REGTECH100

Profiles of the **REGTECH**100, the world's most innovative RegTech companies that every leader in the regulatory industry needs to know about in 2026

REGTECH ANALYST

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BOTTOM LINE IMPACT

70%
decrease in fraud loss

NEXO

TRUSTED AUTOMATION

57%
AI automation of alert reviews

kinecta

FOCUS ON REAL RISK

50%
reduction in false positives

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SUNRISE BANKS   chime   RIPPLING   crypto.com

REGTECH100

The **REGTECH100** is an annual list of 100 of the world's most innovative RegTech companies selected by a panel of industry experts and analysts. These are the companies every financial institution needs to know about as they consider and develop their mission critical RegTech and digital transformation strategies.

There's plenty of interest and hype about RegTech in the marketplace, but much of it is superficial, incoherent or self-serving and fails the needs of decision-makers in incumbent financial institutions who require independent, facts, figures and analysis.

The **REGTECH100** list will help senior management and compliance professionals evaluate which digital solutions have market potential and are most likely to succeed and have a lasting impact on the industry.

CRITERIA

A range of factors was considered by the Advisory Board and RegTech Analyst team to make the final selection including:

- Industry significance of the problem being solved;
- Growth, in terms of capital raised, revenue, customer traction;
- Innovation of technology solution offered;
- Potential cost savings, efficiency improvement, impact on the value chain and/or revenue enhancements generated for clients;
- How important is it for financial institutions to know about the company?

PROCESS

RESEARCH REGTECH UNIVERSE	**NOMINATE COMPANIES**	**CONDUCT INTERVIEWS & SURVEY**	**IDENTIFY REGTECH 100**	**PUBLISH**
Analyse universe of RegTech solution providers on RegTech Analyst database and external sources	Shortlist candidates that meet criteria along with companies nominated via the website	Undertake in-depth interviews or surveys with founders and CEOs of shortlisted companies	Determine which companies excel in terms of the criteria and can be classified as RegTech innovation leaders	Announce results to media and finalists

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Founded: 2019

Employees: 11-50

Regulation/Legislation: Global and local regulations and standards

Subsectors: Regulatory Change Management, Regulatory Research with Obligation Management, HorizonScan, Risk Management, Compliance Management, Co-Pilot

Regions of Operations: Global

4CRisk provides AI-powered products for regulatory, compliance, legal, IT, security, and risk teams who invest considerable effort in proactively enhancing their compliance posture and managing operational risk. 4CRisk's products utilise AI techniques to digitise and analyse external documents, such as regulations, and internal documents, including policies and procedures, within minutes. They leverage private Small Specialised Models, meticulously trained on a curated collection of regulatory, risk, and compliance information from authoritative public domain sources. This method reduces data bias, maintains a low carbon footprint, and delivers exceptional efficiency and accuracy, offering results up to 50 times faster than manual processes through precise and careful language interpretation. 4CRisk follows Responsible AI, Trustworthy AI, Model Governance, and Zero-Trust Security principles. Operating on a SaaS platform, business data is never used to train models or exposed to the public domain, with role-based access controls and audit trails safeguarding business information.

Founded: 2002

Employees: 1,001-5,000

Regulation/Legislation: MiFID, MiFID II, KYC, AML, AIFMD, SFTR

Subsectors: Onboarding Verification, Communications Monitoring, Transaction Monitoring, Cybersecurity Information Security, Risk Management, Reporting

Regions of Operations: EU, United States, UAE

ACA Group is recognised as a leading advisor in governance, risk, and compliance (GRC) for the financial services sector. The firm is known for its innovative blend of advisory and managed services, distribution solutions, and analytics. Its ComplianceAlpha® regulatory technology platform, supported by the expertise of former regulators and practitioners, provides a deep understanding of the global regulatory environment. ComplianceAlpha, an award-winning platform, is transforming surveillance, risk, and compliance management for over 1,200 top financial services firms globally. By integrating compliance activities, surveillance, testing, analytics, and archiving into one platform, ComplianceAlpha gives Chief Compliance Officers a comprehensive view of risks and behaviours across their organisations, enabling more effective and efficient management of compliance obligations.

Founded: 2020

Employees: 11-50

Regulation/Legislation: KYC, AML, PIPL

Subsectors: Onboarding Verification, Risk Management, AI Risk Management, GenAI

Regions of Operations: Global

Aereve specialises in AI-powered KYC/AML compliance solutions for financial institutions in multicultural environments, focusing on real-world compliance challenges through innovative technology. Its patented native-to-native Natural Language Processing technology handles non-Latin scripts without Romanisation, reducing false positives and preventing missed matches in sanctions screening across languages and writing systems. As an approved participant in the Hong Kong Monetary Authority GenAI Sandbox with Citibank, Aereve uses Model Context Protocol for Agentic AI Workflow Automation to enhance its compliance platform. This integration enables intelligent automation of complex workflows, allowing seamless handoffs between AI agents and human analysts. Aereve's "East Meets West" approach delivers compliance across multiple languages and scripts, making it valuable for cross-boundary compliance between Western institutions and regions using non-Latin scripts such as Chinese, Japanese, and Arabic.

REGTECH ANALYST

COMPANY RESEARCH PROFILE

actico

PRODUCT NAME:
ACTICO Compliance Solutions

Founded 2015

Friedrichshafen, Germany

www.actico.com

info@actico.com

Employees: 101-250

Regions of operation:
Global

KEY EMPLOYEES:

Hans Jürgen Rieder
CEO

Thomas Knöpfler
Co-Founder, GM & Chief
Portfolio & Project Officer

Thomas Meyer
GM & Chief Revenue Officer

Subsectors: **Onboarding Verification (AML/KYC/CDD), Transaction Monitoring, Risk Management, Reporting, Identification/Background checks, Compliance Management, Customer Screening (Sanctions Lists-, PEP- and adverse media screening), Instant Payment Screening, Trade Surveillance**

Regulation/Legislation: **MiFID II, PSD2, Basel III, KYC, AML, Basel III, DORA, Sixth Directive on AML/CFT ("AMLD6"), EU AML Package (AMLA), Instant Payment Regulation (IPR), Market Abuse Directive MAD, Market Abuse Regulation MAR II**

OFFERING

ACTICO empowers companies worldwide to significantly increase their efficiency – always in line with regulatory requirements. With ACTICO Advanced Decision Automation Technology, powering scalable, AI-supported software and SaaS solutions for Regulatory Compliance and Credit Risk Management, the company creates significant added value for its customers – primarily financial service providers.

Prominent clients include Santander, ING, Maybank, and Bajaj Finserv.

PROBLEM BEING SOLVED

ACTICO addresses the challenges of outdated compliance systems in banks and financial services by offering modern, cloud-enabled compliance software. Its next-generation solution integrates AML, sanctions screening, and transaction monitoring into a unified system, with APIs for seamless connection to core banking systems. Available as a SaaS in the ACTICO Cloud or within clients' infrastructure, ACTICO's solutions enhance automation, reporting, and AI readiness, supporting financial institutions in achieving digital transformation and operational efficiency.

TECHNOLOGY

ACTICO's software solutions for compliance, credit risk, and decision management are built on its advanced ACTICO Decision Management Platform, which integrates rule-based and predictive models within decision logic to support real-time decisioning. ACTICO Modeler allows business experts to visually create and test decision models, while ACTICO Machine Learning enhances decision accuracy. The platform enables agile deployment with minimal IT dependency, and its upcoming AI powered chatbot will assist users with platform features and insights for optimal use.

PRODUCT DESCRIPTION

ACTICO leverages advanced technologies such as Artificial Intelligence (AI), Machine Learning (ML), Generative AI (GenAI), and cloud based solutions to provide Next Generation Compliance Solutions. Tailored for banks and insurers, ACTICO's modular suite includes Anti-Money Laundering (AML), sanctions, PEP, adverse media, and payment screening for SEPA and instant payments, as well as capital market compliance tools for detecting insider trading and market abuse. ACTICO also offers retail and commercial credit decision-making tools. Its Credit Decision Platform supports automated credit origination and decision processes, optimising services like risk scoring and pricing strategies. The Credit Risk Platform enhances credit risk assessment by automating lending processes and monitoring risks, including financial statement analysis and internal rating models. With a cloud-first approach, ACTICO's compliance tools integrate seamlessly via OpenAPI and support FIU reporting, reducing false positives and aiding compliance teams in streamlining tasks with GenAI assistance.

TRACTION/GROWTH

- **Clients** - Banca AideXa, Hamburg Commercial Bank, VW Financial Services, Santander, Swiss Life, BayernLB, apoBank, ING, KfW, LGT, VP Bank Group, Maybank, UBS Hongkong
- **Partners** - Deloitte, MSG Rethink Compliance, Bearing Point, Adweko (X1F Group), Xebia, AWS Partner Network, Amazon Web Services, Avaloq, RMA, Scope Ratings

How ACTICO is automating FIU reporting with GenAI and human oversight

In an era where financial crime evolves at digital speed, Financial Institutions face mounting pressure to detect and report suspicious activities without drowning in false positives. Founded in 2015, German firm ACTICO, a leader in intelligent automation, is transforming this landscape by harnessing generative AI to streamline FIU reporting— while keeping human expertise firmly in the loop.

Shown Above: Thomas Suchy, Head of Product Management at ACTICO

actico

Automation in the RegTech space isn't a new concept for ACTICO, who now have over a decade of experience within the RegTech market – with the rise of automation running adjacent to the sector's rise, leveraging AI, machine learning, and big data to streamline compliance processes while reducing costs and errors in regulatory oversight.

In this interview, we focus on topics related to Financial Intelligence Unit (FIU) reporting, especially for institutions that are connected to goAML, which is a software system for FIUs to counter terrorist financing and money laundering.

goAML is already in use in over 70 countries worldwide, and many FIUs have introduced a registration requirement, which obliges relevant parties to report money laundering incidents electronically. The ACTICO FIU Reporting Solution also allows money laundering officers to generate the data directly in ACTICO Compliance Solutions, then upload the XML file to the FIU.

"Many compliance teams still invest enormous manual effort in compiling data and writing STR or SAR narratives," said Suchy. "We're changing that. Our latest Generative AI-driven FIU Reporting Solution now fully prepares complete suspicious transaction reports and suspicious activity reports – including the narrative – with integrated validation and full auditability."

A vital aspect of any solution needing to meet an unmet or under delivered need is how well it can perform said function. How does this new solution of ACTICO simplify the process for compliance officers?

Suchy explained, "It starts with automatic data pre-filling. The system gathers all relevant information from the AML solution — transactions, related accounts, counterparties, and alerts — and populates the FIU reporting form automatically."

This, according to Suchy, saves enormous amounts of time and ensures that reports are complete and consistent from the very beginning. "Once the data are in place, our Generative AI engine produces a narrative draft directly from this structured context," he added.

Creating the narrative

So how does Generative AI create the STR narrative? Here, ACTICO's AI takes the pre-filled data, analyses the underlying behaviour and then generates a clear, regulator-ready narrative in natural language.

The solution interprets transaction patterns, alert reasons and relationships, and then turns them into a concise and compliant explanation for the FIU.

However, as has become very clear over the course of Generative AI's rise, AI always requires guardrails. Therefore, Suchy states, every generated narrative undergoes human review before submission. The compliance officer reviews and approves it.

Suchy added that this human in the loop approach ensures that human oversight remains integral to the process – so that the AI is then able to assist, but people nevertheless stay accountable.

What role then does validation play in this workflow? Validation is built into the process, details Suchy.

He commented, "Before submission, the report runs through automated schema and consistency checks based on the goAML XML structure. This ensures that all mandatory fields, formats, and logical links are correct before the file is uploaded to the FIU portal."

Such processes are major time savers for organisations and can subsequently drastically reduce the risk of report rejection due to technical or data-quality issues.

Data processing

Across this process, as with any use of Generative AI, there is significant requirements on data processing, as well as being able to handle compliance and security.

"Generative AI requires significant computing power," said Suchy. "For that reason, the narrative generation runs in the cloud, leveraging a secure, compliant Generative AI infrastructure designed specifically for regulated industries. All processing takes place under strict data-protection and governance controls — including encryption, data minimization, and audit trails."

Despite this, Suchy outlines that institutions maintain full control over which data are transferred and can also review every generated output before they are submitted.

For those that have used this solution, what impact has been identified from this approach? According to Suchy, institutions implementing the new FIU reporting solution can anticipate time savings of up to 70% when preparing SARs/STRs.

At the same time, report quality and consistency have improved significantly, Suchy claims. He added that AI ensures that each narrative is complete and well structured, while human reviewers are able to guarantee correctness and context.

"This combination of automation plus oversight is what truly drives productivity and regulatory confidence," said Suchy.

GenAI expansion

Beyond its current uses, ACTICO is expanding Generative AI into other compliance areas where text generation and interpretation are able to bring significant value.

According to Suchy, the company is also expanding GenAI into sanctions and PEP clarifications, where AI drafts can structure explanations of screening results. In addition, it is leveraging it for AML case clarifications, summarising complex transaction networks or escalation notes, as well as payment embargo checks – where AI assists analysts in documenting or resolving blocked transactions.

"All of these use cases share the same DNA: human oversight, transparency, and explainability. The goal isn't to replace analysts — it's to give them intelligent assistants that support them and handle time-consuming routine tasks," details Suchy.

Technology evolution

The rise of Generative AI over the past three years has been close to stratospheric, with the technology being integrated far and wide across a wide plethora of differing industries. Despite this, it still has much further to go, with its development only expected to continue over the coming years.

For Suchy, he expects the technology to become a core

layer of compliance platforms, claiming they will be powering documentation, clarification, and communication across multiple regulatory domains.

He said, "The next stage will be Agentic-AI with context-aware assistants that understand case data in real time and propose actions or generate responses automatically."

Suchy concluded by highlighting that ACTICO is building toward a future where compliance operations are data-driven, human-controlled and AI-enhanced – something he finishes by stating ensures both efficiency and trust.

The ACTICO FIU Reporting Solution allows money laundering officers to generate the data directly in ACTICO Compliance Solutions, then upload the XML file to the FIU. Having a direct link to the goAML web application is the key to success: efficient work, a high degree of automation and security thanks to the latest software.

Money Laundering Reporting Officers find relief in their daily work when the following aspects are covered:

· Clearly structured reports on suspicious activities related to individuals and legal entities
· Seamless data import directly from the ACTICO Anti-Money Laundering Solution
· Intuitive sorting and filtering functions for efficient report navigation
· A modern user interface designed for ease of use and clarity
· Automatic generation of XML file exports for the goAML reporting portal
· Access to historical context with full traceability of all XML and PDF reports

Generative AI is transforming how compliance professionals interact with data. With GenAI, compliance officers can automate time-consuming research and complex reporting tasks

These reports require legally relevant materials to be identified and annotated. By intelligently filtering relevant information from large datasets, evaluating the results, and generating draft reports, GenAI eliminates tedious document review processes. Instead of manually sifting through documents, compliance specialists can prompt the AI to search available data and deliver digital results—producing regulator-ready drafts ●

The future won't wait. Rethink Compliance, drive infinite performance.

Why banks and insurance companies should take advantage of the technological leap now.

actico

AiPrise

Founded: 2022

Employees: 11-50

Regulation/Legislation: **KYC, AML**

Subsectors: Onboarding Verification, Risk Management, Compliance Management

Regions of Operations: Global

Onboard users and businesses globally with speed and confidence. AiPrise is the all-in-one platform for fraud prevention, risk mitigation, and compliance, providing access to over 800 business data points across more than 200 countries. AiPrise replaces complex and fragmented systems with a single, customisable solution that allows organisations to design the ideal onboarding experience. With AiPrise, businesses can quickly and reliably expand into new markets while maintaining the highest security and compliance standards.

ALESSA

Founded: 2006

Employees: 51-100

Regulation/Legislation: **KYC, AML**

Subsectors: Onboarding Verification, Transaction Monitoring, Risk Management, Reporting, Compliance Management, Sanctions Screening

Regions of Operations: Global

Alessa assists organisations in combating financial crime and staying ahead of malicious actors by simplifying and streamlining compliance and fraud prevention processes. This enables professionals to focus on the crucial aspects of their roles. Trusted by banks, casinos, money service businesses, FinTech companies, insurance firms, mortgage lenders, manufacturing, and retail companies in over 20 countries, Alessa plays a vital role in preventing money laundering and breaches in internal controls. Alessa envisions a world free of financial crime and is committed to delivering transformative solutions to achieve this goal. By helping clients reduce risk, save money, and grow their businesses, Alessa aims to make the world a better place. Its strategy focuses on growth by offering robust SaaS KYC, AML, and fraud prevention solutions for financial institutions and corporates, accessible anywhere and anytime.

ALMIS International

Founded: 1992

Employees: 51-100

Regulation/Legislation: **PSD2, Solvency II, Basel III, (COREP) and financial reporting (FINREP) frameworks, as well as the Bank of England and the Financial Conduct Authority (FCA) reporting**

Subsectors: Risk Management, Regulatory Reporting, Treasury Liquidity, Financial Analytics, Capital Planning/Stress Testing, Compliance Management

Regions of Operations: United Kingdom, EU, South America

For over 32 years, ALMIS® International has been a trusted partner for forward-thinking banking institutions and is the market leader in managing financial risk. The company enables global banks to make informed and timely management decisions through its extensive technical and regulatory expertise. With a thorough understanding of balance sheet management, treasury operations, and prudential risk, ALMIS® develops best-in-class software solutions.
ALMIS® One, the company's modular cloud-based platform, offers an integrated solution for Regulatory Reporting, Asset and Liability Management, Treasury Management, and Hedge Accounting. This platform leads to reduced costs, enhanced accuracy, improved risk optimisation, and increased profitability. ALMIS International is dedicated to helping institutions meet compliance requirements through innovative technology and risk automation.

AMLTRIX

Founded: 2025 Employees: 1-10

Regulation/Legislation: **KYC, AML, GDPR, FATF, EU AML Directives**

Subsectors: Onboarding Verification, Transaction Monitoring, Risk Management, Reporting, Compliance Management

Regions of Operations: Global

AMLTRIX is a purpose-built, adversarial framework that transforms how institutions detect, classify, and defend against money laundering and financial crime. It operates as a modular, open-access knowledge base, providing a structured map of criminal behaviours across the full laundering lifecycle—from illicit acquisition to post-integration asset protection. Unlike traditional AML models that rely on high-level categorisations like Placement, Layering, and Integration (PLI), AMLTRIX introduces an eight-tactic kill-chain inspired by cyber threat intelligence frameworks such as MITRE ATT&CK. Each tactic is supported by granular techniques, sub-techniques, indicators (red flags), and linked mitigations. This layered methodology enables financial institutions, regulators, and technology vendors to directly map typologies to transaction data, scenario logic, and investigative workflows.

Archive Intel

Founded: 2023 Employees: 11-50

Regulation/Legislation: **SEC Rule 17a-3, SEC Rule 17a-4, SEC Rule 204-2, SEC Marketing Rule 206(4)-1, FINRA Rule 2210, FINRA Rule 3110, FINRA Rule 4511**

Subsectors: Communications Monitoring, Reporting

Regions of Operations: United States

Archive Intel is transforming compliance infrastructure for regulated industries with a modern, AI-powered platform for communications archiving and marketing oversight. The company was built to solve one of the most persistent challenges in finance: enabling efficient, accurate, and scalable compliance without disrupting how firms operate. Unlike legacy vendors, Archive Intel is built for how modern firms actually work. The platform automatically captures all digital communications – across email, text, social, chat, and web – and secures them in a compliant, audit-ready environment aligned with SEC and FINRA regulations. Its newest innovation, AI Marketing Review, streamlines marketing oversight under the SEC Marketing Rule by flagging risky terms, suggesting compliant alternatives, and routing content for approval, cutting review time without sacrificing control. Archive Intel supports BYOD text archiving through privacy-respecting whitelisting, offers SOC II Type 2 certified infrastructure, and provides instant, exportable reports with no added fees.

ARCTIC INTELLIGENCE

Founded: 2015 Employees: 11-50

Regulation/Legislation: **ML/TF/PF, Bribery and Corruption,Fraud and scams, Market abuse, Sanctions evasion, Tax evasion, Human and wildlife trafficking**

Subsectors: Financial Crime Risk Governance

Regions of Operations: Arctic has operations in the Australia, UK and US, but supports clients in 21 countries, so far

Arctic Intelligence is a multi-award-winning regulatory technology (RegTech) business specialising in financial crime risk and compliance assessment technology. Its platforms are designed to assist regulated businesses, regardless of size, industry sector, or geographic location, in identifying, assessing, mitigating and managing their financial crime risks. The Risk Assessment Platform is a fully configurable financial crime risk assessment platform designed for larger enterprises that want to tailored their own risk and control models, digitise or automate their approach and conduct data driven risk assessments across their organisation.

We Bring Clarity & Confidence to Financial Institutions

Unifying Risk and Compliance at Scale

Jethur centralises multi-framework requirements, from AML, KYC and GDPR to ISO and national cybersecurity rules, giving financial institutions one operational language, one structure, and one place to maintain regulatory readiness.

Founded: 2015   **Employees:** 11-50

Regulation/Legislation: MiFID II, PSD2, Basel III, AIFMD, Solvency II, KYC, AML

Subsectors: Compliance Management, Regulatory Change Management, Risk Management, Reporting

Regions of Operations: Global

Navigating today's complex and dynamic regulatory landscape is challenging. AscentAI's AI-powered regulatory intelligence platform enables risk, compliance, and legal teams to confidently control their regulatory lifecycle. AscentHorizon automatically captures and consolidates global regulatory updates into one actionable platform, saving time and improving insights with real-time alerts, advanced filtering, and workflows that make collaboration easy. AscentFocus fully automates global regulatory change management processes. Its purpose-built AI extracts obligations from regulatory text, assesses applicability and impact of regulatory changes to the customer's business, provides side-by-side highlighted change comparisons and summaries, and seamlessly integrates with leading GRCs, enabling full traceability and alerts for policies and controls impacted by changes. AscentAI delivers next generation AI automation to transform risk and compliance operations, enabling financial services firms to efficiently and accurately manage their regulatory data and effectively operationalize it. Ascent delivers confident control of regulatory data helping firms work faster, more productively and cost-effectively.

Founded: 1989   **Employees:** 51-100

Regulation/Legislation: MiFID II, MAR

Subsectors: Onboarding Verification, Communications Monitoring, Transaction Monitoring, Cybersecurity Information Security, Risk Management, Reporting

Regions of Operations: Global

b-next AG is a leading provider of capital markets trading surveillance and compliance software, headquartered in Herford, Germany and founded in 1989. With more than 30 years of experience, the company supports global banks, brokers, regulators and energy firms in detecting market abuse, insider trading, benchmark manipulation and other misconduct. Its modular CMC:eSuite platform covers market abuse monitoring, best execution, trade surveillance, conflicts of interest, FX benchmarking, OTC monitoring and global control room coordination. b-next's solutions help financial institutions meet regulatory obligations, manage operational risk and strengthen oversight, supported by ongoing innovation in cloud-based technology and strategic AI applications.

Founded: 2006   **Employees:** 11-50

Regulation/Legislation: MiFID II, PSD2, AIFMD, Solvency II, AML, GDPR, DORA

Subsectors: Cybersecurity Information Security, Risk Management, Reporting, Compliance Management, Operational Resilience

Regions of Operations: Global

calQrisk is a leading provider of Governance, Risk and Compliance (GRC) software solutions. What began as a niche risk management consultancy practice has evolved into a powerful, modular GRC platform provider trusted by organisations across the global financial services sector. calQrisk's mission is to make effective risk management and regulatory compliance achievable for organisations of all sizes. The company enables teams to move beyond spreadsheets, automate reporting and embed governance into everyday operations. calQrisk's strength lies in its combination of deep regulatory expertise and user-centred technology. The platform is continuously mapped to evolving standards from DORA and NIS2 to ESG reporting and operational resilience requirements, ensuring clients stay ahead of change. More than a software provider, CalQRisk acts as a partner in risk, offering practical, scalable solutions and expert guidance that transform regulatory obligation into business advantage.

COMPANY RESEARCH PROFILE

BEHAVOX
Unified Surveillance, Unified Archive, Unified Controls.

📅 Founded 2014

📍 London, United Kingdom

🏠 www.behavox.com

✉ marketing@behavox.com

👥 Employees: 250-500

🌐 Regions of operation:
North America, EMEA, APAC, and Latin America

KEY EMPLOYEES:

Erkin Adylov
Founder & CEO

Subsectors: **Communications Surveillance, Trade Surveillance, Archiving & Data Retention, Control Room and Conflict of Interest, Policy Management**

Regulation/Legislation: **SEC, FINRA, NFA, Federal Reserve (SR 11-7), FCA, ESMA, MAS, IIROC, JSDA, SEC 17a-4, MiFID II, EU MAR, DORA, GDPR, FCA SYSC, PDPA.**

💻 OFFERING

Behavox is a Controls Platform for global banks, asset managers, hedge funds, and commodity firms. It unifies communications surveillance, trade surveillance, compliant archiving, and policy management on a single AI-native stack. Surveillance delivers the detective controls, policy management provides the directive and preventive controls, and compliant archiving underpins the evidence, retention, and record-keeping.

Each product can run independently, but together they operate as one ecosystem on one data layer, one policy framework, and one case workflow. This integrated approach reduces alert volumes, manual effort, and total cost of ownership versus managing multiple point solutions.

Behavox offers proven, agentic AI for controls — not experimental chatbots. Our purpose-built LLMs have been in production for more than three years and have passed dozens of internal audit, regulator, and model validation reviews, giving firms a controls platform that is both state-of-the-art and battle tested.

Behavox helps firms consolidate their tech stack away from legacy tools and reduce total cost of ownership — on a platform they can explain, evidence, and defend in front of regulators.

💡 PROBLEM BEING SOLVED

Regulators increasingly expect a coherent, end-to-end control framework with clear links between regulatory obligations, internal policies, and controls. In practice, most firms have built controls incrementally by region, product, and risk type, creating a patchwork of tools that are hard to govern, explain, or change at speed.

Controls for communications, trading, archiving, and policies typically sit in separate systems with separate logic. The same conduct or market abuse risk must be defined several times, often with inconsistencies. When an issue arises, teams stitch together chats, emails, voice, and trades manually, which is expensive and error-prone. Expanding coverage to new channels, products, or regions usually means hiring more people, not improving the quality of controls.

Legacy rules- and lexicon-based tools generate large volumes of low-quality alerts, while many "AI" offerings rely on generic LLMs that fail model validation. Compliance leaders are left with high cost, high operational risk, and rising expectations, but no unified, AI-native controls platform that aligns detection, policies, and records in a way they can confidently stand behind.

🔗 TECHNOLOGY

Behavox has been in RegTech since 2014 and is now used by more than 100 leading institutions globally, including one central bank and one regulator. Backed by over $200m in R&D investment, the platform is purpose-built for controls: ingesting and normalizing data across channels, applying AI-driven detection, and managing policies, cases, and audit trails on a single data and policy layer.

Behavox partnered with Google Cloud to build a cutting-edge technology stack that is designed for very large scale. Some customers use Behavox to monitor communications in 15 languages across more than 70,000 employees. Many customers are moving toward full-population coverage with Behavox across all employees, all channels, and all languages — because AI makes that level of surveillance both affordable and effective.

At the core of our products is Behavox's own family of purpose-built LLMs and agentic AI components. We do not bolt on a generic LLM; we apply specific AI to specific control problems. Models are tuned for specific use cases, with extensive documentation that makes outputs explainable, transparent, and governable.

ℹ PRODUCT DESCRIPTION

Behavox offers an ecosystem of products built for controls. Customers can deploy individual modules or run them together as an integrated controls stack. Quantum provides AI-native communications surveillance across voice, chat, and email in 15 languages, increasing true positive detection while reducing cost.

Polaris delivers trade surveillance that can operate alone or alongside Quantum, with agentic AI automatically pulling related chats, emails, voice, and archive records into a single case to reduce manual investigations. Intelligent Archive gives firms a unified, compliant archive with consistent retention, search, and trade reconstruction. Pathfinder manages the full policy lifecycle and links policies and controls to underlying risks and regulations, helping firms move from purely detective controls to directive and preventive controls.

📈 TRACTION/GROWTH

- **Clients** – J.P Morgan, BNY, TD Securities,Danske Bank, Brevan Howard, Invesco, PWP, TJC, SMBC, Vitol
- **Partners** – Google Cloud, LeapXpert, Custodia, Baringa, Nomura Research Institute, TeleMessage

Why Trade Surveillance and Communications Surveillance Must Be Unified - and the Efficiency Gains This Unlocks

By Erkin Adylov, CEO and Founder, Behavox

BEHAVOX

Unified Surveillance, Unified Archive, Unified Controls.

Most firms still monitor trades and communications in silos, creating duplicate work, inconsistent controls, and slow reconstructions that drain budgets and weaken risk coverage.

Different vendors. Different data. Different rules. Different teams.

That model was tolerable when systems were smaller and regulatory expectations narrower. But a siloed,

rules-based approach breaks down when you are trying to monitor all employees, all channels, all major products, in all key geographies. Under that load, fragmented surveillance is not just inefficient – it is increasingly hard to defend to regulators and investors.

Behavox's view is simple: trade surveillance and communications surveillance must be unified on top of a unified, compliant archive, powered by AI that understands both sides of the picture. That is the design behind Behavox Polaris (trade surveillance), Behavox Quantum (communications surveillance), and Behavox Intelligent Archive.

One archive, one policy, one alert stream.

In the unified model:

- All data sits in one archive – orders, trades, RFQs, market data, emails, chats, and voice. You can search across any of them from a single place.

- Detective policies for market abuse and conduct risk are defined once and applied consistently across trade and comms, with alerts presented in a unified alert management layer.

- Alerts become cross-referenced – a comms alert can automatically pull the related trades and close obvious false positives; a trade alert can pull the relevant communications and, again, close what is clearly benign.

We take it as a given that both Polaris and Quantum must use AI-based detection, not just rules and lexicons. The real question is how to use agentic AI to push detective controls much further than a single model on a single dataset.

Where AI really moves the needle

We see three areas where AI can eliminate structural pain and unlock meaningful efficiency.

1. **Integration and field mapping**
   Today, getting a trade surveillance system live takes months and requires expensive specialist resources. Most of that time is spent on field mapping: aligning a firm's data to the vendor's schema. This is exactly the kind of repetitive, pattern-matching work AI should do. In Polaris, AI proposes the mappings; humans review and confirm in a UI. Integrations that used to take months can be delivered in weeks.

2. **Search and investigation for non-quants**
   Trade data has historically been the domain of quants and technologists. With AI, that changes. An investigator should be able to ask: "How many times in the past six months has this trader done a similar trade?" Polaris can translate that into SQL, run the queries, analyse the results, and present a summary, along with the underlying queries and data. In effect, you have a "mini-quant" available to every reviewer.

3. **Contextualising and closing obvious false positives**
   The easiest and most powerful agentic use case is context. An unusual P&L or trade pattern is a problem if it happens before relevant news breaks; it is not necessarily a problem if the news is public and the desk is simply faster than the market.

AI can pull the news, read and time-stamp it, compare it to the trade, retrieve relevant chats or emails, and close an alert as a false positive – while documenting why. Alerts can be routed to QA queues or L1 review where needed. Behavox supports rich alert states and QA workflows so firms can calibrate how much they allow AI to auto-resolve.

Unifying trade and communications surveillance on a single archive, and using AI not just for scoring but for integration, investigation, and context, is how firms move from fragmented, expensive surveillance to controls that scale with the business and stand up in front of regulators and investors ●

REGTECH ANALYST   FINTECH GLOBAL

How purpose-built AI is transforming compliance from detective controls into preventive controls

As AI rewrites the playbook for financial crime and conduct risk, Behavox founder and CEO Erkin Adylov explains how purpose-built models are shifting compliance from fragmented, detective controls to unified, preventive ones.

BEHAVOX

Unified Surveillance, Unified Archive, Unified Controls.

Q1. Behavox is best known for communications surveillance. Why are you evolving into an end-to-end controls platform, and why now?

A: Because our customers pushed us there.

Over the past three years, we've proven that AI can transform communications surveillance: four to five times more true positives, far fewer false positives, and better outcomes with regulators. Once that became the baseline, customers started asking a very simple question: **"If AI can fix comms surveillance, why stop there?"**

They don't want one system and one story for comms, a different one for trades, another for archiving, and a separate stack for policies. They want **fewer systems, simpler controls, and a single narrative** they can explain to regulators, boards, and investors.

So evolving into an end-to-end controls platform is not a distraction from surveillance; it's the logical next step. We're taking the same AI stack, the same data layer, and the same governance discipline and applying them to trade surveillance, record-keeping, and policy management. The benefit to customers is a stronger overall control framework and fewer fragmented tools to defend in exams, investigations, or enforcement discussions.

Q2. Many institutions still struggle with fragmented systems and data silos. How does unified data and unified logic change what's possible for the control framework?

A: You can't build serious, defensible controls on top of fragmented data and inconsistent rules.

"
"In most institutions, comms surveillance, trade surveillance, archiving, and policy management all sit in different systems. "

The same risk—MNPI misuse, market abuse, conflicts of interest—is defined separately in each tool. When something happens, teams stitch together chats, emails, voice, trades, and records by hand. It's slow, expensive, and error-prone.

At one large "megabank", they had exactly this problem: a patchwork of legacy systems that worked in individual regions but **never scaled globally.** Regional variations, incompatible data models, and poor integration meant they could not get a single, consistent view of risk or controls.

With a unified controls platform, you define a risk **once** and apply it consistently across surveillance, archive, and policy.

Behavox does this through **AI Risk Policies**—machine-readable policies that encode regulatory obligations and internal standards directly into the system. When a scenario fires, the platform can automatically pull in the relevant communications, trades, records, and policy references into a single case. In a hedge fund context, that might mean seeing a PM's wall crossings, research interactions, trade blotter, and messages with the street in one place.

Once you have that integrated view, you can see which policies are effective, where gaps exist, and what needs to change. Unified data and logic turn the control framework from a patchwork into something **coherent, explainable, and much easier to defend.**

Q3. Where do you see AI having the biggest impact in trade surveillance, and how does Polaris illustrate that?

A: In trade surveillance, AI has two very concrete jobs: **context** and **speed of deployment.**

The first is context. A single trade alert on its own never tells the whole story. With **Polaris**, we use agentic AI workflows to pull in contextual data automatically: related chats and emails, voice, control room communications, news, and corporate events. The AI reviews that bundle and helps decide whether something looks like a genuine issue or an obvious false positive.

That's exactly what human surveillance teams do today, but they do it manually and slowly. Very often, closing an alert is as simple as matching a trade to a wall-crossing record or a news timestamp. AI can do that work at scale, and even close **obviously benign alerts** on its own, so humans focus on **QA and judgement**, not chasing basic context.

The second is onboarding and integration. Today, getting a trade surveillance system live can take months or even years, largely because of painstaking **field mapping**—aligning each firm's data model to the vendor's schema. It's labour-intensive, repetitive work.

We believe AI should do that. With Polaris, AI helps infer and map different data types and sources from the client environment into the schema needed to generate alerts. We already see that AI can perform this mapping work quickly and accurately, while humans review and confirm. That shifts the model from "armies of people building integrations" to "AI does the heavy lifting, experts check and approve", which is faster, cheaper, and much easier to scale across desks, entities, and regions.

Q4. Once AI has improved surveillance and reduced noise, why do you see preventive controls as the natural next step?

A: The first step was to make **detective controls** actually effective.

When you move from lexicon-based systems to purpose-built AI, you get **four to five times more true positives and dramatically less noise.** You start to see patterns

clearly: which desks, PMs, products, channels, and behaviours generate real risk. A UK-based hedge fund CCO put it very directly to us:

"Regulators like that we use AI and Behavox, but our investors love it — because it shows we're serious about identifying risk and safeguarding their capital."

That's the value of investing in high-quality AI detection: regulators see stronger controls, and investors see a firm that takes risk seriously.

Once you have that level of visibility, the question changes from "Can we spot problems?" to "Why are we only reacting?" Preventive controls are the next layer. You use what AI is seeing in surveillance and trading to **inform how policies are written, how attestations are structured, how the first line is supervised, and what gets escalated.** Policies stop being static documents; they become part of a closed loop between obligations, behaviour, and outcomes.

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> *"You still need strong detective controls and evidence, but the emphasis shifts from catching issues late to designing the environment so they are less likely to happen in the first place."*

Q5. Many vendors are partnering with big LLM providers and "adding Copilot" to their systems. Why did Behavox choose to build its own LLMs, and what does "purpose-built AI for controls" actually mean?

A: Because in our world, the AI isn't a convenience feature—it is the control.

Most "Copilot-style" integrations focus on nice-to-have capabilities: summarising, searching, drafting. Those can be useful, but they're not what regulators care about. What matters is the AI that **actually drives detection, prioritisation, escalation, and case outcomes.** That has to be engineered like any other critical control.

We built our own LLMs and AI stack for three reasons.

First, **governance and stability.** If you rely purely on a generic LLM API, you don't control the training data, the update cycle, or the underlying behaviour. That's a problem when model risk, internal audit, or regulators ask for documentation, reproducibility, and change control. With our own models, and with **AI Risk Policies** on top, we can show exactly how the model is configured, what it is optimised for, and how it has changed over time.

Second, **fitness for purpose**. Our models are trained and tuned on conduct risk, market abuse, regulatory language, and control workflows—not on general internet text. They're built to spot specific patterns in trades and communications, link those patterns to policies, and generate evidence you can stand behind in an investigation or exam.

Third, **track record**. We've invested over $200m in R&D and have had AI in production for three years across more than 100 institutions, including a central bank and a regulator as customers. In that time, our models and surrounding processes have gone through internal audit, model validation, monitors, and regulators. That is exactly the kind of scrutiny you want if the AI is part of your control framework.

> "
> *"There are places where generic LLMs can add value at the edge, but for the core of the controls stack we believe you need purpose-built, owned, and governable AI, not a black box you rent by the token."*

Q6. What are the main risks of relying on generic LLM tools for compliance, and how should firms think about trusting AI when it is part of their control environment?

A: The main risk is mistaking a general-purpose assistant for a **governed control.**

Generic LLMs are extraordinary tools, but they aren't optimised for your risks, your regulations, or your control framework. If you ask a generic model to "help with compliance", you might get clever answers, but when a regulator or model risk committee asks why it produced a particular output, you may not have a defensible explanation.

Governance is another issue. You often have limited visibility into the model's training data or update cycle. That doesn't align with the documentation, stability, and change-control expectations placed on critical controls. We've even seen generic LLMs give **different answers to the same conduct scenario** when the wording changes slightly. That's unacceptable if your name is on the CCO attestation.

In terms of trust, I think firms should look at three things: **evidence, engineering, and transparency.**

- Evidence: Is the AI already in production in environments like yours? Has it survived internal audit,

model validation, and regulatory scrutiny?

- Engineering: Is the stack built specifically for controls, with clear configuration, logging, and AI Risk Policies that tie behaviour back to obligations and risks?

- Transparency: Can you document how it works, challenge its behaviour, and explain it to a regulator?

That's how we've built Behavox: three years of production AI, a stack designed specifically for controls, and a way of working with customers that makes the AI feel like a **well-understood part of the control framework**, not a black box.

Q7. Looking ahead, how will AI reshape compliance over the next few years, and what role do you see Behavox playing?

A: I see three big shifts.

First, **full-population coverage**. AI makes it realistic to monitor all relevant employees, channels, and languages. We already have customers using Behavox to monitor communications in 15 languages across more than 70,000 employees, and many are moving toward full coverage because it's now affordable and effective.

Second, **integrated controls**. Instead of isolated tools for surveillance, archiving, and policy management, firms will move to coherent platforms where data, logic, and evidence are shared. That makes it easier to respond to exams, defend decisions, and explain the control framework to boards, regulators, and investors.

Third, **prevention.** As AI-driven detection gets better, the real value shifts to using those insights to design better policies, better first-line controls, and better training. The line between "monitoring" and "prevention" will blur.

Behavox's role is to be the partner that makes that transition **safe and credible**: the most compliant AI stack in the industry, the most integrated controls platform, and a roadmap driven by what our customers need to solve next, not by marketing trends. Ultimately, we want firms to have effective, efficient, defensible controls so they can focus on running the business and generating returns ●

BEHAVOX

One Platform.
All Controls. Unified.

Polaris
Trade Surveillance

Quantum
Communications
Surveillance

BEHAVOX
AI Ecosystem

Pathfinder
Preventive and
directive controls

Intelligent Archive
Unified WORM-compliant
data layer

Experience the Future of RegTech   **www.behavox.com**

Cardamon

Founded: 2025

Employees: 11-50

Regulation/Legislation: **All Global and Regional Regulations and Standards**

Subsectors: Regulatory Change Management, Regulatory Research, Risk Management, Compliance Management

Regions of Operations: Global

Cardamon enables regulated financial firms to launch products, enter new markets, and remain compliant 95% faster by automating regulatory compliance with AI. Rather than sifting through thousands of pages of regulation and manually analysing each passage, teams can rely on Cardamon to streamline the process and save thousands of hours. The platform delivers AI-driven, tailored horizon scanning to keep firms ahead of regulatory changes, obligation mapping to align requirements with business practices, and gap analysis to uncover compliance risks before they escalate. It also performs automated risk assessments to prioritise action, giving compliance teams the confidence to focus on strategy rather than repetitive review. Intelligent AI agents support rapid regulatory searches and comparisons, making complex rules easy to interpret in seconds. With Cardamon, compliance becomes a strategic advantage, enabling faster innovation and safer market expansion. Cardamon is being used by the largest regulated businesses who have over 350M end users.

cascade

Founded: 2019

Employees: 11-50

Regulation/Legislation: **MiFID II, AIFMD, KYC, AML, GDPR, Tranche 2**

Subsectors: Onboarding Verification, Communications Monitoring, Reporting, Identification Background Checks, Compliance Management

Regions of Operations: Global

Cascade is a leading end-to-end AML software forged in Luxembourg, one of the world's toughest AML jurisdictions. Cascade bring a full 360° AML/KYC framework to every stage of all type of business relationships whether you deal with the client, fund, asset, investor or counterparties. From onboarding, structured risk assessments to ongoing monitoring. It includes daily name screenings against the world's top data sources Dow Jones, LSEG and Acuris Risk Intelligence and offering automated treatment of the alerts. Clients value Cascade's completeness of the risk based approach in AML processes, and live views of each file which makes AML reporting easy, consistent and always audit-ready while freeing compliance officers from spreadsheets and manual checks. Cascade serves as the core AML platform for 100+ asset managers, fund and corporate administrators, wealth managers and law firms across 25+ jurisdictions. Companies leverage Cascade's advanced reporting with BI, interactive dashboards, digital communication module and other sector-specific features that enhance transparency and streamline compliance work.

CleverChain

Founded: 2021

Employees: 11-50

Regulation/Legislation: **KYC/KYB/KYT, AML**

Subsectors: Onboarding Verification, Risk Management, Identification Background Checks, Compliance Management, Process Automation

Regions of Operations: Global

CleverChain is a real-time intelligence hub for verification, assessment and monitoring of companies, individuals and digital wallets. CleverChain fuses high-quality global data with explainable AI to deliver actionable intelligence and large-scale automation trusted by users and regulators alike. VERA, its autonomous AI Due Diligence Agent, performs in-depth, contextual, end-to-end analyses based on the users' individual policies, including audit logs and quality assurance checks. Meanwhile, AI Digital Consultants KIRA and LEXI interactively enable in-depth investigations and regulatory reviews. Together, its solutions act as an AI-powered "Digital Line of Defence", driving deeper comprehension, sharper risk detection, faster decisions, smoother onboarding, higher conversion. Named among the 50 most relevant anti-financial crime companies globally and "Best KYB" by Chartis Research in both 2024 and 2025, and "Best KYC/KYB Innovation" by Datos Insights in 2025, CleverChain serves primarily Financial Institutions, Industrial Groups and Risk Consultancies, and is part of the UK FCA Regulatory Sandbox.

Streamline Compliance, Elevate Customer Experience

/ Full cycle Onboarding, Screening and CLM at the speed of business

kyc360.com

In today's fast-paced financial landscape, compliance doesn't have to be a barrier to excellent service.

KYC360 empowers your business with a streamlined, automated approach to Know Your Customer (KYC) compliance, achieving Straight Through Processing (STP) that benefits both your organisation and your clients.

With KYC360's onboarding, screening and CLM solutions, businesses can unlock a competitive advantage by transforming compliance into a seamless, strategic, and customer-centric process.

Whether it's accelerating customer acquisition, enhancing risk management, or streamlining compliance operations, KYC360 ensures businesses remain compliant while delivering a superior customer experience.

REGTECH100

CoComply.

Founded: 2022

Employees: 1-10

Regulation/Legislation: **IR35, IRS Common Law Test, AB5 / ABC Tests, Salariat déguisé, Wet DBA, Scheinselbstständigkeit**

Subsectors: Risk Management, Compliance Management

Regions of Operations: United Kingdom

CoComply is an AI-native RegTech platform that enables tax and finance leaders to mitigate millions in fines and reputational damage from the growing global tax and supply-chain risks associated with external labour misclassification. CoComply delivers in minutes what large advisory firms take hours or days to accomplish, and at just 20% of the cost. The platform is 30% more cost-effective than in-house management, offering faster turnaround, scalability and greater assurance.

complyexchange

Founded: 2009

Employees: 11-50

Regulation/Legislation: **Chapter 3, Chapter 4 (FATCA), Chapter 61, CRS, DAC7, AEOI**

Subsectors: Regulatory Reporting, Tax Compliance, Automation, FinTech, RegTech, AI Compliance

Regions of Operations: United States, EU

ComplyExchange offers a cloud-based compliance platform that automates global tax information reporting, withholding, and KYC documentation for financial institutions. Its technology supports FATCA, CRS, DAC7-8, and CARF requirements, minimising manual intervention and ensuring regulatory accuracy. The system enables institutions to collect, validate, and report W-8 and W-9 forms electronically, with AI-powered document verification and real-time status tracking. Through its WHS Extractor, the platform applies generative AI to enhance validation speed and accuracy, reducing operational workload by up to 80%. ComplyExchange assists banks, fund administrators, and corporates in simplifying complex tax obligations while maintaining full audit readiness. Its intuitive dashboards provide visibility across onboarding, withholding, and compliance workflows, ensuring transparency and governance. Recognised for precision and adaptability, ComplyExchange continues to expand through strategic partnerships and product innovation, delivering efficient, scalable, and regulator-approved tax compliance solutions to institutions worldwide.

complytek

Founded: 2024

Employees: 11-50

Regulation/Legislation: **PSD2, KYC, AML**

Subsectors: Onboarding Verification, Transaction Monitoring, Identification Background Checks

Regions of Operations: Global

Complytek is a long-established RegTech provider delivering AI-powered AML, KYC and fraud solutions. It supports organisations worldwide in combating financial crime, fraud and trafficking, serving clients in more than 20 countries. Complytek offers an end-to-end compliance platform covering onboarding, KYC/AML checks, client lifecycle management, risk assessment, transaction monitoring, customer screening, workflow orchestration and case management. Its solutions combine strong regulatory expertise with advanced AI and data analytics to improve accuracy, reduce false positives and enhance operational efficiency. Complytek tailors its technology to each organisation's risk profile, ensuring effective compliance across diverse industries. We believe protecting businesses and contributing to a safer world requires more than procedural checks—its innovative platform empowers organisations to strengthen their defences and make a meaningful impact against global financial crime.

REGTECH ANALYST

COMPANY RESEARCH PROFILE

COMPLY ADVANTAGE®

PRODUCT NAME:
Mesh

Founded 2014

London, United Kingdom

www.complyadvantage.com

contact.uk@complyadvantage.com

Employees: 251–500

Regions of operation:
EMEA, Americas, Asia-Pacific

KEY EMPLOYEES:

Charles Delingpole
Founder

Vatsa Narasimha
Chief Executive Officer

Mark Watson
Chief Technology Officer

Subsectors: **Onboarding Verification, Transaction Monitoring, Risk Management, Compliance Management**
Regulation/Legislation: **PSD2, KYC, AML**

OFFERING

ComplyAdvantage is a global RegTech leader dedicated to helping financial institutions eliminate financial crime through AI-powered risk intelligence. Its mission is to transform compliance from a reactive cost centre into a proactive growth enabler.

The company's flagship product, Mesh, provides an AI-native platform for end-to-end financial crime risk management, unifying KYC, AML, and transaction monitoring within one connected ecosystem.

Mesh leverages real-time data ingestion and agentic automation to cut false positives, reduce onboarding times, and deliver continuous risk insights that strengthen compliance and operational resilience globally.

PROBLEM BEING SOLVED

Financial crime has surged nearly ninefold in the last two years, while most compliance teams remain constrained by fragmented legacy systems that create data silos and operational inefficiencies. These outdated tools generate overwhelming false positives, turning compliance into a costly liability instead of a strategic advantage.

ComplyAdvantage solves this by delivering an AI-native, unified platform that automates risk detection, remediation, and regulatory filing.

Through real-time analytics and intelligent entity resolution, Mesh empowers organisations to detect sophisticated financial crime faster, reduce compliance costs, and build lasting regulatory trust.

TECHNOLOGY

Mesh operates on a full-stack, AI-native architecture that unifies KYC, transaction monitoring, and risk management across multiple data sources. Its core technologies include agentic AI, large language models, and a proprietary financial crime knowledge graph that analyses over 30 million documents daily.

Built for scalability on a multi-cloud infrastructure, Mesh ensures high performance and resilience for global clients. Autonomous AI agents plan, reason, and act across compliance workflows, automating up to 95 per cent of routine reviews while continuously improving precision through feedback-driven learning loops.

PRODUCT DESCRIPTION

Mesh, developed by ComplyAdvantage, redefines financial crime prevention through an integrated, AI-native platform that combines intelligence, automation and scalability. It unifies KYC, AML, sanctions screening and transaction monitoring into a single, connected framework, giving compliance teams real-time visibility of risks across the customer lifecycle. Mesh's layered architecture includes three components: a financial crime intelligence layer that processes unstructured data using LLMs and a proprietary knowledge graph, a unified risk management layer that merges behavioural and transactional data, and an automation layer that scales human decision-making through explainable AI.

This architecture enables faster onboarding, reduces false positives by up to 70 per cent, and improves investigator productivity sevenfold. It also ensures that risk data flows continuously across departments, eliminating silos and strengthening collaboration between compliance and business units. Trusted by over 3,000 enterprises in 75 countries, Mesh transforms compliance from an obligation into a strategic advantage.

TRACTION/GROWTH

- **Clients** – Santander, Allianz, Al Jazeera, Nissan Financial Services, Mollie, Plaid, Zendesk, Just Eat, Emprise Bank
- **Partners** – Google Cloud, Amazon Web Services, Sutherland, Deloitte

REGTECH ANALYST FINTECH GLOBAL

Fighting FinCrime in the age of AI

The financial crime landscape is being reshaped by artificial intelligence, and institutions that fail to adapt risk falling behind. ComplyAdvantage has positioned itself at the forefront of this shift, creating AI-native solutions that not only improve detection and efficiency but also deliver transparency and regulatory confidence.

COMPLY ADVANTAGE®

As part of FinTech Global's prestigious RegTech100, Andrew Davies, Global Head of FCC Strategy at ComplyAdvantage, explains how the firm is tackling the challenges of modern financial crime and why AI is now a strategic imperative for compliance.

The impact of AI-native technology

ComplyAdvantage was founded 11 years ago to rethink how financial crime is fought. This mission is needing more urgent help than ever before, with the amount of money being laundered now at an eye-watering high.

Davies explains, "The imperative is huge: $2 trillion is being laundered annually, funding horrific activities like human trafficking and terrorism, yet less than 1% is ever detected."

He identifies three systemic issues the company was designed to solve. First, static, low-quality data has long undermined compliance efforts.

Traditional systems rely on outdated feeds and inflexible detection engines, making it difficult to distinguish legitimate customers from fraudulent actors.

Second, operational teams are drowning in noise. "The industry spends $250Bbn a year, but analysts are fighting the systems more than they fight criminals," Davies notes.

Millions of alerts generated by legacy platforms create inefficiency, frustrate staff, and inflate costs, leaving institutions less safe.

Third, platforms are fragmented and bolted-on. Processes remain siloed, reliant on spreadsheets, Google searches, and manual workflows.

ComplyAdvantage sought to address these shortcomings with a platform built from the ground up for the AI era. By tackling data quality, automation, and integration simultaneously, the company positions financial crime compliance as a strategic advantage rather than an operational burden.

Inside ComplyAdvantage's offering

At the heart of ComplyAdvantage's offering is the Mesh platform, designed to integrate AI deeply into every layer of compliance operations. According to Davies, the offering contains a trio of core differentiators.

Unlike legacy systems that purchase feeds, the Mesh platform ingests data directly from the source using advanced large language models.

This approach eliminates silos and allows the system to identify connections that generate 3.5 times as much risk information as it receives, creating previously unseen insights.

The offering also embeds AI into its core, the platform dramatically reduces false positives and alert noise.

"We demonstrate a 60% reduction in false positives and can reduce noise by over 80% compared to legacy platforms," Davies explains.

Updates that would take legacy systems days are refreshed in seconds, ensuring critical decisionsm such as sanctions checks, remain current in real time.

The platform also incorporates agentic AI for explainable decision-making. The solution automates 65% to 85% of routine decisions while remaining fully auditable.

"Every decision is explainable and documented, so compliance teams are never dealing with a black box," Davies says. Analysts are freed to focus on complex cases requiring judgement, improving both efficiency and oversight.

By combining these elements, ComplyAdvantage enables institutions to modernise their compliance infrastructure while remaining compliant and fully accountable.

Automation, real-time intelligence, and explainable AI make it possible to tackle the complexity of modern financial crime without compromising transparency or regulatory readiness.

The future of financial crime

The acceleration of AI-enabled crime is reshaping the industry. Over the past two years, AI-enabled financial crime has increased by 900%, Davies says, driven by criminals exploiting technology faster than law-abiding organisations can adapt.

"This AI-driven threat has significantly raised the global bar. Regulators, including MAS in Singapore and the FCA in the UK, are partnering on AI initiatives and making it abundantly clear that the expectation of fighting financial crime is now firmly placed with boards and CEOs," he adds.

This includes threats like synthetic identity fraud and authorised push payment (APP) scams, which leverage AI to operate at scale and high speed.

Financial institutions are responding by embedding AI into core compliance functions. "Over 90% of financial institutions are now using or piloting AI solutions for screening and transaction monitoring," Davies notes, adding that the pace of adoption is a direct response to the acceleration of AI-enabled crime.

Crucially, 100% of organisations expect positive outcomes from next-generation agentic and predictive AI, highlighting its strategic importance, according to ComplyAdvantage's hotly-anticipated annual State of Financial Crime report, due to be released in February.

However, only about a third have fully deployed agentic solutions, underscoring a critical opportunity for efficiency gains in the next wave of adoption.

"Many organisations are stuck in what we refer to as the AI chasm – the gap between having some disjointed capabilities and being genuinely AI-native," Davies observes.

Risk detection is also becoming proactive and intelligence-led in 2025, with AI systems identifying anomalies, behavioural deviations, and emerging typologies earlier than ever before, shifting operations from reactive alerting to predictive insight.

Manual investigation efforts are also being dramatically reduced. Natural-language and agentic AI models automate screening, documentation, case summarisation, alert

resolution, disposition drafting, and KYC review. Analysts are therefore able to focus on higher-value, judgement-based tasks, improving operational efficiency while reducing human error.

Finally, risk signals across the enterprise are becoming integrated. AI connects financial crime, fraud, cyber, AML, and credit-risk data that historically existed in silos, enabling a unified view of risk and faster, more accurate decision-making. "It improves accuracy, reduces cost, and materially enhances regulatory assurance," Davies explains.

This shift is not merely technological; it is strategic. Institutions must implement robust AI governance frameworks to ensure transparency, explainability, and operational discipline.

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> *"If the theme last year was that 'where AI is being used, it is often in an ad hoc capacity', this year's story is that AI for core compliance is now a strategic, table-stakes requirement,"*

"Since 100% of firms expect positive outcomes from agentic and predictive AI, and the threat of APP fraud and synthetic identity fraud is so high, you have to move beyond piloting."

Firms that embrace this approach can turn compliance from a cost centre into a competitive advantage. Predictive detection, automation, and integrated risk views allow organisations to reduce exposure, improve operational efficiency, and respond to regulatory requirements more confidently.

"The goal must be to implement agentic and predictive technology that automates investigation and identifies complex criminal network patterns in real-time, which is essential for countering speed-based threats like APP fraud," Davies adds.

This turbulent regulatory landscape further reinforces the need for action. By embedding AI into everyday workflows, combining predictive intelligence with explainable decision-making, and aligning operations with regulatory expectations, ComplyAdvantage is helping institutions prepare for the future of financial crime.

"AI-enabled technology is core to how organisations will operate in the future," Davies concludes. "Getting governance, explainability and operational discipline right now is critical to avoiding regulatory friction, safeguarding trust, and unlocking the full potential of AI across the enterprise." ●

Driving Tala's international expansion with fast and flexible customer screening

Tala is a financial platform building the infrastructure needed to enable financial agency worldwide, serving over ten million customers across three continents. Faced with significant global regulatory obligations and ambitious business goals that involved expanding into new markets, Tala used ComplyAdvantage Customer Screening and Ongoing Monitoring to transform compliance into a growth driver.

Why Tala chose ComplyAdvantage

Flexibility and ease of use

- Customized screening and extensive data coverage support global operations with one solution for all markets.
- Low latency drives fast onboarding without compromising on regulatory requirements.
- Fast implementation and an intuitive interface reduce time-to-market.

> *"There was so much flexibility in what ComplyAdvantage was offering us that it set them apart from any of the other solutions we were looking at."*
>
> **Shellie Schumaker, VP, Global Compliance at Tala**

Automation and AI capabilities

- Entity resolution and entity clustering optimize alert accuracy.
- Advanced search techniques go beyond the simple text-matching of legacy solutions.
- Automated ongoing customer monitoring means no static re-screening processes.
- Alert prioritization allows the highest-risk cases to be tackled first.
- Scenario optimization ensures risk frameworks reflect evolving crime typologies.

Specialist support at implementation and beyond

- A responsive and dedicated account management team works towards Tala's goals.
- Deep regulatory and technical expertise combine to give Tala a tailored solution.

How ComplyAdvantage prepares firms like Tala for growth

Fast, seamless integration

Reduced alert volumes and remediation times

Higher customer acquisition rate

Enhanced regulatory compliance

> *"The differences we have seen with this solution have really been around automation. This solution has built operational efficiency, it has built seamless customer interactions, and compliance within all of our markets."*
>
> **Shellie Schumaker, VP, Global Compliance at Tala**

Consilient:

Founded: 2020

Employees: 1-10

Regulation/Legislation: AML

Subsectors: Transaction Monitoring, Customer Due Diligence, Enhanced Due Diligence

Regions of Operations: Global

Consilient was founded by two industry leaders to transform financial crime prevention. The company introduces Federated Machine Learning to significantly enhance the efficiency and effectiveness of the financial industry in combatting crimes such as money laundering, human trafficking, and fraud. Consilient aims to foster global collaboration between organisations and regulators by sharing behavioural insights through federated machine learning models, significantly enhancing the detection of suspicious activity patterns. By enabling training across various institutions, federated learning enhances the robustness of models, as they learn from a broader range of outcomes and contexts, leading to better identification of suspicious activities. This innovative approach overcomes previous barriers to sharing insights, allowing organisations to recognise known and new suspicious activity patterns worldwide, thereby safeguarding the financial system from abuse.

Copla

Founded: 2023

Employees: 11-50

Regulation/Legislation: DORA, NIS2, MiCA, PCI DSS, ISO 27001

Subsectors: Cybersecurity Information Security, Risk Management, Reporting, Compliance Management

Regions of Operations: Global

Copla is transforming how organisations manage compliance, shifting it from a periodic tick-box activity to an ongoing, collaborative element of daily operations. Unlike traditional compliance tools designed for annual audits, Copla ensures organisations are always prepared. The platform steers teams through intelligent workflows, automates evidence collection, and identifies emerging risks such as shadow IT or control gaps before they become issues. Developed by seasoned CISOs with experience across various industries, Copla translates complex frameworks—including ISO 27001, NIS2, DORA, PCI DSS and others—into practical, actionable tasks. Each control is linked to real-world security practices, so compliance efforts enhance rather than detract from security outcomes. Copla enables organisations of all sizes to keep pace with changing regulations while improving internal coordination and accountability.

Corlytics

Founded: 2013

Employees: 101-250

Regulation/Legislation: MiFID II, PSD2, Basel III, AIFMD, Solvency II, KYC

Subsectors: Risk Management, Compliance Management

Regions of Operations: United Kingdom, EU, North America, APAC

Corlytics is a leading regulatory technology (RegTech) company dedicated to transforming how financial institutions and others in regulated sectors manage regulatory compliance and risk. Its mission is to help organisations effectively navigate the complex world of financial regulations. Corlytics offers advanced solutions that support banks, investment firms, and other financial entities in keeping up with regulatory changes and making informed decisions. The company provides a wide range of solutions including: regulatory intelligence, risk assessment, compliance management, data analytics, and policy management. These solutions are intended to simplify regulatory compliance processes, reduce regulatory risk exposure, and improve overall compliance and risk strategies. Corlytics' sophisticated platform uses machine learning, AI and data analytics to deliver actionable insights, enabling clients to respond to the constantly evolving regulatory environment. Corlytics was the first RegTech to earn ISO 42001 AI Governance.

Luware
Recording

Turn compliance recordings into *business returns*

Leverage AI-powered speech analytics to *proactively* detect risks early, uncover opportunities, and drive measurable business gains from your compliance recordings.

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SOC
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SOC for Service Organizations | Service Organizations

swiss safety center
ISO 27001
certified system

swiss safety center
ISO 9001
certified system

✓ Microsoft 365 Certified

Founded: 2011

Employees: 501-1,000

Regulation/Legislation: **MiFID II, PSD2, Basel III, AIFMD, Solvency II, KYC**

Subsectors: Risk Management, Compliance Management

Regions of Operations: Global

CUBE is a global leader in automated regulatory intelligence and regulatory change and control management. Its unified RegPlatform™, strengthened by the acquisitions of Acin and Kodex AI, is the industry's first end-to-end compliance, risk and agentic AI platform. CUBE serves 1,000 customers globally, including 40% of Tier 1 financial institutions, helping them navigate an increasingly complex and fast-moving regulatory landscape. RegPlatform™ integrates seamlessly into global environments, mapping regulatory obligations directly to a firm's policies, controls and processes. When rules change, CUBE automatically identifies what's relevant, pinpoints the differences and sends clear, actionable updates to the right teams, turning compliance and risk from a reactive burden into a proactive, AI-enabled capability. CUBE also leads an industry collaboration initiative with Barclays, BNP Paribas, Citi, J.P. Morgan and Lloyds Banking Group to reduce compliance costs and elevate risk standards. This creates an anonymised peer network that enables firms to benchmark processes and best practice.

Founded: 2018

Employees: 51-100

Regulation/Legislation: **GDPR, ISO**

Subsectors: Cybersecurity Information Security, Risk Management, Reporting

Regions of Operations: United Kingdom, United States, South Africa, APAC

CyberQ Group is a globally operating, award-winning cybersecurity services provider, proudly headquartered in Birmingham, United Kingdom. The company is strategically focused on delivering proactive, intelligent, and value-driven security solutions to a diverse international clientele, spanning the United Kingdom, Europe, the Middle East, APAC, and the US. The firm's fundamental mission is to transform business security operations, ensuring clients achieve comprehensive cyber resilience. At the heart of CyberQ Group's differentiation is its proprietary AI platform, 'Q'. This platform addresses a critical operational pain point for modern security teams: the overwhelming volume of security alerts and data complexity that often leads to reactive, ineffective defence. The 'Q' platform moves beyond simple threat detection, employing an advanced, all-encompassing intelligence to deliver a strategic defence layer. This provides clients with intelligent automation and real-time security insights, enabling them to make data-driven decisions and significantly enhance their overall security posture.

Founded: 2016

Employees: 11-50

Regulation/Legislation: **MiFID II, Basel III, KYC, Provision 29, SOX**

Subsectors: Onboarding Verification, Risk Management, Compliance Management, Signatory Management

Regions of Operations: Global

Cygnetise is a governance-first RegTech platform used by major organisations such as National Rail, Willis Towers Watson, Charles Schwab, and Bacardi, as well as global banks, fund administrators, and professional services firms across the UK, Europe, the US, and Asia. It digitises and streamlines authorised signatory and bank-mandate management, replacing manual, fragmented processes with real-time, auditable control across entities, jurisdictions, and financial counterparties. Built on secure distributed technology, Cygnetise complements Treasury Management Systems, entity-management platforms, and digital-signature tools by acting as the trusted, shared source of record for who is authorised to act on behalf of an organisation. Clients can instantly share verified signatory data and mandate updates with multiple banks, eliminating operational risk from outdated records. Banks encourage adoption because it keeps mandate information accurate, reducing compliance burden and service friction. Clients report faster audit closure, improved oversight, and stronger adherence to SOX and MiFID II.

Compliance Built Better.

Single platform for scalable compliance

- ✓ Employee Conflicts of Interest
- ✓ Communications Surveillance
- ✓ Registrations, Licensing & Accountability
- ✓ Trade and Holdings Surveillance
- ✓ Control Room & Insider Info/MNPI
- ✓ Compliance Obligation Management & Control Testing
- ✓ Onboarding & Due Diligence
- ✓ AML & Financial Crime Compliance

mycomplianceoffice.com
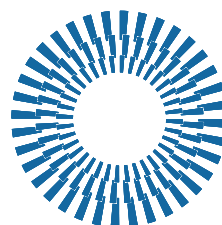
MCO
MyComplianceOffice

Founded: 2014   **Employees:** 11-50

Regulation/Legislation: KYC, KYB, AML, Financial Crime, Fraud

Subsectors: Onboarding Verification, Transaction Monitoring, Risk Management, Reporting, Identification Background Checks

Regions of Operations: APAC, Middle East, Africa, EU

Cynopsis Solutions is a RegTech innovator with a mission to make compliance simple and intelligent at scale. Not merely a KYC or AML solution provider, Cynopsis Solutions is an adaptive RegTech infrastructure platform that redefines institutional compliance. While others see regulatory burden, Cynopsis Solutions sees the architecture of trust. Designed with intelligence and intent, compliance is transformed from obligation into opportunity, driving growth. Founded on the belief that the future of finance relies on seamless trust, the company is headquartered in Singapore and trusted by regulated entities across Asia, Middle East, Europe and Africa. Cynopsis Solutions delivers cloud-native software that enables financial institutions to remain compliant with precision and agility, designing seamless compliance infrastructures for safe growth, faster market access, and stronger customer confidence. Each successful onboarding and verified transaction turns risk control into long-term value and institutional trust.

Founded: 2004   **Employees:** 51-100

Regulation/Legislation: Basel III, Solvency II, GDPR, DORA, HIPAA, SOX

Subsectors: Risk Management, Regulatory Reporting, Compliance Management, Audit Management

Regions of Operations: United Kingdom, Denmark, United States, EU

Decision Focus is a leading global software developer of Governance, Risk and Compliance (GRC) solutions Founded in 2004 and headquartered in Denmark, Decision Focus is an agile, no-code platform that allows organisations to create a tailored GRC solution from more than 20 configurable modules, spanning audit, risk, compliance, governance, information security, and regulatory reporting. As a true 'Total GRC' platform, Decision Focus brings all governance, risk, and compliance processes into one unified system—with secure, real-time dashboards, seamless integrations, and AI-powered capabilities. At the centre is a focus on lean GRC, to enable clients to drive business growth. The company serves a broad range of sectors, with a particularly strong presence in the financial services and insurance industries. Clients are located globally, with strong footholds in the US, UK, and the Nordics. Decision Focus employs +65 people across four European offices from over 12 different nationalities.

Founded: 2021   **Employees:** 11-50

Regulation/Legislation: MiFID II, PSD2, KYC, AML, GDPR, AMLD5 & AMLD6

Subsectors: Onboarding Verification, Risk Management, Identification Background Checks, Compliance Management, KYB

Regions of Operations: Global

Dotfile is a next-generation compliance platform that automates end-to-end business verification (KYB) and customer onboarding for financial institutions. Designed as a KYB-first solution, Dotfile assists fintechs, banks, crypto platforms, payment providers, and other regulated entities in streamlining compliance operations across multiple jurisdictions. The platform tackles the challenge of fragmented, manual, and non-compliant onboarding processes by consolidating multiple verification tools into a single solution, eliminating operational inefficiencies and regulatory risks while enhancing the user experience. Dotfile utilises advanced AI technology to improve the efficiency and accuracy of business verification, offering features such as automated alert pre-qualification for AML screening and intelligent document analysis. It provides business data enrichment, UBO identification, AML screening, identity verification, AI-powered document processing, flexible risk scoring, and collaborative case management. Dotfile also offers customisable white-label onboarding portals. Trusted by over 100 regulated institutions in 15 countries, Dotfile reduces onboarding times, increases productivity, and lowers compliance costs, integrating with over 30 leading data providers.

Compliance That's Ahead of the Curve

Protect your business and employees with next-generation compliance technology that enables firms to monitor and manage activity across digital, tokenized, and traditional assets with precision in one platform.

STAR
COMPLIANCE

starcompliance.com

Founded: 1989

Employees: 101-250

Regulation/Legislation: KYC, AML, GDPR

Subsectors: Onboarding Verification, Communications Monitoring, Risk Management, Reporting, Compliance Management, ESG

Regions of Operations: EMEA, North America

Expert.ai specialises in the implementation of enterprise artificial intelligence solutions to create business value. The company is listed on the Euronext Growth Milan market (EXAI:IM) and operates in Europe and North America. Through the EidenAI Suite, Expert.ai supports companies and public administrations in their AI adoption journeys by offering a suite of ready-to-use solutions tailored for vertical markets. With 30 years of pioneering experience in innovation and technological excellence, Expert.ai has successfully implemented hundreds of projects, integrating the best technologies available on the market with its proprietary solutions. Its Hybrid AI approach—a neuro-symbolic AI based on natural language understanding and knowledge graphs, as well as machine learning/deep learning techniques such as large language models, generative AI and agentic AI—is grounded in a vision of responsible, transparent and sustainable AI designed to serve people, address key challenges and achieve meaningful goals.

Founded: 2016

Employees: 1-10

Regulation/Legislation: MiFID II, AML, GDPR, SYSC, Consumer Duty, Non-Financial Misconduct

Subsectors: Communications Monitoring, Risk Management, Reporting, Compliance Management

Regions of Operations: Global

Compliance teams must detect, address, and mitigate risk before it impacts the business. Fingerprint provides the visibility and automation to make that possible, protecting your firm and its future. By consolidating all communications into a single view and automatically surfacing risk, Fingerprint transforms supervision from a manual, reactive task into a proactive advantage. Built to align with global regulations, it reduces operational burden, accelerates detection, and delivers audit-ready evidence, freeing valuable compliance teams to focus on strategic priorities. The result? Fewer blind spots, stronger governance, and faster responses to regulators and investors. For the wider business, Fingerprint safeguards revenue by reducing the risk of fines and reputational damage, while supporting adherence to global regulatory requirements, without disrupting operations. Secure, scalable, and API-ready, it integrates seamlessly with existing systems, empowering lean teams to deliver oversight and insight that strengthens governance and drives performance. With Fingerprint, compliance becomes a growth partner, delivering oversight that protects revenue and accelerates opportunity.

Founded: 2018

Employees: 11-50

Regulation/Legislation: GDPR, Basel III, MiFID II, Dodd-Frank Act, BSA/AML & KYC, DORA

Subsectors: Compliance Management, Risk Management, Horizon Scanning, Policy, Control & Risk Mapping, AI Regulatory Insights Generator, Impact Analysis

Regions of Operations: Global

FinregE was the first RegTech to apply AI, NLP and machine learning to regulatory and legal texts, turning dense rules into practical actions. Founded by compliance and technology experts through a UK Innovate Smart Grant and backed by Moody's, our solution solves compliance, risk and legal challenges. FinregE tracks 300k+ updates a year across 2,000+ regulatory sources and 160+ jurisdictions, giving firms a single live view of regulatory processes. Selected by the UK's FCA to redesign and host its regulatory Handbook, FinregE now powers regulatory infrastructure at scale under a landmark 7-year contract. Clients typically see ROI in 4-12 weeks, cutting manual effort by up to 95% and saving $100k+ monthly. FinregE automates end-to-end regulatory compliance, from horizon scanning, rule interpretation, impact analysis,to policy mapping, control monitoring, and audit-ready reporting. AI RIG turns unstructured laws into structured insights, while AI RIG MAPS links rules to internal policies and controls.

REGTECH ANALYST

COMPANY RESEARCH PROFILE

FinScan®
an Innovative Systems Solution

📅 Founded 1968

📍 Pennsylvania, United States

🏠 www.finscan.com

✉️ finscan@innovativesystems.com

👥 Employees: 101-250

🌐 Regions of operation:
North America, United Kingdom, Ireland, Europe, Middle East, Asia, Africa, Australia

KEY EMPLOYEES:

Robert Colonna
CEO

Deborah Overdeput
Chief Operating Officer

Brian Markham
Senior Vice President of Engineering

Subsectors: **Data Quality, Onboarding Verification (AML/KYC/CDD), Reporting, Compliance Management**
Regulation/Legislation: **AML, KYC, Sanctions**

OFFERING

FinScan delivers advanced AML and compliance management solutions that enhance detection accuracy, minimize false positives, and optimize regulatory workflows. FinScan's data-first approach enables dynamic and precise risk assessment through continuous updates of customer profiles. Leveraging proprietary cognitive matching, machine learning, and NLP-based entity resolution, FinScan provides explainable, regulator-grade analytics that allow compliance teams to make confident, auditable decisions while meeting global regulatory requirements.

PROBLEM BEING SOLVED

FinScan addresses the limitations of static compliance models that rely on outdated or incomplete data, leading to inaccurate risk assessments and excessive false positives.

Many institutions face rising costs and inefficiencies due to manual data updates and fragmented AML systems. FinScan applies a dynamic, data-first approach that continuously evaluates customer risk across multiple variables, including ownership, transactions, and geography.

This real-time intelligence improves precision, reduces redundant reviews, and enables institutions to maintain compliance while optimizing resources and productivity across teams.

TECHNOLOGY

FinScan enhances risk detection and reduces false positives using advanced algorithms and embedded information libraries refined through decades of data management expertise. FinScan's explainable framework provides transparency and auditability while supporting multilingual, multi-entity name matching. It improves efficiency by identifying aliases, removing duplicate alerts, resolving ambiguous records, and consolidating fragmented profiles, empowering compliance teams to detect risks faster, improve accuracy, and ensure regulatory confidence.

ℹ PRODUCT DESCRIPTION

FinScan, an Innovative Systems solution, provides an end-to-end AML compliance platform trusted by hundreds of financial institutions worldwide. The platform integrates watchlist, sanctions and payment screening, customer risk scoring, data quality management, and more into a single ecosystem. The solution also offers adverse media checks, entity resolution, and data cleansing capabilities. Supporting over 300 billion screenings annually across 65+ countries, FinScan delivers unmatched scalability, explainable results, and 10X faster transaction response times.

📈 TRACTION/GROWTH

- Clients:

American Red Cross, AmTrust Financial, Bupa, canada life, China Construction Bank (中国建设银行), CIBC, círculo de crédito, EBANX, Interchange

Prudential, Riyad Bank (بنك الرياض), SAXO BE INVESTED, Scotiabank, telpay, verizon✓, VANQUIS Banking Group, VOLVO

- Partners:

Acuris Risk Intelligence, DOW JONES, EY, LSEG RISK INTELLIGENCE, KHARON, illion, FIS, Broadridge, NOMINO DATA, SIX

Instant payments are outpacing compliance — can banks keep up?

Shown Above: Chris Ostrowski, Product Management Leader, FinScan

Technology has helped cultivate an expectation of immediacy. With most things now available at the click of a button, people grow frustrated by any delay. While this is beneficial for most aspects of life, it is potentially damaging in the fight on financial crime.

One area where this is of most concern is payments. Payment speed has accelerated over the years, culminating in real-time capabilities. While this might seem beneficial to consumers, it reduces the time for financial institutions to monitor for illicit activity. Consequently, firms are looking towards new payment screening tools to resolve the challenge.

Chris Ostrowski, product management leader at Innovative Systems' FinScan anti-money laundering (AML) compliance solution, explained, "Transaction screening has moved from a back-office control to a board-level concern because payments, geopolitics, and regulations have gone 'real-time' all at once."

Consumer demands are not the sole driver towards a real-time payment's future, with regulators also building frameworks around it. For instance, the US has launched the national real-time payment option FedNow, complimenting the already established RTP. Meanwhile in Europe, regulations like SEPA Instant and Instant Payments Regulation are also supporting the market's move to instant settlements. This creates a landscape where increasing volumes of payments settle within seconds.

The ever-changing geopolitical and regulatory landscape is adding to the complexity compliance teams face with payment screening. It is an unprecedented time for new sanctions, tariffs, and conflict-related restrictions, with many changes coming at short notice. Furthermore, regulators are moving from a "best effort" mindset to an expectation for instant, risk-based controls that can support complex scenarios such as trade-based evasion, shadow fleets, and human-tracking flows.

"In that environment, weak or slow screening is more than an operational issue—it's a direct route to missed risk, fines, growth caps, and reputational damage," Ostrowski added.

The instant payment schemes that have been established require end-to-end processing in seconds, with most at 10 seconds. Within this short timeframe, systems must complete payee verification, sanctions screening, and fraud checks and they have to operate 24/7/365. Ostrowski noted, "Solutions that were built for overnight batches or 'minutes, not milliseconds' simply can't keep up. Modern screening engines must parse ISO 20022 messages, multiple proprietary formats, and cross-border traffic at sub-second latency, with regulators increasingly explicit that sanctions controls must be as fast as the payment itself. That combination of volume, speed, and complexity raises the bar on both computational performance and match accuracy."

Using technology to solve the problem

Adoption of instant payments will continue to rise. For instance, ACI Worldwide claimed there were 226.2 billion real-time payments in 2023, a year-on-year growth of 42.2%. It also estimates annual transactions will increase to over 575 billion by 2028. Similarly, a study by the Faster Payments Council claimed that between 70% and 80% of all financial institutions will enable instant payments by 2030.

As the world moves to this future, modern data-driven technology solutions will become essential for firms seeking to spot problematic payments at real-time speeds. These needs will drive organizations to enhance or replace systems they relied on for years that regulators had comfort and trust in. Now, as those institutions migrate, execution risk and concerns from those same regulators will be topics of conversation in both the successes and failures. These new systems will also create opportunities to streamline and help organizations take advantage of better data tools and improved analysis of their portfolios and payment activities.

Ostrowski explained, "Most institutions are trying to modernize payment screening while still running on legacy architectures and message standards like ISO 8583 and SWIFT, where data is fragmented, overloaded, or simply

missing—creating inherent blind spots for AML and sanctions. That poor data quality fuels high false-positive rates, inconsistent matches across rails, and heavy manual rework.

"Operationally, firms struggle with fragile workflows, siloed fraud/AML teams, and case tools that were never designed for real-time alerts or multi-rail environments. Layer on procurement hurdles, budget constraints, and change fatigue, and it's easy to see why many modernization projects stall or under-deliver."

Firms hoping to keep pace with expanding sanctions and watchlists, as well as other geopolitical risks, will need screening platforms that can ingest layered internal and external lists in near real time, not quarterly, he added. Additionally, this system would require strong governance, including formal change management, regular risk assessments, and continuous optimization of rules and thresholds as market dynamics change. "That means tight collaboration between compliance, technology, and vendor partners, plus active horizon scanning on developments like PSD3, AI regulations, and instant payments rules so screening policies never lag the regulatory or industry rulebooks."

Among the technologies transforming transaction monitoring and sanctions screening are AI and machine learning. They can both improve how firms prioritize alerts by learning from past decisions, identify subtle name and entity variations, and uncover anomalous behavior patterns that would be missed by humans or older rule-based solutions. On top of this, AI and machine learning boast capabilities such as dynamic risk scoring, alert triage and intelligent case summaries, freeing up time for investigators to focus on resolving flagged payments.

This doesn't mean the technology is infallible. They are both prone to mistakes, whether it is hallucinations or data bias that create incorrect responses. Ostrowski said, "They only add value if they are transparent, trained on high-quality data, and subject to rigorous testing, governance, and model validation as regulators are increasingly clear that 'black box' models and AI-driven decisions regarding a payment or a customer must be the result of rigid model training and testing. The winners will be firms that use AI to augment human judgment, not replace it."

The FinScan solution

FinScan is not new to the world of compliance. The solution launched in 2005, decades after Innovative Systems had already established itself as a respected enterprise-level, customer-centric data quality solution provider. Since then, FinScan has established itself as a major partner in helping financial institutions navigate the complex world of AML, focusing on eminent precision, speed, and global scale.

As firms face the challenges of real-time payments, the FinScan Payments screening solution provides them with valuable support. Ostrowski noted, "FinScan Payments is designed specifically for today's multi-rail, instant-payment world, providing real-time, ISO 20022-ready screening across

rails like SWIFT, SEPA, CIPS, FedNow, ACH, RTP, SEPA Instant, and Fedwire, with pre, mid, or post-process options."

It combines the deep-data quality and matching heritage of FinScan parent company Innovative Systems with risk-based configuration, intelligent alert management, and sub-200-millisecond processing times for complex transactions. This enables institutions to block high-risk transactions without slowing payments. "Industry and client recognitions highlight its ability to handle complex watchlists at scale while materially reducing noise, rather than just adding another 'fast but blunt' filter," he added.

False positives are a common challenge of using technology for payment screening. These are payments incorrectly flagged as problematic, requiring a human to assess the alert, critical time reviewing and causing unnecessary delays for customers. To reduce false positives, without weakening controls, firms need clean, enriched data, Ostrowski said. From there, they need to apply granular, risk-based configurations by product, corridor, and customer segment, as well as continuously tune thresholds with investigative feedback. Segmentation, intelligent suppression of benign patterns and the layering of internal risk indicators over external lists can also help reduce instances and save time for analysts.

"FinScan operationalizes this by combining a data-first approach, advanced matching, layered list support, and tailored workflows that can reduce irrelevant hits by up to eight-fold versus generic systems, while still meeting stringent sanctions and AML expectations," said Ostrowski.

The team is always assessing market trends and customer demands to ensure it can provide clients with everything they need. As such, it offers real-time APIs, high-throughput processing, and greater support for formats, like ISO 20022. It has also invested in usability and workflow intelligence, to support clients from detection through to resolution and audit.

In the coming years, Ostrowski expects payments to transform significantly from how they look today. They will feature near, instantaneous settlement, and be more automated and specialized. Agentic systems will route payments across multiple rails including embedded finance, wallets, stablecoins and new cross-border corridors. In tandem, regulators will enforce stronger consumer protections and reimbursement for scams like authorized push payment fraud. As such, payment screening will need to move beyond simplistic name-list checks to context-aware, semantic, and data-rich risk decisions that span AML, fraud, and cybersecurity, with explainable AI embedded throughout.

Ostrowski concluded, "We're positioning FinScan Payments and its broader AML platform to support that future through expanded rail and format coverage, more granular risk-based controls, deeper integration of data across individuals, entities, and virtual assets, and continued investment in performance and analyst experience—so clients can keep saying yes to new payment experiences without saying no to control."●

Is Your
AML Compliance Solution Stuck in the Past?

Anonymous
CTO @ Not a FinScan Customer
★★★★★

"I wish I could **screen against any AML list I want**"
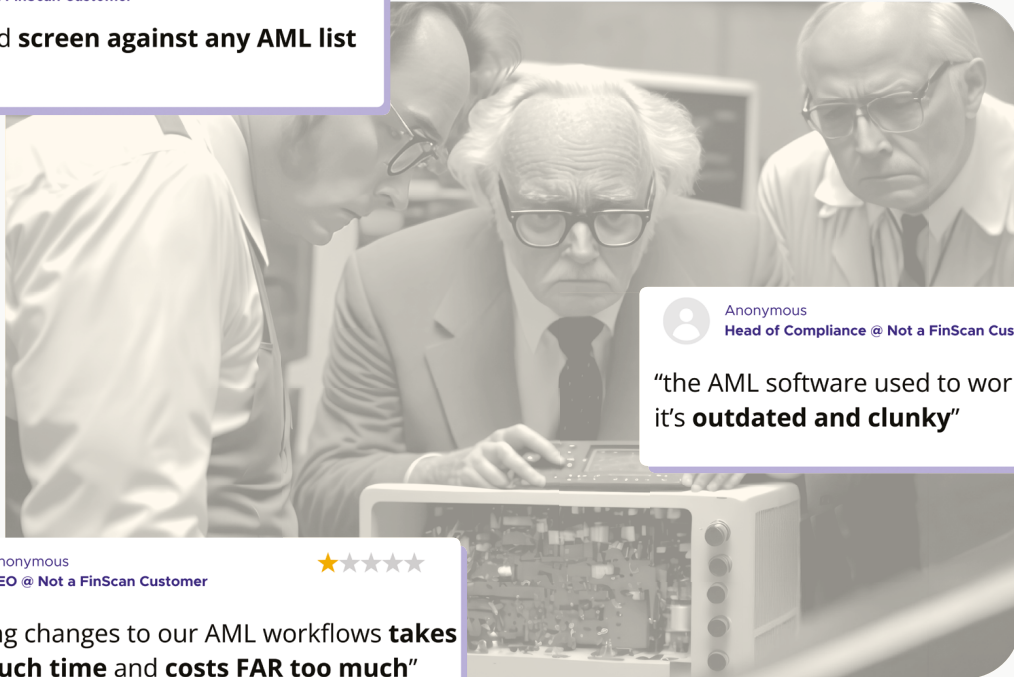
Anonymous
Head of Compliance @ Not a FinScan Customer
★★★★★

"the AML software used to work for us... now it's **outdated and clunky**"

Anonymous
CEO @ Not a FinScan Customer
★★★★★

"Making changes to our AML workflows **takes too much time** and **costs FAR too much**"

If this sounds familiar, then it might be time to **look at FinScan**.

✓ Uncover hidden risk with data-first precision.

✓ Slash false positives by 3-8X.

✓ Gain full explainability into every risk decision.

✓ Accelerate workflows with payments-ready speed.

Modern and scalable,
FinScan helps compliance teams confidently move faster.

FinScan®
an Innovative Systems Solution

finscan.com

Flagright

Founded: 2021

Employees: 11-50

Regulation/Legislation: **AML**

Subsectors: AML

Regions of Operations: Germany, United States, Singapore, India

Flagright is a global leader in AI-native transaction monitoring and AML compliance solutions, featuring a highly customizable, risk-based platform with the industry's fastest two-week integration, enabling financial institutions to centralize detection, investigate and report suspicious activity, streamline regulatory workflows, and strengthen financial crime controls. Flagright has also been recognized as the fastest growing AML compliance platform in Europe on Sifted's Europe 250 in 2025, also globally recognized by Chartis as a leader in AI for fincrime compliance in Chartis's Financial Crime Compliance50 2025, amongst several other global recognitions. Trusted by fintechs and banks in 30+ countries, Flagright helps reduce false positives by 93% and lower compliance costs by 80%, thereby setting the modern standard for financial crime compliance.

FOCUSYNC
Growth Through Automation

Founded: 2014

Employees: 11-50

Regulation/Legislation: **Bank of England, Prudential Regulation Authority (inc Basel 3.1), Financial Conduct Authority**

Subsectors: Reporting

Regions of Operations: United Kingdom

Focusync is a provider of regulatory reporting solutions to the United Kingdom financial community, offering a full scope (Bank of England, PRA, FCA etc), automated end-to-end platform on cloud or on premise. Focusync acquired its first client in 2014 and focuses on quality of both product and projects, for which it has a 100% record for delivering on time and on budget. During that time, no client has left for an alternative vendor. Its ALM and stress testing solutions share the same single source of truth data platform, ensuring efficiency, accuracy and precision, establishing a solid basis for compliance while pioneering forward-thinking approaches to anticipate the evolving needs of the financial landscape, giving clients the confidence to navigate regulatory challenges and embrace a future where efficiency meets foresight.

GENTEK

Founded: 2024

Employees: 11-50

Regulation/Legislation: **MiFID II, SFTR, EMIR, SEC 10c-1, MIFIR, HKMA**

Subsectors: Transaction Monitoring, Reporting, Transaction Reporting Quality Assurance, Reconciliation

Regions of Operations: United Kingdom, EMEA, United States

Gentek enables firms to deploy secure, enterprise-grade AI agents that automate complex workflows across trading, risk, compliance, and client operations. Powered by its Agentic OS, Gentek delivers scalable, domain-aware automation designed to transform real business processes, strengthen control frameworks, and drive measurable operational efficiency. At the core of Gentek's compliance offering is IRIS (Intelligent Reporting & Integration Solution) — an agentic, end-to-end regulatory reporting and quality assurance platform. IRIS leverages continuous AI-driven validation, reconciliation, and exception management to give firms full control over regimes such as SFTR, with rapid expansion to MiFIR, EMIR, and other global mandates. By combining smart ETL, agentic RAG, and automated data quality checks, IRIS drastically reduces manual oversight, improves reporting accuracy, and accelerates regulatory readiness. Built by industry experts in AI, data, and financial systems, Gentek bridges cutting-edge innovation with practical execution — empowering institutions to adopt intelligent automation with confidence and elevate both operational performance and regulatory compliance.

REGTECH ANALYST   FINTECH GLOBAL

harmoney

Founded: 2016

Employees: 11-50

Regulation/Legislation: **KYC, AML, GDPR, MiFID**

Subsectors: Compliance Management, Workflow Orchestration

Regions of Operations: EU, Singapore

Harmoney is a Belgian RegTech scale-up on a mission to make compliance simpler, smarter and more effective. Founded in 2016, the company now supports more than 50 financial institutions across banking, insurance and asset leasing. With a team of experts in finance, technology and regulation, Harmoney acts as an orchestrator of the entire counterparty lifecycle, covering KYC, KYB and risk processes from onboarding to ongoing monitoring. By connecting data, automating steps and guiding teams through consistent and controlled workflows, Harmoney helps institutions gain clarity, efficiency and control. Operating from Belgium with a growing presence in Benelux, France, United Kingdom, Liechtenstein and Singapore, the company combines a partner-driven strategy with an active compliance community. Highlighted by McKinsey as a next-generation European scale-up and recognised by EY and Deloitte TOP 50, Harmoney is transforming compliance from a costly burden into a driver of trust and long-term advantage.

HAWK

Founded: 2018

Employees: 101-250

Regulation/Legislation: **KYC, AML**

Subsectors: Onboarding Verification, Transaction Monitoring, Risk Management

Regions of Operations: North America, EMEA, APAC

Hawk is the leading provider of AI-supported anti-money laundering, screening and fraud prevention technology. Banks, fintechs and payment providers globally use Hawk's modular platform to pinpoint financial crime risk with precision, reduce fraud losses, and ensure regulatory compliance. Hawk's holistic, real-time approach to transaction monitoring, payment and customer screening, customer risk rating, and fraud prevention enables financial institutions to significantly increase the effectiveness and efficiency of their anti-financial crime operations, responding to threats rapidly.

hopae.

Founded: 2022

Employees: 11-50

Regulation/Legislation: **KYC, AML, eIDAS 2.0**

Subsectors: Onboarding Verification, Identification Background Checks

Regions of Operations: Global

Hopae, a company founded in 2022 by Jaehoon Shim, is a global firm with headquarters in New York, United States. Since its foundation, the company's ambition has been to build a global trusted identity network that enables anyone to instantly prove who they are, anywhere, anytime, based on digital identity (eIDs and wallets technologies). To consolidate this position in the market, the company has developed strong capabilities in the centralised and decentralised digital identity space. These capabilities have driven the company to develop software solutions to accelerate service providers' adoption of centralised and decentralised digital identity services worldwide.

REGTECH ANALYST

COMPANY RESEARCH PROFILE

iDPal

📅 Founded 2016

📍 Dublin, Ireland

🏠 www.id-pal.com

✉ sales@id-pal.com

👥 Employees: 51–100

🌐 Regions of operation:
United States, United Kingdom, Ireland, Portugal

KEY EMPLOYEES:

Colum Lyons Founder & CEO

James O'Toole Co-Founder & Chief Business Officer

Rob O'Farrell Co-Founder & Chief Technology Officer

Simon Montgomery Chief Operations Officer

Sara West Commercial Director

Subsectors: **Onboarding Verification (AML/KYC/CDD), Identification/Background Checks, Compliance Management, Sanctions Screening, Risk Management**

Regulation/Legislation: **KYC, AML, GDPR, GPG 45, PSD2, eIDAS 2.0, KYB**

💻 OFFERING

ID-Pal is a global leader in AI-powered identity verification and AML screening solutions for KYC/KYB that prevent fraud, offer seamless integration and enable robust compliance. The platform combines biometric, document and database checks with advanced AI to detect fraud. With 400+ trusted data sources and support for 16,000+ document types, the solution also ensures zero access to customer data for built-in privacy preservation.

💡 PROBLEM BEING SOLVED

The rise of generative AI fraud has made document manipulation and synthetic identities nearly indistinguishable to the human eye. Financial institutions are struggling to keep pace as traditional solutions fail to detect AI-created forgeries. ID-Pal's ID-Detect feature is trained to detect AI-driven fraud and digital manipulation of identity documents and divert them from onboarding flows.

🔗 TECHNOLOGY

ID-Detect is an AI-powered document fraud detection layer in ID-Pal's identity verification engine. It empowers firms to defeat AI-driven fraud without creating friction for trusted users. Models are trained to detect discrepancies like pixelation, texture differences and pattern irregularities and general inconsistencies, while genuine customers are rapidly signed up.

ℹ PRODUCT DESCRIPTION

ID-Detect is an award-winning advanced document fraud detection tool that conducts AI-driven document authentication: confirming that the document presented is genuine, original and in hand.

It instantly creates a list of forensic checks for the identity document image submitted by an applicant at onboarding, looking for evidence of presentation attacks and AI deepfake documents.

By checking for and eliminating the most common types of document fraud, ID-Detect reduces false positives and onboards genuine customers seamlessly via an intuitive user journey.

📈 TRACTION/GROWTH

- **Clients:**

An Roinn Dlí agus Cirt Department of Justice · BHN | BLACKHAWK NETWORK · Elavon · J.P.Morgan · Standard Bank · Mercer · usbank

ZURICH · SS&C · BDO · mourant · VISTRA

- **Partners:**

KYC360 · CorporateOne · salesforce · melissa · mastercard

How ID-Pal protects against modern fraud

The rise of AI-generated fraud, deepfakes, and synthetic identities has completely reshaped the threat landscape for financial institutions and regulated businesses. ID-Pal was founded to meet these challenges head-on, providing seamless, real-time identity verification that keeps legitimate customers moving while keeping fraudsters at bay.

The AI-driven identity verification provider helps organisations seamlessly verify individuals and businesses for robust Know Your Customer (KYC), Anti-Money Laundering (AML) and now Know Your Business (KYB) compliance.

At its core, ID-Pal turns what was once a burdensome, error-prone process into a dynamic, multi-layered defence, while also giving businesses the data and oversight needed to make smarter, more informed decisions.

This offers financial institutions a better alternative to traditional compliance systems, built on outdated technologies, which struggle to keep pace with automated, sophisticated attacks that can be deployed for just a few hundred dollars.

As part of FinTech Global's prestigious RegTech100, Colum Lyons, CEO and Founder of ID-Pal, explains the company's origin, the challenges it tackles, and why modern identity verification has become essential to both compliance and business growth.

Solving compliance pain points

ID-Pal was born out of a very personal frustration, Lyons says. "I couldn't take photocopying identity documents anymore," he recalls. He had spent 15 years working as a trader and stockbroker, giving him first-hand exposure to the challenges compliance teams face.

"I had the direct insights into the complexity of those challenges: balancing AML and KYC requirements with offering a frictionless onboarding experience, capacity to spot fraudulent documents and investigate high-risk submissions all while creating an audit trail for each individual verified."

Lyons realised that what was needed was a solution that could seamlessly verify an identity and address in real time, across any channel.

> *"By creating ID-Pal with the right people, we built a platform that delivers just that, but with a core offering of privacy-preservation and all deployed using AI."*

He stresses that the modern fraud landscape demands an approach far more sophisticated than traditional systems. "The challenges faced by most financial institutions is their current compliance tech stack is burdened with outdated technologies, failing to keep fraud out. AI-generated fraud, deepfakes, synthetic identities, video injection attacks are being spun up by criminals using $500 kits. They are happily exploiting these static fraud defences of major banking and payments leaders with ease."

ID-Pal counters these threats by taking the same always-on, sophisticated technology used by fraudsters and applying it defensively.

"Making the identity verification process multi-layered, dynamic and progressive—if you fail one step, another check is triggered, all the time moving an individual further from your business the more flags are triggered," Lyons explains.

He emphasises that for genuine users, the system is entirely seamless. "Most importantly, that complex sequence of checks and journeys is undetectable for genuine users, who experience rapid, seamless onboarding and a complete audit trail is generated alongside them."

Privacy, flexibility, and regulation

A key differentiator for ID-Pal is its privacy-first approach. The platform was built alongside data protection regulations, meaning it has zero access to customer data. "That's game-changing for most enterprises and companies who are struggling with digital transformation," Lyons says.

"It immediately satisfies global regulation on data protection, and from there the platform enables the checks your business needs. They're all available and all powered by AI."

The company's flexibility is equally important. Each business can configure verification processes according to local regulatory requirements and risk appetite.

"Firms have the freedom to build the solution they need in each jurisdiction. We're constantly improving our existing technologies or adding new ones. That removes the need for lengthy, expensive digital transformation projects. ID-Pal has it available to activate and plug in seamlessly to your existing processes," Lyons explains.

Scaling the company has presented the usual challenges of hiring the right people and expanding into new markets, but Lyons notes that some principles have remained constant since the company's inception.

"What's not changed since founding ID-Pal is the need for an understanding at the highest government level that people should remain in control of their own data"

Lyons also serves as vice-Chair of the Association of Digital Verification Professionals (ADVP), a trade body representing UK companies involved in electronic validation of documents and digital credentials.

Members collectively conduct around 1.2bn checks annually, giving ID-Pal insight into the practical and regulatory demands of identity verification at scale.

"There needs to be collaboration between governments globally with the digital identity industry at large to create a digital identity ecosystem that is voluntary, inclusive, values-driven and human-centred," Lyons says. "We know what's technically possible. Imagine what we could build for people by working together."

Building for the future

Looking ahead, ID-Pal has a clear mission statement for the future. The firm is aiming to empower businesses to intelligently connect with trust and grow with confidence.

The company is constantly developing solutions to meet emerging compliance challenges, including its new KYB offering following its recent acquisition of NorthRow. This allows organisations to monitor ownership structures, company profiles, and financial health in real-time, enabling them to respond instantly to regulatory changes worldwide.

Lyons stresses the critical nature of keeping pace with evolving compliance requirements as the company looks ahead to 2026 and beyond.

"Compliance regulation is increasing and being acted upon. The UK government introduced targeted amendments to close loopholes and address evolving risks around money laundering and terrorist financing. FinCEN's U.S. Corporate Transparency Act introduced significant new requirements for reporting beneficial ownership in the United States. It has never been more critical for enterprises to have continuous, efficient monitoring of KYC, AML, and now KYB built into their compliance workflows."

ID-Pal's AI-driven platform is designed to meet these demands while remaining flexible and adaptive for the future.

> "
> *"We build for what's coming and ensure our platform can adapt, so businesses can enjoy the latest fraud detection technologies that are in line with new regulatory requirements, "*

The offering has also been design to be future-facing in the way it reacts to evolving businesses and regulation. ID-Pal can be adapted to new jurisdictions, regulatory requirements, and fraud patterns. "ID-Pal has a single purpose: to empower business to intelligently connect with trust, and grow with confidence," Lyons says.

With digital identity, compliance, and fraud prevention converging in real-time, Lyons sees a future in which verification platforms like ID-Pal are used as strategic enablers for business growth.

By leveraging AI, privacy-first principles, and regulatory insight, ID-Pal allows organisations to convert compliance into a competitive advantage while mitigating modern, AI-driven fraud ●

ID-Detect catches £3 million+ in fraud for Finset

Case Study

At a glance

The effectiveness of ID-Detect is evident with UK car financing platform Finset, which integrated ID-Pal to counter a surge in asset finance fraud. ID-Detect has caught fraud valued at over £3 million for the platform in just two years, while improving compliance with regulatory requirements and adding operational efficiencies.

> ID-Pal's multi-layer solution has helped prevent more than £3 million worth of potential fraud over the last 2 years, enabling Finset to not only comply with the FCA, but protect the industry as a whole from reputational damage. ID-Pal's high level of customisation and seamless integration with existing processes continues to aid operational efficiencies and provide trusted confidence when onboarding. 99

Graham Westwood,
Founding Director, Finset

CHALLENGES

As AI-fuelled fraud continues to escalate in the UK, Finset needed to respond effectively. Misuse of facility cases rose 35% in the first half of 2025, making up almost a quarter of all fraud recorded to the National Fraud Database. Finset required a solution to prevent application fraud using AI-generated documents, ensure regulatory compliance, and streamline onboarding.

SOLUTIONS

Finset integrated ID-Pal's identity verification and fraud detection solution via API, using ID-Detect to identify fraudulent or AI-generated documents and confirm genuine physical ones. With biometric, document, and database checks, Finset can prevent fraud, protect stakeholders, and verify identities in real time. This keeps onboarding efficient and customer-friendly.

RESULTS

AI-Fraud Detection	Customer Experience	Compliance & Security

Finset blocked over £3 million in fraud within two years, demonstrating significant impact in fraud prevention. The solution also enabled a seamless, tailored onboarding experience for customers. At the same time, ID-Pal's platform supported full AML and KYC compliance while maintaining zero access to customer data.

[I M T F]

Founded: 1987

Employees: 251-500

Regulation/Legislation: **MiFID II, PSD2**

Subsectors: Onboarding, Customer Screening, Adverse Media, Transaction Monitoring, PEP Sanctions Screening, Real-Time AML

Regions of Operations: EU, United States, UAE

The IMTF Group is a global leader in integrated compliance software solutions that enable financial institutions to combat financial crime effectively, streamline their compliance operations, and reduce costs and risks for impactful results. With its cutting-edge Siron®One platform, IMTF delivers an innovative, comprehensive and modular solution across the entire customer lifecycle – from digital onboarding and KYC to AML transaction monitoring, fraud detection, and more. Siron®One is designed to meet the evolving challenges of today's financial landscape, offering data-driven, real-time, AI-powered decisions. Its highly integrative modules ensure synergy and effectiveness, providing a complete, unified client view. Headquartered in Switzerland, with subsidiaries across Europe, the Middle East, and Asia-Pacific, IMTF serves over 1,500 customers globally, bringing Swiss excellence and innovation to financial crime compliance worldwide.

KAIZEN®

Founded: 2013

Employees: 101-250

Regulation/Legislation: **MiFID II, SFTR, EMIR, Shareholding Disclosure, CFTC, SEC**

Subsectors: Regulatory Reporting, Shareholding Disclosure, Transaction Monitoring, Risk Management, Compliance Management, Market Abuse

Regions of Operations: United Kingdom, EU, United States, APAC

Kaizen are regulatory and data specialists on a mission to revolutionise compliance by making it simpler and more effective for financial firms to meet their regulatory obligations. Combining deep regulatory expertise with cutting-edge technology, they deliver multi-award-winning automated services across trade and transaction reporting assurance, research and surveillance, shareholding disclosure, and their innovative Single Rulebook digital platform. What sets Kaizen apart is their forensic focus on data accuracy — ensuring clients not only comply with complex regulations but do so with confidence. Their clients include many of the world's largest banks, asset managers, hedge funds and brokers who trust them to transform the way they manage regulatory change, and meet reporting requirements under MiFIR, EMIR and other G20 regimes. By reducing costs, improving data quality, and strengthening financial firms' compliance processes and procedures, Kaizen helps safeguard the integrity of global financial markets.

KYCP lifetime due diligence

Founded: 2017

Employees: 11-50

Regulation/Legislation: **KYC, AML**

Subsectors: KYC, AML

Regions of Operations: Global

KYC Portal CLM (KYCP) is the industry's most advanced, award-winning CDD and AML orchestration platform that automates, centralises, and simplifies the due diligence process. KYCP is a real-time, risk-driven Client Lifecycle Management platform with full ownership of policy automation, increasing operational efficiencies and redefining business relationship outreach. It is a dynamic workflow platform that reduces risk exposure as well as the cost to maintain such risk.

COMPANY RESEARCH PROFILE

REGTECH ANALYST

JETHUR

📅 Founded 2022

📍 Riyadh, Saudi Arabia

🏠 www.jethur.com

✉ info@jethur.com

👥 Employees: 11-50

🌐 Regions of operation:
Global

KEY EMPLOYEES:

Hatem Alboush
Founder & CEO

E: Hatem.Adel@jethur.com

Subsectors: **Cybersecurity/Information Security, Risk Management, Reporting, Compliance Management, GRC , Audit, Strategy, Business automation, Quality, QHSE**

Regulation/Legislation: **KYC, AML, GDPR, ISO 27001 Information Security Management, ISO 22301 Business Continuity Management, ISO 9001 Quality Management, ISO 31000 Risk Management, National Cybersecurity Authority regulations in Saudi Arabia, local data protection and cybersecurity rules across GCC, Africa and Europe, NIST**

🖥 OFFERING

Organisations today struggle with fragmented governance, risk, and compliance processes spread across multiple tools, teams, and manual workflows. This creates operational blind spots, inconsistent reporting, and difficulty maintaining alignment with rapidly evolving regulatory expectations.

Many institutions rely on outdated systems or spreadsheets that cannot scale, lack automation, and expose businesses to compliance failures, security vulnerabilities, and costly inefficiencies.

Jethur solves this by unifying governance, risk, audit, cybersecurity, continuity, and compliance into one intelligent platform, giving organisations real-time visibility, improved accuracy, and a stronger, more resilient operational foundation.

💡 PROBLEM BEING SOLVED

Organisations often struggle with fragmented systems, inconsistent processes and manual work that create inefficiencies and expose them to operational, regulatory and strategic risks.

Managing governance, compliance and risk across multiple standards and jurisdictions becomes increasingly difficult as regulations evolve and business environments shift. Siloed workflows lead to duplicated effort, poor visibility and delayed decision making.

Jethur addresses these challenges by offering a centralised platform that replaces disconnected tools, reduces complexity, eliminates manual bottlenecks and ensures that governance, risk, compliance and resilience activities operate cohesively across the entire organisation.

🔗 TECHNOLOGY

Jethur is built on a secure, scalable architecture that combines artificial intelligence, machine learning, natural language processing, and big data analytics. AI agents monitor risk patterns, analyse documents, classify controls, and recommend corrective actions. NLP automates the extraction and interpretation of information across governance artefacts, policies, and compliance frameworks. Real-time analytics and dynamic dashboards integrate with leading business intelligence tools to support data-driven decision making. The platform also provides seamless integration with CRM, ERP, HR, and cybersecurity systems, supported by strong access controls, encryption, and enterprise-grade security aligned with international standards.

ℹ PRODUCT DESCRIPTION

Jethur provides an integrated Governance, Risk, and Compliance platform designed to simplify and streamline complex organisational oversight. The platform centralises governance management, enterprise risk management, compliance tracking, audit management, business continuity, incident response, cybersecurity oversight, and strategy execution. Built to adapt to different levels of compliance maturity, Jethur offers AI-driven intelligence that learns from organisational data and recommends next actions, making governance more predictive and proactive.

The platform supports more than twenty-five recognised governance and cybersecurity frameworks, including ISO 27001, ISO 22301, NIST, GDPR, PCI, and HIPAA. With modular flexibility, organisations can deploy only the components they need and scale as they grow. Real-time dashboards, automated workflows, and strong reporting capabilities give leadership complete visibility and actionable insight. Jethur enables faster audit cycles, quicker risk identification, and more efficient compliance closure, helping clients build a resilient and well-governed enterprise.

📈 TRACTION/GROWTH

- **Clients** – Suez Canal Bank, EG Bank, Ijara Finance, Al Jabr Finance, Iscore, Ejada, Specialized Medical Center Hospitals, Eastern Health Cluster, Satorp, General Authority of Civil Aviation (GACA), National Center for Metrology, Board of Grievance
- **Partners** – Sahara Net, Cyshield, MST, Global Arabian for Modern Applications Ltd., S igma, Dar Beta Information Technology, Anazeem Technology, Cyberani

Why strong foundations are an imperative part of Jethur story

Jethur was built on a straightforward observation: while firms expand through new processes, tools and systems, few invest in the underlying foundations that hold everything together. The name 'Jethur'—meaning roots—reflects the company's purpose, not a branding exercise.

Shown Above: Hatem Alboush – Founder and CEO of Jethur

Founder and CEO Hatem Alboush spent years working across complex technology programs in regulated sectors, and he saw the same pattern everywhere: siloed functions relying on disconnected systems.

"Risk worked alone. Compliance worked alone. Cyber worked alone. Audit worked alone. And leadership had no single truth to depend on," said Alboush. "The more digital the world became, the more painful these gaps were."

The inspiration for Jethur came from watching otherwise strong institutions struggle because their foundations weren't unified. Alboush believed that if governance, risk, compliance, security and continuity could share a single backbone, organizations would gain clarity and resilience. "That's where Jethur began, not as a product, but as a philosophy," he said.

This connects directly to the meaning of the company's name. "If you think about the lifecycle of any organization, its real strength doesn't come from the surface: not from the dashboards, not from the reports, not from the meetings.

It comes from what is happening beneath all of that," said Alboush.

In GRC, he stressed, this foundation is critical. When policies, controls, risks and evidence are misaligned or scattered, the entire structure becomes vulnerable.

"Roots represent stability, continuity, and truth. That's exactly what GRC should represent," he explained. "Our philosophy naturally pushed us toward the GRC space, because this is the part of the organization that determines whether the rest of the business can grow safely and confidently."

Jethur technology

Jethur is a unified operating platform for GRC, cybersecurity, continuity and audit.

"Instead of building separate modules that behave like different products, we designed a single backbone, we call it RootX, where every element in the organization can be connected: controls, risks, policies, assets, third parties, incidents, BIAs, KRIs, and evidence," said Alboush.

Modular suites were built on top of this backbone— RootCyber for cyber GRC, RootBCM for business continuity, RootCorp for enterprise risk, RootAM for audit and RootS for strategy—each plugging into the same shared structure.

"Technically, the platform is API-first, microservice-based, and designed for both cloud and on-premises deployments. We built it this way because regulated organizations often need flexibility, data residency, segmentation, hybrid environments, all those matters."

Yet the real differentiator, he emphasized, is the unified data model, which enables a risk raised in operations to connect instantly to controls in compliance, incidents in cyber or findings in audit. "This is what creates clarity, and clarity is what organizations have been missing," he said.

Critical market gap

Asked what market gap made a unified platform necessary, Alboush pointed to the dominance of point solutions— excellent individually, but collectively problematic.

"Compliance teams bought one tool. Cyber bought another. Risk bought a third. Audit bought a fourth. Suddenly the organization had a beautiful set of disconnected products. And each of these products had its own logic, its own definitions, its own interpretation of controls and risks."

As organizations grew, so did fragmentation. The gap wasn't the absence of tools—it was the absence of unification.

"What organizations needed was not another module, they needed a single source of truth, with one language, one structure, and one story behind the data. Something that prevented duplication, removed inconsistency, and made regulatory alignment possible across jurisdictions," he said. "That gap was big enough to build an entire company around."

The One Platform

Jethur's One Platform model, designed to unify siloed functions, also delivers tangible ROI.

"ROI is not just about cost savings. ROI is about clarity, speed, and confidence," Alboush said. When companies operate multiple systems, they spend more time reconciling inconsistent data than analyzing risks. They duplicate assessments, repeat control maintenance across several tools and prepare for audits manually because evidence lives everywhere.

One Platform eliminates this. Instead of paying for integrations, extra licences and reconciliation tasks, organizations work from one dataset, one operational language and one classification system.

"Controls are mapped once. Risks are interpreted consistently. Evidence is captured and reused. Incidents automatically connect to the related risks and processes.

This creates ROI not just in cost, but in leadership visibility, regulatory readiness, and strategic alignment," said Alboush. "Teams finally operate in the same rhythm. That alignment is the real return."

AI/ML for risk intelligence

For Jethur, AI is a tool of precision, not replacement.

"We don't want AI to 'replace judgment.' GRC still requires human understanding. But AI can absolutely remove the heavy, repetitive, manual tasks," said Alboush.

The company's AI and ML models support evidence classification, anomaly detection, risk-scoring pattern recognition, early detection of control weaknesses and extraction of regulatory obligations.

This shifts compliance from reactive checklists to something predictive. "The goal is simple: Let the machine handle the noise so humans can focus on what matters— interpretation, decisions, and action," he said.

Expertise and versatility

Balancing regional expertise with global adaptability is essential in RegTech.

"We grew in a region with very active regulators, the market moves fast, and expectations are high," said Alboush. This shaped a platform built for real-time regulatory change, complex mappings and multi-framework environments.

But he knew Jethur couldn't remain regional. "If you want to build a true RegTech platform, you must understand the regulatory ecosystems in Europe, APAC, Africa, and North America."

The company addressed this through a dual-layer structure: a global foundation aligned with universal standards, and a localization layer that allows regional frameworks to be added without disrupting the core model.

"This keeps the platform flexible enough for global organizations while preserving the precision needed for local compliance," he said.

Scaling challenges

Each region brings its own complexity: Europe's data protection depth, APAC's operational resilience, the US's audit rigor and board accountability, and the GCC's cybersecurity and national frameworks.

"Our biggest challenge is ensuring the platform remains simple even when regulations are not. On the technology side, it's about scaling while maintaining performance, security, and transparency. On the regulatory side, it's about staying ahead of emerging obligations, especially as regulators move toward continuous supervision and digital reporting," Alboush said.

The future vision

For Alboush, Jethur's vision has always extended beyond software.

"We want to build a platform that gives organizations clarity and confidence, the kind that allows them to operate with purpose, not fear of what they can't see," he said. "Everything we have built, and everything we dream about building, is the result of a team that believes in this mission with a kind of dedication that you rarely see."

Jethur aims to shift GRC from something reactive and burdensome to something intelligent, connected and almost effortless. The firm wants leaders to operate in a world where decisions reflect truth, risks are understood early and compliance becomes an integrated habit.

Looking ahead, the company is pushing toward deeper practical AI, real-time regulatory adaptation, a global regulatory engine that understands regional nuances, seamless organizational integrations and a stronger ecosystem of partners.

Alboush concluded, "But above all, our vision is rooted in something very human: the belief that organizations deserve foundations they can trust. We are unapologetically ambitious, because the world of governance and risk is changing faster than ever. And we want Jethur to be the platform that helps institutions stay ready, stay resilient, and stay ahead."

REGTECH ANALYST

COMPANY RESEARCH PROFILE

Know Your Customer

📅 Founded 2015
📍 Hong Kong, Dublin, London, Singapore, Shanghai
🏠 www.knowyourcustomer.com

✉ info@knowyourcustomer.com
👥 Employees: 51-100
🌐 Regions of operation: Global

KEY EMPLOYEES:

Claus Christensen Co-founder & CEO

Richard Barrett Co-founder & Chairman

Rory O'Connor CFO

Khye Sern Gho Head of Product

Timur Zamaleev CTO

Miriam O'Riordan Head of Customer Experience

Value Chain: **Onboarding, Monitoring, Reporting**
Subsectors: **Onboarding Business Verification (AML/KYC/KYB/CDD), Reporting, Identification/Background checks, Compliance Management**
Regulation/Legislation: **KYC, KYB, AML, GDPR**

💻 OFFERING

Know Your Customer's award-winning SaaS platform and APIs transform compliance, client onboarding, and periodic reviews for financial institutions and regulated businesses globally. With a focus on customer-centric solutions, the platform combines a user-friendly interface with advanced automation, streamlining anti-money laundering processes for compliance teams and clients alike. Offering unmatched real-time registry connections in over 140 countries, Know Your Customer provides direct access to official company data and AI-driven beneficial ownership insights.

💡 PROBLEM BEING SOLVED

Traditional methods in corporate entity anti-money laundering compliance often struggle to meet customers' expectations for seamless digital experiences and increasing regulatory demands. Know Your Customer addresses this gap by offering a RegTech solution that revolutionises how compliance teams onboard and monitor corporate clients. By centralising, streamlining, and automating labour-intensive processes, the solution enables financial institutions and FinTech companies to efficiently manage compliance at scale, ensuring accuracy, improving speed, and enhancing the overall user experience while meeting evolving compliance standards.

🔗 TECHNOLOGY

Know Your Customer's technology offers real-time access to extensive official company registries, utilizing OCR, natural language processing, and AI to analyse shareholder data and identify Ultimate Beneficial Owners (UBOs). It automatically maps complex corporate ownership structures, presenting results in intuitive charts and graphs for easy assessment of AML matches and UBO paths. The platform includes a real-time graph database that visualizes connections between individuals and entities, offering a comprehensive view of each client's ownership and control structure based on official data.

ℹ PRODUCT DESCRIPTION

Know Your Customer provides an integrated solution for digitising client onboarding and business KYC/KYB processes. This solution revolutionises how financial institutions and other regulated organisations onboard corporate and retail clients by centralising, streamlining, and automating the most laborious steps. Each of the three fully integrated products addresses a key business KYC challenge:

1. **KYC Workspace** digitises and automates compliance activities across offices, markets, and functions through a cloud-native, highly intuitive platform.

2. **KYC Data** offers unparalleled real-time access to global company registries in over 140 countries, integrated AML screening, and ID verification for secure defence against financial crime.

3. **KYC Review** ensures continuous compliance with perpetual business KYC updates and ongoing AML screening of all corporate and SME customers and shareholders.

📈 TRACTION/GROWTH

- **100+** global enterprise clients

- **1,000+** daily active users on the platform

- **Clients:** Standard Chartered Bank, Ping An OneConnect Bank, Shanghai Commercial Bank, Chow Tai Fook, Choco Up, Vistra, Coda Payments, 3S Money, Monavate, First AML, OFX, and StraitX.

- **Partners:** Hong Kong Monetary Authority (HKMA) and Commercial Data Interchange (CDI), JETCO HK, Hawk AI, Lexis Nexis, LSEG Refinitiv, TransUnion, Credit Bureau Malaysia, Microsoft, and CRIF

Know Your Customer celebrates 10 years redefining corporate onboarding for global banks

The RegTech sector largely took shape in the aftermath of the 2008 banking collapse, helping companies manage the stricter regulations that followed. Know Your Customer is one of the few companies from those early days still thriving, now celebrating its 10th anniversary.

Shown Above: Claus Christensen, Co-founder & CEO at Know Your Customer

The RegTech company was founded in 2015 by Claus Christensen and Richard Barrett who met while working in Hong Kong. Its genesis came from Christensen's frustration when opening a business banking account for a simple holding company. He explained, "I was absolutely fraught by the inefficiencies. Watching a compliance person manually leafing through my documentation, certificate of incorporation, annual return, and a hand-drawn structure diagram. It was so painful."

Unfortunately, this was not the first time he had experienced such onboarding inefficiencies. Working together, the co-founders set out to transform business KYC for banks by bringing real-time registry-sourced corporate information directly to onboarding teams. He added, "Banks were being asked to take on the risk of KYC decisions without good underlying authoritative data. They had to rely on paper document trails that are absolutely horrific and unreliable."

An evolution over time

Over the past decade, the regulatory landscape has changed dramatically. The number of regulations and updates has intensified, with some estimates claiming over 200 regulatory alerts each day. KYC and AML regulations have expanded their scope with stricter parameters. Sanctions lists have also become more complex, with frequent overnight changes.

On top of this, technology capabilities have advanced dramatically, providing compliance teams with enhanced automation and data collection tools. But the biggest change, according to Christensen, is with end user expectations.

Digital banks like N26, Monzo and Starling, also launched their offerings over a decade ago and have helped to shape the expectation of online experiences. While these have mostly shifted the demands of retail customers, it has also impacted the business side. Christensen noted that businesses demand fully online and streamlined services, whether it is for SME loans, corporate account opening, payment merchant onboarding and so on. "We all insist on 100% online, mobile and digital services and anything else is immediately perceived as a barrier and legacy process."

Other changes include regulators encouraging technology adoption, an increasingly competitive KYC marketplace, growing Agentic AI adoption, and the widespread opening of corporate registries—which first inspired Know Your Customer to launch. "A lot has happened in the last 10 years, but the cool thing is that most changes have the same thrust towards more compliance and use of technology, so we're happy about it."

With so much change in the KYC landscape, it would be easy for any company to get lost along the way and overtaken by new competitors. However, Know Your Customer has continued to stay relevant through all these changes. Christensen attributes this to their persistence.

"This is a story of persistence and integrity. We built our

platform in a particular way with live connections to the ultimate source of truth. We stuck with that, even though it meant we couldn't make some outrageous flashy claims like 'UBOs found in seconds.' Our system takes multiple minutes to real-time crawl a corporate structure and arrive at the correct UBO; not just any UBO data.

"We believe, ultimately, the GRC market that we are active in primarily needs accuracy and then speed. And I love challenging, and typically winning against, any vendor who tries the other way around."

Know Your Customer has also kept relevant within the market by continuously investing into the product and fostering close partnerships with clients. This includes asking clients where their business is going and what updates they would like to see. "Ultimately, staying humble is part of a reason why we're still around and growing."

A unique proposition

As mentioned, the RegTech sector has become highly competitive over the past decade. In fact, Research And Markets estimates the sector is currently valued at $14.7bn and will grow at a 20.62% CAGR to reach $115.5bn by 2035.

More competition is great for the market, but it means companies need to highlight how they stand out from their competitors. For Christensen, the biggest differentiator is Know Your Customer's laser focus on the core value proposition of an authoritative real-time registry for documents and data. He noted that many solutions rely on third-party databases or aggregated profiles from various sources. "We believe that for a financial institution making a risk and compliance decision, only a primary source is good enough and so that's our main differentiator."

The Know Your Customer platform boasts live connections to 146 jurisdictions, which Christensen added, is the largest number of live connections in the market. The platform's OCR and AI capabilities also mean clients gain instant access to filing documents and data, as it automatically converts documents into structured, actionable information.

He added, "It's a narrow focus in the core product, but it solves one of the hardest tasks in corporate onboarding at scale."

Challenges in the market

Despite the growth of the RegTech sector, many financial institutions still face common challenges with their KYC workflows. This includes a lack of cohesion between teams. Christensen noted medium and large players often have multiple onboarding teams in different countries and using independent systems. This leads to partial data access, duplicated work, inconsistent decision making and slow turnaround times.

Another challenge is the burden of verifying complex, multi-layered and multi-jurisdictional structures. He said, "Ownership structures have changed. Twenty years ago, the corporate landscape was divided in two buckets:

simple local firms and multinationals. Today, even small manufacturers often have multi-jurisdictional corporate structures." Sometimes these structures are not fully understood.

Christensen explained that one of their clients is a regional bank that considered itself low risk with 95% of customers based in their home country. However, when Know Your Customer examined their data, they found 30% of their KYB cases were international, due to second-level and parent companies located outside the country. Without using technology to identify ownership structures, uncovering this information is very time consuming and prone to error.

Know Your Customer empowers clients to pull and process primary source data from around the world. Rather than needing to navigate the nuances of every local registry and corporate setup type, its solution provides all the needed information regardless of where the entity is based.

Another challenge in the market is the idea of balancing speed and compliance, but Christensen doesn't see them as mutually exclusive. He said, "Speed and compliance are not completely opposite. Slow processes are often a symptom of poor data management." Its platform can automatically build ownership structures and compile risk profiles, removing the majority of the manual work that normally slows down onboarding. He added, "Faster onboarding is actually a consequence of better compliance, not a trade-off."

Preparing for the next 10 years

Know Your Customer has no plans of slowing down. It has several growth initiatives in motion as it heads towards its 10 years. The first of these is a continued focus on its product and expanding the registry coverage to provide greater support to financial institutions. This will include new features to tackle other silos, such as loans, annual business KYC refreshes, corporate cards, FX and more.

The team is also looking to expand geographically, with plans to enter any market there is demand. As part of this, an expansion in the UAE could be on the table, as well as greater coverage of Europe and the US. Finally, Know Your Customer is exploring other adjacent sectors where its solutions would provide value. This includes insurance, payments, asset management, commodities trading and more.

These developments will ensure Know Your Customer will be able to support clients as the markets change. Christensen sees new regulatory developments on the horizon, such as the rise of stablecoins and increased capabilities of Agentic AI, as well as a more complex global landscape that requires greater transparency. Reflecting on how these technologies will reshape workflows, he added a forward-looking prediction: "In just two to three years, I believe agentic AI will be responsible for creating more KYB cases on our platform than human compliance staff." With this change on the horizon, Christensen concluded, "We're only at the beginning for Know Your Customer Limited."●

Know Your Customer

ACUMEN'S
80% FASTER
KYB ONBOARDING

THE CHALLENGE

Acumen, a leading financial outsourcing provider, struggled with manual, time-consuming client onboarding and due diligence processes. Gathering necessary documentation often took up to 5 days, and tracking passport expirations was error-prone, consuming valuable resources. Acumen sought a RegTech solution to address:

- **Streamlined Document Management**
- **Intelligent Automation**
- **Centralised Compliance Workspace**
- **Robust Compliance and Audit Trail**

THE RESULTS

The implementation led to significant improvements:

- Reduced KYC onboarding time from 5 days to 1 day, achieving **80% efficiency**.
- **Automated case reviews** that trigger alerts for compliance updates, allowing focus on higher-value risk management.
- A **centralised cloud workspace** that streamlined compliance processes and automated manual tasks.

IMPLEMENTATION

Acumen chose Know Your Customer's solution to enhance onboarding and compliance while prioritising customer experience. Key features included:

- **Live Registry Connections:** Real-time access to company registries in 146 jurisdictions, reducing onboarding time.
- **AI-Powered Document Reading:** Automatic extraction of company and shareholder details in a normalised format.
- **Cross-Border UBO Identification:** Real-time identification of shareholders, aligned with Acumen's risk policies.
- **Cloud-Based Digital Workspace:** Centralised, automated business KYC processes on a secure platform.
- **Audit Trail & Automated Reviews:** Automated compliance reports and alerts for updates, based on risk parameters.

acumen

" Know Your Customer's platform has been a game-changer for us. It has automated so many of our compliance and onboarding processes, delivering an incredible 80% improvement in time efficiency. The exceptional service from the Know Your Customer team has made us feel like a truly valued partner.

Meghan Corns
Consultant at Acumen

REGTECH ANALYST
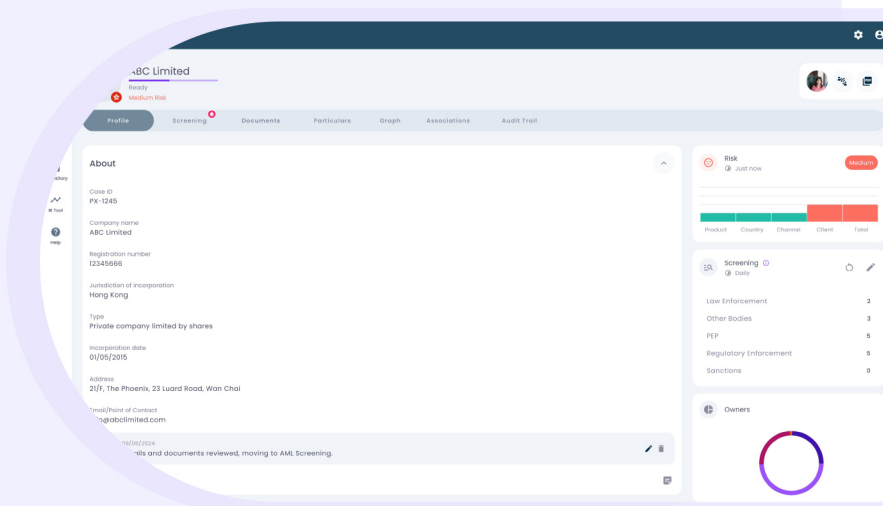
COMPANY RESEARCH PROFILE

KYC360
A part of :experian.

📅 Founded 2015

📍 Jersey (Channel Islands) & UK

🏠 www.kyc360.com

✉️ info@kyc360.com

👥 Employees: 51-100

🌐 Regions of operation: Global

KEY EMPLOYEES:

Stephen Platt
CEO & Founder

Tom Devlin
CCO & Co-founder

Neal King
Head of Technology

Subsectors: **AML, KYC, CDD**
Regulation/Legislation: **KYC, AML**

🏁 OFFERING

KYC360 was recently acquired by Experian and its capabilities will be fully integrated into Experian's Ascend platform from next year. The KYC360 platform is an end-to-end solution offering slicker business processes with a streamlined, automated approach to Know Your Customer (KYC) compliance. It enables financial institutions to transform compliance from a cost burden into a strategic advantage. The platform unifies customer onboarding, screening, and ongoing monitoring across the entire customer lifecycle, enhancing risk visibility and customer experience.

💡 PROBLEM BEING SOLVED

Financial institutions face friction, delays, and rising costs from fragmented onboarding systems and manual compliance processes. Legacy tools struggle with disconnected data, human error, and periodic review cycles that miss evolving customer risk. KYC360 eliminates these inefficiencies by providing automated, continuous compliance across the entire client lifecycle.

It standardizes onboarding, screening, and pKYC workflows, ensuring accurate, real-time risk assessments and immediate regulatory updates. By removing silos and manual dependencies, KYC360 enables faster onboarding, improved risk control, and a seamless customer experience aligned with global compliance standards.

🔗 TECHNOLOGY

The no-code KYC360 platform is fully configurable to deliver rapid, accurate compliance operations. A two-way RESTful API enables seamless integration with core banking and CRM systems, while the 3D Screening solution enables users to fix data quality before matching begins, reducing false positives and surfacing true hits faster.

The modular, no-code SaaS architecture ensures flexibility, scalability, and real-time system updates without costly redevelopment. KYC360's architecture is fully cloud-native, providing fast implementation, high data security (ISO 27001 Accredited), and continuous system optimization.

ℹ️ PRODUCT DESCRIPTION

The KYC360 Platform automates onboarding, screening, and ongoing compliance monitoring through a single, unified solution. It delivers Straight Through Processing (STP), transforming KYC and AML processes into efficient, low-friction workflows. The modular platform provides solutions across client onboarding, live risk scoring, screening, and perpetual KYC (pKYC), consolidating compliance tasks and data vendor relationships under one license. Its AI-powered Intelligent Document Processing (IDP) engine extracts data from multiple document types, improving accuracy and reducing review times. Integration with market-leading data sources such as Dow Jones, Sayari, LSEG, Kompany, and LexisNexis ensures real-time compliance checks and enhanced due diligence. KYC360's modular, no-code SaaS architecture allows organizations to scale easily, reduce compliance costs, and improve both regulatory accuracy and customer experience.

📈 TRACTION/GROWTH

- Clients:

VEON · OME · PRIVAT3 MONEY · CoinPayments · PLAY'n GO · ALTUM · OAK · Ravenscroft · HARNEYS · Investec · Standard Bank · Ogier

- Partners:

vantage · Quantios · DOW JONES · LSEG · LexisNexis · SAYARI · IDPal · kompany

How KYC360 is rewriting the rules of risk

Stephen Platt knew early on that compliance was more than a set of rules. After fifteen years leading large-scale regulatory investigations and working in financial crime prevention, he saw the same problem repeated across organisations of all sizes. Even teams with good intentions struggled under the weight of increasingly complex data.

KYC360
A part of experian.

This experience became the genesis for KYC360, where Platt now serves as CEO and Founder.

"KYC360 was founded to make doing the right thing the easy thing to do," he says. "Even with good people and good intentions, the sheer volume and complexity of the data they were dealing with made it impossible to operate effectively without better technology."

Platt noticed that most solutions on the market were outdated. "They weren't capable of meeting the scale, speed or sophistication of modern financial crime threats," he explains.

The challenge wasn't just technical; it was human. Compliance is often seen as a burden, something that slows business down, but Platt saw an opportunity to change that.

His experience running investigations and founding the International Compliance Association gave him insight into exactly what firms needed to operate efficiently while staying compliant.

"Because of my background in regulatory investigations and financial crime prevention, we had very strong founder-

market fit from day one. We understood the pain points in detail, and we knew what needed to be built," he explains.

KYC360 started with screening, giving organisations tools to check client information against global databases quickly and accurately.

But Platt knew the problem went far beyond this. Onboarding complex clients, monitoring risk over time, and managing customer lifecycles were all areas where traditional systems fell short.

The company was therefore tasked with building technology that could handle the extensive demands of compliance, albeit paired with the finite resources that companies had at their disposal.

"The motivation was always the same: organisations face an infinite problem with finite resources, and they need technology that genuinely helps them fight back, while also enabling them to outperform commercially," he says.

Real world expertise

KYC360's growth has been deliberate and structured, with each product development driven by a deep understanding of real-world compliance challenges.

The company launched as an AML-knowledge platform in 2015, equipping organisations with tools to navigate regulatory complexity.

A year later, it introduced RiskScreen Core, a screening solution initially powered by Dow Jones data and later integrated with LSEG World-Check in 2020.

"From the beginning, we focused on creating solutions that actually worked for people in the field, not just technology for technology's sake," Platt explains.

From 2017 onwards, KYC360 expanded into more sophisticated capabilities. The company launched an on-premises Perpetual KYC solution, then in 2018 introduced a SaaS batch screening platform built with proprietary 3D risk technology.

This allowed organisations to handle higher volumes of complex risk data. Partnerships followed. In 2019, KYC360

integrated with Salesforce, launching a Screening app on their global marketplace. "We wanted to embed compliance seamlessly into workflows," Platt says.

The launch of onboarding technology in 2021 marked a significant turning point. By automating data collection and verification through dynamic client journeys, organisations could reduce friction and risk simultaneously.

Platt highlights partnerships with KYB providers Kompany and Sayari and, later, with ID-Pal and LexisNexis, as key to enhancing the platform's capabilities.

The launch of the end-to-end SaaS platform in 2024 brought multiple solutions together, culminating in the 2025 release of Customer Lifecycle Management, which allows real-time, event-driven risk monitoring. "We wanted to give organisations a live view of customer risk," Platt says.

The platform is designed for flexibility and ease of use. It is modular, no-code, and deployable through pre-built connectors and a two-way RESTful API.

"Our Customer Success team is consistently rated above industry benchmarks, and the expert support they provide is a major reason for our high client retention," Platt adds.

The combination of design, support, and integrated capability gives KYC360 a distinct advantage over competitors.

"What sets us apart is that the platform was designed by people who have spent their careers working inside large-scale regulatory investigations," he explains.

A winning culture

KYC360's culture is grounded in a set of clear principles: integrity, expertise, performance, independence, and quality.

Platt believes these values are essential to innovation and client engagement. "Integrity matters because the consequences of getting financial crime compliance wrong are serious. We take the view that you do the right thing, in the right way, with no shortcuts."

Expertise guides product design. Performance drives constant research and development. Independence ensures clients have real choice in data providers and integrations. Quality shapes how the company interacts with clients and delivers on commitments.

Platt often uses Formula 1 as an analogy for KYC360's approach. The sport transformed its safety record by adopting real-time telemetry, predictive modelling, and continuous refinement.

The same principles apply to compliance technology. "Static, spreadsheet-driven processes cannot keep pace with fast-moving risks. Live oversight can," he says.

KYC360 aims to give firms not just compliance, but proactive

risk insight that turns a traditional burden into a strategic advantage.

The future

Earlier this year, KYC360 was acquired by Experian, boosting its scale and capability. This partnership will enable clients to gain "a truly unified view of risk, covering financial crime, credit, identity and fraud, from a single platform."

Integration with Experian's Ascend platform and access to modular identity and fraud services will reduce complexity and accelerate innovation.

> *"The acquisition empowers our mission and means KYC360 can continue innovating at pace, with our ongoing commitment to enabling organisations to comply and outperform remaining unchanged,"*

Looking ahead, AI and machine learning are central to Platt's vision for the next five years. Criminal groups are increasingly using AI to scale attacks, making predictive and explainable AI critical for compliance teams. KYC360's strategic partnership with University College London brings cutting-edge research and top talent directly into the platform.

"We understand that for AI systems to be effective, they must be explainable and reinforced by human judgement," he says.

The goal is a seamless, real-time, intelligence-driven approach to risk that supports operational efficiency while keeping pace with evolving threats.

Platt frames the future of compliance as a combination of technology, expertise, and culture.

By unifying screening, onboarding, lifecycle management, and AI-driven insights, KYC360 helps organisations comply fully while reducing friction and enhancing growth.

"Institutions need technology that can keep pace without adding operational burden," he says ●

REGTECH100

label

Founded: 2021

Employees: 1-10

Regulation/Legislation: **KYC, FATCA, CRS, CARF**

Subsectors: Onboarding Verification, Reporting

Regions of Operations: Global

Label is a next-generation RegTech platform that automates and streamlines global tax transparency compliance for financial institutions and service providers. Label simplifies complex regimes including FATCA, CRS, and the emerging CARF, helping firms stay compliant while reducing cost, risk, and operational burden. Financial institutions face rising regulatory demands to identify reportable accounts, collect self-certifications, monitor data, and submit accurate reports across multiple jurisdictions, processes that are traditionally manual and error-prone. Label replaces fragmented workflows with a fully digital, end-to-end compliance solution for Financial Institutions and service providers. Powered by a smart rules engine, it automates onboarding, due diligence, classification, and reporting with digital tax forms and real-time validation. Label's European and US based team composed of top-tier engineers and leading tax subject-matter experts keeps the organisation intentionally small, highly specialised, and exceptionally efficient, enabling clients to scale with confidence.

Legit

Founded: 2022

Employees: 11-50

Regulation/Legislation: **GDPR, PDPL (KSA), NIS2, DORA**

Subsectors: Cybersecurity Information Security, Risk Management, Compliance Management

Regions of Operations: Global

Legit Software is an EU-based regulatory technology company that develops software solutions to help businesses comply with global data privacy regulations. The company's flagship product, Data Privacy Manager, is a cloud-based platform that automates and streamlines complex privacy management tasks. By leveraging AI and advanced technology, Legit Software aims to provide organisations with the tools needed to regain control over personal data and build a trustworthy and compliant digital presence.

malverde

Founded: 2024

Employees: 1-10

Regulation/Legislation: **KYC, AML, Sanctions**

Subsectors: Onboarding Verification, Transaction Monitoring, Risk Management, Identification Background Checks

Regions of Operations: Global

Malverde are specialists in technology, data and analytics with extensive hands-on experience of fraud and financial crime investigations in the financial sector and law enforcement. This unique blend of experience enables them to support firms to implement proportionate controls which are tailored to the nature of the risks they are exposed to. Malverde have in-depth knowledge of system configurations – including name screening, payment screening and transaction monitoring – and regularly support firms to embed a variety of vendor products in operational use. They are experts in financial crime regulation and have direct work directly with regulators to evidence that controls are fit-for-purpose. Malverde offer penetration testing services to help firms establish confidence they are mitigating risk effectively. Their latest product offering enables firms to stop screening their customers, instead offering pre-verified customer profiles on a pay-per-profile basis. This significantly improves the accuracy of customer risk management whilst dramatically reducing cost.

REGTECH ANALYST

COMPANY RESEARCH PROFILE

leo
RegTech

📅 Founded 2014

📍 London, United Kingdom

🏠 www.leo.tech

✉ info@leo.tech

👥 Employees: 11–50

🌐 Regions of operation:
UK, EU, United States, Caribbean

KEY EMPLOYEES:

Jerome Lussan
CEO & Founder

Linhao Guo
Managing Director

Steve Brinton
Product Manager

Subsectors: **Compliance Management, Employee Compliance, Onboarding Verification (AML/KYC/CDD), Reporting, Identification & Background Checks, Online Training**

Regulation/Legislation: **FCA, AMF, SEC (MiFID II, AIFMD, KYC, AML, GDPR, COBS)**

💻 OFFERING

Leo provides an end-to-end compliance infrastructure platform that replaces spreadsheets and fragmented systems and controls with a unified, auditable digital environment. It centralises compliance monitoring, employee compliance, online training, and client due diligence, supported by configurable workflows, registers, reminders, evidence management, and branded reporting.

The platform is designed for regulated financial firms, investment firms and brokers that require clarity, accountability, and operational efficiency across all compliance obligations. With automated scheduling, collaboration controls, secure data capture, and audit trails, Leo enables firms to maintain continuous oversight while improving consistency, productivity, and regulatory defensibility, ultimately serving as an all-in-one operating system for modern, evidence-led compliance.

💡 PROBLEM BEING SOLVED

Many regulated firms still rely on spreadsheets, shared folders, email chains, and manual processes to manage compliance tasks, causing data fragmentation, inconsistent record-keeping, and audit risk. Evidence becomes difficult to retrieve, version control is unclear, and remediation activities lack traceability.

Monitoring schedules are often informal, and staff responsibilities are not always recorded in a central system, increasing operational risk. Traditional platforms can be costly or inflexible for smaller firms. Leo solves these issues by automating and scheduling compliance reports, centralising documentation, formalising workflows, and producing transparent, regulator-ready audit trails, enabling firms to move from reactive record-keeping to proactive, structured governance.

🔗 TECHNOLOGY

Leo is hosted on Microsoft Azure Cloud with multi-factor authentication, SSO, permission-based access, encryption standards, and secure API integrations for third-party systems such as background-checking and identity verification services. The platform incorporates Eva AI, Leo's proprietary compliance assistant trained on UK, US and EU regulations, fund operations, GDPR, and Leo content, providing expert guidance while maintaining the highest standards of data security and client confidentiality.

Continuous regulatory content updates, customisable templates, and workflow configurability ensure accuracy and adaptability, while the interface delivers usability, resilience, and scalability across compliance environments. This architecture supports long-term security, performance, and innovation growth.

ℹ PRODUCT DESCRIPTION

Leo is a modular solution that consolidates core compliance functions into one platform. Compliance Monitoring programs are automatically generated, tracking tasks, evidence, approvals, deadlines, and remediation actions centrally. Employees use a secure portal to access policy documents, make attestations, request approvals, declare gifts, submit PA dealing requests, reconcile broker accounts, and complete online training. The Client Due Diligence solution integrates identity verification, sanctions, PEP and adverse media screening for faster, evidence-rich onboarding decisions.

📈 TRACTION/GROWTH

- **Clients** – Stifel, Trade Nation, Sapphire, Raymond James Financial International, Bedrock Advisors, RedTree Capital, Keenshight Capital, Metori, Spectra FX, Vittoria & Partners, Evenload, Square Capital, Guiness Asset Management, Brooklands Fund Management, Comsura, and more.
- **Partners** –Vartion (Pascal), Yoti, Plaid

REGTECH ANALYST   FINTECH GLOBAL

How Leo RegTech streamlines compliance for modern firms

As regulatory expectations grow in breadth and complexity, firms face increasing pressure to manage compliance in a more structured and efficient way. For Jerome Lussan, founder of Leo RegTech, this challenge has long been evident. Drawing on his background in regulatory law and consultancy, he set out to build a platform that would unify fragmented workflows, remove manual burden and give firms far greater oversight.

Jerome says Leo began as a direct response to the recurring inefficiencies he observed throughout his career. "It's very much my brainchild," he says. "I was a lawyer in regulatory finance and then a consultant in asset management, and all the work we did seemed like it would benefit from systematisation."

Compliance work, he notes, depends heavily on repetition and accuracy, yet teams are stretched thinner than ever. "Humans have less time now than 50 years ago, and the rules are probably tenfold." Larger firms could cope by throwing more staff at the problem, but for small and mid-sized firms the burden was significant.

"Everything was fragmented and very manual," he says. "So I started to automate every process I could think of and developed technology around that."

The Leo technology

From inception, Leo was built as a cloud-based SaaS platform with a modular architecture. This allows firms to

tailor the technology to their needs while benefiting from a structure suitable for financial services, law firms and other professional environments.

The core of the platform is its compliance management module. It includes a control plan mapping where risks lie, along with ongoing monitoring through coded, algorithm-supported reports. By offering structured answer options in full text, Leo minimises the time users spend writing and reduces both grammatical and compliance-related errors.

"We offer the user a lot of prepped work which they can amend or supersede," Jerome explains.

Around this core sit key registers and attestations used to track staff responsibilities, declarations and permissions. Whether a staff member needs to attest to abiding by internal policies or declare gifts and personal trades, these processes are embedded into the same system. "If I've saved 50% of my time and three-quarters of the work is already captured through registers, attestations and reporting, I'm very close to full compliance," he says.

Training is another major component. Leo's training module allows firms to assign courses, track attendance, test understanding and automatically update registers. This removes the need for maintaining external spreadsheets or coordinating manually across departments. "Chasing people across the firm can be time-consuming," he says. "With Leo, all of that loops into one place."

Further modules address specific needs, such as automated personal trade approvals or blacklisting. The most recent addition is Eva, Leo's AI assistant. Trained specifically on financial services regulation, Eva responds instantly to compliance queries and integrates directly with FCA, AMF and SEC sources and other regulatory materials.

"We trained our model around compliance for financial services, private equity and hedge fund structures," he says. "It gives a holistic system where compliance departments

can connect with all their users and bring everything together in one place."

Pain points

Jerome sees Leo as a way to eliminate the heavy manual workload that clutters compliance operations. "We eradicate the need for note taking, Excel, Word, email chains," he says.

He gives the example of onboarding a client. Traditionally, a firm may send a form, separately request passports or ID verification, and manually run background checks. "Instead, we thought: why not link the request form to document requests automatically?" he explains. When a client enters their name, the system can trigger background checks and collect identity documentation in a single workflow.

Leo also helps reduce audit anxiety by enabling firms to show regulators or auditors what was done and when. Information edits are timestamped and traceable. "You can literally give the regulator access to the software and relevant activity is tracked," he says.

For organisations operating across multiple entities or jurisdictions, Jerome highlights Leo's ability to centralise oversight while maintaining local independence. Whether firms need visibility across several countries or separate divisions, Leo consolidates everything in one environment.

Training and efficiency are also major areas of value. With regulators increasingly scrutinising staff knowledge — particularly around financial crime and market abuse — Leo helps ensure required training is delivered and evidenced. "Training efficiency is very important to the first line of defence," he says.

The Leo USP

Jerome points to three main differentiators. First is the company's commitment to client feedback. "We have a roadmap with around 100 points, and it grows and changes based on feedback," he says. "We try to be reactive, and I don't think other companies do that."

Second is Leo's positioning as a genuinely end-to-end platform. Many competitors focus on just one area, such as KYC, forcing firms to adopt multiple systems. "That's not good enough," he argues. "Leo bridges everything."

The third is the degree of customisation. Users can adjust reports, registers and templates without knowing how to code or paying for custom development. "A lot of competitors don't offer that. You have to pay them to change something, and it's slow."

Finally, Leo benefits from being built by compliance professionals. "It's not engineered in a vacuum," he says. "It's adapted to the professional needs of the industry."

Cutting compliance

For clients, the benefit lies in workflow cohesion. Scheduling tasks becomes simpler through an integrated calendar,

chasing staff is automated, and all interactions feed into the same ecosystem. Users no longer need to switch between different systems or manage multiple passwords, thanks to single sign-on (SSO).

The platform significantly reduces email reliance. For example, instead of exchanging multiple messages to request documents, Leo consolidates everything within a single workflow, ensuring nothing is missed. "Email is heavy," Jerome says. "If we can get rid of that, we eliminate friction."

Centralised administration is another advantage. Compliance officers can view training records, outstanding tasks or declarations across entire teams at a glance. This simplicity has attracted a growing client base: 600 companies served and around 4,000+ active users.

Leo's AI tools

Eva, Leo's AI tool, is designed specifically for compliance. It can answer questions instantly using information drawn from the FCA Handbook, the AMF, SEC and other relevant sources.

This reduces the need for junior staff to seek answers from senior colleagues and eliminates time spent searching online. "AI is your memory," Jerome says.

Eva also generates tailored compliance policies based on a firm's permissions — a step regulators increasingly require.

"From a quality point of view, it will support policy professionals to focus more on high value tasks," Jerome communicates

Looking ahead, Eva will become even more integrated with user environments. It will surface overdue tasks, alert users to anomalies, and assist with quarterly controls. A soon-to-launch capability will allow Eva to vet financial promotions against COBs rules, including documents containing charts or images.

Future plans

The company has several growth areas planned. Expansion in the US is a major focus, alongside deeper development in Europe, including Luxembourg. Leo is also growing in the Caribbean, supporting markets such as the Cayman Islands, BVI and Barbados.

New modules are planned, including tools for regulatory horizon scanning and enhanced training tailored to more jurisdictions. Leo is also seeing strong interest from law firms and expects accounting firms to follow, given similar onboarding and KYC needs.

Jerome is exploring ways to improve connectivity for users, including potential chat environments that could be anonymous or visible depending on preference. Internally, the company plans to continue strengthening its team structure, including through broader share schemes as it grows ●

Evenlode Investment: Strengthening Compliance Operations through Leo RegTech

✦ About Evenlode Investment

Evenlode Investment is a boutique asset management firm that specialises in long-only equity strategies. Dedicated to delivering high-quality investment management services, Evenlode places a strong emphasis on compliance to ensure robust, efficient operations within a dynamic regulatory environment.

▶ 1 THE CHALLENGE

Moving Beyond Manual Compliance Processes

As a growing asset manager, Evenlode faced challenges with the inefficiencies inherent in managing compliance across multiple platforms. With compliance data held across multiple sources, maintaining consistent, accurate records was becoming increasingly time-consuming.

Richard Taylor, Compliance Manager at Evenlode Investment, explains:

> "We wanted to streamline compliance processes and improve record keeping by moving away from emails, spreadsheets, and Word documents. The goal was to shift to a dedicated system backed by compliance experts, where key compliance records were held in one place and templates would be updated for new rules as needed."

▶ 2 THE SOLUTION

Comprehensive Compliance Management with Leo

To address these needs, Evenlode adopted Leo RegTech, designed to simplify compliance for financial institutions. The solution offered a suite of tools tailored to Evenlode's unique regulatory requirements, from compliance monitoring and reporting to maintenance of registers and financial promotions management.

> "The breadth and depth of content in Leo impressed us from the start," Richard notes. "Our team utilises Leo's Compliance Monitoring reporting, Registers, and Financial Promotions modules the most, as they cater specifically to our operational needs."

By consolidating these essential compliance activities into one centralised platform, Evenlode was able to replace its manual processes with a streamlined, efficient system.

▶ 3 THE BENEFITS

Efficiency and Robust Record-Keeping

Since adopting Leo, Evenlode has enjoyed significant improvements in time management and compliance oversight. "Staff attestations and PA Dealing records are much more efficient using Leo than emails and are also easier to monitor," says Richard. By automating tasks that previously relied on manual processes, the team now experiences enhanced productivity and improved record-keeping. Additionally, compliance records are stored centrally rather than across disparate spreadsheets and documents.

> "The fact that all our records are neatly consolidated means less time spent searching for documents and more time ensuring compliance," he adds.

Leo's commitment to continuous platform development has also been a standout feature. "My favourite thing about Leo is that it is constantly under development, and templates are added or updated to align with new rules. Plus, the support team is very responsive," Richard shares.

▶ 4 THE ONBOARDING PROCESS

Smooth Transition with Expert Assistance

Transitioning to a new system can be a complex process, but Evenlode's onboarding experience with Leo was seamless. Leo's team assisted in migrating data from their previous system, ensuring a smooth setup that allowed Evenlode to begin using the platform effectively right away.

> "The onboarding was very smooth–Leo assisted with uploading data from our previous system, which helped us get up to speed without delay," Richard recalls.

A TRUSTED COMPLIANCE PARTNER

Through their partnership with Leo RegTech, Evenlode Investment has streamlined its compliance processes and achieved greater operational efficiency. By centralising their compliance activities, automating routine tasks, and benefiting from up-to-date templates and responsive support, Evenlode can now focus more on delivering quality investment management services with increased confidence in their regulatory compliance systems.

REGTECH ANALYST

COMPANY RESEARCH PROFILE

Luware Recording

- 📅 Founded 2010
- 📍 Zurich, Switzerland
- 🏠 www.luware.com
- ✉ solutions@luware.com
- 👥 Employees: 101-250
- 🌐 Regions of operation: Global

KEY EMPLOYEES:

Alexander Grafetsberger
CBO

Joshua Wood
Director of Technical Operations

Serge Gansner
CEO

Subsectors: **Communications Monitoring**
Regulation/Legislation: **MiFID II, GDPR, MAR, MAS, Dodd-Frank, DORA, etc.**

🖥 OFFERING

Built specifically for the demands of regulatory markets, Luware Recording offers secure, cloud-hosted **compliance recording, archiving, and analytics**. By leveraging **private AI** to automatically detect compliance breaches, the **cost-effective**, scalable solution supports firms in **meeting regulatory requirements** such as MIFID II, Dodd-Frank, MAR, and MAS **with greater efficiency and less complexity** for both front and back office functions.

Luware Recording simplifies compliance by unifying all recordings and analytics in a single platform. Ethical and explainable AI bots provide **proactive intelligence**, reducing compliance costs and enabling stronger risk mitigation across the board. For proactive regulatory oversight, Luware Recording integrates with SteelEye, enhancing trade and communications monitoring.

💡 PROBLEM BEING SOLVED

Regulatory compliance remains one of the most resource-intensive challenges in regulatory markets and continues to grow in complexity and scope. Fragmented tools, manual workflows, disconnected data, and unreliable integrations often leave organizations exposed to blind spots and operational inefficiencies.

Luware Recording eliminates these gaps by **integrating deeply** with leading communications platforms such as Microsoft Teams, Cisco, Webex, Zoom, IPC Unigy, and BT Trading. These integrations help bring all communication data into a **single, certified platform** hosted securely in the Microsoft Azure cloud.

Beyond compliance, Luware Recording empowers organizations to convert their compliance data into actionable intelligence that sharpens decision-making and creates lasting operational advantage.

🔗 TECHNOLOGY

Luware Recording leverages **machine learning, natural language processing, and AI** to enable analytics on over 30 pre-trained languages **specially tailored to the financial industry**.

Built on state-of-the-art Verint Financial Compliance and Intelligent Voice software, its architecture ensures scalability, reliability, and security, evidenced by Luware Recording's SOC 2 Type II accreditation, Microsoft 365, ISO 27001, and ISO 9001 certifications.

ℹ PRODUCT DESCRIPTION

Luware Recording delivers a Software as a Service (SaaS) **platform purpose-built for financial-grade compliance**, supported by a 99.99% uptime SLA to ensure uninterrupted operations. **Full data sovereignty** ensures organizations stay in control at all times.

- **Luware Recording Capture and Archive** provides centralized oversight of recorded interactions across voice, video, chat, and screen-share. It supports deep integration with multiple unified communication and trading platforms, allowing firms to maintain their preferred tools without compromising regulatory alignment.
- **Luware Recording Speech Analytics** provides business intelligence across communication channels. Paired with Verint's ethical AI bots, it becomes a powerful layer of proactive intelligence that strengthens surveillance strategies without adding operational complexity. A simple subscription model ensures predictable costs with no unexpected cloud-related charges.

📈 TRACTION/GROWTH

- Through long-term partnerships with Microsoft, Verint, Intelligent Voice, and SteelEye, Luware Recording delivers the gold-standard solution for the secure capture, storage, and analysis of communications.
- Luware Recording empowers more than 220 customers to capture and archive over 3,000,000 records a month.

Why compliance data is more valuable than ever

The shift from on-premises communication systems to cloud platforms has reshaped the role of compliance data. Alongside new challenges such as rapidly evolving tools, siloed responsibilities, and the need to demonstrate regulatory control, organisations now have an opportunity to transform compliance into a strategic asset. Luware Recording helps firms harness this potential while managing risk effectively.

Luware Recording

Luware Recording focuses on supporting regulated organisations that want to operate on modern platforms while maintaining control over their obligations. Its technology also enables firms to use compliance data to spot operational inefficiencies, identify trends, and inform decisions that strengthen both risk posture and business performance.

As part of FinTech Global's RegTech100, Alexander Grafetsberger, Chief Business Officer at Luware Recording, explains why compliance data now holds more value than ever.

Compliance data is evolving

Grafetsberger highlights that cloud platforms have not only changed how compliance data is collected, but also its purpose and strategic impact. Firms can now uncover patterns in behaviour and engagement that were previously invisible.

In the past, organisations stored compliance data primarily to satisfy regulations. "That's changed," Grafetsberger says.

"And this is driven by two things. First, the move to digital communication platforms means organisations suddenly have much richer datasets than before. It's not just voice recording. It's context, behaviour, engagement patterns, sentiment. Second, regulators have become far more data-driven themselves. They expect firms to demonstrate control, not just store evidence."

The combination of richer data and smarter regulators allows compliance to go beyond itself. It provides actionable insight into how teams operate, where customers encounter friction, and which processes create unnecessary risk. "Firms want to understand conduct, customer experience, and risk trends, not just tick a box," he says.

This mindset shift is already being applied in practice. A bank dealing with repeated policy breaches around a specific product was able to redesign its training and reduce errors by leveraging conversation data. "These insights allow compliance to feed directly into strategy, which is where the value really is."

Additionally, organisations are increasingly recognising that compliance data can influence product development and innovation.

By analysing patterns in customer interactions, firms can identify service gaps or friction points that, if addressed, enhance both compliance and customer satisfaction.

Inside Luware's solution

Handling modern compliance data requires technology capable of scaling to high volumes while providing actionable insight. Luware's all-in-one compliance platform addresses this with automated capture, transcription, analytics, and explainable machine learning.

"Technology is the piece that makes all of this possible," Grafetsberger says. "The volume of data is so enormous that no human can manually review it. So tools like automated capture, transcription, analytics, and supervised and explainable machine learning help structure that information and surface what actually matters."

Luware Recording helps ensure all required interactions are captured, stored, and enriched for analysis. This creates a reliable base for additional functions for quality management, risk oversight, and operational analytics. "But without reliable capture and context at the base layer, nothing else works," he adds.

It also helps firms adapt to frequent changes in cloud environments. "Banks struggle to keep up because they no longer control the communication platform. Capture needs to keep pace with the cloud vendor's change velocity," Grafetsberger explains.

Luware Recording also addresses cultural misalignment. By helping business and compliance teams develop shared understanding and processes, firms can leverage compliance effectively. "Creating a shared language is hard," he says. "But when it works, firms can turn compliance from a perceived burden into a competitive advantage."

Another often overlooked benefit is the ability to benchmark performance across teams or regions. With structured compliance data, firms can identify high-performing units, replicate best practices, and ensure consistent standards globally.

Going beyond compliance

Luware Recording advocates treating compliance as more than a regulatory requirement. It can also improve operational resilience, efficiency, and insights that drive better decisions.

Grafetsberger calls this the beyond compliance approach. "It means treating compliance as a proactive capability that can be a revenue driver rather than a set of minimum obligations. The firms who go further than the bare minimum use compliance to strengthen culture, customer trust, and operational excellence," he says.

The approach targets five areas: showing control beyond basic requirements, remaining resilient to platform change, understanding behaviour rather than just storing recordings, reducing risk by design, and using existing data to support business outcomes.

"It's not about doing more work. It's about building a system that works hard for you," Grafetsberger explains.

Firms that implement this approach see tangible benefits including fewer repeated breaches, faster supervision cycles, improved training, and better customer interactions. One global institution moved from random sampling to full call coverage using structured data and automated alerts. "Same resources, much better coverage and insight," he says.

"When you turn compliance into smarter decision-making, you end up improving both risk posture and business efficiency."

Another emerging area is the use of real-time alerts and dashboards. This allows managers to spot issues quickly and respond proactively, which further embeds compliance into daily operations.

Looking ahead

The value of compliance data depends on both technology and mindset. Organisations that see compliance as static risk management often miss opportunities to uncover trends, anticipate issues, and improve processes.

> "When compliance teams are empowered to interpret the data in context, it can highlight emerging risks, operational bottlenecks, or training needs before they escalate."

Patterns in communication can reveal subtle risks. Repeated questions, hesitation, or deviations from procedures may indicate gaps in guidance or staff training. "It's about looking at the data with a lens of curiosity and foresight rather than purely enforcement," he explains.

Firms that use this insight can adapt processes more quickly, train employees more effectively, and improve the customer experience. Automated capture paired with behavioural analysis supports faster, more confident decision-making, and can turn compliance intelligence into a competitive advantage.

This proactive approach also strengthens regulatory positioning. "If you can show that your systems are not just reactive but intelligent, you build credibility and reduce regulatory friction," Grafetsberger says.

Cloud platforms have accelerated the availability of richer datasets, which allow compliance to become a strategic asset rather than a burden. Luware Recording helps firms capture and contextualise this information, linking compliance with operational and business outcomes.

Looking forward, the integration between compliance and business strategy will deepen. Predictive analytics, automated supervision, and improved collaboration between risk and business teams will continue to grow.

"Firms that embrace this shift early will run safer, more efficient operations," Grafetsberger says. "Firms that don't will struggle with both regulatory pressure and customer expectations."●

MOODY'S

Founded: 1909

Employees: Over 10,000

Regulation/Legislation: Basel III, Solvency II, KYC, AML, GDPR, CECL

Subsectors: Onboarding Verification, Capital Planning Stress Testing, Cybersecurity Information Security, Risk Management, Identification Background Checks, Compliance Management

Regions of Operations: Global

Moody's offers financial intelligence and analytical tools that support clients' growth, efficiency, and risk management objectives. By combining unparalleled expertise in risk, extensive information resources, and innovative technology applications, Moody's assists business leaders in confidently navigating an evolving marketplace. The company is renowned for its industry-leading solutions, which include research, data, software, and professional services, all designed to deliver a seamless customer experience. Thousands of organisations worldwide have chosen Moody's as their partner due to its unwavering commitment to quality, client service, and integrity.

NAPIER AI

Founded: 2015

Employees: 101-250

Regulation/Legislation: AML

Subsectors: Risk Assessment, Transaction Monitoring, Anti-Money Laundering, Sanctions Screening

Regions of Operations: Global

Napier AI, established in 2015, specialises in financial crime compliance technology, supporting institutions in combating financial crime more efficiently and effectively. Drawing on extensive experience, the company develops advanced compliance technology that assists organisations across various sectors in meeting anti-money laundering regulations, detecting suspicious transactions, screening potential customers and business partners, and enabling analysts to predict customer behaviour. Napier AI's award-winning suite includes tools for transaction monitoring, screening, and risk assessment, all of which integrate seamlessly with an organisation's third-party and proprietary applications. Recently, Napier AI launched two new services: Continuum AI Live, a plug-and-play hosted solution for rapid deployment, and Continuum AI Flow, a headless API service for organisations wishing to incorporate AI-powered financial crime compliance intelligence into their existing infrastructure. These innovations provide a comprehensive view of risk, improve operational efficiency, and lower total cost of ownership through automation and explainable AI.

ncino

Founded: 2012

Employees: 1,001-5,000

Regulation/Legislation: KYC, AML

Subsectors: Cloud Banking Software, Loan Origination, Digital Banking, Risk Management, Compliance, AI

Regions of Operations: Global

nCino provides a cloud-banking platform that modernises onboarding, lending, and compliance management for financial institutions worldwide. The nCino platform unifies customer data, credit workflows, and document management into a single digital ecosystem. It automates KYC verification, loan origination, and regulatory reporting to speed up processing and improve transparency. Using AI and predictive analytics, nCino enhances decision-making and portfolio management while ensuring compliance with local and international banking standards. Trusted by over 1,800 financial institutions, the platform supports commercial, small business, and retail banking in more than 20 countries. nCino's integrated approach reduces operational costs, strengthens governance, and enables end-to-end digital transformation, allowing banks to deliver faster, more customer-focused financial services.

REGTECH ANALYST

COMPANY RESEARCH PROFILE

MCO — MyComplianceOffice

- Founded 2008
- New York, United States
- mco.mycomplianceoffice.com
- advance@mycomplianceoffice.com
- Employees: 251-500
- Regions of operation: Global

KEY EMPLOYEES:

Brian Fahey
Founder and CEO

Subsectors: **Onboarding Verification (AML/KYC/CDD), Transaction Monitoring, Risk Management, Reporting, Compliance Management**

Regulation/Legislation: **Conduct risk regulations around the globe, including SMCR, SEAR, MiCA, MAR, FINRA Rule 3270 Rule 3280, MSRB Rule G-37, UK SYSC, SFC Code of Conduct, SEC Rule 206, SEC Rule 17a-4, FCA Handbook Section 10-A, CFTC Regulation 23.451, UK Bribery Act for regulators including the SEC, FINRA, FSA, FCPA, FCA and MAS**

OFFERING

MCO is the only integrated financial services compliance solution that combines governance of the regulated activities of the company, employees and third parties with robust obligation management.

MCO has built passion and proficiency for compliance automation into every product, empowering clients of all sizes to maximize technology to minimize compliance risk.

Available as a unified suite or à la carte, MCO's easy-to-use and extensible SaaS based solutions get firms up and running quickly and cost-efficiently.

PROBLEM BEING SOLVED

MCO enables companies around the world to effectively manage regulatory obligations on a single compliance platform.

MCO's customers are working in a highly regulated and volatile environment with extensive enforcement. MCO helps firms with even the most complex regulatory obligations gain more efficient and effective compliance management.

MCO's powerful platform lets compliance professionals demonstrate they are proactively managing the regulated activities of the company, employees and third-party vendors and provide evidence of regulatory compliance.

TECHNOLOGY

MCO's "Know Your" solution suites are built on the dynamic MyComplianceOffice platform. Its capabilities enable comprehensive monitoring and reporting, workflow-directed task management and real-time exception alerts via a simple and intuitive interface. MyComplianceOffice features sophisticated hierarchy management and integrated data sets, including global company and security master of public and private companies, limiting the need for "swivel chair compliance" across multiple disconnected systems. MyComplianceOffice easily integrates with other systems including HR, operations and CRMs.

PRODUCT DESCRIPTION

MyComplianceOffice helps companies, large and small, meet evolving regulatory needs and ensure compliance more easily. Their interconnected suites with a centralized data centre offer firms a comprehensive and cost-effective complete compliance solution.

- **Know Your Employee** provides compliance teams with an easy and affordable way to monitor, manage and ensure adherence to employee policies, identifying issues before they become problems and mitigating the risk of misconduct.

- **Know Your Transactions** helps firms mitigate risk that can originate from breaches in the firm's financial products, including market manipulation, insider trading, suitability, conflicts of interest, payments, transaction screening and monitoring and money laundering.

- **Know Your Third Party** delivers a clear understanding of third party risks, providing oversight of due diligence activities associated with third party relationships including vendors, customers, counterparties, agents and partners.

- **Know Your Obligations** enables firms to identify and manage regulatory change and structure policies, procedures and controls to drive understanding of compliance requirements across the organization and assure compliance.

TRACTION/GROWTH

- **Client acquisition numbers:** 1500+ customers in 105+ countries across North America, Europe and Asia Pacific
- **Expected Revenue in five years:** $50m - $100m

Customer Success is at the Heart of Compliance Success

MCO MyComplianceOffice

(MCO) MyComplianceOffice is a global leader revolutionising how financial firms tackle compliance, making it simpler, smarter, and more effective. Samantha Murphy, Chief Customer Officer at MCO, detailed how the company stands out from the competition.

The vision for Murphy is to make customer success synonymous with compliance success. She said, "At MCO, we aim to deliver a seamless experience from onboarding through post-implementation. This means structured implementation phases—planning, configuration, testing, training, and rollout—managed by seasoned professionals who understand both technology and regulatory complexity."

Post-go-live, the company's Customer Success Managers provide strategic guidance, ensuring customers adopt the platform and maximize its value. Murphy added, "Exceptional support isn't reactive; it's proactive and responsive, anticipating customer needs and driving continuous improvement."

The MCO approach

An important part of MCO's offering is its approach to regional implementation, customer success and support. For Murphy, how does this differ from other compliance solution providers?

Murphy stressed that, unlike providers who centralise support in one geography, MCO invests in regional expertise.

"We have dedicated Implementation, Customer Success, and Support teams in key markets including APAC, EMEA, and the Americas," she said. "This ensures cultural alignment, local regulatory knowledge, and real-time responsiveness. For example, our APAC team operates from Singapore, offering both strategic account oversight and tactical support with 24-hour coverage during the workweek."

The benefit of this approach is that this localized model reduces delays, eliminates overnight wait times, and accelerates deployment compared to competitors who rely on customer support based solely in one region.

Murphy gave a real-life example of this. A US-based compliance officer reads an email at 6pm. The CEO wants data for a board meeting and wants it by 8AM. The compliance officer looks to run the report and realizes he has a question that he needs answered before he can pull the data.

"If customer support for your compliance technology is only open from 9-5 EST, you're going to miss an important deadline. With MCO's 24-hour coverage, you can pick up the phone and your call will be routed to an available expert."

She finished, "And if you're a customer based out of EMEA with customer support based out of the US, it's even more frustrating when you can only get questions answered during your morning working hours."

Equally important for MCO is maintaining high levels of customer experience across a range of time zones and regions – as the firm supports businesses around the world. How does it achieve this?

Murphy explains, "We combine global infrastructure with local presence. Our offices in Ireland, the US and Singapore, supported by data centers in the US and EU, provide multilingual support. Regional teams handle day-to-day queries, while urgent issues trigger 24/7 global escalation. This hybrid model ensures customers always have access to experts who understand their regulatory environment and business requirements."

Strategic customer success

Customer success for Murphy is the 'linchpin of adoption', adding that if firms purchase technology and it is partially adopted, not used as intended, or not used to the extent of its capabilities, it's a waste of time and resources for the firm.

She added, "Accessible and responsive Customer Success Managers mean that compliance staff have a resource not just for questions, but also one that will share best practices and news about the platform on a continuous basis."

A proactive way that the company drives ongoing adoption of MCO's technology is through user conferences, both in person and virtual.

"This gives us a chance to share what's new and upcoming with our customers. It also gives people an opportunity to connect with their compliance peers," Murphy said.

RegTech solutions can often fail when businesses underestimate the complexity of change management. MCO's approach, Murphy outlines, goes beyond troubleshooting.

"We partner with customers to align technology with compliance objectives, provide training, and share best practices. This engagement accelerates adoption and ensures the platform becomes integral to daily compliance workflows," she said.

Additionally, what sets great implementation apart from average in RegTech deployments? On this point, Murphy makes it clear – great implementation is structured, collaborative, and adaptable.

She explained, "At MCO, we follow a proven methodology but tailor it to each customer's needs. Our teams assist with data migration, user acceptance testing, and training, while maintaining open communication to address risks early. Post-implementation, we transition customers smoothly to our support and success teams, ensuring continuity. Average implementations stop at go-live; great ones build a foundation for long-term success."

Furthermore, Murphy believes that another key factor that drives both great implementation and great customer support is the tenure and expertise of the MCO team.

Customised onboarding

A significant challenge for many RegTech projects is stumbling at the onboarding stage – a crunch point in any project. Why is this the case?

For Murphy, onboarding will fail if there's inadequate planning and lack of stakeholder engagement.

"Firms underestimate the effort required to integrate systems, migrate data, and train users. MCO mitigates these risks through detailed project planning, clear role assignments, and phased delivery. We also involve compliance and IT teams early to ensure alignment and avoid surprises," she said.

Murphy emphasized every firm MCO works with is different. Ten companies dealing with the same regulations may have ten different internal processes they follow to be compliant.

"Our approach is to provide out of the box workflows when appropriate, but also to create an implementation plan with customization that meets the customer's unique needs at the forefront," said Murphy.

Superior support

In a crowded market, is superior support the marker of what separates the chaff from the grain? Murphy firmly believes this to be the case, adding, "Support quality varies widely across compliance technology providers. Superior support— responsive, knowledgeable, and regionally aligned—creates trust, enables firms to maximize their investment in the platform and drives retention.

"At MCO, our long-tenured staff and proactive success model set us apart. Customers know they're not just buying software; they're gaining a partner committed to their

compliance outcomes," she remarked.

Being able to bridge the gap between compliance and technology is a vital part of any mission for a customer success team. At MCO, its implementation and customer success teams act as translators between regulatory requirements and technical capabilities.

Murphy said, "They help customers configure workflows that meet compliance obligations, monitor adoption, and suggest enhancements. By maintaining regular strategic reviews, they ensure technology evolves with regulatory and business changes, keeping customers ahead of risk."

The power of post-implementation

How does strong post-implementation support impact regulatory outcomes? According to Murphy, failure to deploy and use compliance technology effectively has repercussions that go far beyond efficiency and user experience.

She explained, "Failure to effectively use your compliance technology means your compliance program will be on the hook if you can't pull the data that your auditor is looking for, or if you can't provide proof of best efforts to a regulator conducting an exam. That's going to lead to more scrutiny, fines and reputational damage."

Murphy stressed that MCO's proactive approach reduces the likelihood of breaches and strengthens audit readiness, which impacts regulatory outcomes.

Another key question asked by some in the RegTech space is whether seamless implementation can directly reduce regulatory risk. Murphy believes this is the case, stating, "A well-executed implementation embeds compliance controls into daily operations from day one. By eliminating manual processes and ensuring accurate data flows, firms reduce human error and regulatory exposure.

"At MCO, we pride ourselves on starting the process by understanding unique customer needs so we can ensure implementation effectively addresses compliance risk for the firm," Murphy said.

The result for customers

For those who leverage the MCO technology, what can they expect? According to Murphy, it is simple – a truly best-in-class experience.

"It is a journey based on our expertise and knowledge, partnered with our customers' understanding of their business and requirements," she said. "This journey will be clear, predictable and value-driven – so you maximize the return on investment you have made with MCO."

Murphy concluded, "We will ensure clarity at every stage, fast time to value, true partnership rather than transactions, proactive support guided by measurable outcomes, and a long-term roadmap for your continued success." ●

REGTECH ANALYST

COMPANY RESEARCH PROFILE

M O Z N . AI

PRODUCT NAME:
FOCAL by Mozn

Founded 2017

Riyadh, Kingdom of Saudi Arabia

www.mozn.ai

info@mozn.ai

Employees: 251-500

Regions of operation:
EMEA, APAC

KEY EMPLOYEES:

Dr. Mohammed Alhussein
Founder and CEO

Malik Alyousef
Co-founder, Chief FOCAL
Product & Technology Officer

Abdullah Alsaeed
Co-founder and Chief
Strategy Officer

Subsectors: **Onboarding Verification (AML/KYC/CDD), Transaction Monitoring, Risk Management, Identification/ Background checks, Compliance Management, Fraud detection and prevention**

Regulation/Legislation: **Basel III, KYC, AML, GDPR**

OFFERING

Mozn is a market leader in Enterprise AI Software focused on two key areas; Financial Crime Prevention and Enterprise Knowledge Intelligence. Its mission is to empower organizations to make critical decisions through world-class AI platforms. FOCAL by Mozn (getfocal. ai) is one of its flagship solutions — an AI-powered Financial Crime Prevention platform that helps financial institutions tackle rising regulatory challenges and prevent ever-evolving criminal activities. FOCAL leverages advanced machine learning, behavioural analytics and agentic AI to detect anomalies, automate compliance processes, and deliver accurate, efficient, and real-time risk insights across financial ecosystems.

PROBLEM BEING SOLVED

Financial institutions face growing challenges from fragmented fraud prevention and compliance systems. As regulations tighten and fraudsters use advanced AI-driven tactics, siloed legacy tools across payments, AML, and fraud create critical blind spots. FOCAL by Mozn (getfocal.ai) unifies AML and anti-fraud capabilities in a single AI-powered platform, providing real-time visibility across onboarding, device intelligence, and transaction monitoring. It automates customer screening, risk scoring, and name matching with region-specific linguistic accuracy, reducing manual work and compliance costs. By closing these gaps, FOCAL helps institutions detect complex crimes, stay ahead of regulations, and operate efficiently.

TECHNOLOGY

FOCAL by Mozn leverages AI, ML, and NLP to deliver real-time fraud prevention and AML compliance. Its Agentic AI automates case investigation, alert triage, and decision support, while dynamic risk scoring and behavioural analytics adapt to evolving threats. Built on a cloud-native, microservices architecture, FOCAL supports SaaS, private cloud, and on-premise deployments with open APIs for integration into core banking and third-party systems. Automated reporting and customizable dashboards further enhance operational efficiency.

PRODUCT DESCRIPTION

FOCAL is an AI-powered Financial Crime Prevention platform that unifies fraud, AML, and KYC data within a single FRAML architecture. Designed to protect the entire customer journey, it enables real-time decisioning, multi-layer profiling, and dynamic risk scoring to detect and prevent financial crime with precision. The platform's key differentiators include Agentic AI automation for case investigation and triage, a unified FRAML framework that merges fraud and AML capabilities, and localization aligned with regional regulatory requirements. FOCAL also features a dedicated Fraud Intelligence Unit consisting of top data scientists that continuously monitors emerging threats, while its flexible AI and machine learning architecture ensures adaptability and scalability. FOCAL delivers robust, adaptable compliance and risk management solutions that empower financial institutions to enhance efficiency and strengthen their defenses against evolving financial threats.

TRACTION/GROWTH

· Clients:

tamara   Mobily Pay   PayBy   STC Bank   مصرف الراجحي alrajhi bank

· Partners:

Deloitte.   Google Cloud   ORACLE   DOW JONES   MAMBU

The inside story of MOZN's unified approach to fraud and AML

Shown Above: Malik Alyousef, Co-founder, Chief FOCAL Product and Technology Officer at MOZN

Founded in 2017, Saudi Arabia-headquartered MOZN was created at a time when AI was still in its early stages. MOZN recognised a gap early on where enterprises faced challenges accessing intelligent solutions that adapted to their unique market needs and set out to build AI differently.

How did the company set out to do this? According to Malik Alyousef, co-founder and chief FOCAL product and technology officer at MOZN, this came about from developing technologies designed for the realities of every market it serves and delivering outcomes that matter.

Today, Alyousef claims, MOZN leads in two areas – financial crime prevention with FOCAL and enterprise knowledge Intelligence. "Our platforms empower organizations to make informed decisions, centralize critical operations, and unlock new opportunities for innovation," he said.

FOCAL is purpose-built to address the most critical challenges in financial crime prevention. As an AI-powered platform, the solution enables financial institutions to prevent fraud and maintain AML compliance with unmatched efficiency.

"Its Agentic AI capabilities streamline investigations, reduce manual workload, and improve accuracy, resulting in fewer false positives and a better customer experience," said Alyousef.

Pain points

Alyousef says one of the biggest challenges clients face is "fragmented, siloed systems that create blind spots in fraud and AML detection." FOCAL addresses this by unifying fraud, AML and KYC into a single platform that gives institutions a holistic view of the customer journey from onboarding through ongoing monitoring.

He explains advanced AI, ML and Agentic AI automate investigations, case management and regulatory reporting, cutting down on manual work and reducing operational cost. Dynamic risk scoring and analytics help teams reduce alert fatigue and high false positives, while real-time monitoring, anomaly detection, and graph analytics allow institutions to proactively identify sophisticated threats, including organised fraud rings and money mule networks.

Alyousef adds that FOCAL also "supports compliance with changing global and regional standards" through automated reporting, audit trails and customisable workflows. Its modular, API-first architecture ensures easy integration with legacy systems or external data sources, whether clients need the full platform or particular modules. As a cloud-native solution, it scales easily to support even the largest transaction volumes.

What sets MOZN apart

Alyousef explains that MOZN has built FOCAL as a unified FRAML platform that combines fraud and AML capabilities in one centralized solution, giving clients a complete view of the customer journey from onboarding and in-app activity to payments and ongoing monitoring. This removes the blind spots that typically arise when systems are separated.

He highlights MOZN's leadership in AI and Agentic AI, which powers real-time detection, autonomous case investigation, dynamic risk scoring and automated regulatory reporting. A key differentiator is their patented name-matching engine, which delivers industry-leading multilingual phonetic matching optimised for both Arabic and Latin scripts and significantly reduces false positives in sanctions and payment screening.

FOCAL's flexibility also plays a major role: its modular, API-first architecture supports SaaS, private cloud and on-premise deployments, alongside no-code rule building, and highly customisable workflows.

Alyousef points to recognition from Forrester, Chartis, Frost & Sullivan, QKS Group and others, as well as measurable outcomes such as over 90% fraud reduction for major clients. He adds that a customer-centric approach—dedicated success teams, managed services and flexible pricing—ensures rapid onboarding, operational efficiency and strong regulatory compliance across their customer base.

AI's power in ML detection patterns

Alyousef describes their AI model as "a game-changer in how we look at money laundering risk at the account level," mainly

because traditional systems rely on static rules and historical data, which leaves them "always looking backward."

What MOZN has built is dynamic and behavioural: the model continuously learns and adapts as new patterns emerge rather than simply checking boxes.

He explains that it's a supervised learning model trained on labelled data so it can distinguish normal activity from suspicious behaviour. Its strength, he says, comes from two principles: the risk profile of an account evolves over time, and the system analyses behaviour rather than isolated transactions.

He breaks their approach into three focus areas. The first is onboarding demographics—when a customer opens an account, FOCAL creates a baseline risk signature using demographic and onboarding data. On top of that sit device and login patterns, using persistent device fingerprints to understand how, when and where accounts are accessed, which helps surface anomalies quickly.

The final layer analyses transaction behaviour and network activity. The model learns what is normal for each account—transaction size, frequency and counterparties—and flags deviations such as micro-transfers or unusual aggregation that may suggest layering. By mapping links to known suspicious networks, it can surface hidden connections that rule-based systems typically miss.

This "holistic and adaptive" approach reduces false positives, helps teams prioritise the highest-risk cases and strengthens the institution's ability to stay ahead of increasingly sophisticated financial crime tactics.

AI models

Alyousef is clear that FOCAL's AI models are built with regulatory transparency and explainability "at their core," ensuring decisions can be clearly communicated to regulators and internal stakeholders. He describes a comprehensive model-governance framework that covers development, validation, data lineage and bias monitoring, making the models robust, fair and fully auditable.

He explains that SHAP values underpin their explainability approach at both global and local levels. Globally, SHAP helps validate and interpret overall model behaviour and shows how features influence decisions across scenarios. Locally, SHAP values are integrated into dashboards and audit logs for every flagged transaction or account, allowing teams to see, feature by feature, why something was marked suspicious.

To make interpretability even more accessible, FOCAL also provides surrogate decision trees that give a simplified, visual representation of model logic. All of this, he says, ensures the system isn't a "black box" but a transparent, accountable and regulator-ready solution that builds trust with clients and the wider ecosystem.

Tackling criminals

Alyousef notes that criminals are constantly adapting and increasingly using sophisticated tools, including AI, to try to bypass AML systems. But as he explains, because FOCAL's detection models are dynamic and adaptive, "it actually becomes much harder for even advanced evasion tactics to succeed."

Every new device, IP address or transaction is analysed in real time, so gradual behavioural shifts—such as those used by bot-driven laundering operations—are immediately surfaced as anomalies.

He points out that criminals often rely on layering, moving funds across multiple accounts and devices to obscure trails. FOCAL counters this with network-level analysis that maps relationships and links to known suspicious clusters; even if individual transactions appear harmless, the broader topology can still be flagged.

Explainability also plays a defensive role: each flagged event includes a clear, feature-level breakdown using SHAP values, which prevents AI-generated obfuscation from slipping through unnoticed. MOZN also trains its models with adversarial examples and monitors for concept drift, ensuring robustness even as criminals attempt to "game" the system.

As Alyousef puts it, their approach is layered, adaptive and transparent—empowering analysts to intervene early and helping institutions stay ahead of both today's and tomorrow's financial crime tactics.

Future plans

As MOZN looks toward the future, what is next for the business? In the words of Alyousef, the firm's vision is clear: it is moving from being a regional leader to becoming a global powerhouse in AI-powered enterprise solutions for financial crime prevention and AML compliance.

"We've built a strong foundation in the MENA region, and now we're accelerating expansion into high-growth markets across Africa, APAC, and Europe," said Alyousef. "This is about scaling our impact and bringing our expertise to global institutions."

In the technology arena, the MOZN co-founder believes the next big leap is Agentic AI. The company itself is taking it from pilot to full production across AML and KYC workflows.

He explained, "This means autonomous case investigations, generative rule building, and dynamic risk profiling, capabilities that will allow our clients to automate compliance, reduce false positives, and resolve cases in seconds instead of hours. We're also doubling down on R&D. Expect innovations in explainable AI, behavioural biometrics, graph analytics, and real-time risk engines."

Beyond technology, the company is also investing in leadership, with its FOCAL Point Research & Intelligence Center becoming a hub for collaboration with industry associations, experts, and banks. "We'll continue hosting leadership forums, publishing insights, and shaping compliance frameworks for the future," said Alyousef.

Alyousef concluded, "Finally, we remain committed to customer-centric growth. Our robust technology, consultative approach, and managed services will scale further, ensuring measurable outcomes like fraud loss reduction, operational efficiency, and regulatory readiness. Every innovation we deliver is tied to real-world impact for our clients."

Problem Statement

A leading Saudi bank, was facing significant financial losses due to money mules and scams. The surge in fraudulent activities had strained its fraud management, rule optimization, and regulatory reporting. The Anti-Fraud Operations team struggled to identify fraudulent transactions while minimizing false positives, leading to inefficiencies and compliance challenges. Beyond financial losses, fraud undermined customer trust and experience. Ensuring seamless, secure banking while protecting customers from scams was a top priority for the bank.
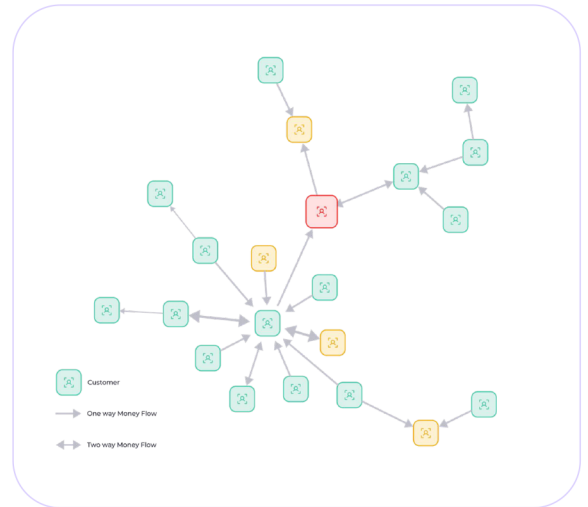
Collaboration with Mozn

The bank partnered with Mozn for a comprehensive financial crime management approach. Our team was deployed on-site, working closely with the bank's Anti-Fraud Operations team to tackle fraud cases head-on. We collaborated to refine existing rules, ensuring they were both effective and minimized false positives. Mozn also deployed its proprietary FOCAL Financial Crime Intelligence (FCI) solution to provide a 360-degree view of fraud cases. With real-time insights and enhanced detection mechanisms, the bank gained greater visibility of cases, allowing for faster response time and improved decision-making. Striking a perfect balance between security and user experience. Customers faced fewer unnecessary transaction blocks and could enjoy seamless banking. Reinforcing customer confidence in the bank's ability to safeguard their assets.
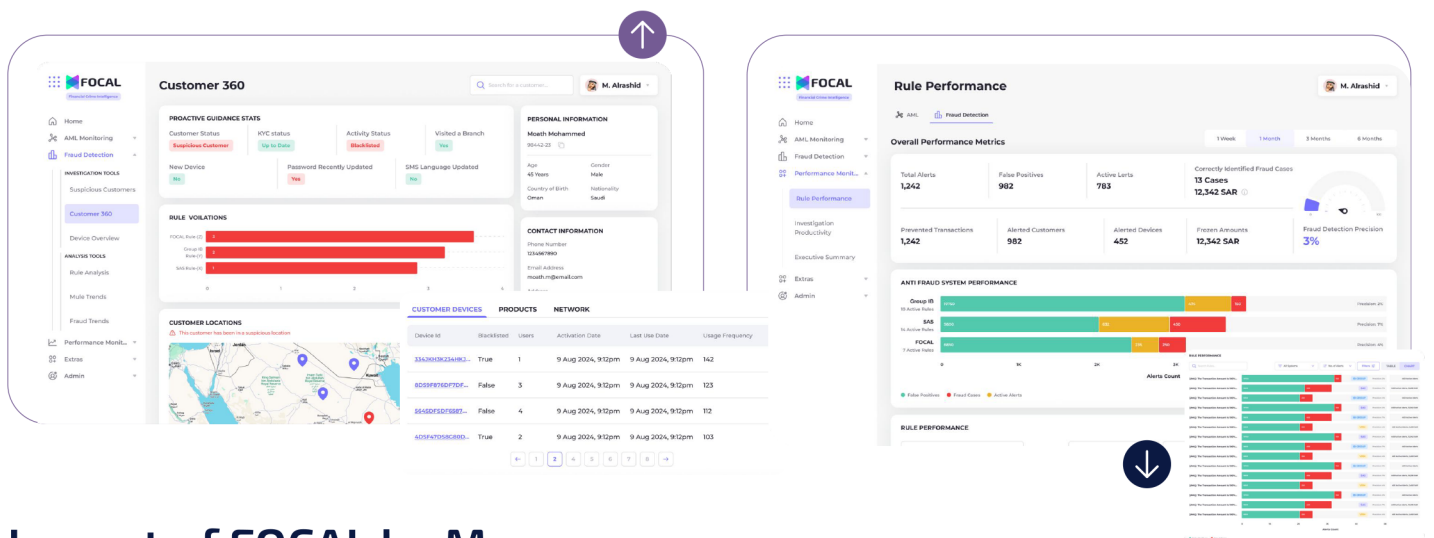
Impact of FOCAL by Mozn

| **53%** Reduction in Fraud Related Losses | **45%** Reduction in Money Mules | **20+** New Preventive Rules Created | **67%** Reduction in False Positives |

72 to 12 Hours
Decrease of Fraud Resolution time

35%
Reduced Customer Dispute complaints related to Blocked Transactions

REGTECH ANALYST

COMPANY RESEARCH PROFILE

muinmos

📅 Founded 2012

📍 Denmark

🏠 www.muinmos.com

✉ connect-it@muinmos.com

👥 Employees: 25-50

🌐 Regions of operation: Global

KEY EMPLOYEES:

Remonda Kirketerp-Møller, CEO

Jesus E. Sanchez, CPO

Emil Leach Kongelys, CTO

Michael Thirer, CLO

Subsectors: **all KYB/KYB/AML checks covering SDD/CDD/EDD, incl. IDV, eIDV, Liveness, customer screening & monitoring, corporate data, client classification, Suitability & Appropriateness, CRA & more**

Regulation/Legislation: **MiFID II, MiCA, AMLD6, Dodd-Frank, capital markets & AML laws globally, Basel III, DORA, MiCA**

📊 OFFERING

Muinmos' Agentic AI Client Onboarding & Lifecycle Management Platform delivers a fully automated, end-to-end solution for regulatory onboarding compliance and client lifecycle management. It enables financial institutions and others to instantly onboard clients while maintaining continuous compliance across jurisdictions.

The platform's AI Agents perform Client Classification and Product Suitability, all required KYC/KYB verifications, and ongoing risk monitoring in real time. Designed for global scalability, Muinmos removes manual friction and ensures consistent adherence to local and international regulation, reducing onboarding time by up to 96% while lowering costs by over 30% and reducing repetitive manual work by as much as 90%.

💡 PROBLEM BEING SOLVED

Slow and fragmented onboarding process – up to 96% faster onboarding.

Bad Customer Experience? Muinmos clients enjoy 97.1% completion rate across all sectors, client types, and jurisdictions, and are constantly complimented on their effortless KYC process.

Heavy Compliance workload? Muinmos reduces up to 90% of compliance-related CLM workload.

Clients' profiles change? Muinmos provides seamless Agentic AI monitoring and ongoing pKYC.

Legislation is changing? Muinmos' AI Agents will make sure you are always up-to-date.

Want to easily expand to new markets and offer new products? 86% of Muinmos clients say Muinmos supports their global expansion.

🔗 TECHNOLOGY

Operating as an Agentic AI-based system with Agents supporting all separate compliance tasks such as eIDV, screening, corporate data and much more, as well as orchestrating the onboarding process and lifecycle management end-to-end. Cloud-based SaaS, with extensive no-code configuration capabilities, enabling ultra-fast deployment, seamless adaptation to regulatory changes, and easy acquiring of new markets and new products.

Unlike many solutions that require heavy integration or custom development, Muinmos is a fully developed, ready-to-go platform, which can be deployed as a full end-to-end solution or as modular services that complement existing tools. It can run as a white-labelled standalone system or integrate seamlessly into CRMs, trading platforms, and in-house systems via API, giving firms maximum flexibility with minimal disruption.

ℹ PRODUCT DESCRIPTION

Muinmos' AI Agents orchestrate the entire client onboarding & lifecycle management process end-to-end, enabling instant and compliant onboarding globally: · initiate the correct client journey · collect required information · determine applicable regulations · perform related-party checks · pull relevant data from proprietary sources · request needed documents · & analyse the full case – all within seconds. When complex scenarios arise, such as ambiguous risk flags or cross-border restrictions, the agents autonomously trigger workflows, adapt the client journey, enrich data points, while maintaining full transparency & override capability. **The result is one continuous KYC/KYB straight-through process, replacing dozens of disconnected tasks, including:** · cross-border categorisation (MiFID, Dodd-Frank, MiCA etc.) · Suitability and Appropriateness assessments · IDV · eIDV · Liveness · PEP/Sanctions/Adverse Media screening · POR · full corporate data reports across 200+ jurisdictions (UBOs, structure, directors, financials & more) · comprehensive CRA · blocklist checks · investor self-declarations (FATCA, CRS etc.) · Wolfsberg Questionnaire & more. **The Agents also support the full lifecycle through:** continuous PEP/Sanctions/Adverse Media monitoring · document expiration monitoring · corporate monitoring · ongoing risk monitoring · legislative monitoring & more.

📈 TRACTION/GROWTH

- **Clients –** banks, investment firms, asset managers, Crypto asset service providers, payment providers, professional services firms.
- **Partners –** GBG, KYC6, ion, Refinitiv, LexisNexis, LSEG, CreditSafe, Transparency International, Knowyourcountry, GLEIF, FX Back Office, tconsult, ZagTrader, InvestGlass, Xvallley

The major trends shaping the future of Know Your Customer compliance

It has been a transformative year for know your customer (KYC) processes, as companies embrace new technology to transform compliance workflows. Remonda Kirketerp-Møller, CEO of Muinmos, explored some of the biggest trends facing the KYC sector.

muinmos

The rise of Straight-Through Processing

One of the biggest trends in KYC is the rising popularity of Straight-Through Processing (STP) via the use of Agentic AI. STP is the end-to-end automation of workflows to remove all manual breakpoints. In onboarding, this lowers the instances where a human is required for verification.

While there have been several automation improvements to onboarding, they have lacked the ability to perform more complex decision making. However, Agentic AI is a game-changer.

Unlike other solutions, these agents can understand information in their environment, whether it is client input, regulatory databases or APIs. They are also capable of interpreting information, planning next steps and making context-based decisions. Additionally, they can perform actions, such as triggering workflows, calling APIs or querying additional data sources, and operate independently through defined rules, constraints and safety boundaries without human direction.

Kirketerp-Møller added, "Unlike traditional automation, AI Agents work toward goals through iterative decision-making, adapting their approach based on what they discover at each step. In a complex process like client onboarding, AI Agents

can be deployed in two fundamentally different ways - in isolation or collective orchestration - and the distinction matters enormously."

Agents used in isolation have their benefits – they can support compliance teams with clearing false positives, verifying IDs and addresses, and collecting corporate data. Ultimately, they bring greater efficiency and bolster compliance consistency, especially for large firms, Kirketerp-Møller noted.

However, "in complex processes like client onboarding, traditional systems are full of breakpoint-moments, where the process stops and waits for human intervention. A screening hit triggers a case review. A missing document halts progress. An EDD (enhanced due diligence) determination requires manual escalation. Each breakpoint adds hours or days to the onboarding timeline – and if you operate your AI Agents in isolation, this issue is not solved."

Only AI Agents used collectively can eliminate those breakpoints completely. When powered by a holistic view of the onboarding process, they can instantly trigger for example EDD measures if a PEP flag is identified, whilst simultaneously adjusting the client journey to include more strenuous checks and check databases for additional data based on risk. All this is completed within seconds. "This shift from static sequences to adaptive flows is what finally makes true STP possible."

This is exactly how Muinmos supports its clients. Their agents initiate the correct journey, collect information, determine relevant regulatory questions based on risk, conduct related party checks, collate data from external sources, request documents, analyse the full case, decide if escalation is needed, issue a final decision and pass it to downstream systems. This is done within seconds and with full transparency and override capability.

"The result is one continuous process instead of dozens of disconnected tasks – true straight-through processing," Kirketerp-Møller said.

It is not only KYC that can benefit from STP, as it can also support Know Your Business (KYB) processes. While KYB requires more data sources, complex ownership structures and more qualitative judgement, if the agent is properly instructed what to do in each breakpoint, the breakpoints can be eliminated.

Kirketerp-Møller emphasised that this is not about replacing

human decision-making. The aim is to provide complete case files so case managers can focus on their assessments and not waste time hunting for relevant data and structure it. "STP in KYB is absolutely achievable when the heavy administrative / procedural lifting is automated and transparent."

A move towards CLM

Another rising trend is the shift from traditional KYC tools to client lifecycle management (CLM) systems, as firms embrace holistic and efficient compliance ecosystems.

Kirketerp-Møller explained, "In recent years, rising regulatory expectations – to perform continuous monitoring, maintain up-to-date proof-of-address collection, run annual Suitability Assessments, handle data securely, and a growing list of periodic or event-driven reporting duties – have pushed financial institutions to evolve their KYC approach. What began as one-off remediation efforts ("reactive KYC") has shifted toward scheduled KYC refresh cycles ("proactive KYC") and is now a fully continuous, perpetual KYC. As a result, firms have moved away from isolated point solutions that handle TASKS to client-lifecycle-management platforms that handle CASES (tasks, stakeholders, workflows etc.) on an ongoing basis."

Firms looking to evolve their onboarding capabilities can view this change occurring in three stages, she noted. The first step is to adopt a CLM capable of orchestrating required tasks across the client's lifecycle. Stage two is to connect KYC point-solutions with the CLM, providing teams with a unified view of a client and removing fragmented data systems. The final stage is to embed AI Agents to remove breakpoints and achieve STP. These agents will not only unify the environment teams operate in, but also the compliance process in its entirety. "STP. This is the real revolution AI Agents bring to this area," Kirketerp-Møller said, "and many companies select vendors which have already implemented all three steps in their solution".

"It's also worth mentioning that a strong CLM is already designed for AI Agents, and can be configured to suit most if not all financial institutions. A bespoke CLM will break at some point, when institutions adapt to changes or revise policies, while a strong CLM, through configuration, can adapt as needs evolve."

Most institutions are still in the first two stages of transforming their onboarding – implementing a CLM and integrating basic AI on certain tasks. Muinmos is the tool to help them complete their digitalisation journey with the introduction of AI Agents. Its platform can reduce costs by 32%, shrink CLM compliance workloads by 90% and save sales teams 20% in time.

"But more importantly, compliance teams get to focus on meaningful, high-value work instead of continuously unblocking cases or correcting process gaps. It raises both efficiency and job satisfaction."

Increased investor protection

The final major trend shaping KYC in 2025 is the increasing pressure from regulators to protect investors. For instance, the UK's COBS and the EU's MiFID II outline guardrails to ensure financial products are not mis-sold. In an era of autonomous technology, it is easy for firms to make mistakes that could

prove devastating. Kirketerp-Møller's advice to companies is "don't rely on "rubber-stamp" RegTechs, and don't chase conversion at the expense of compliance, as it can cost you dearly in fines, reversal of transactions and reputational risk – we are already seeing now a rise in complaints in respect of wrong classification and mis-selling of financial products, and this trend is only expected to increase in light of recent UK court rulings."

According to a recent Opinion report from the European Banking Authority, over half of serious compliance failures involved improper use of RegTech tools. Two trends were identified as the cause, firms prioritising customer acquisition over compliance and RegTechs being deployed without fully understanding compliance requirements.

Kirketerp-Møller added, "Regulators are responding by scrutinising how firms deploy compliance technology, not just whether they use it. It's no longer sufficient to claim that a RegTech provider "handles" KYC or AML. Regulators now recognise that some vendors sell "pass rates" rather than genuine compliance checks – an approach that incentivises skipping key steps to keep approval numbers high."

As a result, Kirketerp-Møller sees the market moving towards compliance-focused solutions, for example from "pass rates" to "completion rates". At Muinmos, client journey completion rate is 97.1% across all sectors, client types, and jurisdictions, achieved by delivering an effective, accurate, and user-friendly onboarding experience (45% to 96% faster) without compromising compliance.

"In short: firms can no longer rely on tools that rubber-stamp applications and claim they are compliant. Regulators are watching, and the liability ultimately sits with the institution."

The future of onboarding

These trends have shaped onboarding over the past year and will continue to define it in the coming years, none more than AI. Kirketerp-Møller is confident AI will transform how teams will work. She said, "Composers, for example, are turning more into curators than creators. AI can almost mass-produce melodies, and composers curate from them. Similarly, programmers can skip long conceptual processes and present working MVP versions within days or even hours."

In the coming years, compliance officers will spend less time collecting data or completing checks, and more time setting parameters, validating outcomes and ensuring transparency and accountability.

Muinmos is ready to help companies with this future. Its platform already supports this shift and it will continue to move with the evolving trends. She added, "Our platform provides full reasoning transparency and allows teams to refine or override decisions instantly. The automation handles the execution; humans handle the oversight. This also improves flexibility and scalability. 86% of our clients say the platform directly supports their global expansion, and that's a metric we're very proud of."

On a concluding note, Kirketerp-Møller said, "The future isn't hypothetical anymore. It's arriving quickly, and the firms that prepare now will be the ones that lead." ●

"Muinmos' Agentic AI completely transformed our customer onboarding from a manual process involving disconnected tools to a single Muinmos KYC workflow".

A multi-national firm regulated as both an investment and Crypto firm had manual, fragmented onboarding which drove costs up and clients away, while also making it difficult to acquire new markets. Muinmos' AI-powered Platform, with its data-driven Agentic AI architecture helped the firm re-order and automate its processes, resulting in lowered costs, saved time, and satisfied customers across multiple jurisdictions.

30% reduction in vendor costs

90% reduction in onboarding time

The client's challenges

The firm came to us with typical growth-stage challenges:

- **Manual, fragmented processes** – "This forced our team to move between systems, emails and PDFs. This not only wasted a lot of time but also increased the risk for errors".
- **Growing pains** – "As we grew, we needed to monitor more regulation, generate more reports for regulators, and the tasks just kept piling up".
- **Poor customer experience** – "We wanted a more streamlined onboarding solution that does not bother them with back-and-forth emails".

Muinmos' solutions

- **Configuring an AI Agent per task** – the best way to avoid fragmentation as well as automate repetitive, manual tasks, is to set an AI Agent for each task. Muinmos' implementation team therefore guided the firm's Compliance Officer through the Platform's different AI Agents, each covering a different area of onboarding. For each AI Agent the firm sets when it will be triggered, what data should be fetched, and how it will be processed. The configuration process allowed the firm to accurately reflect its policies on the Platform and even refine them while automating and connecting them all, creating a coherent eco-system of AI Agents. Of course, the team still maintains full control with the ability to override the AI Agents' determinations, and has full transparency and explainability, which are vital for a compliance process.
- **Quick international deployment** – once the Platform has been configured for a specific license in a given jurisdiction, it was immediately deployed, allowing the firm to begin operations in one location, from which it onboarded globally, without needing to wait for other teams to be ready. The process then repeated itself in other jurisdictions, eventually creating a unified, group-wide framework, fit for all the relevant regulations.
- **Consumer-compliance consolidation** – as much emphasis was placed on customer experience as on compliance. By automating the customer journey and tying it to the AI Agents operating in the back-end, in-transit risk allocation was assigned, allowing the customer journey to be fully adapted to the client's risk level. This created "onboarding in one-go", significantly shortening the customer journey and making the overall experience much more pleasant, without compromising compliance.

Immediate, clear, measurable benefits

The results of the transformation were immediately clear.

- **Immense time savings** – "We saved up to 90% of the time allocated to CDD/EDD! Our team can now focus on high-risk cases, and as everything is one system, they don't need to worry about errors while moving data".
- **Substantial cost savings** – "Muinmos' platform has enabled us to easily monitor and adhere to regulatory changes as well as to generate reports for regulators whilst also reducing our costs by over 30% as a result of vendor consolidation".
- **Improved customer experience** – "Our clients tell us that we offer the most seamless onboarding compared to other platforms that they deal with".

"Our customer satisfaction has really improved; we reduced the cost of KYC by over 30% and our professional reputation is better than ever.

As we continue to expand our FX and crypto offering across regions, the complexity of our financial operations has increased. We compared Muinmos to various other KYC solutions but none of them offered the same level of clever, transparent AI automation".

86% of clients say Muinmos supports their global growth

AI compliance as a catalyst for growth

Muinmos' AI Agents trigger tasks, fetch data, and analyse it end-to-end, giving case officers and analysts transparent, consistent results they can override or fully explain whenever needed. This gives Muinmos' clients a powerful way to stay compliant in any jurisdiction, without adding operational burden. In a recent survey, 86% of Muinmos' clients said Muinmos supports their global expansion efforts. **And that is precisely the Muinmos advantage – it transforms compliance from a bottleneck into a competitive edge – scalable, explainable, and ready for any market.**

REGTECH100

NEOTAS

Founded: 2017   Employees: 101-250

Regulation/Legislation: **KYC, AML, GDPR**

Subsectors: Onboarding Verification, Risk Management, Identification Background Checks

Regions of Operations: Global

Neotas is a RegTech innovator specialising in Enhanced Due Diligence, Third-Party Risk Management (TPRM), and reputational intelligence through open-source intelligence (OSINT). Founded in 2017, Neotas was built on the principle that most compliance risks lie beyond structured datasets. Their mission is to uncover hidden risks, from reputational and behavioural issues to ESG, governance, and network exposures, so clients can make informed, defensible decisions. Neotas' Third-Party Risk Intelligence (TPRI) solution transforms traditional TPRM by combining AI-driven OSINT to deliver dynamic, audit-ready intelligence. This includes risk scoring, continuous monitoring, and integration into procurement and GRC platforms. Serving global clients in financial services, corporates, and the public sector, Neotas brings multiple data sources together to improve processes and decisions whilst delivering efficiencies versus legacy tools. With scalable, API-first delivery and compliance alignment, Neotas positions itself as the intelligence layer for modern risk ecosystems.

QUANTIFIND

Founded: 2009   Employees: 51-100

Regulation/Legislation: **KYC, AML**

Subsectors: Financial Crime Risk, Compliance Risk, Regulatory Risk, Supply Chain Risk, ESG Risk, National Security Risk

Regions of Operations: North America, LATAM, Europe, Asia

Quantifind's precise risk intelligence automation enables organisations to gain a comprehensive understanding of their customers, partners, and suppliers by leveraging global data. This approach helps reduce exposure and costs while enhancing productivity and ensuring compliance. The company's risk intelligence solutions are powered by advanced AI, machine learning, precise language models, natural language processing (NLP), and the innovative field of name science. These technologies allow Quantifind to efficiently analyse billions of structured and unstructured data points with remarkable accuracy, speed, and scale. As a result, risk teams receive millisecond results, enabling them to verify entities and swiftly deliver highly accurate risk assessments. Quantifind's solutions thus provide a robust framework for managing risk in a rapidly evolving global landscape.

RED OAK

Founded: 2010   Employees: 51-100

Regulation/Legislation: **GDPR, SEC Rule 17(a)-4, MiFID II**

Subsectors: Communications Monitoring, Risk Management, Reporting, Compliance Management

Regions of Operations: Global

Red Oak is the only modern compliance ecosystem built for the financial services industry where content, review, distribution, and supervision work as one intelligent system. Marketing content creation and approvals are streamlined with the support of compliance-grade AI and configured to solve for your unique business needs. Once approved, content then flows seamlessly through 4U for distribution, engagement, and analytics. Built by compliance experts, Red Oak accelerates the review workflow, reduces friction, and drives compliant AUM growth with white-glove implementation and exceptional support.

REGTECH ANALYST

COMPANY RESEARCH PROFILE

opoint

🗓 Founded 2000

📍 Copenhagen, Denmark

🏠 www.opoint.com

✉ Marketing@opoint.com

👥 Employees: 51-100

🌐 Regions of operation:
Global

KEY EMPLOYEES:

Toby Cook
CSO

Rune Kleveland
CTO

Peter Ferrold
CEO

Subsectors: **Onboarding Verification (AML/KYC/CDD), Adverse Media, Identification/Background checks, Third Party Screening, Controversy Screening, Vendor Risk Management**

Regulation/Legislation: **AML, KYC**

🖥 OFFERING

Opoint provides holistic Adverse Media screening to support a range of use cases acoss the financial services, including, compliance processes, vendor onboarding, due diligence assessments, ESG risk scoring and supply chain monitoring. The company collects, enriches and structures all content, making it ideal for onboarding, monitoring and investigative work. Clients can request coverage focusing on specific regions, languages or risk themes, enabling a custom flow of information to fit unique regulatory and operational needs.

Opoint's delivery is underpinned by accuracy, relevance and consistency, making its service reliable for both daily workflows and complex long- form investigations.

💡 PROBLEM BEING SOLVED

In an ever-changing regulatory environment, financial institutions must detect risk of misconduct, corruption, sanctions exposure, operational threats and reputational harm at the earliest possible stage. Important information is often lost due to incomplete coverage and outdated technology, leading to blind spots weakening AML and KYC processes.

Opoint addresses this problem by delivering the most comprehensive News Screening coverage available today. Its system captures a far wider set of global sources than typical providers, arming risk professionals with the material that could influence onboarding, monitoring or due diligence decisions.

By providing deeper and more dependable coverage, Opoint supports faster and more confident decision making and reduces the operational burden created by false negatives, information gaps or slow data updates.

🔗 TECHNOLOGY

Opoint's technology is built on a combination of human expertise and advanced automation. For 25 years, the company has curated a large source list that is continuously updated by specialists.

The system is designed for large-scale collection and real-time operation, processing and delivering content in minutes. Opoint's infrastructure is cloud-ready, with multiple end points enabling seamless integration into compliance platforms or enterprise systems. The result is a reliable and complete data service that supports the full range of regulatory and risk functions. The technology stack also enables rapid expansion into new source categories, ensuring the dataset evolves with emerging risks and global media patterns.

ℹ PRODUCT DESCRIPTION

Opoint provides organisations with a clear and dependable source of real-time news intelligence that supports compliance, risk management and due diligence. Its core product is a comprehensive Adverse Media service comprising of 250,000 sources across 220 jurisdictions and over 150 languages. The system processes over 3 million articles daily, providing customers with reliable, timely and wide-ranging coverage to support risk mitigation processes, including onboarding and perpetual monitoring of individuals and entities.

Each article is enriched with metadata such as classifications, entities, timestamps and risk themes, making the information easier to understand and use. Because the dataset includes both major international outlets and smaller regional sources, organisations can identify early signs of financial crime, reputational issues and ESG concerns often missed by less extensive tools. This improves the quality of screening checks, continuous monitoring and enhanced due diligence reviews.

Opoint offers several ways for organisations to integrate the service. SafeFeed provides a continuous stream of articles and metadata for clients that handle large-scale processing, while StoredSearch delivers targeted updates set by user criteria. Similarly, the Search API allows precise filtering by region, language and topic and integrates smoothly into existing enterprise systems. For teams that prefer a visual interface, the Opoint News Portal provides real time dashboards, alerts and reporting functions, helping analysts and operational staff to track developments with minimal noise.

📈 TRACTION/GROWTH

- **Clients:**

QUANTI**FIND** 🌿 **MINERVA** σ **sigma**

👥 MANAGEMENT BIO

Toby Cook, CSO
Toby Cook is Opoint's Chief Sales Officer, bringing more than 25 years of experience in the news and information technology sector. He leads the company's global sales strategy and drives the adoption of solutions that help clients manage risk, monitor media coverage, and leverage data-driven insights. Toby has a strong track record in winning new business, building long-term customer relationships, and negotiating complex deals with precision. Skilled in SPIN and MEDDPIC methodologies and proficient in tools such as Salesforce, ZoomInfo, and Sage, he combines deep industry knowledge with a customer-focused approach to deliver consistent commercial growth.

Rune Kleveland, CTO
Rune Kleveland has been Opoint's Chief Technical Officer since 2018, leading the company's engineering strategy and technological development. He oversees the stability and performance of Opoint's data-harvesting infrastructure, internal systems, and delivery processes, ensuring that operations run reliably at scale. Rune works closely with his team to introduce new product features, strengthen service quality, and enhance long-term maintainability. His responsibilities also include future-proofing the company's technology stack, managing the development organisation, and recruiting skilled engineers who can support Opoint's continued growth and innovation.

Peter Ferrold, CEO
Peter Ferrold is the Chief Executive Officer of Opoint, leading the company's next phase of growth, innovation, and international expansion from its Copenhagen headquarters. He brings more than 20 years of commercial leadership experience across compliance and legal tech, health tech, telecommunications, and professional services, with a proven track record of 10X revenue growth and successful market entries in Europe and the United States. Known for his strategic mindset and people-first leadership style, he excels at translating commercial strategy into measurable business outcomes and building high-performing, collaborative teams.

How Opoint powers RegTech solutions

Global news & adverse media

**250k+ sources
150+ languages**

News sites, online media and specialist outlets across 220+ jurisdictions.

→

Opoint collection & enrichment

Real-time capture & structuring

De-duplication, entities, risk themes, jurisdictions and timestamps for each article.

→

Your RegTech platform

Feeds & APIs into your stack

Powering adverse media screening, KYC/KYB, transaction monitoring and third-party risk.

How Quantifind uses Opoint's global news & adverse media to power RegTech risk intelligence

Founded to help financial institutions see risk more clearly, Quantifind's Graphyte™ Risk Intelligence Platform combines internal data with some of the world's broadest streams of external risk signals – including Opoint's multilingual news and adverse media. Together, they give AML, KYC and investigations teams faster, richer and more explainable decisions.

About Quantifind

Quantifind is an AI-based risk intelligence company serving Tier 1 and Tier 2 banks, fintechs and government agencies. Its Graphyte™ platform creates a continuously updated view of "who you're dealing with" by unifying internal customer, transaction and case data with external signals such as public records, sanctions lists, corporate filings and global news.

Graphyte supports end-to-end financial crime and compliance workflows – from onboarding and ongoing KYC to transaction monitoring and complex investigations.

Key capabilities include:
• Name Science™ entity resolution with >95% name-match accuracy across 172 countries
• Enterprise-scale processing of billions of data points in milliseconds
• Graph analytics and relationship risk analysis to reveal hidden networks and patterns
• Domain-specific AI models trained on financial crime data, with transparent, regulator-ready explanations

For compliance and risk leaders, this delivers higher accuracy, productivity gains and a more defensible, data-driven approach to AML and KYC.

The challenge

Across its customer base, Quantifind saw a recurring issue: external media feeds weren't keeping up with the realities of modern financial crime.
Common pain points included:

• Coverage gaps – early stories sometimes appeared only in non-English, regional or niche outlets.
• Detection latency – important events could surface in feeds days after first publication.
• Missing long-tail and emerging-market sources – particularly in higher-risk or less transparent jurisdictions.
• Duplication and noise – multiple versions of the same story cluttered queues and slowed analysts down.

The solution: Opoint's global web and adverse media inside Graphyte™

To strengthen its external signal layer, Quantifind integrated data from Opoint.

Opoint captures multilingual news and adverse media from global, local, long-tail and specialist outlets that are critical for early-stage risk signals. Within Graphyte, Opoint's data is:

• Ingested as a continuous multilingual news and adverse media feed.
• Refreshed on a daily (or faster) cadence for near real-time responsiveness.
• Normalised, enriched and risk-ranked using Graphyte's AI models and graph analytics.
• De-duplicated so analysts see the underlying event rather than pages of near-identical headlines

Opoint's feed serves as a shared external layer across several key Graphyte solutions, including:

• KYC & Onboarding Intelligence – flagging financial crime, regulatory and reputational issues during onboarding and throughout the relationship.
• Transaction Intelligence – adding typology-relevant context around alerts and suspicious counterparties.
• Investigations Acceleration – giving investigators immediate background on allegations, litigation and criminal activity.
• Third-Party & Supply Chain Risk – monitoring vendors, suppliers and partners across global supply chains.

Quantifind's approach highlights three practical lessons for RegTech platforms and financial institutions:

• Treat external news and adverse media as a core input, not a bolt-on.
• Combine broad, multilingual coverage with strong normalisation, de-duplication and enrichment.
• Design workflows and models for explainability, so decisions are easier to evidence with regulators and auditors.

Your adverse media is only as strong as your sources

Global news and adverse media in minutes, not days – built for AML, KYC and risk platforms.

Global coverage

**3.5M+ articles/day
250k+ sources
150+ languages**

Adverse media, structured

Entities, risk themes & jurisdictions for AML, KYC, KYB

API-ready delivery

Feeds & APIs for real-time and batch workflows

Be the first to know

opoint

REGTECH ANALYST

COMPANY RESEARCH PROFILE

QUEST CE

📅 Founded 2005
📍 Milwaukee, United States
🏠 www.questce.com

✉ info@questce.com
👥 Employees: 50 -100
🌐 Regions of operation: United States, Europe, Asia

PRODUCT NAME:
Renaissance

KEY EMPLOYEES:

Linda Krenke
Founder

Alan Krenke
Founder

Adam Krenke
Co-CEO

Alex Krenke
Co-CEO

Subsectors: **Compliance Management, Training, Internal Audit Technology, Policy Attestations, Conflict of Interest Tracking (OBAs/PSTs, etc.) & Reporting**

Regulation/Legislation: **FINRA Rule 1240, FINRA Rule 3110, AML, SEC and state regulatory compliance**

💻 OFFERING

Quest CE is a trusted provider of RegTech solutions that streamline compliance management for financial services organizations. Its mission is to simplify complex regulatory processes through intuitive, data-driven technology built in-house for maximum control and agility. Renaissance, Quest CE's flagship platform, unifies training, attestations, disclosures, audits, reporting and more within a single, centralized system. The solution empowers compliance teams to automate workflows, reduce administrative burden, and gain real-time oversight across the enterprise. By delivering flexible, scalable, and user-friendly technology, Quest CE helps firms strengthen their compliance culture and adapt to evolving regulatory standards with confidence.

💡 PROBLEM BEING SOLVED

Compliance teams in financial services face growing complexity from overlapping regulations and dispersed employee bases. Many firms still depend on spreadsheets, shared drives, or disjointed vendor systems that create inefficiencies, gaps in oversight, and vulnerabilities during exams. Quest CE addresses these challenges through its all-in-one Renaissance platform, which consolidates training, attestations, audits, and disclosures. By automating routine tasks and centralizing data, it reduces administrative burden, improves accuracy, and provides defensible audit trails. Firms gain streamlined program management, stronger risk control, and confidence in meeting FINRA Rule 1240, 3110, and AML obligations.

🔗 TECHNOLOGY

Renaissance is powered by Quest CE's fully in-house technology stack, built on secure, cloud-based architecture supporting real-time data synchronization and multi-tenant scalability. The system incorporates workflow automation, reporting, and data feed integrations that connect seamlessly to the existing firm infrastructure. Continuous internal development ensures rapid updates and alignment with FINRA and SEC regulatory changes. Because every component—from codebase to analytics—is managed internally, Quest CE delivers unmatched reliability, customization speed, and cost-efficiency, giving clients long-term control over their compliance technology without dependence on external vendors.

ℹ PRODUCT DESCRIPTION

Renaissance, Quest CE's flagship compliance management platform, streamlines how financial firms oversee and document regulatory programs. It centralizes training delivery, conflict of interest tracking, internal branch inspections, annual compliance meetings, and continuing-education requirements—including Firm Element, IAR CE, and Insurance CE—within one integrated environment. Compliance officers can assign, monitor, and report on thousands of users in minutes, while firm members benefit from clear navigation and automated reminders. The platform's customizable dashboards, robust analytics, and defensible audit records enable firms to demonstrate regulatory adherence with ease. Because Renaissance is developed completely in-house, Quest CE maintains direct control over innovation, ensuring faster response to industry change and a superior, client-driven user experience.

📈 TRACTION/GROWTH

- Clients:

Prudential | NEW YORK LIFE | corebridge financial | Mesirow | Saxony | USAA | Modern Woodmen FRATERNAL FINANCIAL

MADISON AVENUE SECURITIES | PACIFIC LIFE

How Quest CE is driving a more compliant future through Renaissance

From Left to Right: Alex Krenke, Co-CEO and Adam Krenke, Co-CEO

QUEST CE

Founded in 1986, Wisconsin-based Quest CE helps financial service organisations manage compliance through training programs, internal audit technology, conflict of interest tracking (OBAs/PSTs) and reporting. The company aims to be a one-stop-shop for compliance.

According to Alex Krenke, co-CEO of Quest CE, the company was founded to give the financial services industry a cost-conscious, reliable online compliance training option.

He said, "In the early days, we licensed third-party software like many vendors in the space, but we quickly discovered its limitations. We were saying "no" to too many client requests simply because the technology couldn't adapt. That realization led us to build our own platform entirely in-house.

"By doing so, we gained the flexibility to create compliance solutions explicitly tailored to financial institutions. Software designed around how our clients actually work, not the other way around. That decision became a cornerstone of who we are today," he said.

Quest CE primarily serves broker-dealers, investment advisers and insurance carriers. Alex highlights the firm's independence and self-sufficiency as a key differentiator.

He said, "We're privately owned, self-funded, and build, host, and support our technology entirely in-house. Quest

CE has been family-owned for more than 20 years, and that continuity has shaped our culture and our decisions. We've never taken outside investment, nor do we have any plans to sell or allow external influence to compromise how we build or support our products."

The Quest CE CEO remarked that its customers can count on the business to take a long-term view, making decisions that prioritize reliability and service over short-term gains.

"We're in it for the long haul, and that's something our clients feel in every interaction with us. This independence gives us complete control over our product and client experience. We can respond to client needs quickly, pivot when necessary, and deploy enhancements without layers of external dependencies. It's a very hands-on, do-it-yourself model for a RegTech firm, and it's one of the reasons clients trust us to move fast while staying compliant," Alex exclaimed.

The Renaissance rebuild

Quest CE recently rebuilt Renaissance, a compliance management system that simplifies compliance tasks, such as assigning training, tracking activities, and managing regulatory requirements for financial firms. What drove the business to rebuild the system?

Co-CEO of Quest CE Adam Krenke explained that the rebuild of Renaissance has been part of the firm's long-term vision for several years. While the current system is robust, its underlying language limits how far innovation can be pushed.

"The modernization project gives us a chance to re-engineer every layer of the platform while integrating new technologies such as artificial intelligence and API connectivity," he explained.

According to Adam, the next-gen Renaissance will make compliance more straightforward, intelligent and connected. "Clients will benefit from advanced automation, deeper insights, and a more seamless exchange of data across the systems they already use, including regulators, CRMs, and third-party vendors. It's everything clients already value about Renaissance, plus better performance, connectivity, and AI-powered efficiency," he remarked.

Balancing innovation with reliability

In this fast-moving age, balancing innovation with reliability is a critical pressure point.

"Balancing innovation with reliability is a constant focus for us," said Adam. "In regulated industries, staying

secure and stable can feel at odds with innovating. But with two decades of experience and an entirely in-house development team, we have the advantage of controlling every part of our technology stack."

Such control allows Quest CE to innovate safely, testing, deploying and refining at its own pace without compromising security or compliance. Furthermore, Adam made clear its clients depend on Quest CE to be both trustworthy and inventive, and he said its two-decade track record of uptime and client retention shows this responsibility seriously.

API connectivity

What role does API connectivity play in the modernised Renaissance? Here, Alex emphasises that API connectivity is at the heart of its modernisation effort.

He said, "Historically, we've offered integrations with regulators like FINRA through the EFT process. But as FINRA and other entities transition to APIs, we're rebuilding Renaissance to align with that future."

This will allow clients to manage representatives and advisers more efficiently and cost-effectively, sending compliance data directly to regulators and connected systems.

"Many of our tools already automate everything leading up to that point," Alex said. "Now we're closing the loop so that data can move securely, instantly, and without duplicate effort. It's a significant leap forward in how compliance systems communicate with one another."

A smooth transition

With the change in the Renaissance system, a key step for Quest CE has been ensuring a smooth transition for existing users as they move over.

Alex makes clear that user experience is the top priority. From the start, Quest CE planned a transition that feels effortless, and the firm's goal in this juncture is that users will log in one day and find themselves in a faster, more intelligent and more capable version of the system they already know.

"We'll dedicate much of 2026 to managing that transition, testing, training, and deploying in phases to ensure zero disruption to active compliance programs. Our engineers and account teams ensure clients maintain continuity and gain immediate value from the upgrade," Alex exclaimed.

Another important part of any tech transition is deciding what parts of a legacy platform to preserve. Adam stresses that many design principles behind Renaissance remain timeless.

"From the start, we believed clients should have the same administrative control that our internal teams use. That philosophy gave firms the flexibility to run their own programs, independently or collaboratively, as they saw fit," he said.

Quest CE is also preserving its self-service model because it's core to Renaissance's identity, Adam stated. He gave the example of Quest CE's Course Builder feature, which lets firms take off-the-shelf content and tailor it to their unique culture and supervisory needs.

He said, "It immediately became one of our most popular tools, and it embodies the spirit of the modernization effort: empowering clients to create compliance programs that truly fit them."

Client feedback

A vital part of development is leveraging client feedback to improve its offering. How does Quest CE do this?

"Client input has always guided our roadmap," said Alex. "Nearly every major product or feature we offer originated from customer feedback or focus groups. That feedback loop is built into our DNA."

As the company moves into new technology territories, that dialogue becomes even more important. Quest CE is engaging industry partners and early adopters to validate design decisions and ensure the new platform reflects real-world challenges compliance teams face daily.

Fast adaptation

In what ways does Quest CE's modernisation position it to adapt faster to regulatory and technology changes?

For Adam, modernisation gives the company speed and agility. "With a more flexible architecture and an open API framework, we can respond more quickly to regulatory changes, integrate emerging technologies, and deliver new features to clients without long development cycles," he said.

Adam continued, "Today, adaptability is everything. Regulations evolve, client systems evolve, and so does the technology stack underneath them. Our new foundation allows us to grow right alongside, and often ahead of, those changes, so our clients can focus on

The future of Renaissance

Looking toward the future, what is the key message Quest CE wants its clients to take away about Renaissance's future?

"The future is bright," said Alex. "Renaissance was born from customer input and built by our team, in-house, specifically for the financial services industry. The new Renaissance builds on that legacy but opens an entirely new chapter – one defined by intelligence, connectivity, and possibility."

Alex added that the rebuild wasn't just about upgrading software; it redefines the role of compliance technology in daily operations.

"Our clients can expect the same reliability they've always trusted, now with a more powerful, connected, and forward-thinking platform built for the next 20 years," Alex concluded ●

Case Study: Transforming Branch Audit Oversight and Training Management Through an Integrated Compliance Platform

The Client

A dually registered broker-dealer and RIA firm with total AUM of $2.5B and a nationwide network of branch offices and representatives was looking to build a more risk-based internal audit program with the aid of technology, while also improving their compliance training program with more customizable training.

The Challenge

The firm's audit program was highly manual and lacked a standardized risk-scoring model, which made it difficult to produce consistent results across audits. Without uniform criteria, compliance leadership couldn't reliably compare findings, identify true areas of risk, or track trends across the organization. The absence of automation also made reporting harder to consolidate and limited the firm's ability to monitor changes over time. Their compliance training program faced similar limitations. The firm struggled to find training content that was both current and relevant to their firm members.

The Solution

The firm partnered with Quest CE to rebuild its audit process within a centralized audit platform. Custom audit questionnaires were recreated within the tool to mirror the firm's existing approach, but with standardized risk scoring and automated risk flags that improved the consistency of findings. The solution supported FINRA's pilot program, accommodated RSL branch types, and provided clearer issue reporting and trend analysis across both branches and individual representatives.

At the same time, the training program was upgraded with a broader catalog of topics that administrators could easily customize through a simple course editor. This allowed the firm to tailor content to its policies, keep material current, and manage updates independently. By bringing both it's internal inspection program and training into one connected system, the firm was able to spot emerging risk areas faster and immediately roll out targeted training to close those gaps.

The Impact

☑ **Centralized audit data**
All audit data, pre-audit information, and risk assessments now live in one system, giving compliance clear and consistent oversight.

☑ **Time-saving automation**
Taking what was a very manual process and bringing it online made people more effective and eliminated additional staff needs.

☑ **Enhanced risk analysis**
Standardized scoring makes it easier to spot risk patterns across branches and address issues proactively.

☑ **Tailored training**
The firm can easily customize any "ready-made" course to reflect its specific policies, procedures, and priorities.

☑ **Connected reporting**
Unified audit and training data help the firm quickly identify risk areas and immediately roll out targeted training to address them.

REGTECH100

Regnology

Founded: 1993

Employees: 51-100

Regulation/Legislation: **Basel III/IV, CRS/AEOI, MiFID II/MiFIR, EMIR, SFTR, Solvency II**

Subsectors: Capital Planning Stress Testing, Risk Management, Regulatory Reporting, SupTech, Data Management, Tax Reporting

Regions of Operations: Global

Regnology is a leading technology provider of regulatory reporting, risk, and supervisory technology solutions, including RegTech, RiskTech, and SupTech, for the financial services sector. Regnology serves thousands of financial institutions and corporates of all sizes, as well as close to 100 regulators and tax authorities worldwide. The company works closely with regulators and takes an active role in shaping industry standards as a member of standardisation bodies such as XBRL. Regnology sets itself apart by combining over 30 years of regulatory expertise with a reliable and innovative suite of solutions, which features advisory services, managed services, and training seminars. With its comprehensive offerings, Regnology supports the entire Regulatory Value Chain, ensuring financial institutions can effectively manage the complexities of regulatory compliance and risk management. Regnology was formed in 2021 when BearingPoint RegTech, a former business unit of BearingPoint Group, joined forces with Vizor Software, a global leader in regulatory and supervisory technology.

RegPASS

Founded: 2024

Employees: 11-50

Regulation/Legislation: **MiFID II, PSD2, Basel III, CRD, Dodd-Frank, GENIUS Act**

Subsectors: Compliance Management

Regions of Operations: United Kingdom, EU, United States, APAC

RegPass™ is a regulatory intelligence company transforming how financial services firms manage compliance. Founded by seasoned practitioners with decades of experience in banking, asset management, FinTech, and regulatory consulting,the team brings a rare blend of deep industry expertise and cutting-edge technology. Based in London and New York, and with strategic partnerships in APAC, RegPass™ provides true global coverage for clients operating across multiple jurisdictions. Their collective experience spans working with global banks, hedge funds, broker-dealers, payment companies, and regulators, giving them the insight to design solutions that reflect real-world compliance demands. The RegPass™ platform offers horizon scanning, digital rulebooks, a regulatory chatbot and AI-powered control mapping.

relycomply
A Platform of Possibility

Founded: 2020

Employees: 11-50

Regulation/Legislation: **FSCA, FIC, FATF, EU 5AMLD**

Subsectors: Onboarding Verification, Transaction Monitoring, Risk Management, Compliance Automation, Automated Regulatory Reporting

Regions of Operations: Sub-Saharan Africa, Africa, United Kingdom, Switzerland

RelyComply is an award-winning AML and KYC/KYB platform committed to combating financial crime through its AI and machine learning techniques to give fintechs, banks, and financial companies the flexibility and efficiency they need, exactly where they need it. With cutting-edge facial matching technology, fuzzy name matching capabilities, bias mitigation, outcome explainability and the ability to significantly reduce false positives in transaction monitoring, RelyComply speeds up financial crime detection processes, cuts manual reviews by 70%, and reduces compliance costs by 30%.

REQUIREMENTONE

📅 Founded: 2020

👥 Employees: 11-50

🔗 Regulation/Legislation: **KYC, AML, FCRA, FCPA**

🔗 Subsectors: Compliance Management, No-Code Platform, Automation, Digital Apps, AI Integration

🌐 Regions of Operations: Global

RequirementONE helps organisations turn regulatory and operational challenges into digital solutions. Built for regulated industries across sectors, it provides pre-configured apps for horizon scanning, regulatory change management, ESG and basically any solution you need. The platform unites real-time regulatory monitoring and solution building, underpinned by an integrated AI agent framework that makes configuration, content creation, and analysis smarter and faster. Partners and subject-matter experts can vibe configure apps that match their needs on the fly, bringing their expertise to life through practical digitalisation. Founded in 2020 and headquartered in London, RequirementONE works globally with partners to accelerate the shift toward intelligent, adaptable solutions. If you're a customer or partner looking to digitalise your expertise or co-create new solutions, we'd love to connect.

resistant.ai

📅 Founded: 2019

👥 Employees: 51-100

🔗 Regulation/Legislation: **AML**

🔗 Subsectors: Compliance, AML, Fraud Detection, KYC, Onboarding, ID Verification

🌐 Regions of Operations: United Kingdom, EU, North America

Resistant AI has been leveraging machine learning to combat cybercriminals for over 16 years, extending its expertise into the realm of financial crime. The company employs advanced machine-learning techniques to fortify the AI and automation systems of financial services against manipulation and attack. By scrutinising everything from submitted documents to ongoing customer behaviours, Resistant AI identifies and prevents document forgery, serial fraud, synthetic identities, account takeovers, money laundering, and large-scale, previously unknown financial threats. Supported by GV (formerly Google Ventures), Index Ventures, Credo Ventures, Seedcamp, Notion Capital, and several angel investors with a focus on financial technology and security, Resistant AI is based in Prague, with additional offices in London and New York. Its clientele includes Payoneer, Habito, Holvi, and Finom. For further information, visit resistant.ai or connect on LinkedIn.

riskCanvas®

📅 Founded: 1997

👥 Employees: 51-100

🔗 Regulation/Legislation: **KYC, AML**

🔗 Subsectors: Transaction Monitoring, Risk Management, Reporting, Compliance Management, Customer Risk Scoring, Perpetual KYC

🌐 Regions of Operations: North America, EU, APAC

riskCanvas is a cloud-native platform designed to manage the full lifecycle of anti-money laundering (AML) compliance and financial crime risk. Founded in 2019 and acquired by Genpact, the platform combines enterprise-grade scale with mid-market accessibility via AWS Marketplace. At its core, riskCanvas adopts a data-first approach. Unlike legacy systems that impose rigid schemas, riskCanvas adapts to each client's data model. This flexibility enables faster implementation, broader coverage, and easier evolution as regulatory and product requirements change. Clients can deploy the platform's four integrated modules—Case Management, Transaction Monitoring, Screening, and Risk Scoring—individually or as a unified suite. The platform also incorporates Agentic AI throughout its workflows. Investigators use the agentic research assistant to accelerate investigations and improve decision quality, while programme managers use the same intelligence to optimise staffing, improve consistency of outcomes, and accelerate case closure.

RiskSmart

📅 Founded: 2020   👥 Employees: 11-50

🔗 Regulation/Legislation: **MiFID II, PSD2, Solvency II, GDPR, EMIR**

🔀 Subsectors: MiFID II, PSD2, Solvency II, GDPR, EMIR

🌐 Regions of Operations: United Kingdom

RiskSmart is an all-new risk management platform. It sounds simple, doesn't it? That's because its purpose is. RiskSmart is not just here to make the lives of risk professionals – who have been historically underserved – easier. It is here to help them excel at their work, allowing them to gain the recognition they deserve and taking their business's risk management to the next level. In order to tackle today's challenging economic climate, businesses need empowering. Managing risks with confidence is critical to growth. That is exactly what RiskSmart is here to do. The creators of RiskSmart are all former risk professionals themselves. They have experienced the challenges and longed for a platform that solved all of their problems.

S&P Global

📅 Founded: 1917   👥 Employees: Over 10,000

🔗 Regulation/Legislation: **MiFID II, SFTR, EMIR, MiFID II, SFTR, EMIR**

🔀 Subsectors: Reporting, Compliance Management

🌐 Regions of Operations: Global

S&P Global Market Intelligence is a division of S&P Global (NYSE: SPGI), a leading provider of credit ratings, benchmarks, and analytics in global capital and commodity markets. It offers ESG solutions alongside comprehensive data and insights into critical business factors. With over 160 years of history, S&P Global has been delivering essential intelligence that drives opportunities, supports growth, and accelerates progress worldwide.

saifr®

📅 Founded: 2020   👥 Employees: 51-100

🔗 Regulation/Legislation: **FINRA/SEC, AML/KYC/BSA, FINRA/SEC/BSA/CFPB/OCC**

🔀 Subsectors: Onboarding Verification, Communications Monitoring, Risk Management, Compliance Management

🌐 Regions of Operations: United States

Saifr, a RegTech within Fidelity Investment's innovation incubator, Fidelity Labs, is committed to safeguarding organisations from pervasive AI and regulatory risks. Using intelligent technology that efficiently and effectively navigates complex compliance and regulatory requirements, Saifr helps clients save time, reduce costs and improve accuracy while protecting the firm. Their advanced, AI-powered risk prevention and management solutions include capabilities for marketing compliance review and adverse media screening and monitoring for AML/KYC.

Founded: 2018

Employees: 101-250

Regulation/Legislation: KYC, AML, GDPR

Subsectors: Onboarding Verification, Transaction Monitoring, Financial Crime Prevention

Regions of Operations: EU

Salv develops collaborative anti-financial crime solutions that empower banks, FinTech companies, and payment firms to combat money laundering and fraud collectively. Its real-time monitoring and screening technology reduces false positives, whilst its secure data-sharing network, Salv Bridge, enables institutions to exchange alerts instantly to identify cross-bank threats. The platform's advanced rule engine and API integrations deliver end-to-end visibility, from onboarding to transaction review. Designed by former Wise engineers, Salv's system combines speed, flexibility, and accuracy for large-scale AML operations. Used by over 100 European financial institutions, it enhances investigative collaboration and strengthens compliance resilience. Salv's commitment to safer finance drives its innovation in privacy-preserving data sharing and intelligent alert prioritisation. By transforming AML compliance into a cooperative ecosystem, Salv helps the financial industry detect risks earlier and respond faster to evolving criminal tactics.

Founded: 2020

Employees: 51-100

Regulation/Legislation: MiFID II, PSD2, GDPR, COBS, FCA Consumer Duty, UDAAP, FDCPA

Subsectors: Communications Monitoring, Reporting, Compliance Management, Marketing Approval, Monitoring

Regions of Operations: Global

Sedric is a marketing and communications compliance platform designed to help financial institutions, FinTech companies, and collections agencies derisk their customer interactions and meet increasing compliance demands while scaling operations within guardrails. Sedric combines three-layer advanced artificial intelligence with regulatory expertise to provide real-time monitoring, enforcement, and insights across customer-facing conversations, digital communications and partner marketing. The regulatory landscape in financial services is complex, with requirements from the CFPB, FDCPA, and UDAAP in the US, the FCA's Consumer Duty in the UK, MiFID II and GDPR in the EU, and data privacy and consumer protection laws across APAC and LATAM. Traditional compliance programmes rely on manual reviews and audits, leaving firms exposed to fines, lawsuits, and reputational damage. Sedric enables compliance and risk leaders with end-to-end visibility and automated controls, ensuring every customer interaction is compliant.

Founded: 2017

Employees: 101-250

Regulation/Legislation: KYC, Customer Identification Program

Subsectors: Onboarding Verification

Regions of Operations: United States

SentiLink, a leading provider of innovative identity and risk solutions, empowers institutions and individuals to transact confidently with one another by preventing synthetic fraud, identity theft, and other emerging forms of fraud at the point of account application. Its solutions enable these secure transactions by leveraging a deep understanding of identity and risk, informed by machine learning models and insights from a team of the industry's best risk analysts. SentiLink proudly serves 11 of the 15 largest US banks, 6 of the top 10 credit unions, 3 of the top 5 telecoms, over 50 FinTech unicorns, and hundreds of other companies and government organisations.

REGTECH ANALYST   FINTECH GLOBAL

sinpex

Founded: 2019

Employees: 11-50

Regulation/Legislation: **KYC, AML**

Subsectors: Onboarding Verification

Regions of Operations: EU

Sinpex delivers an AI-driven SaaS solution for automated Know Your Customer (KYC) and Know Your Business (KYB) compliance. The platform is built on the belief that compliance is a cornerstone of a trustworthy world, not just a regulatory hurdle. Sinpex streamlines the entire client lifecycle by using advanced AI to extract accurate, fully audit-proof data directly from primary sources, reducing manual work and cutting processing time by up to 70%. This enables financial institutions to accelerate onboarding, ensure alignment with evolving AML regulations, and make compliance simple, secure, and smart. By transforming compliance into a seamless process, Sinpex helps organisations minimise risk and turn regulatory integrity into a competitive advantage.

Skan^AI

Founded: 2018

Employees: 101-250

Regulation/Legislation: **GDPR**

Subsectors: Risk Management, Compliance Management

Regions of Operations: North America, EU, APAC, LATAM

Skan AI is pioneering the future of enterprise AI by addressing a key challenge: training AI agents with authentic human intelligence. Unlike most enterprise AI platforms that depend on incomplete document-based training or system records, Skan AI captures the full scope of how work actually occurs across organisations. Founded on the belief that effective AI agents must learn from real human work patterns, Skan AI's Observation-to-Agent (O2A) platform reflects years of expertise in capturing and interpreting human behaviour at enterprise scale. Every click, keystroke, and screen change is observed across all applications—including legacy systems and mainframes that other platforms cannot access—creating a complete digital twin of operations. The platform serves CIOs at large enterprises who require AI agents with human-like judgement and adaptability, which existing training methods cannot provide. Only Skan AI captures the complete picture of how humans execute work, make decisions, and navigate complexity.

smarsh

Founded: 2001

Employees: 1,001-5,000

Regulation/Legislation: **MiFID II, AIFMD, AML, EMIR, FCA**

Subsectors: Compliance Management

Regions of Operations: Global

Smarsh is a leading communications data and intelligence company dedicated to assisting organisations in regulated industries to stay ahead of risk and compliance requirements. Serving over 6,500 clients globally, including 90% of the world's top financial institutions, Smarsh transforms oversight into foresight by surfacing critical signals in digital communications. With over 1,200 employees and unrivalled expertise in SaaS solutions, Smarsh supports businesses in managing data volume and leveraging cloud-native solutions to ensure compliance and drive innovation. Smarsh has long been at the forefront of digital communications data and intelligence, and its latest innovations in AI and Machine Learning (ML) within the Smarsh Enterprise Platform accelerate the ability to close regulatory gaps within North American and EU markets. Smarsh's financial compliance solutions are designed to streamline complex processes and enhance operational efficiency.

SmartSearch///

Founded: 2011

Employees: 101-250

Regulation/Legislation: **KYC, AML**

Subsectors: Onboarding Verification, Risk Management, Reporting, Identification Background Checks, Compliance Management

Regions of Operations: United Kingdom, United States

SmartSearch is a distinctive digital Know Your Customer (KYC) solution offering identification, verification, screening, and monitoring via a user-friendly cloud-based platform. It uses real-time data from leading credit reference agencies such as Experian, Equifax, TransUnion, and LSEG Risk Intelligence. Screening and ongoing monitoring are supported by the Dow Jones Factiva Watchlist, which includes 1,100 sanctions and politically exposed person (PEP) watch lists. The platform employs facial recognition, biometric technology, and video evidence for remote checks, streamlining the onboarding process for clients and their customers. SmartSearch delivers market-leading 'pass or refer' results in under two seconds and ensures immediate identification of any changes in risk. The service is customisable to meet specific business needs and risk profiles, with a unique batch upload service for retrospective checks on existing customer databases. The company has launched a 'next generation platform' featuring seven major enhancements, including configurability, triple bureau data, perpetual KYC, user management, automation, RESTful API functionality, and source of funds checks.

smartstream

Founded: 2000

Employees: 1,001-5,000

Regulation/Legislation: **MiFID II, PSD2, Basel III, AIFMD, Solvency II, SFTR**

Subsectors: Transaction Monitoring, Capital Planning Stress Testing, Reporting, Compliance Management

Regions of Operations: Global

Smartstream unlocks trusted, intelligent data insights – clearly, consistently, and without compromise.
Empowering leading global financial institutions and enterprises with innovative solutions that deliver accurate, timely data insights to streamline operations, reduce costs, and meet regulatory demands with confidence.
By harnessing data at the core of customer operations, Smartstream drives smarter, faster outcomes across reconciliations, liquidity, collateral, corporate actions, fees, and reference data solutions.

sumsub

Founded: 2015

Employees: 501-1,000

Regulation/Legislation: **KYC, FATF**

Subsectors: Onboarding Verification, Transaction Monitoring, Identification Background Checks, Compliance Management, Anti-Fraud

Regions of Operations: Global

Sumsub is a leading full-cycle verification platform that enables fraud-free, scalable compliance. Its adaptive, no-code solution covers everything from identity and business verification to ongoing monitoring – quickly adjusting to evolving risks, regulations, and market demands. Recognised as a Leader by Gartner, Liminal, and KuppingerCole, Sumsub combines seamless integration with advanced fraud prevention to deliver industry-leading performance. Over 4,000 clients—including Bitpanda, Wirex, Avis, Bybit, Vodafone, Duolingo, Kaizen Gaming, and TransferGo—trust Sumsub to streamline verification, prevent fraud, and drive growth. The platform's methodology follows leading global AML standards and regulations, and Sumsub has extensively engaged with leading research and public institutions such as the UN, Statista, and INTERPOL.

REGTECH ANALYST   FINTECH GLOBAL

REGTECH ANALYST

COMPANY RESEARCH PROFILE

Solytics Partners

PRODUCT NAME:
NIMBUS Uno, MoDeVa, MRM Vault, SAMS, EMOT, ATOMS, RA Vault

📅 Founded 2019

📍 New York, United States

🏠 www.solytics-partners.com

✉ info@solytics-partners.com

👥 Employees: 251-500

KEY EMPLOYEES:

Vikas Tyagi
Chief Executive Officer

🌐 Regions of operation:
Global – with significant presence in USA, UK, Canada, India, France, UAE, Saudi Arabia, and Singapore

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Subsectors: **Model Risk Management, AI/Gen AI Governance, FCC Analytics, Trade Surveillance & Market Conduct**

Regulation/Legislation: **SR 11-7 MRM guidelines, E23 Model Risk Management Guidelines, PRA SS1/23, EU AI Act, Emerging AI guidelines across the globe, CECL/IFRS9, FATF Guidelines, KYC, AML, Basel III, FRTB, IRRBB, etc**

🖥 OFFERING

Solytics Partners provides an integrated ecosystem of platforms and solutions across Model Risk Management, AI Governance, Financial Crime Compliance, and Trade Surveillance. Our offering combines deep domain expertise, advanced analytics, and modern technology to streamline governance, reduce operational effort, and enhance regulatory assurance. The modular suite spans AML screening, transaction monitoring, threshold tuning, model development and validation, regulatory compliance, and AI/ML & GenAI observability and performance monitoring—delivered through unified, workflow-driven systems.

💡 PROBLEM BEING SOLVED

Financial institutions face increasing regulatory complexity, fragmented governance frameworks, spreadsheet-driven processes, siloed data, and labour-intensive validation and monitoring across both AI/ML and traditional models. In Financial Crime Compliance, institutions struggle with high false-positive rates, poorly tuned monitoring systems, disconnected screening workflows, and limited explainability or tuning rationale for regulatory enquiries. Trade Surveillance teams face challenges in integrating trade, communication, and behavioural data, detecting complex market-abuse patterns, and maintaining consistent investigation workflows with complete audit trails.

🔗 TECHNOLOGY

Our platforms are built on a cloud-native, microservices architecture with strong capabilities in AI, GenAI, ML, NLP, big-data engineering, and explainable AI. Solutions are containerised, Kubernetes-orchestrated, deployable across cloud, hybrid, or on-premise environments, and integrate securely via enterprise-grade APIs. Explainability, lineage, and auditability are embedded by design, providing regulator-aligned digital assurance across AI systems, quantitative models, and financial crime platforms.

ℹ PRODUCT DESCRIPTION

Model Risk Management & AI Governance
Solytics Partners delivers an integrated ecosystem that unifies the full lifecycle of quantitative, ML, and GenAI models. MRM Vault provides holistic governance with a single inventory for EUCTs, traditional models, and AI/GenAI use cases, supported by policy-aligned workflows, documentation, and approvals. Nimbus Uno is the analytics and orchestration engine, combining MLOps, automated validation and documentation, stress testing, observability, explainability, regulatory mapping, and continuous monitoring. MoDeVa adds specialised validation and benchmarking for ML and GenAI. Together, these components create a unified, regulator-aligned framework that reduces manual effort and raises enterprise-wide governance maturity.

Financial Crime Compliance
The Solytics FCC stack—SAMS, EMOT, ATOMS, ARC, and Risk Assessment Vault—delivers real-time sanctions, PEP, and adverse media screening; transaction monitoring and scenario optimisation; explainable alert analytics; automated documentation; anomaly detections and risk-based remediation tracking. Institutions achieve lower false positives, improved detection quality, and stronger regulatory defensibility. Each module can be deployed independently or as a unified compliance ecosystem.

Trade & Market Conduct Surveillance
Solytics Partners enhances existing surveillance environments with AI-driven data completeness checks, scenario calibration, unified investigations, and GenAI-assisted insights, enabling firms to detect emerging market-abuse patterns, reduce false positives, and strengthen audit readiness—without replacing current platforms.

📈 TRACTION/GROWTH

- **Clients** – Solytics Partners serves a globally diversified client base of 150+ institutions across retail and commercial banking, insurance, asset management, remittance and exchange houses, payment processors, FinTechs, and crypto platforms.
- **Partners** – Global partnerships with Industry Advisors, Global Consulting Firms, Advanced Technology Firms, and Resellers

Turning AI governance into a competitive advantage

The rapid adoption of AI across financial services has created unprecedented opportunities, but also amplified risks. Solytics Partners is helping institutions harness these technologies responsibly, embedding governance directly into everyday operations while reducing operational friction and enhancing regulatory confidence.

Solytics Partners

As part of FinTech Global's prestigious RegTech100, Vikas Tyagi, CEO of Solytics Partners, explains how the firm is helping organisations navigate the complex intersection of AI, risk, and financial crime.

How Solytics deploys AI

Solytics Partners was founded to address a clear gap in the market. Tyagi explains: "The motivation behind starting Solytics Partners came from seeing how rising regulatory expectations were outpacing the capabilities of existing solutions.

Institutions were forced to rely on tools that were expensive to deploy, slow to implement, and heavily dependent on specialised support, yet still left critical risk and compliance workflows fragmented and manual."

The firm's goal was to create platforms that are both highly configurable and scalable, able to tackle institution-wide challenges without the typical implementation burden.

"Solytics Partners was founded to close that gap. We set out to help institutions modernise risk and compliance with tools that reduce complexity, accelerate outcomes and enable responsible, confident use of AI and analytics across the enterprise."

The practical impact of this approach is clear. By embedding AI governance into workflows, institutions gain faster, more confident deployment of models, while ensuring compliance and regulatory oversight.

Tyagi explains "We're seeing the strongest impact in banks, insurers and FinTechs that need to operationalise AI and GenAI governance at scale—particularly in model risk and AI governance, financial crime and AML, and GenAI safety and monitoring."

The platform also enables a shift from fragmented, manual oversight to a single, auditable system. "By turning governance requirements into repeatable workflows, the platform enables faster, more confident deployment of AI with significantly stronger oversight, transparency and regulatory comfort," Tyagi says.

Ultimately, Solytics Partners positions AI as a strategic enabler for compliance and business outcomes.

How AI and GenAI are transforming the wider industry

AI and GenAI are revolutionising the way institutions approach financial crime and risk management, offering faster detection, smarter risk assessments, and automated workflows.

But the technology comes with inherent challenges. Opening up on what he sees in the market today, Tyagi explains, "We're seeing two competing forces at play: the scale of risks and the scale of opportunity. On one side, institutions need to keep up with the speed and complexity of fraud, cyber-crime and model-driven processes. Traditional rules and analytical models struggle with new behaviour patterns, real-time decisioning and data volumes."

At the same time, firms face an increasing pressure to use AI responsibly.

"The risks we hear about from our clients are model drift, bias, explainability, PII leakage, operational resilience and the lack of auditability when AI goes into production," says

Tyagi. "These are no longer theoretical challenges—they impact regulatory outcomes, customer trust and business continuity."

Tyagi emphasises that the opportunity lies in marrying effectiveness with governance.

"AI that is effective and governed, not just powerful. That is where the industry is heading." Financial institutions that embrace this approach can detect anomalies earlier, reduce operational inefficiencies, and gain a strategic advantage while remaining compliant.

Embedding responsible AI

The shift toward AI-driven decision-making requires more than technology. It demands robust governance, combining technical controls with organisational alignment.

Tyagi stresses the importance of this dual approach, "The answer is both technical and organisational. From a technical standpoint, institutions need clear model lineage and documentation, scenario testing and bias checks, guardrails for GenAI, and monitoring that captures drift, performance and hallucination."

On the organisational front, governance must be shared across risk, analytics, and business teams, rather than siloed within data science departments.

"The most successful firms we work with treat explainability and transparency as part of their design principles, not as artifacts produced at the end. If a model can't be explained, measured or stress-tested, it shouldn't be in production. That is where we see the industry going," he explains.

Solytics Partners builds governance into the full AI lifecycle through three crucial elements. The first is a unified enterprise AI and model risk management framework.

"Institutions need a single, integrated approach for traditional models, ML, and GenAI—not three separate programs. This means one taxonomy, one lifecycle, one approach to risk tiering, and one consolidated view of model and AI risk across the enterprise."

The second element is embedded controls and guardrails. Responsible AI requires clearly defined allowed and prohibited use-cases that align with regulatory and ethical expectations.

Controls are applied throughout model design, validation, approvals, change management, and continuous monitoring. Tyagi explains: "These guardrails ensure AI operates within predefined boundaries and remains consistently safe, fair, and compliant."

The third element is tooling to operationalise governance at scale. Policies and committees alone cannot keep pace with modern AI workloads.

"Effective AI governance depends on platforms that support model and AI inventories, workflow orchestration,

documentation automation, explainability, monitoring dashboards, and real-time oversight. Tooling transforms governance from a manual, spreadsheet-driven task into a repeatable and auditable operational discipline."

Tyagi underscores the result of this approach. "When these components come together, responsible AI evolves from a one-time project into a continuous, scalable, and institution-wide governance process—one that delivers trust, transparency, and ongoing regulatory assurance."

The future of AI

Financial crime detection and investigation is being reshaped by AI and GenAI, driving three key changes. First, risk detection is becoming far more proactive and intelligence-led, with AI systems surfacing anomalies, behavioural deviations, and emerging typologies earlier than ever before, shifting operations from reactive alerting to predictive insight.

Second, manual investigation efforts are being dramatically reduced. Natural-language and Agentic AI models can automate large parts of screening, documentation, case summarisation, alert resolution, disposition drafting, and KYC review, freeing analysts to focus on higher-value, judgement-based work.

Third, risk signals across the enterprise are becoming integrated. AI is connecting data from financial crime, fraud, cyber, AML, and credit-risk systems that historically operated in silos, enabling a unified view of risk and faster, more accurate decision-making.

In essence, AI is shifting financial crime operations from a rules-based, reactive model to an intelligence-driven, autonomously assisted paradigm. Tyagi says: "It improves accuracy, reduces cost, and materially enhances regulatory assurance."

As financial crime and risk functions evolve, Tyagi sees a future where AI and GenAI are central to enterprise operations. The combination of predictive detection, automation, and unified risk signals transforms how institutions manage fraud, compliance, and operational risk.

"AI and GenAI are not a bolt-on or experimental technology," he says. "They are core to how organisations will operate in the future. Getting governance, explainability and operational discipline right now is critical to avoiding regulatory friction, safeguarding trust, and unlocking the full potential of AI across the enterprise."

This transformation presents both a challenge and an opportunity for institutions. Harnessing AI and GenAI effectively requires not only advanced technology but also robust governance, operational discipline, and regulatory alignment.

Firms that embrace these capabilities can turn financial crime and risk management into a strategic advantage, using intelligence-driven insights to reduce exposure, improve efficiency, and build trust across the enterprise ●

AI Governance that Scales with Innovation

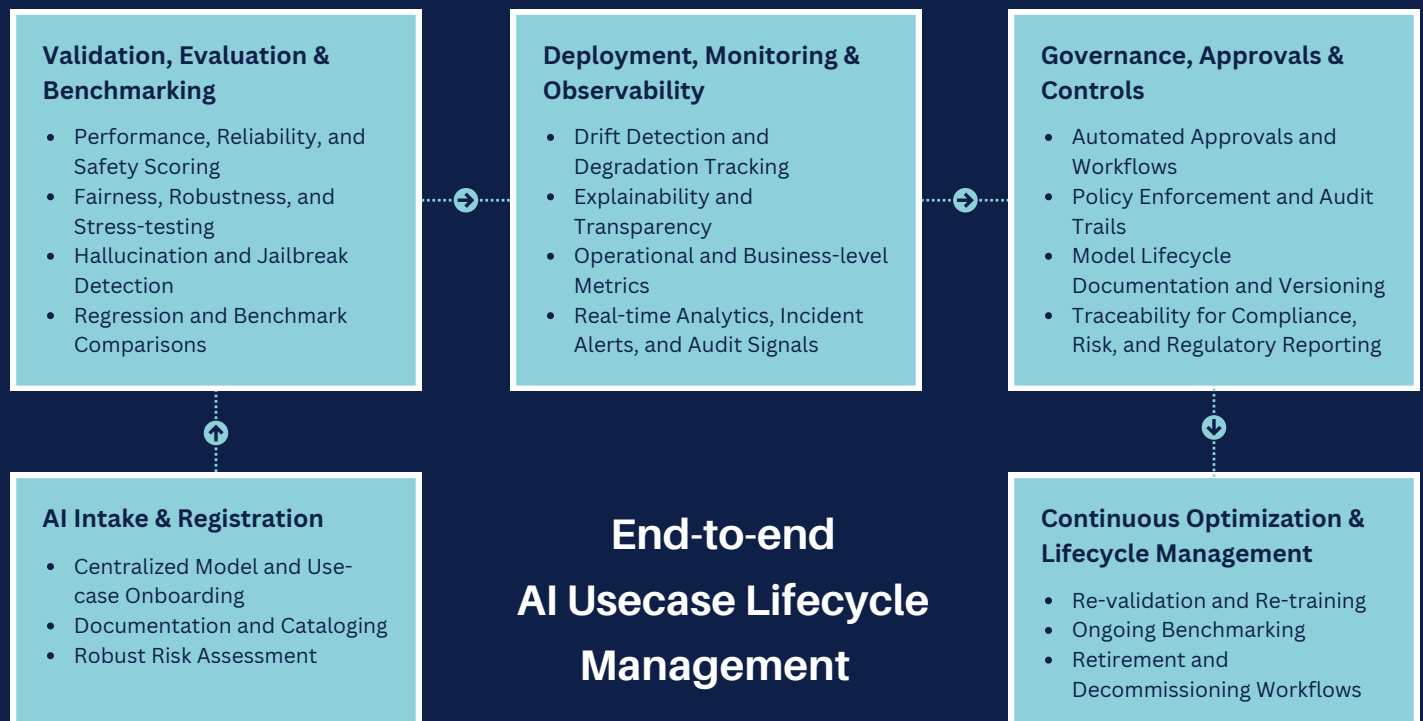## The real risk isn't adoption. It's ungoverned adoption.

Banks and financial institutions are racing to deploy AI, ML and GenAI across the enterprise. Regulators are tightening expectations. Customers demand transparency. And traditional governance simply can't keep up.

We Help You Turn AI Into a Competitive Advantage While Ensuring Regulatory Compliance

AI Governance Ecosystem delivers end-to-end oversight for GenAI and Agentic AI usecases:

- ✓ Detect Hallucination, Drift & Bias
- ✓ Set Guardrails for GenAI Use-cases
- ✓ Real-time Visibility Across the Entire AI Lifecycle

- ✓ Measure Explainability, Transparency & Fairness
- ✓ Validation, Monitoring, Approvals & Auditability
- ✓ Regulatory Alignment with Global Frameworks (EU AI Act, NIST, PRA SS1/23, E-23, RBI)

AI shouldn't be a black box; it should be governed, trusted & accountable.

Validation, Evaluation & Benchmarking

- Performance, Reliability, and Safety Scoring
- Fairness, Robustness, and Stress-testing
- Hallucination and Jailbreak Detection
- Regression and Benchmark Comparisons

→

Deployment, Monitoring & Observability

- Drift Detection and Degradation Tracking
- Explainability and Transparency
- Operational and Business-level Metrics
- Real-time Analytics, Incident Alerts, and Audit Signals

→

Governance, Approvals & Controls

- Automated Approvals and Workflows
- Policy Enforcement and Audit Trails
- Model Lifecycle Documentation and Versioning
- Traceability for Compliance, Risk, and Regulatory Reporting

AI Intake & Registration

- Centralized Model and Use-case Onboarding
- Documentation and Cataloging
- Robust Risk Assessment

End-to-end AI Usecase Lifecycle Management

Continuous Optimization & Lifecycle Management

- Re-validation and Re-training
- Ongoing Benchmarking
- Retirement and Decommissioning Workflows

From Deployment to Oversight. From Risk to Control. From AI to Responsible AI.

Solytics Partners™

www.solytics-partners.com

REGTECH ANALYST

COMPANY RESEARCH PROFILE

STAR COMPLIANCE

📅 Founded 1999
📍 Rockville, United States
🏠 www.starcompliance.com

✉️ info@starcompliance.com
👥 Employees: 251-500
🌐 Regions of operation: Global

KEY EMPLOYEES:

Jennifer Sun — CEO
Lang Leonard — CFO
Craig Jones — CRO
Kelvin Dickenson — CPO

Subsectors: **Conflict of Interest Management, Employee & Firm Compliance, Risk Management, Compliance Management, Regulatory Reporting, Crypto & Digital Asset Compliance**

Regulation/Legislation: **MiFID II, MAR, MiCA, DORA, FAR, SMCR, IAF, IAC, BEAR, SEC, FINRA, FCPA, UK Bribery Act, EU Whistleblower Directive, GDPR**

💻 OFFERING

StarCompliance (Star) is the global leader in employee and firm compliance technology. Trusted for over 25 years by more than one million users in 114 countries, Star delivers a next generation compliance platform that empowers organizations to manage risk, monitor conflicts, and uphold integrity across the enterprise. Star's configurable, cloud-based solutions provide the data, technology, and insights needed to stay ahead of regulatory complexity – from traditional financial oversight to emerging areas like digital assets and crypto trading.

💡 PROBLEM BEING SOLVED

As global markets evolve, firms face growing pressure to manage both employee and firm-level conflicts of interest, protect material non-public information, and demonstrate proactive compliance in real time. StarCompliance delivers an intuitive, scalable SaaS platform that simplifies oversight, drives adoption, and operationalizes compliance—reducing risk while increasing transparency and efficiency across the organization.

🔗 TECHNOLOGY

StarCompliance Enterprise is powered by secure cloud architecture, advanced analytics, and data-sharing capabilities that integrate seamlessly across enterprise systems and partner ecosystems. Star's Data Warehouse Connector gives clients controlled, real-time insight into compliance data for deeper analysis and firm-wide collaboration. Star's technology connects compliance, risk, and operations teams globally revealing patterns and enabling faster decision-making to support data-driven compliance.

ℹ️ PRODUCT DESCRIPTION

StarCompliance Enterprise delivers a comprehensive suite of compliance solutions spanning both employee and firm-level oversight. Key capabilities include:

- **Employee Conflicts Monitoring:** pre-clearance and surveillance of traditional securities and crypto assets dealing, gifts and hospitality, political donations and activities, private investments, and outside business activities.
- **Firm Conflicts & MNPI Management:** centralized oversight of deal data, wall crossings, restricted lists, and insider lists for complete visibility into who holds material non-public information.
- **Broker-Dealer Registration:** A robust integration with FINRA streamlines registration management, license renewals, CE due dates and more to maintain compliance with jurisdictional and regulatory requirements.
- **Individual Accountability Support:** tools to manage regulatory obligations under SMCR, IAC, IAF, and FAR within one centralized platform, ensuring clear oversight and firm-wide compliance.
- **Incident Reporting & Whistleblowing:** configurable workflows supporting global whistleblower obligations and internal investigation and reporting requirements.

Built for complex, multi-jurisdictional firms, StarCompliance Enterprise empowers financial institutions, insurers, and exchanges to build a culture of integrity. Its partnerships with leading data, workflow, and analytics providers extend the Platform's value—enabling clients to future-proof their compliance programs across digital assets, and the global regulatory landscape.

📈 TRACTION/GROWTH

- **KPIs** – 400+ clients, 1m+ users, 114+ countries
- **Partners** – CCL Academy, CFM, Global Risk Clinic, Huron, LSEG, Microsoft, Moddy's Analytics, Nasdaq, Ocorian, Salus GRC, SAP Concur, SIA, Snowflake, ThoughtSpot, WIPRO

From burden to catalyst: How regulation is reshaping financial innovation

The pace of regulatory change shows no sign of slowing. Regulators around the world continue to refine and tighten rules to prevent market abuse, protect consumers and minimise the risk of another major crash. While satisfying the obligations of new regulation can seem like a constraint on the business, it can also work in quite the opposite way.

It can be easy to see compliance simply as a series of obligations that must be met, but the visionary firms that lead the industry often use the clarity of regulation to transform operations and open new opportunities. Kelvin Dickenson, Chief Product Officer at StarCompliance explained, "Regulation can be one of the strongest catalysts for innovation when it provides clarity and especially when it has been developed with industry consultation."

When regulations provide companies with clear guidelines, it can empower them to develop new products and services. Dickenson added, "At StarCompliance (Star), we often see that when clients have confidence in what's expected, they push forward on growth opportunities. Regulation, when it provides clarity doesn't slow progress; it accelerates it."

Regulations can fail at fostering innovation if regulators neglect to collaborate meaningfully with the market. Regulators that include the industry early in the development of new legislation, are going to be better placed to foster growth. With communication lines between

the two, Dickenson believes finalised rules will, "not only protect the integrity of markets, but they are practicable and scale to the way financial services firms develop and deliver products. When firms understand the outcomes, regulators want to achieve, they can design new technologies and processes that meet those standards in smarter, more efficient ways."

Firms that embed regulatory foresight into their innovation processes could gain an advantage in areas such as speed and resilience, Dickenson noted. By anticipating change and aligning processes and solutions around future expectations, firms can minimise disruption and get a first-mover advantage. A proactive mentality also helps put teams on the front foot, rather than fighting to juggle deadlines.

"At Star, we help clients do this by turning regulatory insight into action through configurable systems, automated rules, and real-time analytics that enable compliance to guide innovation, not restrict it" Dickenson said.

Pitfalls with compliance change management

Despite their ability to nurture innovation, the growing complexity of the regulatory landscape is a difficult challenge for firms. Findings from KPMG claim that 43% of chief ethics and compliance officers see addressing new regulations as their biggest challenge. While the number of regulatory updates relevant to a bank differs depending on numerous factors, a report from Thomson Reuters back in 2016 estimated the finance sector was averaging 200 regulatory changes every day. Keeping pace with change is a never-ending battle.

For the most efficient strategy, Dickenson urges firms to invest in configurability. Many firms are great at horizon scanning and anticipating new obligations, he explained, but this is only half of the answer. "My advice is to spend time with peers to develop common, best practice approaches to compliance and to build programs in highly configurable platforms that can evolve as requirements emerge and evolve. Star helps firms do exactly that by bringing them together in think-tanks and advisory boards. We also

provide a leading platform that can accommodate control automation, data integration, and deep analytics."

Another way to reduce the perception that compliance is a burden comes from simply changing the internal culture around it. Seeing compliance as a source of creativity requires collaboration and a shift in mindset. "Modern, effective compliance departments act and are perceived as a core business enabler, creating the confidence for the business to move forward with growth initiatives. When compliance officers have access to actionable data, modern tools, and a seat at the strategic table, they become partners in innovation."

This is something Star helps to achieve through its intuitive, automated systems that embed compliance directly into daily operations, reducing the burden and friction of meeting obligations.

Where regulations have increased innovation

Regulations as a force for innovation is not some distant theory - it is already happening. Fortunately, Dickenson sees examples becoming increasingly common. He pointed to the EU's Markets in Crypto-Assets (MiCA), the UAE's Virtual Assets Regulatory Authority (VARA) and Japan's adoption of cryptocurrency within its insider trading laws.

These regulations are helping to legitimise and expand digital finance, ensuring a wider financial market that provides greater opportunities for consumers. While digital assets had initially been considered a wild west from criminal activity, these regulations are helping to remove fears, increase security and encourage more firms to offer related services.

Dickenson said, "These frameworks invite institutional participation and foster cross-border growth. Star supports this evolution by equipping firms with solutions designed for both traditional and tokenized assets, ensuring compliance keeps pace with innovation."

Digital assets are at an important stage in their development, Dickenson noted. How regulations bring clarity and rule sets to these types of assets will define the next wave of innovation. This more supportive environment is already helping the digital asset landscape. There is a convergence underway of traditional and decentralised markets, as seen with crypto trading platform Kraken's recent acquisition of US retail futures trading platform NinjaTrader. Similarly, traditional banks and wealth firms are exploring products for digital assets.

Another area of innovation that will be defined by upcoming regulation is AI. The technology has gained a lot of attention, particularly with the rapid advancement of large language models (LLMs) and generative AI. Regulators around the world are currently building guidelines and frameworks for how AI can be safely adopted within the financial market.

Dickenson added, "Firms that prepare early will be able to adopt these technologies responsibly, launching products faster and with greater trust. Star's work in AI-assisted compliance and crypto assets trade supervision solutions reflects this evolution, helping clients stay ahead as oversight and innovation advance together."

Accountability is also moving up regulatory agendas globally. Regulations like the UK's SMCR, Ireland's IAF, Australia's FAR and Singapore's IAC, all put a limelight on individual accountability to boost governance and standards of conduct. As AI gets adopted into more areas of the business, it could also spark a change in accountability rules to ensure it is not misused by employees.

Dickenson is a firm believer that embracing the letter and spirit of accountability gives firms an advantage by having certified, professional and confident professionals in the field. It doesn't end there, as it can help inspire confidence in customers and help to win business.

"Centralized tracking of roles and responsibilities, employee training, attestations, and certifications ensures clarity and reduces operational risk, while real-time quality control of sales of financial products assures compliance in the field and builds customer confidence." Star's Individual Accountability solution ensures companies can monitor individual accountability from a single dashboard. Clients can maintain records of responsibility maps, conduct employee assessments, establish KPIs tailored to role readiness assessments, and gain visibility and oversight on all processes.

Ultimately, the tools can save teams time, bolster efficiency and foster transparency.

Looking ahead

Regulation doesn't need to be seen as restrictive; the best results come from open collaboration between industry players and regulators. Open communication needs to start early and occur frequently, allowing both sides to build trust with shared pilots, open data initiatives and proactive engagement on emerging risks. "The result is regulation that protects markets without stifling progress."

StarCompliance helps companies that want to take advantage of the opportunities posed by regulations. Its suite of employee and firm compliance SaaS products provides a unified platform that leverages automation, analytics and adaptability.

Dickenson concluded, "From crypto and employee trading to accountability regimes and material non-public information (MNPI) management, Star delivers real-time surveillance, configurable workflows, and comprehensive oversight. Our mission is to empower compliance teams to not only meet today's standards but also anticipate tomorrow's, transforming compliance from a checkpoint into a driver of innovation."●

Founded: 2016

Employees: 11-50

Regulation/Legislation: FATCA/CRS/Chapter 3

Subsectors: Onboarding Verification, Compliance Management, FATCA, CRS, QI Compliance

Regions of Operations: Global

TAINA Technology is an acclaimed regulatory technology firm that utilises advanced technology, including AI, to enable financial institutions worldwide to transform their compliance processes and enhance customer experiences. The company has developed a market-leading, fully automated FATCA and CRS Validation platform, which is employed extensively by some of the largest and most sophisticated financial institutions, their service providers (Big 4, fund administrators, transfer agents), share plan managers, crypto and the gig economy. This platform aids in cost reduction, risk mitigation, and the transformation of customer experiences, positioning TAINA as a leader in the field of regulatory technology.

Founded: 2017

Employees: 51-100

Regulation/Legislation: MiFID II, GDPR, Dodd-Frank, FINRA

Subsectors: Communications Monitoring, Cybersecurity Information Security, Risk Management, Compliance Management

Regions of Operations: Global

Theta Lake's acclaimed product suite provides patented compliance and security solutions for modern collaboration platforms, with over 100 seamless partner integrations such as RingCentral, Microsoft Teams, Webex by Cisco, Zoom, Slack, Asana, Movius, and Mural. The company enables the capture, compliant archiving, and archive connection for existing archives of record for video, voice, and chat collaboration systems. Using patented AI technology, Theta Lake identifies and highlights regulatory, privacy, and security risks through an AI-assisted review workflow, examining shared, shown, spoken, and typed content. This empowers organisations to expand their use of communication platforms safely, compliantly, and cost-effectively. For further information, visit ThetaLake.com, LinkedIn, or X (Twitter) at @thetalake.

Founded: 2015

Employees: 11-50

Regulation/Legislation: MiFID II, SFTR, EMIR, ASIC, MAS, Canada

Subsectors: Reporting

Regions of Operations: Australia, United Kingdom, Singapore, Europe, Canada

TRAction is a global RegTech leader specialising in regulatory trade and transaction reporting for the financial services industry. Founded in 2015, TRAction has celebrated its 10th anniversary in 2025. The company has become a trusted provider for firms navigating complex global regulatory regimes such as EMIR, MiFID II/MiFIR, SFTR, ASIC, and MAS. TRAction now serves over 800 clients worldwide across a diverse range of industries, including banks, asset managers, brokers, funds, and energy suppliers. TRAction's regulatory technology services are provided across Europe, Asia Pacific and the Americas, with offices in London, Sydney, Cyprus and Singapore. Its core mission is to simplify compliance for financial firms by delivering seamless, cost-effective reporting solutions that reduce operational burden and mitigate regulatory risk.

REGTECH ANALYST

COMPANY RESEARCH PROFILE

trustfull

📅 Founded 2020

📍 Milan, Italy

🏠 www.trustfull.com

✉ info@trustfull.com

👥 Employees: 11-50

🌐 Regions of operation:
Global

KEY EMPLOYEES:

Marko Maras
CEO

Francesco Panina
CTO

Alex Tonello
SVP Global Partnerships

Subsectors: **Onboarding Verification (AML/KYC/CDD), Cybersecurity/Information Security, Risk Management, Identification/Background checks, Fraud Prevention**

Regulation/Legislation: **PSD2, KYC, AML**

🖥 OFFERING

Trustfull provides cutting-edge fraud prevention technology to help businesses reduce risks, protect integrity, and accelerate growth on a global scale. Through fully silent checks on phone, email, IP, domain and behaviour signals, its real-time decision engine prevents fraudulent account creation, protects existing accounts from unauthorised access, and flags suspicious web sessions, whether human or not, in real time. Clients across banking, lending, insurance, payments, crypto, and e-commerce rely on Trustfull to automate risk assessments, strengthen KYC/KYB and AML processes, and maintain a frictionless customer experience.

💡 PROBLEM BEING SOLVED

Trustfull tackles the growing challenge of digital fraud by helping fintech companies and financial institutions verify users' trustworthiness without creating friction for legitimate customers. It addresses a broad range of threats, including synthetic identity fraud, account takeovers, money muling, refund fraud, payment fraud, account sharing and promo abuse. By analysing digital signals in real time, Trustfull enables businesses to detect and prevent fraudulent behaviour before it causes financial loss. The platform also supports compliance with KYC and AML frameworks, providing a strong foundation for secure, trusted, and scalable digital growth.

🔗 TECHNOLOGY

Trustfull's cloud-native platform integrates hundreds of open-source intelligence (OSINT) signals to deliver actionable risk scores in real time. It combines rule-based analysis with machine learning to evaluate data from users' phone numbers, emails, IP addresses, online behaviour and web domains, providing silent and accurate digital risk assessments at all critical touchpoints in the customer journey. A suite of AI agents is used to perform deep online due diligence on any business globally, analyse profile images to identify inconsistencies and synthetic profiles, flag ATO attempts or suspicious web sessions through silent behavioural monitoring.

ℹ PRODUCT DESCRIPTION

Trustfull's fraud prevention solutions cross-reference hundreds of digital signals from users' phone numbers, email addresses, IP addresses, web domains, online behaviour, browsers and devices to flag suspicious new accounts, web sessions or login attempts. All controls are silent and frictionless, letting legitimate customers continue on their digital journey without delays, while high-risk users are flagged or blocked. The solution leverages the power of OSINT to gain actionable insights on any phone number and email address globally, matching contact details with their assigned names, retrieving connected online services, detecting disposable phones and newly created emails and performing AI-powered analysis of users' profile pictures, including age and gender estimation. It also detects VPN & proxy usage as well as malicious web sessions, distinguishing real users and delegated AI agents from suspicious human traffic and bad bots. All in real-time, and 100% silently, making it possible to detect suspicious activities and prevent fraud and financial crime without slowing down legitimate customers.

📈 TRACTION/GROWTH

- Clients:

ING | scalapay | nexi | Santander | Sofinco | Cofidis | Elavon

- Partners:

LSEG | Trulioo | IDMERIT | PROVENIR | Zumigo | CRIF | CREDITINFO

Silent by design: How Trustfull fights fraud without adding friction

Committing fraud has become cheaper and easier than ever. Trustfull's approach is to help businesses detect suspicious patterns without adding friction for legitimate customers, making it harder for attackers to learn what gave them away.

trustfull

"The GenAI revolution has changed the economics of fraud," says Marko Maras, CEO of fraud prevention provider Trustfull. Attackers no longer need elaborate criminal networks or expensive tools. All they need is a laptop and an automated model capable of instantly generating fake accounts or launching a range of account takeover attacks.

"Fraudsters can now generate convincing, tailored synthetic or deepfake identities in minutes, then use them to run new account fraud or phishing attacks on a global scale at very little cost," he explains. The numbers speak for themselves: "a deepfake attempt every five minutes in 2024" and document forgeries up 244 percent in the same year.

In this context, the main issue is how long it takes for companies to catch up and learn how to fight back. It can take months, sometimes years, to truly understand what has happened and introduce effective countermeasures.

"Fraud is evolving fast, while adoption of new defences often moves at enterprise speed. That lag creates huge gaps, and fraudsters are extremely good at finding the weakest link without you noticing until the damage is done."

his is the tension at the centre of Trustfull, the company Maras founded to help financial institutions and digital businesses stop fraud without adding friction for legitimate customers.

Maras firmly believes that fraud should be prevented quietly. Not by adding obvious barriers or extra steps that slow down processes, but with careful, behind-the-scenes checks applied throughout the customer journey.

Moving from friction to attentiveness

In the traditional model, companies respond to fraud by throwing more steps at the problem. More forms. More checkmarks. More hurdles to overcome. And, inevitably, more friction.

> "*Businesses need to stop thinking of fraud prevention as something you add on top of the journey, because too often that translates into friction for everyone.*"

The alternative offered by Trustfull helps businesses strengthen security while continuing to meet users' expectations for seamless digital experiences.

"Our checks are effective precisely because they are not visible to fraudsters. If an attacker does not know which signal gave them away, it is much harder to adapt and know what to do differently in the future."

The picture he paints is of a system that does not greet every customer as a potential suspect, but rather provides silent analysis that can effectively distinguish between high-risk and low-risk users in real time, behind the scenes.

"Instead of forcing everyone through the same hoops, you score risk silently in the background and only step up when something genuinely looks off."

This frictionless approach is built by design in every Trustfull product to address fraud in all its forms.

"In practice, that means cross-referencing the phone number, email and IP address of someone opening a new bank account to spot synthetic identities and potential money mules, or monitoring behavioural and network signals during login attempts to catch unauthorised access before an account is taken over."

Other applications mentioned by Maras include running deep online due diligence on a business and its web domain before requesting official registry documents and triggering costly KYB checks, or screening web sessions to filter malicious traffic and rogue AI agents the moment they land on a site.

Catching fraud at the first moment

"At Trustfull we believe that every access point needs a default layer of protection," Maras explains.

Onboarding remains one of the most critical, and often most vulnerable, moments in the customer journey. It is where businesses need strong fraud prevention to stop fake accounts and synthetic identities.

That is the focus of Trustfull Onboarding, a single API which can be easily integrated into existing workflows. It analyses hundreds of digital signals derived from users' phone numbers, emails and IP addresses to return a risk score in real time.

But focusing only on onboarding can leave other entry points exposed. "The account creation step probably remains the biggest hotspot," Maras says, "but logins are also a constant war zone because account takeover is cheap, repeatable, and massively monetisable."

To address that, the company launched Trustfull Login in 2025. Through silent analysis of behavioural and network cues, from typing patterns and mouse movements that are virtually impossible to replicate, to geolocation and network signals, the solution helps prevent account takeovers without disrupting legitimate users.

Merchant onboarding and business verification are becoming pressure points too, particularly for digital businesses in the B2B space. Trustfull Domain, also launched in 2025, relies on a suite of next-generation AI agents to analyse a business's digital presence – from website structure and SEO footprint to active ad campaigns and marketplace activity – to spot lookalike or fraudulent merchants.

Finally, to counter other types of fraud driven by AI, Maras argues for protection that starts even earlier, analysing what happens the moment a user first lands on a website. The company's newest product, Trustfull Session, is built around that idea.

Its JavaScript SDK is designed to accurately distinguish between real users and bad actors, whether human or not, through silent analysis of each web visitor's activity.

> "If you can spot malicious intent at the session level, you reduce the attack surface before the real journey even starts."

Adapting fast, staying ahead

Trustfull's rise over the past few years has not been the result of one defining moment. Ask Maras about

milestones and you will not get a triumphant story about a breakthrough client or investment round. Instead, he boils it down to three lessons.

Signal quality over noise. Tailoring over rigidity. Proofs of concept that demonstrate real impact fast.

"For the past few years, the market has kept reinforcing a few key lessons that we have taken on board," he says. "For us, the biggest milestone was not a specific client win or a new feature launch. It was learning how to adapt and ship solutions faster. And we are not sentimental about the way we have done things so far. Fraud never sleeps, so neither can our roadmap."

Maras believes the next chapter will bring a new kind of acceleration: "We are entering the agentic AI era."

The companies that thrive will be the ones that can keep experiences light while quietly removing the people, or bots, who do not belong there.

"For us, that means pushing detection earlier, making it more continuous, and expanding into sectors and markets where the problem is exploding."

Continuous monitoring for businesses and merchants is high on that list too. "Verified once will not be enough when fake merchants can spin up, look real, and disappear faster than ever before."

Then he widens the frame. Fraud, he insists, has left the confines of banking. "If you do business online, whether in e-commerce, travel, streaming, ad tech, or any other type of marketplace, fraud is now a core operational risk. We see it every day and we are building solutions for that reality."

What emerges from speaking with Maras is not the portrait of a CEO selling software, but of someone convinced that subtle cues can reveal fraudsters before an attack takes place. And he is building technology designed to do exactly that ●

REGTECH ANALYST

COMPANY RESEARCH PROFILE

Unit21

Founded 2018

San Francisco, United States

www.unit21.ai

contact@unit21.ai

Employees: 101–250

Regions of operation: Global

KEY EMPLOYEES:

Trisha Kothari
Co-Founder & CEO

Michael Yue
CTO

Alex Faivusovich
Head of Fraud Risk

Subsectors: **Transaction Monitoring, Risk Management, Compliance Management, AI Agent**
Regulation/Legislation: **AML**

OFFERING

Unit21 provides a no-code risk and compliance platform that unifies fraud prevention, anti-money laundering, and case management in one infrastructure. The platform allows financial institutions, FinTechs, and payment providers to create and modify detection rules independently without relying on engineers. This flexibility enables faster responses to evolving financial crimes and better control over compliance operations. By consolidating workflows across AML, fraud, and sanctions monitoring, Unit21 enhances efficiency and accuracy for investigation teams. Its collaborative Fraud Consortium supports data-driven intelligence sharing across the industry. The platform empowers compliance professionals to focus on genuine risks while maintaining transparency, speed, and audit readiness.

PROBLEM BEING SOLVED

Financial institutions face increasing challenges from fragmented compliance tools that depend on complex engineering processes and delayed batch-based monitoring. These legacy systems produce high false-positive rates and prevent teams from identifying suspicious behaviour in real time.

As regulatory expectations and criminal tactics evolve, manual and siloed systems struggle to adapt quickly. Unit21 addresses this by providing an integrated, configurable environment that brings agility and visibility to compliance teams. It removes operational barriers and allows users to act immediately on potential risks while improving consistency and oversight across functions.

TECHNOLOGY

Unit21's technology integrates artificial intelligence, machine learning, and cloud-based data infrastructure to deliver real-time detection and compliance analytics. The system processes billions of transactions and applies predictive models to identify anomalies and prioritise alerts by risk level. Large language models assist investigators by recommending rule logic and automating repetitive tasks, improving both accuracy and efficiency.

The AI Agent accelerates transaction monitoring and case management, reducing handle time by up to 90 per cent while maintaining high precision. Through cryptographic hashing within the Fraud Consortium, institutions can securely exchange intelligence without exposing sensitive data. The scalable architecture ensures fast performance, low latency, and reliable compliance operations across global markets.

PRODUCT DESCRIPTION

Unit21 provides a unified, no-code risk and compliance infrastructure that enables organisations to detect and prevent financial crime efficiently. The platform brings together fraud prevention, AML transaction monitoring, sanctions screening, and case management within a single system. By allowing compliance teams to design, test, and deploy detection rules without engineering support, Unit21 removes operational bottlenecks and accelerates investigation cycles. Its real-time analytics engine processes billions of data points to identify anomalies, automate workflows, and prioritise alerts based on risk. Complemented by AI Agents that improve rule logic and alert accurancy, the platform enhances accuracy, reduces false positives, and enables faster decision-making. The Fraud Consortium adds collective intelligence by sharing anonymised insights across institutions, strengthening industry-wide defences. Trusted by banks, credit unions, FinTechs, and payment firms globally, Unit21 empowers compliance teams to act faster, smarter, and more effectively against evolving financial threats.

TRACTION/GROWTH

- Clients – Green Dot, Sallie Mae, America First Credit Union, Crypto.com, Chime, Rippling, Service Credit Union, Patriot Bank, Third Coast Bank
- Partners – LexisNexis, Fingerprint, FS Vector, Chainalysis, Alkami, Jack Henry, Q2, Corelation

We're going to lose if we don't use AI": Unit21 founder warns banks on rising fraud threats

Unit21

Agentic AI is transforming the world of compliance as we know it and firms avoiding it are vulnerable to criminals.

Unit21 is at the forefront of the blending of AI with compliance. The RegTech company boasts a suite of no-code solutions for fraud and AML operations, covering payment fraud prevention, sanctions screening, AML transaction monitoring, device intelligence and more. One of its latest, and most exciting developments, is the AI Agent, which is helping teams automate fraud and AML operations by 90%.

Trisha Kothari, CEO and founder of Unit21, explained, "Today fraud and AML teams often drown in alerts. They spend so much time reviewing false positives taking time away from the actual fraudulent alerts." Of the hundreds of alerts a company receives each day, only around 1% are escalated to suspicious activity. While efforts have been made to solve this challenge, most RegTech solutions only have minimal automated improvements. Whereas, Unit21's AI Agent can handle the mundane work of screening, due diligence and transaction monitoring to free up time for compliance professionals for more strategic work.

Capabilities like this are redefining how compliance teams operate. For instance, Open-Source Intelligence (OSINT), a process of collecting and analysing publicly available information, was historically reserved for high-risk alerts due to its time-consuming nature. However, AI allows companies to do this for every alert, not only streamlining existing workflows but expanding them to ensure more risks can be identified.

She added, "AI is really transformative. It focuses human work on the more important creative work, rather than paper pushing."

Since its launch in May, Unit21's AI Agent has reviewed over 300,000 alerts and boasts 99% accuracy. Kothari also offered some success stories from customers. US-based sports betting platform Underdog Fantasy has cut its alerts down by

72%, while European crypto company Nexo has experienced a 57% drop with a goal of reaching 80%.

Unit21 has also seen interest in AI from financial institutions.

Kothari noted, "When we started building our AI products, we thought banks would have hesitation against it. But it's really been the opposite in terms of the adoption and excitement we are seeing."

Trusting AI: Unit21's 3 core principles

Regardless of how well AI is adopted or performs, questions around trust inevitably arise. This is especially the case for compliance where mistakes can result in significant financial and reputational damage. As such, Unit21 has three core principles to foster trust in the technology.

The first is around data protection, ensuring information never leaves the environment. There is often a fear that sensitive data will be used to train models or could be left exposed, but Unit21's tool keeps everything contained in the environment.

Secondly, its AI is fully explainable and auditable. Clients can see what the AI is doing behind the scenes, why it is doing it, what data it is using, and can tweak it if needed.

Finally, the AI is highly accurate, demonstrating human-level proficiency.

"We've been around for seven years. We know you can't just release an AI product and get adoption. So, before we even released the product, we demoed it to the OCC and state regulators, and we have a quarterly standing meeting with FinCEN. We've been getting feedback on what they want and how they want it to be. That's been really helpful to get regulatory awareness regarding what we are doing."

Implementing an effective AI tool is no longer optional, Kothari noted. It is completely transforming AML and without it, firms will struggle to keep pace with rising threats. She said, "Fraudsters are already using AI, and they've been using it from day one. If the industry doesn't use AI, we're playing a battle of whack-a-mole. We're going to lose if we don't use AI." With this view of the future, it is no surprise over 40% of Unit21's R&D is being focused on AI.

On a concluding note, Kothari said, "We are focused on bringing the latest technology innovations to this industry. From a banking perspective, it's important to have a partner who is leading institutions into the modern era to help against all the new waves of attack."●

SERVICE CREDIT UNION
★★★★★

Unit21

Service Credit Union Cuts Fraud Losses by 70% After Replacing Rigid Legacy System

The Challenge

Service Credit Union faced escalating fraud losses—driven largely by increasingly sophisticated account takeovers (ATOs). Their legacy fraud system relied on 24-hour batch alerting, limited data access, and rigid, one-size-fits-all rules. Fraudsters exploited these gaps, often draining accounts within minutes—long before legacy alerts were generated.

KEY PAIN POINTS

10–20 successful account takeovers daily

24-hour batch alerting—far too slow for fast-moving fraud

Inflexible rules that missed fraudulent internal transfers

No ability to customize alerts or use nuanced data fields

Manual daily reporting required to compensate for system delays

Why Unit21

Service Credit Union selected Unit21 to fully replace its outdated fraud system with a single, flexible, fully customizable platform for transaction monitoring and case management.

CAPABILITIES THAT MADE THE DIFFERENCE

✓ Customizable fraud rules for precise detection

✓ Real-time data ingestion via API

✓ Advanced data mapping that improved alert quality

✓ Ability to integrate diverse internal data sources

✓ Centralized platform for both fraud and AML workflows

The Results

Unit21 enabled Service Credit Union to modernize its fraud operations, reduce losses, and automate labor-intensive workflows. By identifying unique data points in their core system and using Unit21 to build targeted rules, the team now proactively detects ATOs and instant-payment fraud.

IMPACT AT A GLANCE

✓ **70% reduction** in fraud losses

✓ Over **$1M in prevented fraud** per quarter

✓ Unit21 **detects 50%** of fraud cases first

✓ Automation equivalent to **2–3 FTEs saved**

✓ Near **real-time alerts** replace slow batch reporting

✓ **Proactive fraud strategy** replaces reactive operations

"We chose Unit21 for its flexibility in custom rules, data mapping, and integration—giving us the control we desperately needed."

TYLER PIHL | VP ENTERPRISE RISK | SERVICE CREDIT UNION

vectice

Founded: 2020

Employees: 11-50

Regulation/Legislation: **SR 11-7, SS1/23, E23, EU AI Act**

Subsectors: Risk Management, Reporting, Compliance Management

Regions of Operations: North America, EU, Asia

As regulatory compliance becomes increasingly stringent and models grow more complex, financial institutions encounter significant challenges in tracking, documenting, and validating their AI/ML models. Vectice pioneers the next generation of model governance for AI/ML models by addressing these issues with a purpose-built AI regulatory technology platform, where every aspect of the model lifecycle—from development to validation—is documented and accessible. Vectice assists institutions in complying with global regulations such as SR 11-7, SS1/23, NIST AI RMF, ISO/IEC 42001, and the EU AI Act by automating model documentation, accelerating validation, and ensuring audit readiness. The platform automates documentation and validation, making it easier for both Modelling and Validation Teams to manage tasks like documentation, testing automation, and workflow management in a more organised and efficient manner.

verano.ai

Founded: 2023

Employees: 11-50

Regulation/Legislation: **MiFID II, Basel III, AIFMD, KYC, AML, GDPR**

Subsectors: Onboarding Verification, Risk Management, Reporting, Compliance Management

Regions of Operations: Global

Verano.AI automates approximately 90% of regulatory compliance tasks using proprietary AI agents and models, dramatically improving operational efficiency and providing real-time risk insights. The platform monitors regulatory changes, maps internal policies and controls to regulations, identifies compliance gaps, and generates AI-driven text to resolve them.

ViClarity

Founded: 2008

Employees: 51-100

Regulation/Legislation: **MiFID II, PSD2, Basel III, AIFMD, Solvency II, KYC**

Subsectors: Onboarding Verification, Cybersecurity Information Security, Risk Management, Reporting, Compliance Management, Vendor Management

Regions of Operations: Global

ViClarity is an esteemed provider of governance, risk, and compliance (GRC) management software solutions, catering to highly regulated sectors such as healthcare, insurance, and financial services. Organisations of varying sizes employ their GRC tools to enhance and automate risk and compliance processes. Established in 2008, ViClarity Europe merged with the US-based compliance consulting firm, PolicyWorks, LLC, in 2020. This merger resulted in the formation of a unified global RegTech entity, headquartered in Tralee, Co Kerry, with an additional office in Des Moines, Iowa. ViClarity serves over 1,000 clients worldwide across diverse regulated industries. Their technology platform has enabled clients to save significant time on manual tasks, streamline processes, and adeptly navigate an evolving regulatory landscape.

VITAL 4 ®

Founded: 2016 **Employees:** 11-50

Regulation/Legislation: **KYC, AML, FCRA, FCPA**

Subsectors: Onboarding Verification, Cybersecurity Information Security, Risk Management, Identification Background Checks, Compliance Management, Due Diligence

Regions of Operations: Global

Vital4 is an award-winning, Atlanta-based cloud software company that provides global, AI-driven compliance solutions for any industry worldwide. Its data search includes a due diligence solution supporting Anti-Money Laundering (AML), Know Your Customer (KYC), FCPA (Foreign Corrupt Practices Act), United Kingdom Bribery Act and FCRA (Fair Credit Reporting Act) compliant global screening. Vital4's software delivers high-quality and up-to-date data that helps organisations save time, money and mitigate risk with customers, suppliers, contractors, partners, volunteers, and other risk-associated third-party relationships. Vital4 provides detailed data and insights on individuals and businesses globally, enabling companies to make important and informed risk decisions.

∞ VIVOX

AI Agents for Compliance Teams

Founded: 2024 **Employees:** 1-10

Regulation/Legislation: **KYC, AML**

Subsectors: Onboarding Verification, Transaction Monitoring, Compliance Management

Regions of Operations: Global

Vivox AI builds trusted, explainable AI agents for AML, KYB and financial crime compliance, enabling fintechs and banks to accelerate onboarding from days to minutes. As onboarding volumes increase and regulatory scrutiny intensifies, compliance processes remain largely manual, slow and costly. Vivox AI addresses this by automating up to 90% of KYB and AML operations and reducing enhanced due diligence from several hours to under 30 minutes. The platform is built on robust domain-trained models with explainable reasoning and integrates with more than 150 corporate registries to retrieve, analyse and structure entity information. Independent audits confirm alignment with the EU AI Act, FCA AI expectations and the high assurance standards required by regulators. Today, Vivox AI supports regulated institutions across three continents, with clients spanning the UK, EU, US and Singapore and serving global operations, helping them onboard thousands of legal entities each month securely, consistently and at scale.

W WEAVE.AI

Founded: 2016 **Employees:** 11-50

Regulation/Legislation: **MiFID II, Basel III, Solvency II, AML, GDPR, Basel III**

Subsectors: Capital Planning Stress Testing, Cybersecurity Information Security, Risk Management, Reporting, Compliance Management

Regions of Operations: North America, EMEA, United Kingdom, APAC

Weave.AI is a RegTech company transforming how financial institutions manage governance, risk, and compliance (GRC). Built on a neuro-symbolic AI foundation, its platform combines the adaptability of machine learning with the transparency of symbolic reasoning. The result is an explainable system that processes regulatory complexity at scale and produces outputs regulators, auditors, and executives can trust. Weave.AI addresses the fragmented, reactive, and opaque nature of current compliance, where regulations evolve faster than manual review processes. Traditional AI tools act as black boxes, making it difficult for firms to defend decisions, while most compliance systems detect risks only after they materialise. These issues increase compliance costs, enforcement exposure, and erode stakeholder confidence.

REGTECH ANALYST   FINTECH GLOBAL

REGTECH ANALYST

COMPANY RESEARCH PROFILE

VIXIO

📅 Founded 2006
📍 London, United Kingdom
🏠 www.vixio.com

✉ info@vixio.com
👥 Employees: 51-100
🌐 Regions of operation: Global

KEY EMPLOYEES:

Mike Woolfrey Chief Executive Officer

Dalia Nightingale Chief Commercial Officer

James Kilsby Chief Analyst

Nick Yeates Chief Financial Officer

Roseanne Spagnuolo Chief Research and Data Officer

Stephen Lovell Chief Product and Technology Officer

Subsectors: **Compliance Management, Reporting, Regulatory Intelligence**

Regulation/Legislation: **MiFID II, PSD2, Basel III, KYC, AML, GDPR, SFTR, EMIR**

📇 OFFERING

Vixio provides a regulatory intelligence and change management platform that enables organisations in financial services and gambling to monitor, interpret, and respond to evolving global regulation with confidence and speed.

The platform combines expert-led analysis, structured insights, and automated workflows to streamline compliance decision-making and execution across more than 200 jurisdictions. Vixio enables teams to identify upcoming requirements, prioritise actions, coordinate responses, and support strategic expansion into new markets. By transforming regulatory change from a reactive task into a strategic capability, Vixio enhances efficiency, clarity, and competitive positioning, helping compliance become an accelerator instead of a constraint.

💡 PROBLEM BEING SOLVED

Regulated firms operating across multiple jurisdictions struggle to track constant regulatory change, interpret requirements, and apply updates consistently across policies, controls, and documentation. Manual research and fragmented processes lead to operational delays, duplicated effort, inconsistent decision-making, and elevated compliance and enforcement risk.

Teams often spend more time gathering information than enabling business growth, slowing market entry, product launches, and innovation. Vixio addresses these challenges by centralising global intelligence, standardising analysis, and automating elements of regulatory change management, enabling organisations to act quickly, accurately, and strategically, and to align compliance execution with commercial ambition.

🔗 TECHNOLOGY

Vixio combines regulatory intelligence, workflow automation, and analytics within a single platform designed for multi-jurisdictional oversight. Real-time data feeds, content tagging, structured interpretation, and prioritisation tools support rapid assessment and operational alignment.

The platform allows users to assign tasks, manage documentation, and generate exportable reports for governance and audit purposes. Configurable dashboards and workflow features provide visibility across teams and business units, while SaaS architecture enables reliable scalability. Supported by expert analysts and ongoing regulatory content updates, Vixio provides trusted, actionable intelligence that aligns technology with human expertise, ensuring relevance and operational value over time.

ℹ PRODUCT DESCRIPTION

Vixio equips regulated organisations with a unified platform to monitor regulatory developments, analyse impact, plan responses, and operationalise compliance change. Users can track evolving laws, rules, consultations, decisions, and regulatory themes across more than 200 jurisdictions, supported by structured categorisation, expert interpretation, and searchable intelligence. The platform enables compliance teams to prioritise risks and opportunities, align updates with business planning, and communicate findings clearly across stakeholders. Workflows support policy revision, procedural updates, documentation control, and remediation activity, with evidence captured for audit and regulatory dialogue. Vixio positions compliance as a growth enabler by supporting faster market entry, product expansion, and risk-informed decision-making. Through a combination of high-quality intelligence, automation, and collaboration tools, Vixio delivers clarity, confidence, and scalable regulatory readiness that supports long-term strategic progress.

📈 TRACTION/GROWTH

- **Clients:**

  barclaycard, flywire, KPMG, pwc, De Matteis Law, nuvei, Microsoft, OCTOPAY, PayPal, Paysafe ◆

  TRUELAYER, SumUp, WISE, WORLDLINE

- **Partners:**

  KPMG, COSEGIC, Deloitte.

Why Vixio has become essential for managing rapid regulatory change

VIXIO

Did you know that a regulation changes somewhere in the world on average, every 12 minutes? Vixio takes the heavy lifting out of regulatory change management.

For two decades, Vixio has provided financial services and gambling firms with a platform that combines AI-enhanced technology with expert analysis to automate and simplify regulatory change, mitigate risk and uncover growth opportunities.

Vixio launched in 2006, pioneering regulatory intelligence in gambling compliance. Since then, it has broadened its coverage and launched into the payments and banking industries to meet the needs of its existing clients as digitisation and Open Banking transformed the rules for handling payments.

Dalia Nightingale, Chief Revenue Officer at Vixio said, "Over the years Vixio has evolved into a technology platform from its beginnings as an online bulletin covering regulatory developments in the global gambling industry. Given its value lies in taking the heavy lift out of compliance through its analysis and insights, the company felt it was a natural step to offer workflow tools that give access to the depth and breadth of data and further help its clients test assumptions and inform new business strategies."

The Vixio technology

Nightingale describes Vixio's platform as an award-winning RegTech solution that combines human expertise with AI-enhanced technology to deliver real-time, actionable regulatory intelligence. It's built to help compliance teams simplify complex regulations, mitigate risk and identify growth opportunities. She

says the strength of the platform lies in its ability to integrate regulatory data, information and insights directly into users' workflows, removing "time-consuming and resource-heavy manual searches" and reducing associated costs.

The platform is fully interactive, with self-service tools that give users control over how information flows to them. Filters, search engines, monitors, alerts and dashboards allow teams to tailor what they see, while customisable watchlists support real-time tracking of developments in specific jurisdictions or business lines.

In terms of scope, Nightingale notes that Vixio covers 200+ jurisdictions, capturing every action indicative of regulatory change from 1,400 authorities and drawing on more than 4 million data points, including rules with payments impact such as DORA, PSD3, APP fraud and AML.

She outlines a suite of regulatory change-management tools: Horizon Scanning for real-time monitoring of global regulatory shifts; an Enforcement Monitor that tracks enforcement actions; and Vixio Workspace, launched in 2025, which provides transparency, control and visibility through structured workflows and audit trails. The platform also includes a Regulatory Library of rules and guidance, a Data Hub for comparing regulations across regions, and a Market Assessment Tool to evaluate risks and opportunities when entering new markets.

Additional features include a Report Builder to aggregate and export cross-jurisdiction data, an AI Assistant that turns legal language into clear explanations, and detailed Country Reports to support market expansion.

Pain points

According to Nightingale, clients often struggle with the volume and complexity of regulatory change, especially when working across multiple jurisdictions. Vixio reduces the time and effort required to track updates, clarifies which changes are relevant, and helps teams prioritise actions based on risk. This removes uncertainty and manual workload, allowing compliance functions to focus on strategic decisions rather than constant firefighting.

By delivering actionable insights and maintaining a clear audit trail, we also strengthen internal governance and help reduce the risk of breaches. Many payments companies report being overwhelmed by regulatory demands, with 55% saying their compliance function reaches that point at least once a month and most expecting pressures to increase in 2025.

Nightingale says, "Vixio's automation cuts research time by an average of 90%, according to our clients. Over the past two years, we have tracked 690 enforcement actions and $980 million in fines across global markets, highlighting the value of staying proactive."

Nightingale gave an example of SumUp, a global financial technology company, who needed a clearer and more efficient way to track and interpret regulatory changes across multiple jurisdictions while managing compliance and licensing requirements.

Vixio provided updates in an intuitive, easy-to-understand format, delivered insight across more than 160 jurisdictions, and translated complex changes into business-friendly language. As a result, SumUp strengthened its compliance monitoring, reduced the effort required to interpret regulatory developments and improved internal communication of requirements.

What sets Vixio apart

Vixio stands out through its global reach, depth of regulatory expertise and the quality and timeliness of its intelligence. According to Nightingale, the firm's updates are published within hours—often before they appear in the media—because its team continuously monitors original sources and maintains direct relationships with regulators and government contacts.

A key differentiator is Analyst Access, which gives clients the ability to consult industry specialists with deep expertise in gambling and financial services regulations, including former regulators and lawyers. In 2024, Vixio analysts completed 17 custom research projects tailored to specific client needs.

Unlike competitor solutions that rely heavily on AI without human oversight, every update on the Vixio platform is human verified, ensuring accuracy and producing bespoke intelligence that is more precise and more actionable.

Industry challenges

In the view of Nightingale, the RegTech sector is facing rapid change driven by evolving regulations, emerging technologies and increasing expectations from clients.

She said, "In the highly regulated financial services industry, regulations shift constantly - on average, every 12 minutes somewhere in the world. Financial institutions face an unprecedented challenge of monitoring ever-evolving regulations that vary in every jurisdiction and according to every product or service type, while regulators are increasing enforcement actions to protect consumers."

Nightingale added that with regulations in constant flux, and enforcement at an all-time high, compliance teams are feeling overwhelmed and can no longer rely on manual research and processes to stay ahead of the curve.

"Every regulatory change triggers a scramble: rewriting policies, updating processes, retraining teams and reissuing documentation," said Nightingale. "Managed manually, it's slow, costly and risky, leaving compliance teams stuck reacting instead of driving the business forward. The real cost isn't just inefficiency, it's lost opportunity. Time spent chasing updates is time not spent enabling growth, whether that's entering new markets, launching new products or supporting strategic expansion."

However, when compliance becomes agile, it stops being a bottleneck and becomes a lever for growth and competitive advantage.

"That's where Vixio comes in," said Nightingale. "Vixio combines the best of both worlds - expert-led regulatory intelligence and smart automation - to help compliance leaders stay ahead of constant change. With real-time visibility of evolving rules, trusted human analysis and powerful workflow tools, teams can cut manual effort, reduce compliance risk and act with confidence. The result? Compliance stops being a cost centre and becomes a driver of efficiency, trust and faster growth."

Nightingale says the sheer volume of regulatory change is overwhelming payments firms. Vixio's Horizon Scanning Tool tracked 597,442 regulatory updates in 2025, with 1,584 requiring action — and missing even one can be costly. Compliance managers, she notes, are expected to keep pace with all of it.

Their 2024 survey reflects that strain: most global payments companies said their compliance teams feel overwhelmed at least monthly, and almost half ranked keeping up with regulatory change among their top challenges.

Vixio's role is to relieve that burden. Nightingale explains that the platform provides comprehensive, time-sensitive and actionable compliance intelligence, with technology that integrates regulatory data and insights directly into daily workflows. This removes the need for heavy manual searching and significantly reduces the time and cost of staying compliant.

Future plans

Looking toward the future, what is next on the horizon for Vixio? According to Vixio, it plans to expand its coverage across different verticals and jurisdictions as well as deepen the functionality of its platform over the next year.

"The platform already encompasses over 200 jurisdictions, which our analysts review and refresh monthly. This is an increase from 2024, when we covered around 180 jurisdictions and we continue to add more each year," said Nightingale.

In consultation with client feedback, the firm launched a new tool in 2025 – Vixio Workspace – which is an AI-enhanced regulatory management tool that embeds regulatory intelligence directly into compliance workflows, helping teams accelerate regulatory change management, product development and new market development.

"Vixio Workspace transforms how compliance teams act on regulatory change. It replaces manual workflows with automated, guided processes that prioritise the most critical updates, track every action and create a verifiable audit trail," Nightingale added.

Nightingale concluded by highlighting that Vixio is expanding deeper into the financial services market by offering services for digital asset managers and wealth and asset managers as well as retail banks and payment service providers.

She finished, "Vixio has already been servicing the payments industry for years, but our further expansion in 2025 will broaden our compliance coverage in financial services that are also highly regulated and in need of regulatory change management solutions."●

wordwatch

📅 Founded: 1988   👥 Employees: 11-50

🔗 Regulation/Legislation: **MiFID II, GDPR, SFTR, FCA SYSC 10A & COBS 11.8**

🔀 Subsectors: Communications Compliance, Communications Monitoring, Risk Management, Compliance Management, Communications Governance & Archiving, Compliance Archiving

🌐 Regions of Operations: Global

Wordwatch is a unified communications governance and archiving platform. Purpose-built for regulated industries, it assists compliance, surveillance, and IT teams in controlling, protecting, and managing voice and digital communications with clarity and confidence. With Archive at its core, Wordwatch provides buildable capabilities that strengthen governance, simplify compliance, and unlock insight from their data.

WorkFusion
Putting AI to work.

📅 Founded: 2010   👥 Employees: 251-500

🔗 Regulation/Legislation: **AML, KYC**

🔀 Subsectors: Onboarding, KYC, Transaction Monitoring, AML, PEP Screening, Sanctions Screening

🌐 Regions of Operations: North America, EMEA

WorkFusion's AI Agents assist financial institutions in scaling their financial crime operations, enabling them to identify and mitigate risks both effectively and efficiently while supporting regulatory compliance. These pre-built AI Agents perform tasks typically handled by Level 1 analysts, managing the decision-making and adjudication of alerts. Utilising machine learning, they review and disposition alerts, conduct third-party enrichment searches, gather data, and record evidence and supporting documentation in near real-time. This process mirrors the work of a Level 1 team, effectively removing noise and allowing human analysts to concentrate on higher-value investigations.

xapien

📅 Founded: 2018   👥 Employees: 51-100

🔗 Regulation/Legislation: **KYC, AML**

🔀 Subsectors: Onboarding Verification, Risk Management, Identification Background Checks

🌐 Regions of Operations: Global

Xapien is setting a new standard in enterprise due diligence in today's evolving risk landscape. With unparalleled accuracy and unprecedented performance anchored by technological innovation, Xapien's AI-powered platform provides complete visibility of third-party risk across any business's ecosystem without sacrificing commercial speed. The firm, founded by deep technology experts with decades of experience in intelligence and financial crime, is trusted by the world's largest companies, notable consulting firms and highly-regarded philanthropic and non-profit organisations.

REGTECH100

zango

Founded: 2024

Employees: 11-50

Regulation/Legislation: **MiFID II, PSD2, Basel III, AIFMD, Solvency II, KYC**

Subsectors: Communications Monitoring, Risk Management, Reporting, Compliance Management, Regulatory Change Management

Regions of Operations: United Kingdom, EU

Zango is building the AI compliance layer for financial services: specialised, expert-backed AI infrastructure that centralises oversight, ensures audit readiness, and powers compliance at scale. Compliance teams face growing pressure from rising regulatory complexity and manual, fragmented workflows. Zango addresses this with AI agents tailored to each institution's regulatory profile, delivering accurate, explainable outputs that are validated through expert human review to reduce operational risk. The platform brings together core compliance capabilities including horizon scanning, gap analysis across policies and controls, continuous monitoring, marketing and communications compliance, and streamlined product approvals. Already trusted by institutions such as Novobanco and Juni, Zango helps compliance functions move faster, reduce manual effort, and redirect time towards higher-value strategic priorities.

Zeidler group

Founded: 2008

Employees: 51-100

Regulation/Legislation: **UCITS Directive, AIFMD, MiFID II, SEC Marketing Rule, Investment Company Act, Investment Advisers Act**

Subsectors: LegalTech, Cross-Border Fund Distribution Compliance, Onboarding & Vendor / Counterparty Due Diligence, Regulatory Reporting

Regions of Operations: EU, North America, APAC

Zeidler Group is a global tech-driven law firm and regulatory compliance partner transforming the asset management industry. Combining deep investment fund expertise with proprietary digital infrastructure, the firm streamlines fund registration, cross-border distribution, regulatory reporting, and investor disclosure across UCITS, AIFMD, MiFID II, and SEC frameworks. Its solutions integrate automated document production, vendor and counterparty due diligence, marketing material reviews, and real-time regulatory intelligence through the Zeidler Swift platform. Supported by a global team of specialised investment fund lawyers with extensive in-house experience, regulatory compliance specialists, software engineers, and data analysts, Zeidler delivers accurate, scalable, and cost-efficient legal and compliance operations for investment managers worldwide. Zeidler's technology reduces operational risk, standardises multi-jurisdictional workflows, and ensures regulatory alignment across key global markets including Europe and North America. With a commitment to innovation, transparency, and legal excellence, Zeidler Group empowers clients to accelerate distribution, enhance governance, and future-proof their regulatory lifecycle.

ABOUT US

This summary was produced by RegTech Analyst.

The RegTech Analyst platform offers business intelligence on the RegTech, risk management tech and cybersecurity sectors. RegTech Analyst is the pre-eminent provider of data, research and analysis on the global RegTech market. We cover every trend, every investment and profile every company that provides a technology solution for compliance, risk management or cybersecurity. We deliver essential intelligence for mission-critical business decisions.

For more information, please visit:

www.RegTechAnalyst.com

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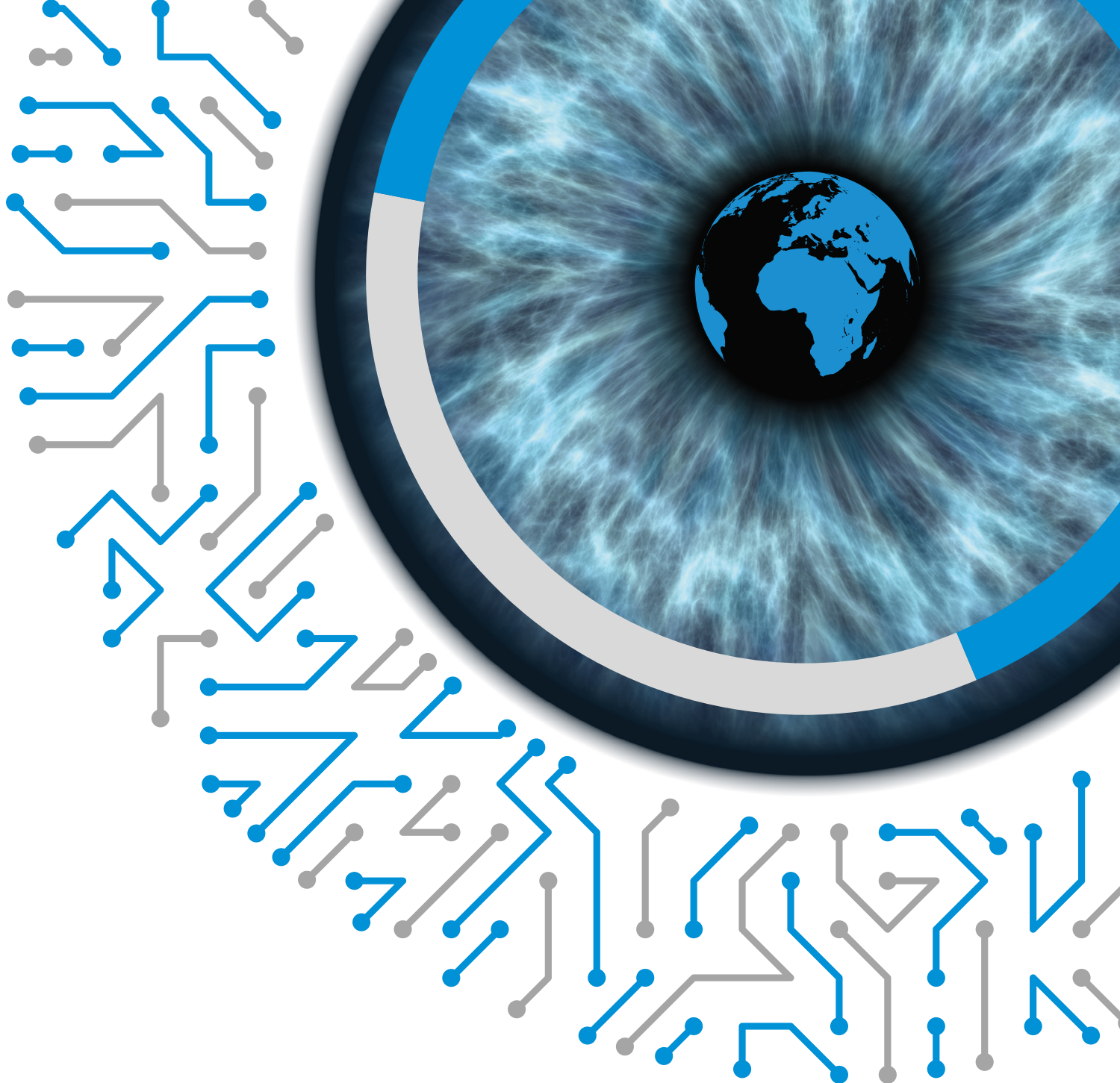
We inform, promote and connect FinTech buyers, sellers, investors and innovators worldwide.

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