Optimoney

Compliance Operations Technology for Financial Institutions

From alert to STR.
From mule to action.

Optimoney builds AI-driven compliance operations technology that helps financial institutions cut false alarms, adjudicate faster, file stronger STRs and stop mule networks early, for a digitally inclusive & secure Bharat.

Compliance Catalyst™ | OptiScore™ | OptiMule™

The challenge

Alert overload

Generic, threshold-based rules generate high volumes of false positives, so analysts spend most of their time clearing noise.

Weak alert-to-STR ratio

TMS consistently generates alerts because of improper data and thresholds, thereby weakening the hit rate.

Slow adjudication

Analysts manually pull data from multiple systems for every alert, which slows closure and leads to inconsistent decisions.

STR pressure

STRs must be filed within 7 working days of suspicion; weak case documentation delays filing and dilutes quality.

Static customer risk

Risk is rated at onboarding and reviewed periodically, so changes in customer behaviour go unflagged in between.

Mules found too late

Accounts are reviewed one at a time, so mule networks surface only after complaints, once funds have moved.

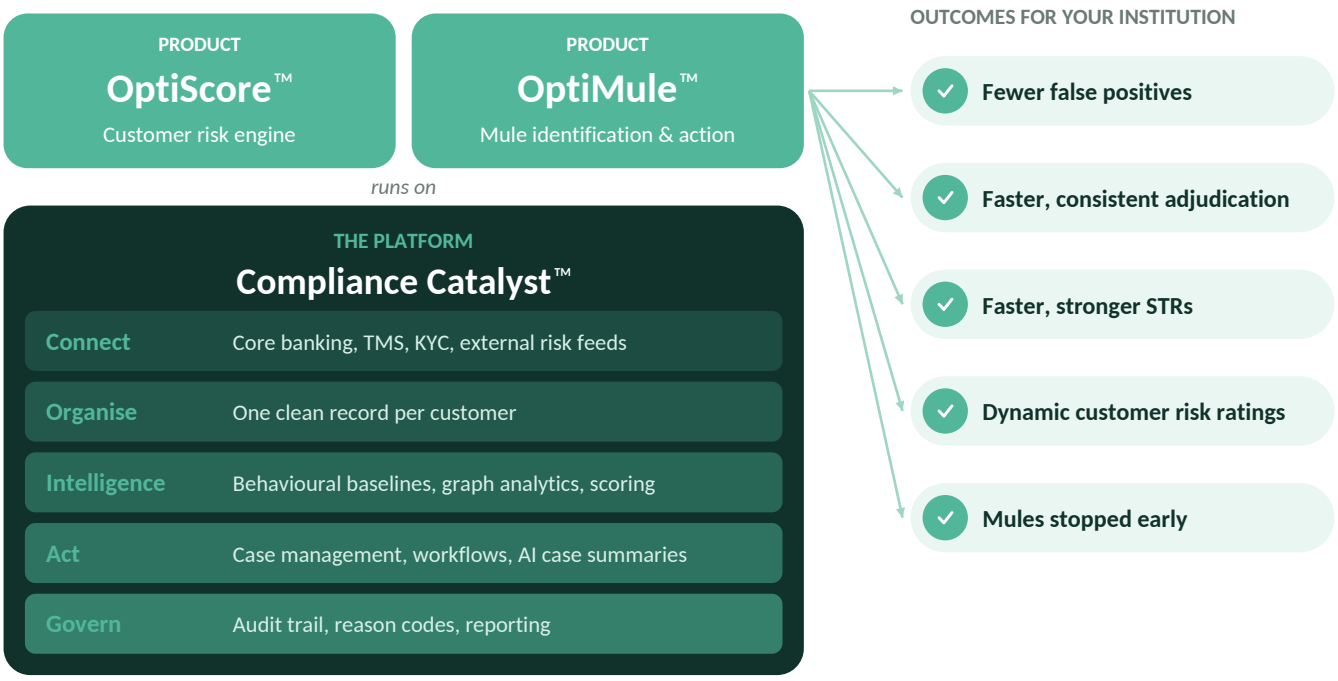
THE PLATFORM

Compliance Catalyst™

AI-driven compliance platform

One integration. Many outcomes.

Compliance Catalyst™ plugs into your core banking and existing transaction monitoring, brings customer and transaction data into one view, and runs Optimoney's AI engine on top. You switch on the products you need, and every new AI capability we build lands on the same platform, with no new integration project.



Built to fit how institutions work

Works alongside your TMS

No rip-and-replace. Compliance Catalyst reads your existing systems and makes their alerts more effective.

Explainable by design

Every score and flag comes with reasons, a full audit trail and a human in the loop.

New capabilities

New AI capabilities land on the same platform, so your compliance stack keeps getting sharper.

PRODUCT · RUNS ON COMPLIANCE CATALYST

OptiScore™ Customer risk engine

OUTCOME **Every customer's risk is current, and every alert is worked in the right order.**

Most institutions rate customer risk at onboarding and revisit it occasionally, while behaviour changes every day. OptiScore™ re-rates every customer continuously from how they actually behave, and links that score to the alerts they trigger, so monitoring and risk assessment work as one.

SIX SIGNAL FAMILIES

- Profile & KYC
- Geography
- Behavioural pattern
- Transaction velocity
- Network & connections
- Alert & case history

WHAT YOU GET

- Alerts prioritised by each customer's current risk
- Faster, consistent adjudication with AI case summaries
- Stronger STRs, filed sooner
- Risk ratings kept current, with reasons; your policy decides

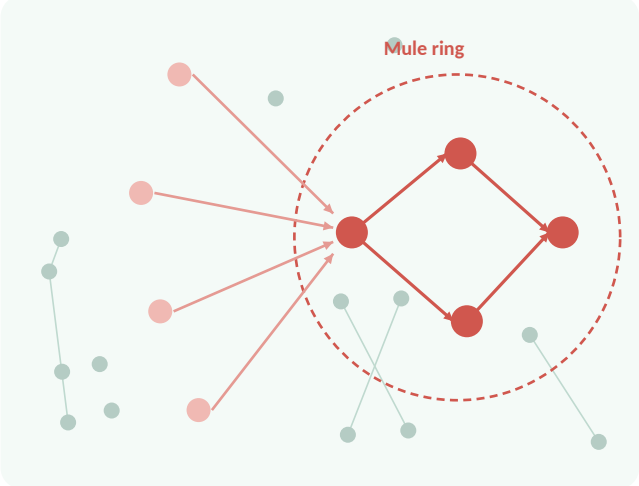
PRODUCT · RUNS ON COMPLIANCE CATALYST

OptiMule™ Mule identification & action

OUTCOME **Mule networks found early and acted on before the money moves.**

Mules never work alone. One account looks harmless; the network it sits in does not. OptiMule™ uses network and graph analytics to map how money and accounts connect across your book, flags mules and the rings around them, and drives clear, explainable action.

IDENTIFY Screen applicants → **TRACK** Map money flows → **ACTION** Hold · EDD · Report



WHAT YOU GET

- Mules identified by you, earlier, not reported to you later
- Linked accounts traced from every confirmed mule
- Explainable flags with human review before any action
- Targeted, time-bound holds and reporting aligned to your SOP

Better together

OptiScore™
Customer risk engine

A mule flag raises the customer's risk score →

← A risk spike triggers a network check

OptiMule™
Mule identification & action

Why now

DRAFT · RBI 2026

Mule SOP on the way

RBI's draft KYC Amendment Directions propose time-bound holds on suspected mule activity, with explainable detection and human review.

RBI · AUG 2025

Responsible AI

The FREE-AI framework expects AI used by regulated entities, including vendor AI, to be explainable and auditable.

FIU-IND

STR quality in focus

STRs are due within 7 working days of suspicion, and their quality is examined, not just their volume.

Why Optimoney

Proven in production

Compliance Catalyst is deployed at a systemically important financial institution.

Guided by practitioners

Stellar advisory council: Uma Shankar Paliwal (former ED, RBI), Hemant Adarkar (Independent Director, SBI), Ravi Lahoty (ex-Principal Officer, HDFC Bank).

Built for Indian institutions

Designed around Indian regulation and the realities of banks and co-operative banks.

LET'S TALK

30 minutes to show you what we've built!

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