiveness.
RegTech Integration	Implement automation for compliance processes.	Reduces manual effort and improves compliance accuracy.
Cybersecurity & Fraud Prevention Strategies	Strengthen security frameworks to mitigate risks.	Protects the organisation from cyber fraud and financial crime.
Compliance Technology Implementation Oversight	Manage project rollouts for compliance solutions.	Ensures seamless and effective implementation of compliance tools.

5. Data

Ensuring data integrity and analytics-driven decision-making for financial crime risk management.

Overview & Alignment

Data is the backbone of compliance and financial crime risk management, providing insights that inform governance decisions, people training, process improvements, and technology advancements.



Service/Product	Purpose	Benefit to Organisation
Data Governance for Financial Crime Compliance	Ensure compliance data integrity and structure.	Enhances data-driven compliance decision-making.
Risk-Based Data Analytics for Compliance	Apply analytics to detect anomalies and suspicious behaviour.	Strengthens financial crime monitoring and response.
Privacy & Data Protection Compliance	Align compliance with data protection laws (GDPR, POPIA, etc.).	Reduces legal risk and ensures responsible data handling.
Customer & Transaction Risk Profiling	Develop risk-scoring models for due diligence.	Enhances risk-based decision-making and monitoring.

B. Specific Financial Crimes Products & Services

1. Money Laundering

Implementing AML strategies to detect, prevent, and mitigate money laundering risks.

Money laundering poses a significant threat to financial institutions and businesses, exposing them to legal, regulatory, and reputational risks. Organisations must implement robust AML frameworks, risk-based customer due diligence measures, and ongoing transaction monitoring systems to prevent financial crime.



Service/Product	Purpose	Benefit to Organisation
AML Program Development	Design comprehensive AML programs aligned with regulations.	Ensures compliance with AML laws and mitigates financial crime risks.
Risk-Based Customer Due Diligence (CDD)	Implement effective KYC/CDD/EDD frameworks.	Reduces exposure to high-risk clients and strengthens compliance.
Suspicious Transaction Reporting (STR/SAR)	Establish reporting processes for regulatory compliance.	Ensures timely reporting of suspicious activity to authorities.
AML System Effectiveness Reviews	Assess the performance of AML detection systems.	Improves AML monitoring and regulatory alignment.
Transaction Monitoring Optimisation	Enhance rule-based and AI-driven detection models.	Reduces false positives and strengthens financial crime prevention.

2. Terrorist & Proliferation Financing

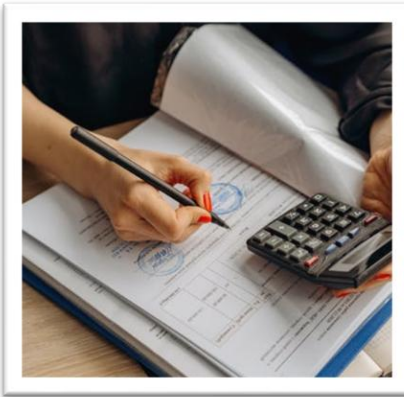
Enhancing controls to prevent illicit financial flows linked to terrorism and proliferation activities.

Terrorist financing and proliferation financing pose critical risks to national security and financial integrity. Organisations must adopt proactive risk assessment measures, transaction monitoring protocols, and sanctions screening procedures to prevent misuse of financial systems.



Service/Product	Purpose	Benefit to Organisation
Counter-Terrorism Financing (CTF) Frameworks	Develop policies to detect and prevent terrorist financing.	Enhances regulatory compliance and mitigates illicit financial risks.
Proliferation Financing Risk Assessments	Identify and assess risks linked to proliferation financing.	Strengthens financial controls and regulatory compliance efforts.
Enhanced Sanctions & Watchlist Screening	Monitor transactions for links to terrorism and illicit actors.	Reduces exposure to financial crime and regulatory penalties.
CTF Transaction Monitoring	Implement transaction monitoring models for CTF.	Enhances risk detection for terrorism-related transactions.
CTF & Sanctions Training	Provide specialised training on terrorist financing risks.	Builds capacity to identify and prevent illicit financial activity.

3. Sanctions Breaches



Ensuring compliance with international sanctions regimes to mitigate legal and financial risks.

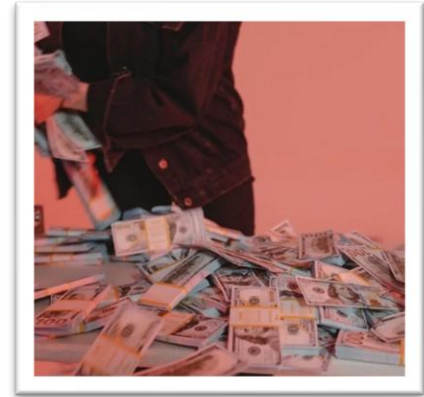
Sanctions violations can result in severe penalties, including financial fines, business restrictions, and reputational damage. Organisations must establish robust sanctions compliance programs, automated screening mechanisms, and risk-based due diligence processes to mitigate exposure.

Service/Product	Purpose	Benefit to Organisation
Sanctions Compliance Program Development	Design policies to meet global sanctions requirements.	Reduces the risk of non-compliance and regulatory action.
Automated Sanctions & PEP Screening	Implement technology solutions for sanctions checks.	Enhances efficiency and accuracy in sanctions compliance.
Third-Party Sanctions Due Diligence	Assess business partners for sanctions risks.	Prevents engagement with restricted or high-risk entities.
Sanctions Risk Assessments	Identify and evaluate potential sanctions exposure.	Strengthens compliance and risk mitigation strategies.
Regulatory Reporting & Sanctions Advisory	Support organisations in managing sanctions-related reporting.	Ensures timely compliance with regulatory obligations and reduces enforcement risks.

4. Fraud

Developing controls and frameworks to prevent, detect, and mitigate fraud risks.

Fraud is a pervasive financial crime risk that can result in significant financial losses, reputational damage, and regulatory penalties. Organisations must implement robust fraud prevention measures, proactive detection strategies, and responsive investigation mechanisms to minimise exposure to fraudulent activities.



Service/Product	Purpose	Benefit to Organisation
Fraud Risk Management Frameworks	Establish fraud prevention, detection, and response strategies.	Reduces fraud exposure and strengthens internal controls.
Fraud Investigations & Forensic Analysis	Conduct investigations into suspected fraud cases.	Identifies fraudulent activities and mitigates losses.
Insider Fraud Prevention Programs	Develop controls to detect and prevent internal fraud.	Protects the organisation from insider threats and collusion.
Fraud Awareness & Training Programs	Educate employees on recognising and preventing fraud.	Enhances organisational fraud resilience and reporting culture.

5. Bribery & Corruption



Strengthening anti-corruption measures to prevent bribery and unethical practices.

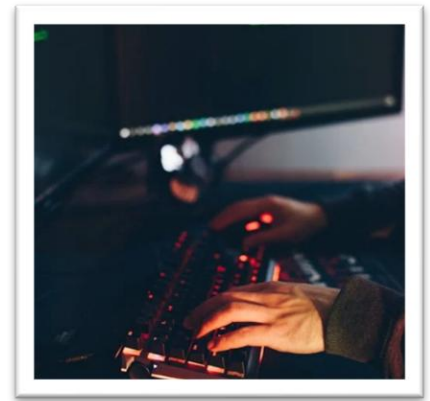
Corruption and bribery pose serious risks to organisations, leading to legal consequences, reputational harm, and regulatory scrutiny. Establishing a strong anti-corruption framework ensures compliance with anti-bribery laws and promotes ethical business conduct.

Service/Product	Purpose	Benefit to Organisation
Anti-Bribery & Corruption (ABC) Frameworks	Develop policies and controls to prevent corruption.	Ensures compliance with anti-corruption laws and reduces legal risks.
Third-Party Due Diligence for Corruption Risks	Assess business partners and vendors for corruption exposure.	Prevents reputational damage and regulatory penalties.
Corruption Risk Assessments	Identify and mitigate corruption risks within operations.	Enhances transparency and governance structures.
Whistleblower Protection & Ethics Advisory	Establish and support whistleblowing frameworks.	Encourages ethical reporting and protects whistleblowers from retaliation.

6. Cybercrime

Enhancing cybersecurity measures to mitigate financial crime threats in digital spaces.

Cybercrime has become a major threat to organizations, exposing them to fraud, data breaches, ransomware, and identity theft. A proactive cybersecurity strategy is critical to safeguarding financial and customer data, preventing financial crime, and maintaining compliance with cybersecurity regulations.



Service/Product	Purpose	Benefit to Organisation
Cybercrime Prevention Strategies	Implement controls to protect against cyber threats.	Reduces risks of fraud, data breaches, and identity theft.
Incident Response & Cybercrime Investigation	Develop protocols to respond to cyber incidents.	Minimises damage from cyber threats and ensures compliance with cybersecurity regulations.
Dark Web Monitoring & Threat Intelligence	Identify exposure to cyber threats and data leaks.	Enhances proactive cyber risk management and response.
Cybersecurity Awareness & Training	Educate employees on recognising and mitigating cyber risks.	Strengthens organisational resilience against cybercrime.

7. Compliance Policy & Standards Development




FCRMC offers expert support in the **development and enhancement of compliance policies and standards** aligned with the Generally Accepted Compliance Practice (GACP) Framework, as published by the Compliance Institute Southern Africa (CISA). Our approach incorporates alignment to leading compliance practices, ensuring policies are structured around the GACP's principles, outcomes, and standards.

We have developed a suite of individual **compliance standards** aligned to the 23 GACP supplementary guides, enabling clients to establish a clear, consistent, and practical compliance framework that supports regulatory alignment, ethical conduct, and operational integrity across the organisation

Summary

FCRMC's operating model-driven approach ensures that financial crime risk and compliance are integrated into an organisation's DNA rather than treated as standalone functions. Aligning compliance governance, people, processes, technology, and data, we enable organisations to build resilient, scalable, and effective financial crime risk management frameworks.

For inquiries about our products and services, contact us today.

A dark green banner with a white border containing contact information. It features three white boxes with text, each preceded by a faint green icon: a smartphone, an envelope, and a laptop with a globe.

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