



BondFICA

CAPABILITY BRIEF · FEATURE 1.6

Risk Engine Capability Brief

Explainable, RMCP-aligned risk scoring for FICA decisions — automatic after verification, configurable per firm, and ready for inspection packs.

Version

1.0

Date

30 July 2026

Audience

Sales, partners & prospects

Demo

<https://bondfica.co.za>

FICA compliance for South African conveyancers and bond attorneys

Purpose

The BondFICA Risk Engine evaluates money-laundering and terrorist-financing risk for each party in line with the firm's Risk Management and Compliance Programme (RMCP) and FICA's risk-based approach. It produces a transparent, auditable assessment that supports simplified, standard or enhanced due diligence.

SCORE

Automatic after KYC

When VerifyNow results arrive, active RMCP rules are evaluated and a score is mapped to Low / Medium / High.

RMCP

Firm-configurable rules

Owners and admins set rule impacts, categories, recommended actions, and score thresholds.

JUDGEMENT

Controlled overrides

Fee earners can override the level with a mandatory written reason — fully audited, original score retained.

PACK

Inspection ready

Assessments, triggered rules and overrides appear on the certificate summary and in the encrypted audit pack.

Default score bands

LEVEL	DEFAULT SCORE RANGE	UI COLOUR
Low	≤ 30	Emerald
Medium	31 – 70	Amber
High	≥ 71	Rose

Thresholds are tenant-configurable so each firm can align to its own RMCP.

Starter rule pack (examples)

RULE	TYPICAL IMPACT	TRIGGER IDEA
PEP Match	+40	PEP screening hit
Sanctions Match	+80	Sanctions list hit
High Value Transaction	+25	Bond / purchase price above firm threshold
Foreign Element	+15	Non-SA indicators

RULE	TYPICAL IMPACT	TRIGGER IDEA
Incomplete Source of Funds	+15	SOF flagged or missing

Demo story

From verification to a defensible decision

1. Approve party documents and run VerifyNow
2. Risk Engine fires matching RMCP rules and shows triggered flags + EDD recommendations
3. Optionally override with professional judgement and a written reason
4. If High risk remains, acknowledge before Approve
5. Generate the audit pack — the full scoring story is inside

What it is not

The MVP Risk Engine is deterministic and explainable — not a black-box ML model. It does not automatically block transactions; the attorney remains responsible for the final compliance decision.

See it live

Explore the product at <https://bondfica.co.za> · Demo firm: attorney@capetown.test