Smaragd Compliance Suite

Non progredi est regredi.

Business Release Notes 2026.1

Smaragd makes compliance smart – a future proof solution for meeting regulatory requirements, combating financial crime and preventing money laundering for financial institutions and other businesses.

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Smaragd
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Release 2026.1 – Consistent alignment with AMLD6, AMLR and RTS

With the European anti-money laundering package, the financial sector is entering a new phase of supervision. In addition to the sixth EU Anti-Money Laundering Directive (AMLD6), the immediately applicable Anti-Money Laundering Regulation (AMLR) and the accompanying Regulatory Technical Standards (RTS) and Implementing Technical Standards (ITS) are becoming particularly important. At the same time, the establishment of the European Anti-Money Laundering Authority (AMLA) marks the transition from nationally driven implementation to a more harmonised, centrally coordinated European supervisory framework.

Non progredi est regredi – to stand still is to fall behind. Progress is not an option within the European supervisory framework, but a prerequisite. Against this backdrop, regulatory adaptation is no longer a one-off reaction, but an ongoing strategic task.

The Smaragd Compliance Suite 2026.1 is consistently geared towards these developments. It supports institutions in implementing stricter requirements for risk management and governance, standardising risk analyses, processes and data models, ensuring audit-proof documentation of risk-based decisions, and preparing for future direct European supervision by the AMLA. Through enhanced KYC attributes, multidimensional risk analyses, the archiving of client risks, and structured processing of suspicious transactions, Smaragd creates the technological foundation for compliance with the AMLR and the associated technical standards. The Smaragd Compliance Suite 2026.1 thus offers a robust, future-oriented platform for the implementation of a uniform, risk-oriented and Europe-wide interoperable anti-financial crime framework.

Overview of module versions for the Smaragd Release 2026.1

Release 2026.1 comprises coordinated versions of all core Smaragd components, thereby providing a consistent, high-performance and regulatory-compliant overall platform for financial crime compliance:

- Smaragd ARS (Archive and Research Service) 1.6
- Smaragd CRS (Compliance Risk System) 6.4
- Smaragd MDS (Monitoring & Detection System) 6.0
- Smaragd CBM (Correspondent Bank Monitoring) 6.0
- Smaragd TCM (Transaction Controlling & Monitoring) 7.2
- Smaragd IAC 2.0
- Smaragd Simulation Service 1.0

New features in Smaragd ARS

Extension of the delete function in Smaragd ARS

With this release, we are introducing enhanced and more transparent logging for the deletion of entries in Smaragd ARS. The aim is to provide fully traceable evidence of the execution and outcome of the deletion process.

When the process is initiated, the log file now records that the deletion process has started – including the parameters used. The system then determines the number of entries to be deleted and additionally logs the oldest affected entry, which is identified based on the calculation parameters.

Once the deletion process has been successfully completed, a final result line is written to the log file to conclude the process in a complete and audit-proof manner.

In addition, the option to send email notifications as part of the deletion process has been introduced. Multiple recipient addresses can now be specified.

These improvements significantly enhance the traceability, transparency and auditability of deletion processes.

New features in Smaragd CRS

Visualisation of customer risk history

The Smaragd Suite offers a fully integrated user interface for the seamless historization of customer risk assessments. Every change to the customer's risk is documented in a transparent, traceable and audit-proof manner.

Users can view and reconstruct historical risk calculations, including all underlying data, and compare them with previous assessments.

This function is a key tool for compliance with AMLR and enhances the traceability and audit assurance of internal control systems.

Support for multiple transaction risks – more precise and flexible calculation of customer risk

With version 2026.1, Smaragd sets new standards in risk analysis. Multiple transaction risk scores can be defined and calculated in parallel, enabling even more detailed and targeted risk management.

Previously, when defining indicators, it was possible to specify whether a match influenced a general transaction risk score, which was incorporated into the customer risk assessment as a risk dimension.

With the new version, this methodology has been significantly expanded. Different types of risk – such as money laundering (AML) or terrorist financing – can now be considered and assessed separately. Indicators can be specifically assigned to individual risk profiles. For example, an indicator for frequent cash transactions can be assigned to AML risk, whilst suspicious transactions to high-risk countries can be assigned to terrorist financing risk.

This functionality enables the precise implementation of regulatory requirements through separate risk analyses and contributes to the calculation of well-founded and robust customer risk scores.

In addition, Smaragd CRS offers advanced configuration options for the impact of transaction risk scores on the aggregated customer risk. The effects of individual risk scores can now be controlled interactively. Among other things, it is possible to specify

- how quickly newly calculated transaction risk scores take effect in the customer risk,
- how long these risk scores remain valid, and
- the form in which the risk values are gradually reduced over time.

New features in Smaragd MDS & CBM

New KYC attributes for transaction monitoring and risk assessment

By expanding key KYC data fields, the Smaragd Suite creates an even more robust foundation for monitoring additional customer characteristics.

This increases transparency, facilitates proactive compliance with AMLR requirements and optimises the data foundation for automated processes in monitoring and risk management. At the same time, the solution remains flexible and can be easily adapted to future regulatory developments.

New SAR flag to support risk-based customer monitoring

Smaragd MDS/CBM Version 6.0 introduces the SAR flag (Suspicious Activity Report) to support institutions in risk-based customer monitoring and to meet the requirements of enhanced due diligence (EDD).

The SAR flag is used to flag customers for whom a suspicious activity report has been filed, and forms the basis for adjusting the customer risk and for initiating specific measures in downstream systems.

It is maintained as a standalone technical piece of information at customer level and is flexibly configurable. The possible flag values can be defined individually to reflect different technical requirements. Once set, the SAR flag is transmitted via Smaragd IPF to downstream systems, in particular Smaragd CRS.

There, it can be used, amongst other things, to reclassify customers into higher risk categories or to trigger an EDD process. In this way, the SAR flag supports more precise risk monitoring, ensures seamless system integration and enables the efficient implementation of regulatory requirements.

Multi-dimensional Customer Risk

Through the optimised separation and targeted calculation of various customer risks – such as money laundering, terrorist financing and fraud – institutions can consider multiple risk dimensions in parallel at the customer level.

Whereas previously only AML customer risk was taken into account, Smaragd MDS from version 6.0 onwards enables the separate consideration of multiple risk dimensions.

This enhancement increases regulatory future-proofing, enhances the technical quality of the framework and supports differentiated, risk-oriented monitoring. Anomalies can be classified more precisely, false alarms significantly reduced and resource-intensive checks specifically focused on relevant risk drivers.

New 'Information' indicator type for indicator hits that do not require processing

From Smaragd MDS Version 6 onwards, it is possible to define indicators whose hits are not subject to operational processing and serve exclusively for informational purposes or are used for the calculation of transaction risk scores. For this purpose, the indicator type definition has been extended to include the value “Information”.

Indicators of this type identify issues where there is no need for review or escalation, and which therefore do not enter the regular alert processing workflow. For these indicators, the “To be reviewed” flag is set to “No” by default. Furthermore, the associated indicator score is not included in the client score.

At the same time, the corresponding hits remain fully available within the system and can be used for monitoring and analysis purposes. The information indicators can be used to determine the multiple transaction risk scores. Using optional filter functions in the alert overview, these informative hits can be hidden to direct the operational focus specifically towards issues requiring action.

This approach supports risk-based prioritisation, reduces operational overhead and sustainably improves the efficiency of AML alert processing, without risking the loss of relevant information for analytical and management purposes.

End-of-life announcements

The following functionalities will no longer be supported in Smaragd TCM from Core Release 2026.2 onwards.

- Web service SOAP version 1
- Web service REST version 1

Simplifying complexity

With Smaragd, you stay on top of things: our agile, scalable and powerful compliance suite enables the efficient resolution of complex payment structures and ensures maximum transparency for suspicious financial transactions.

Thanks to intelligent automation and state-of-the-art technology, you can identify risks at an early stage, make informed decisions and thus secure your long-term success.

Our flexible solution grows with your requirements – for security today and regulatory stability tomorrow.

About GFT – Shaping the future of digital business

GFT is a pioneer in digital transformation. Using next-generation technologies, we enable our clients to boost their productivity through intelligent software solutions. Our focus areas are digital finance, AI and data solutions for businesses, and platform modernisation. Proven technological excellence, a strong partner ecosystem and comprehensive industry knowledge are among GFT's strengths. GFT's talented professionals design, implement and manage software applications for innovative companies in accordance with specifications. With offices in more than 15 markets worldwide, GFT ensures proximity to its clients. The company also brings together more than 35 years of experience and a global team of over 10,000 highly qualified professionals.

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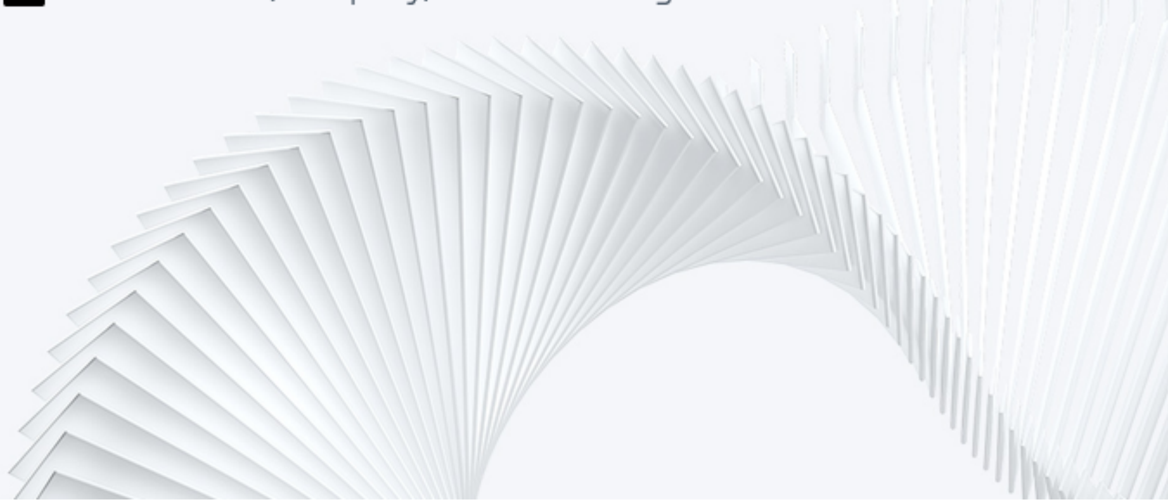

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