# OASIS STIX Financial Crime Intelligence Extension

## Open Standard for Proactive Detection of Money Laundering, Fraud, and Corruption

# Why Address Financial Crime?

## Scale of the Problem:

- $2–5 trillion laundered annually (2–5% of global GDP)
- Fragmented data and silos delay detection and enforcement

## The Opportunity:

- Standardisation improves cross-border intelligence exchange
- Faster, structured insights for regulators, investigators, and financial institutions

## Impact of STIX-FCI:

- Proactive detection of fraud, corruption, and laundering
- Alignment with AMLD5/6, FATF, and U.S. frameworks
- Cost reduction through interoperability

# Project Scope & Features

## What STIX-FCI Does:

- Extends STIX (cyber standard) to AML/KYC/KYB data
- Structured objects: x-suspicious-activities, x-kyc-individual, x-kyb-entity, UBO tracking, PEPs, sanctions

## Boundaries:

- Focus: Financial crime intelligence (AML, fraud, corruption)
- Excludes: Purely technical cyber-only threats (already covered by STIX)

## Goals:

- Short-term: Community draft reviews in 2025
- Long-term: Global adoption for financial crime intelligence exchange

# Who Benefits?

## For Organisations:

- Reduce compliance costs & audit burdens
- Enhance risk detection & fraud prevention
- Strengthen third-party & supply chain due diligence

## For Regulators & NGOs:

- Greater transparency into beneficial ownership
- Improved cross-border cooperation
- Consistent, machine-readable reporting

## Proof of Concept:

- STIX success in cyber security = blueprint for financial crime detection

# A Call for Collaboration

An open standard is only as good as the community that builds and uses it. Your expertise, resources, and network could play a pivotal role in shaping the attributes, governance, and adoption of STIX-FCI.

We welcome your input on:

- Essential corruption-related attributes for inclusion.
- Best practices for ensuring openness, trust, and accessibility.
- Joint efforts to promote adoption among governments, financial institutions, and relevant networks of stakeholders.

# Engagement

**Ways to Get Involved:**

- Join the OASIS STIX-FCI Open Project
- Review and comment on draft specifications (Q4 2025)
- Start pilot programmes within your organisation

**Timeline:**

- 2025: Draft reviews & community engagement
- 2026: Early adoption & pilot deployment

# Supporting Documents

To provide further insight, we have included the following documents:

**Financial Crime Research: Threat Profiling of Fraud, Corruption, and Money Laundering**
- A research brief mapping criminal typologies and risk patterns relevant to financial crime investigations.
- https://njordium.com/upldfiles/2025/07/Njordium_Threat-Profiles_Fraud_Corruption_AML_20250716.pdf

**STIX-AML Extension Proposal: Structured Intelligence for Financial Compliance**
- Technical proposal detailing the object model, attributes, and interoperability approach for extending STIX to cover AML/KYC/KYB intelligence.
- https://njordium.com/upldfiles/2025/07/Njordium_STIX-AML_Extension_Proposal_20250709.pdf

# Next Step . . .

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