

Applying real-time risk intelligence in Nordic AML and sanctions compliance

Penningtvättstagarna | LSEG Risk Intelligence

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What the global research tells us and why it matters

About the research

- Online survey in August 2025
- 850 senior risk and compliance leaders globally
- Top tier banks, retail and digital banks, wealth and advisory, asset management and insurance
- Insights on **current challenges, needs, and regulatory readiness.**

Regions covered:

- **APAC (250):** Australia, Hong Kong, Japan, Malaysia, Singapore
- **EMEA (400):** France, Germany, Italy, Denmark, Norway, Sweden, Spain, Switzerland, UAE, UK
- **North America (200):** Canada, USA



Why timeliness and data accuracy matter in today's compliance environment

1. Real-time data access is critical to compliance workflows globally

98%

said real-time access to sanctions and risk data is important to their compliance workflows

62%

rated real-time data access as very important

2. Across all markets, less than half of respondents are very confident in sanctions data accuracy

<50%

say they are very confident in sanctions data accuracy

Nordic context: high digitalisation and compressed risk timelines



Highly digital financial ecosystems



High-trust societies targeted by sophisticated fraud



Significant cross-border payments + investment exposure

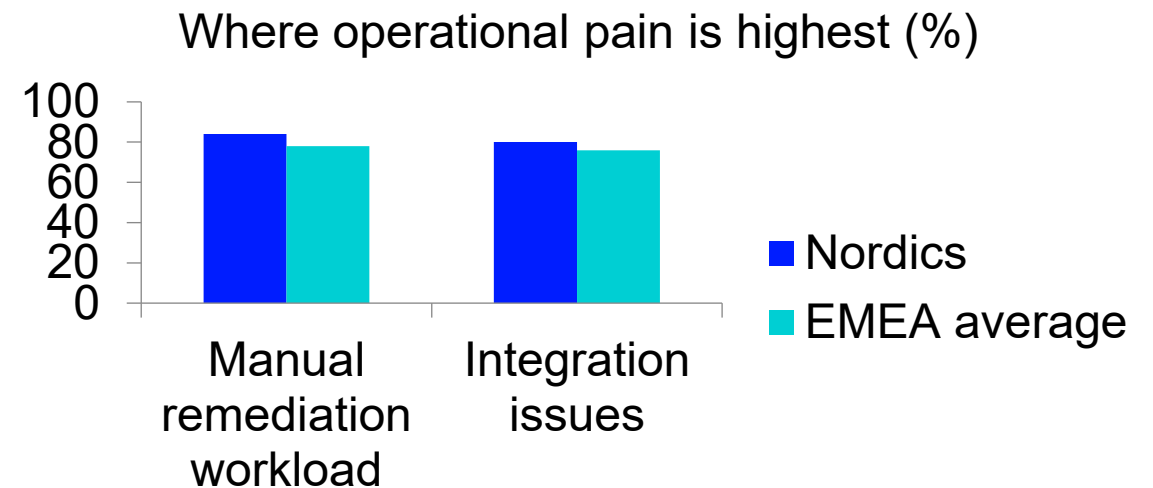
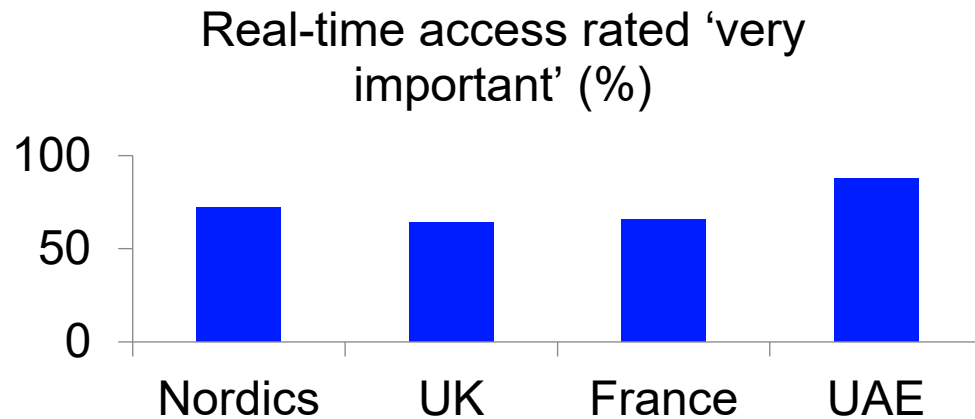


Increased supervisory scrutiny

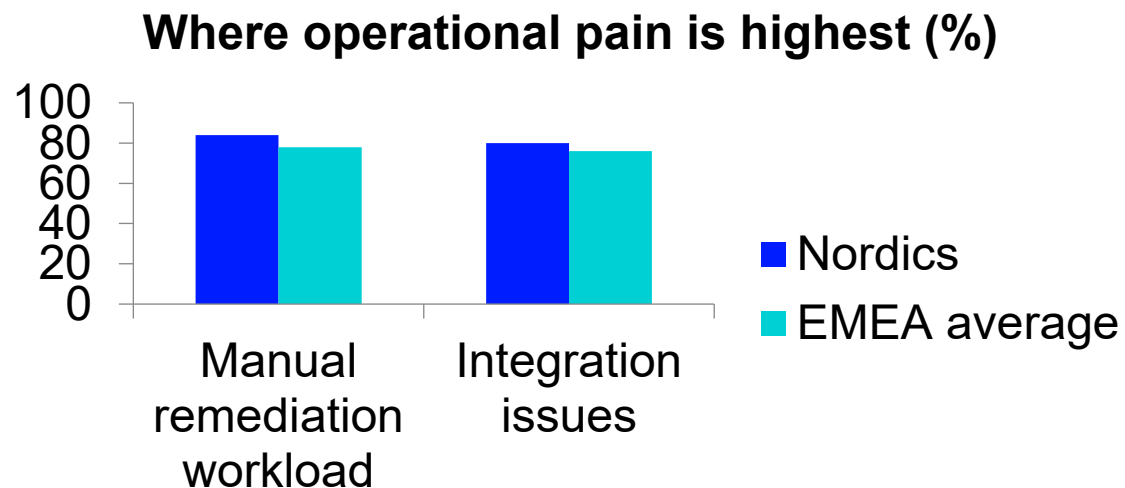
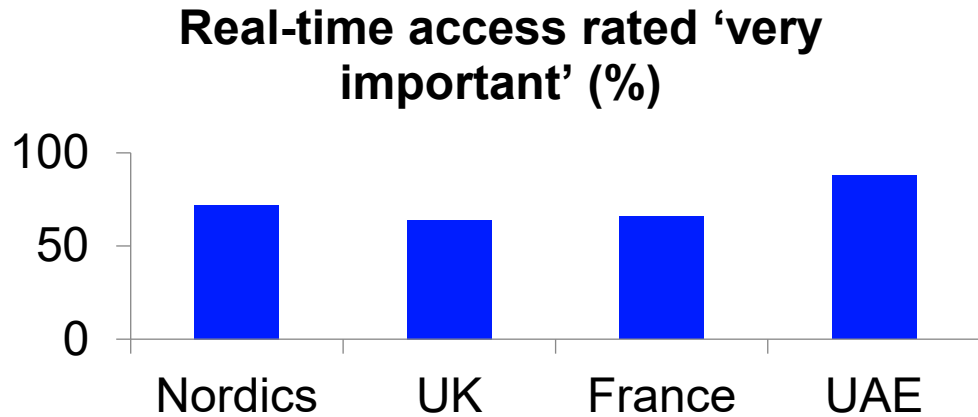
What the data shows: Nordics (Denmark, Norway, Sweden)

Key takeaways

- **72%** real-time “very important”
- **84%** manual remediation workload
- **80%** integration issues (and lack of tailored data)



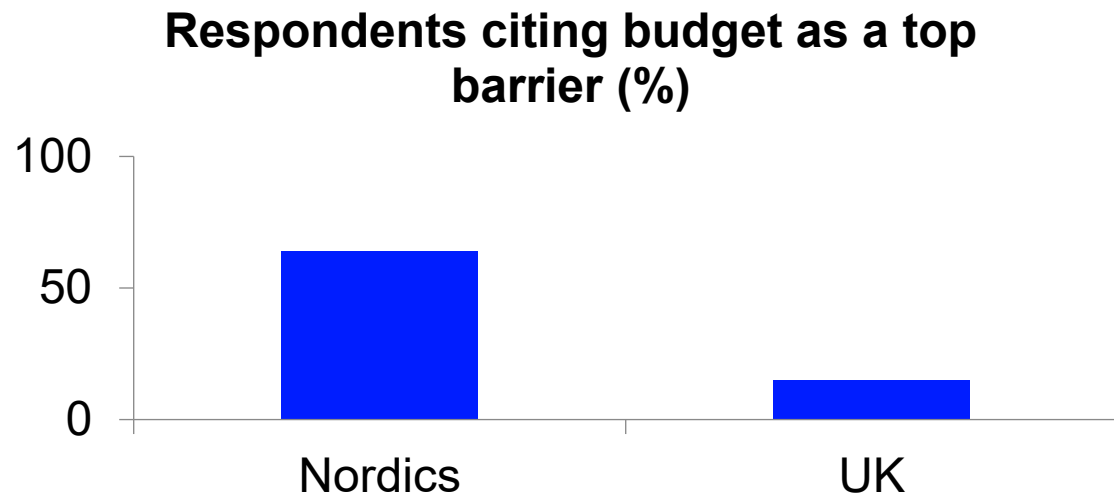
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Barrier to transformation: budget and resourcing pressure



- 64% in the Nordics cite budget/resource constraints as a major barrier
- Even with strong real-time intent, manual review still persists
- This is where automation + better data integration delivers ROI

Beyond compliance: why this matters in high-trust markets



Trust erosion



Customer friction



Reputational damage



Regulatory escalation

Where traditional approaches fall short

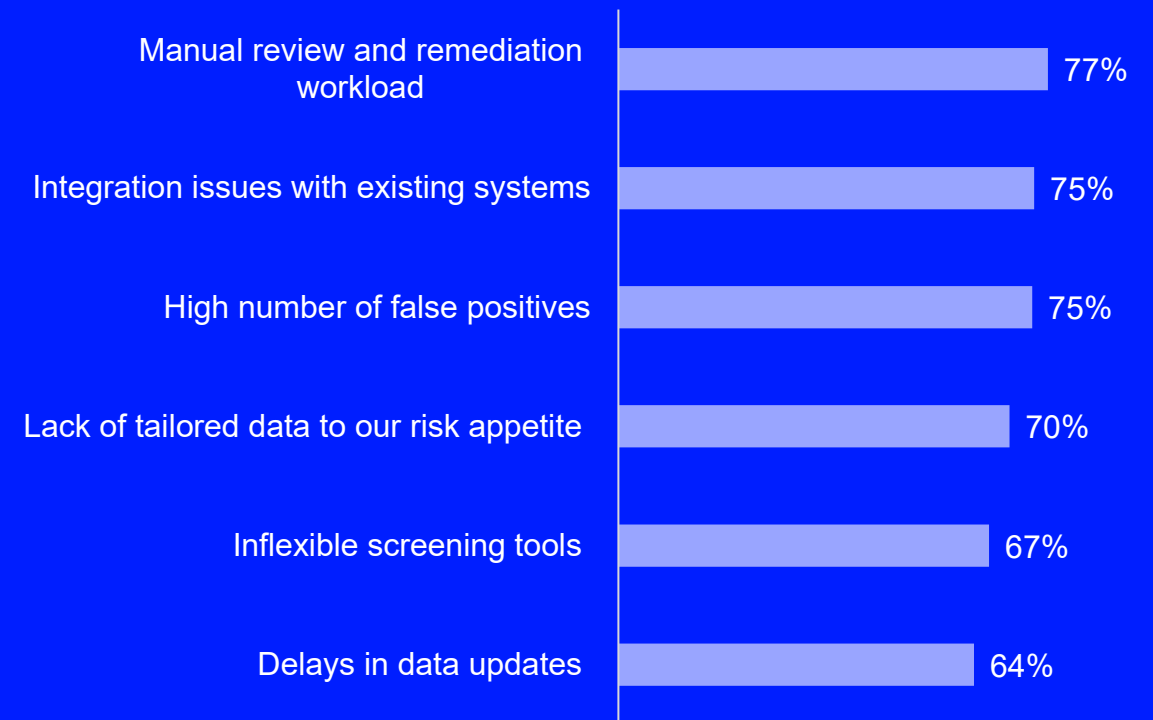
Static screening can't keep pace with dynamic risk

Manual processes don't scale

Fragmented AML/sanctions/fraud views

Limited visibility into securities-level sanctions exposure

Biggest challenges when screening customers on sanctions, PEPs, and adverse media (NET)



An effective real-time risk intelligence operating model



Supporting consistent, real-time screening decisions at scale



Addressing sanctions risk beyond entity-based screening

Entity screening
(names/entities)

Instrument screening
(securities/instruments)

- Since 2021, several jurisdictions – including the European Union and the United States – have introduced legislation that imposes indirect sanctions on financial instruments, making the screening of financial instruments an essential part of a sanctions risk programme.
- Instrument linkage
- Portfolio exposure
- Complements entity screening

Key considerations for Nordic AML and compliance teams

- Nordic intent is strong but friction remains
- Manual remediation + integration are biggest challenges
- Budget pressure makes automation + integration essential
- Real-time intelligence supports prevention and resilience



Thank you!

**Full report available
upon request**