

Factsheet

Compliance monitoring in Finastra Opics

Compliance monitoring is essential for identifying risks, ensuring legal adherence, and fostering continuous improvement in treasury management.

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Our Opics Compliance Monitoring tool is designed to help banks proactively manage risks and ensure legal adherence. By integrating real-time monitoring solutions, we enable financial institutions to mitigate legal and financial risks, build trust, and maintain a positive reputation in the industry."

Tribhuwan Punetha

Senior Product Manager, Finastra

Banks face increasing scrutiny, evolving risks, and operational complexities, making proactive compliance essential to avoid hefty penalties. In 2023 alone, non-compliance fines exceeded US\$10 billion. Compliance has become a strategic priority, not just a regulatory requirement. Treasury systems must adopt real-time monitoring solutions that detect risks and prevent violations.

However, compliance needs vary due to differing internal policies and external legal requirements. A one-size-fits-all approach doesn't work as each bank has its own risk appetite and structures. To address diverse demands, an enhanced compliance monitoring platform is essential.

Key benefits of compliance monitoring

- 1 Mitigating legal and financial risks:**
Non-compliance can lead to legal issues and financial losses, including indirect costs like operational disruptions and reputational damage. Regular assessments help identify risks early, for quick interventions.
- 2 Ensuring regulatory compliance:**
Organizations face numerous regulations varying by industry and location. Compliance monitoring evaluates operations against these standards, covering employment practices, data protection, and anti-corruption laws.
- 3 Building trust and reputation:**
Stakeholders value organizations that demonstrate ethical practices. Consistent compliance monitoring shows commitment to transparency, building a positive reputation over time.

Enhancing risk management with Opics compliance

The Opics Compliance Monitoring Tool empowers middle-office risk teams with an intuitive platform for defining and monitoring compliance rules across trade instruments.

Integrated with Opics, the tool enhances the overall risk management framework within treasury operations. The unified setup allows consistent data flow between the compliance and treasury functions, which facilitates streamlined limits monitoring and compliance.

Risk teams can define and enforce rules within the same platform used for treasury activities, ensuring real-time visibility, efficient breach handling, and instant alerts on rule violations.

The tool enables banks to:

- Set custom limits for pre and post-deal checks
- Continuously scan transactions, risk limits, and exposure thresholds, flagging potential breaches before they escalate
- Monitor and receive real-time alerts with a unified dashboard, along with end-of-day reports easily shared via email

Key capabilities:



Custom rule definition:
The compliance tool offers a flexible framework for defining custom rules based on specific business needs, ensuring alignment with organizational risk policies and regulatory requirements.

Users can define rules across:

- **Asset classes** – Targeted monitoring based on unique risk profiles of the asset type
- **Trade data** – Configure rules for specific data fields for precise control over compliance parameters
- **User-defined** – Combine data fields across multiple arrays
- **Workflows** – Customize workflows to meet special compliance requirements



Trade Execution in Opics:
Traders initiate and confirm Money Market trades within Opics Treasury. Once the trade details are finalized, the execution is processed through the system, capturing all necessary information for compliance verification.



Automatic trade transmission:
Upon execution, trade information is automatically sent to the Compliance Monitoring Tool. Trades are promptly available for compliance assessment without manual intervention, thereby reducing the risk of errors.



Pre- deal limits
Front office trading system (Opics) users can run compliance tests before trade execution for rules defined in the compliance monitoring platform. This function evaluates trades against predefined limits to minimize financial losses, reduce non-compliance risks and penalties, streamline operations, enhance accountability with a clear audit trail, and empower traders to make informed decisions.



Post-deal limits
Monitor executed trades in Opics to ensure adherence to limits, identify violations, and assess the impact on trading exposure and overall regulatory needs. The feature facilitates corrective measures for identified breaches and continuously refines risk management strategies and compliance protocols.



Breach manager
Enable centralized tracking of compliance breaches with timely alerts to stakeholders, promoting regulatory adherence and proactive risk management.



Dashboards
Take a comprehensive view of monitoring and compliance risks in the system. Users can view risks associated with trades based on breaches raised by custom rules. This enables treasurers and risk officers to act on cases and make informed decisions in near real-time, ensuring smooth operations and regulatory adherence.

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ID-81654 / 0225

Corporate Headquarters

4 Kingdom Street
Paddington
London W2 6BD
United Kingdom
T: +44 20 3320 5000

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