

Quartz for Compliance



Overview

Financial institutions around the world today are navigating an increasingly complex regulatory environment. Rising cyber threats, sophisticated money laundering activities, increased mergers and acquisition and cross border transactions, along with the surge in adoption of digital currencies are exposing institutions to greater compliance risks, and potential regulatory penalties that can adversely affect both reputation and business performance.

Organisations across industry domains need access to a scalable, agile, and automated compliance solution that can anticipate and respond to emerging threats instantly.

Quartz™ for Compliance from TCS enables financial and non-financial institutions worldwide to effectively manage fraud and compliance risks while keeping pace with evolving regulatory demands. Leveraging advanced technologies such as AI, Machine Learning, and blockchain, the solution empowers organizations to benefit from TCS's continuous investment in innovation and future-ready compliance capabilities.

Solution

Quartz for Compliance is built on the principles of 'Anticipate, Transform and Comply'. Drawing on proven experience across 15+ countries globally and a wide spectrum of business segments, the solution combines deep domain expertise in combatting financial crime, with advanced AI capabilities to identify anomalies in customers, transactions, networks, and behavioural patterns.

Its shared and trust-based architecture provides real-time, secure access to data, helping institutions address their compliance needs proactively. The solution helps anticipate emerging risks, strengthen investigative accuracy, and respond faster to evolving financial crime threats.

The platform delivers end to end capabilities to combat financial crime—spanning KYC, AML, sanctions screening, fraud monitoring, risk assessment, continuous monitoring, and regulatory reporting—enabling institutions to detect even the most subtle, hairline deviations across large transaction volumes and complex customer relationships.

Rated as a market leader by industry analysts, Quartz for Compliance provides well-defined APIs that allow quick and easy integration with external sources and third-party systems.

Available in a highly componentised model, Quartz for Compliance offers the following key features:

- **Early detection of anomalies:** Provides a comprehensive view of all client relationships spanning firms' business lines, enabling intelligent and informed decision-making, and minimizing the risk of financial fraud.
- **Regulatory compliance:** Comprehensive rules engine, configuration capabilities to support regulatory requirements across various jurisdictions.
- **Workflow orchestration:** Equipped with a systematically structured hierarchy to investigate cases and then review, escalate, or reassign them according to the risk involved; attach or add notes, maintaining a definite workflow, all of this with a comprehensive audit trail of each activity.
- **Performance optimization:** Automated and AI-based workflows to enhance case management.
- **Analytical algorithms:** To train workflow data, create models, and predict future states.



Benefits

- Comprehensive coverage:** Offers solutions for an organisation's financial crime mitigation needs, including watch-list screening, KYC, anti-money laundering, regulatory reporting and fraud.
- Unified financial crime mitigation platform:** Covers KYC, AML, sanctions screening, fraud monitoring, risk assessment, continuous surveillance, investigation, and regulatory reporting through a single integrated platform.
- AI-powered anomaly detection:** Uses advanced AI/ML capabilities to identify subtle, hairline deviations in customer behaviour, transaction patterns, networks, and risk indicators.
- End-to-end compliance coverage:** Supports the complete financial crime lifecycle, from onboarding and due diligence to monitoring, alert management, investigation, escalation, and reporting.
- Advanced utilities:** Offers sanction solutions like PEP, Internal list Screening, KYC verification and due diligence, KYC declaration trackers, risk assessment, continuous monitoring, transaction patterns, behavior, heat maps and peer analyzers, and reporting tools to better combat money laundering and terrorist financing.
- Intuitive dashboards:** Provides structured data views enabling users to attain insights related to customers, accounts, transactions, and alert justifications.
- List-agnostic solution:** Can ingest multiple regulatory or third-party lists and bank-specific internal watchlists for advanced screening.
- 360-degree compliance visibility:** Gives a trail of customer behavior, covering all the aspects of regulatory compliance in a single view.

Intelligence-Led Innovation

- **AI-Powered Intelligence Across the Lifecycle**
Embedding AI, machine learning, and intelligent automation across onboarding, screening, monitoring, investigations, and reporting to enhance compliance effectiveness.
- **Adaptability & Usability**
Extending compliance and risk management capabilities into digital asset ecosystems through greater transparency, traceability, and actionable intelligence.
- **Consortium-Based Intelligence Sharing**
Enabling secure collaboration and intelligence sharing across institutions to strengthen collective risk identification and financial crime prevention.
- **GenAI-Driven Decision Support & Insights**
Equipping investigators and compliance teams with contextual insights, automated summaries, and intelligent decision support capabilities.
- **Explainable AI & Transparent Decisioning**
Delivering traceable and auditable intelligence that supports regulatory compliance while fostering trust and accountability.
- **Intelligent Automation at Scale**
Advancing compliance operations through automated workflows, intelligent investigations, AI-enabled reporting, and optimized case management.

Quartz Advantage

Built to support institutions across diverse geographies, business segments, and regulatory environments, the solution enables faster adoption, stronger risk visibility, and more consistent compliance outcomes.

- **Configurable and scalable architecture:** Highly parameterised rulebooks, workflows, and risk models allow institutions to adapt quickly to changing regulatory and business requirements.
- **DLT-ready solution:** Designed to support emerging trust-based architectures and distributed ledger capabilities for secure, transparent, and auditable compliance operations.
- **Improved investigator productivity:** Intelligent workflows, dashboards, prioritisation, audit trails, and case management tools help reduce manual effort and accelerate decision-making.
- **Future-ready innovation:** Continuously enhanced with AI/ML, GenAI, advanced analytics, automation, and blockchain-led capabilities to help institutions stay ahead of evolving financial crime threats.

About Quartz

Quartz offers innovation-led solutions that combine the benefits of DLT and AI. Built on the premise of 'trusted intelligence', the solution addresses business challenges across the entire value chain including development, integration, and governance of ecosystems for various industries including Financial Services, Banking, Supply Chain, Energy & Utilities and eGovernance. Backed by awards from Financial Technology Forum (Best Fraud Prevention Solution), SPM Excellence Award (by the Centre for Software and IT Management (CSITM) of Indian Institute of Management Bangalore), Asia Pacific Stevie Awards (Best Machine First Sanctions Screening), Juniper Research (Gold Winner for Digital Identity Innovation), the Asian Banker (Best Fraud Prevention Technology Implementation), Financial Technology Forum (Best New Post Trade Solution of the Year), Asset Servicing Times (Outstanding Innovation Award) and recognition from Analysts (ranked #1 Best Performing Fraud Management Solution by IBS Intelligence) Quartz can help organizations operate at the forefront of technology innovation

To know more about Quartz, please write to us at tcs.quartz@tcs.com, or visit our website <https://www.tcs.com/what-we-do/products-platforms/quartz>

About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services (BSE: 532540, NSE: TCS) is the technology partner of choice for industry-leading organizations worldwide. Since its inception in 1968, TCS has upheld the highest standards of innovation, engineering excellence and customer service.

It has set an aspiration to become the world's largest AI-led technology services company and is enabling its clients to transform themselves across the full AI stack, from infrastructure to intelligence.

Rooted in the heritage of the Tata Group, TCS is focused on creating long term value for its clients, its investors, its employees, and the community at large. With a highly skilled workforce spread across 55 countries and 202 service delivery centers across the world, the company has been recognized as a top employer in six continents. With the ability to rapidly apply and scale new technologies, the company has built long term partnerships with its clients – helping them emerge as perpetually adaptive enterprises. Many of these relationships have endured into decades and navigated every technology cycle, from mainframes in the 1970s to artificial intelligence today.

TCS sponsors 14 of the world's most prestigious marathons and endurance events, including the TCS New York City Marathon, TCS London Marathon and TCS Sydney Marathon with a focus on promoting health, sustainability, and community empowerment.

TCS generated consolidated revenues of over US \$30 billion in the fiscal year ended March 31, 2026.

For more information, visit www.tcs.com

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