

Real-time risk screening for smarter compliance

Delivered by LSEG World-Check Verify and AWS



LSEG

| **aws**

The growing compliance burden

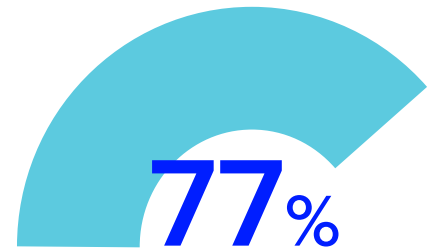
Financial institutions and fintechs are being asked to screen more customers and more transactions, at the speed customers now expect. As sanctions, adverse media, politically exposed persons (PEPs), and government-linked entities evolve and volumes grow, screening has become more complex and harder to scale, especially when risk data is fragmented across systems. The consequences of non-compliance are real: fines, reputational damage, and operational restrictions.

Compliance requirements leave no room for shortcuts

Many modern financial institutions, especially fintechs, are still building their compliance maturity. They may underestimate the value of established data sources or misunderstand the risk of inadequate screening systems. Other institutions pursue lower-cost solutions without considering the implications. Automated systems that do not properly validate sources can generate false confidence, while stale data misses emerging threats and can create blind spots in risk coverage. In other cases, these systems cast nets that are too wide, and too many false-positive alerts overwhelm compliance teams.

A solution from LSEG addresses these challenges

[LSEG World-Check Verify](#) delivers embedded risk intelligence through real-time API screening. Built on Amazon Web Services (AWS) infrastructure, this cloud-native solution combines LSEG's comprehensive, verified risk data with enterprise-grade performance and global availability, supporting low-latency screening and elastic scale as transaction volumes and regulatory expectations accelerate. This ebook offers an in-depth view of World-Check Verify, a lightweight, stateless screening solution for the modern payments ecosystem.



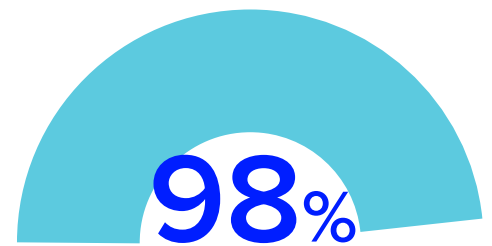
of financial institutions cite manual review workload as a key barrier to compliance.¹

¹ [Operating at the Speed of Crime: The Case for Real-Time Risk Intelligence](#), LSEG, 2025.

How to manage risk with real-time intelligence

World-Check Verify's advanced AI capabilities, human expertise, and trusted data can help your organisation identify entities that present potential anti-money laundering (AML) or financial crime risks. At the foundation of the solution is the extensive LSEG World-Check database of heightened risk individuals and entities. This includes sanctions lists, adverse media coverage, politically exposed persons and government-owned organisations. Sanctions screening with World-Check Verify helps identify individuals and organisations that are subject to government restrictions.

Adverse media monitoring flags negative news coverage indicating potential financial crime. PEP screening helps detect politically exposed persons who may present enhanced due diligence requirements. The system also tracks state-owned enterprises and organisations with government connections that require additional scrutiny under anti-corruption regulations.



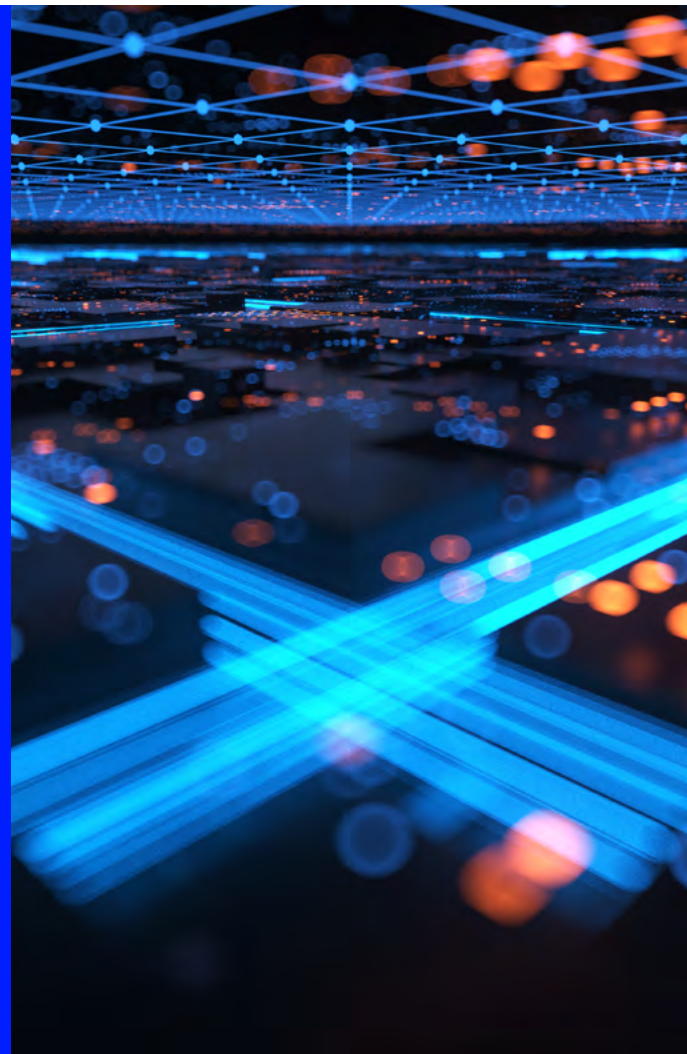
of financial institutions say real-time data is critical to their compliance workflows.²

² [Operating at the Speed of Crime: The Case for Real-Time Risk Intelligence](#), LSEG, 2025.

What is World-Check Verify?

World-Check Verify is a next-generation, cloud-native API that provides real-time name screening against LSEG's trusted World-Check data.

- Embedded low-latency name screening checks within payments and onboarding workflows
- Highly available infrastructure ideal for digital platforms and neobanks
- Data sovereignty is safeguarded through a secure, scalable architecture
- Resilience and performance for enterprise and cross-border needs
- Efficiency with flexible integration, precise screening, and policy alignment through advanced configuration



Key use cases for World-Check Verify

World-Check Verify enables instant risk assessment for multiple workflows where your organisation interacts with customers, processes transactions and establishes business relationships. Digital onboarding and customer acquisition capabilities enable instant risk assessment during account opening. Organisations screen applicants in real time without interrupting the user experience. Clean results allow immediate account activation. Potential matches trigger appropriate due diligence without blocking the entire process.

This approach balances speed with compliance. Most customers pass screening instantly. Higher-risk applicants receive appropriate review without disrupting operations for low-risk customers.

Payment screening

Enable high-volume, low-latency payment screening, and detect sanctioned or heightened-risk parties while keeping payments secure and uninterrupted. World-Check Verify provides high-volume, low-latency and seamless screening of names referenced in payments. For cross-border payments, World-Check Verify provides

comprehensive coverage that addresses different regulations and sanctions. Screen names in payment flows to detect sanctioned or heightened risk parties before funds move. World-Check Verify supports high-volume, low-latency screening to keep payments secure and uninterrupted, whether you're screening the sender, recipient, or beneficiary in real time.

Digital onboarding

Instantly screen new customers during account creation to support Know Your Customer (KYC) and AML requirements. World-Check Verify enables fast, compliant onboarding with real-time sanctions and watchlist checks, so low-risk applicants can proceed without unnecessary friction, while potential matches are routed for appropriate review.

Know Your Customer

Screen customers and third parties to comply with mandatory KYC, AML, Counter Terrorist Financing (CTF) and Anti-Bribery and Anti-Corruption (ABAC) regulations.

Consistent and fast response for fintechs

- **E commerce:** fraud prevention and marketplace safety
- **Neobanks:** hypergrowth and real time onboarding
- **Payment service providers:** fast name screening within authorisation flows
- **iGaming:** identity trust and regulatory checks
- **Gig economy:** high volume onboarding
- **Crypto exchanges:** real-time sanctions and risk checks



³ Operating at the Speed of Crime: The Case for Real-Time Risk Intelligence, LSEG, 2025.

Designed for speed. Built for efficiency.

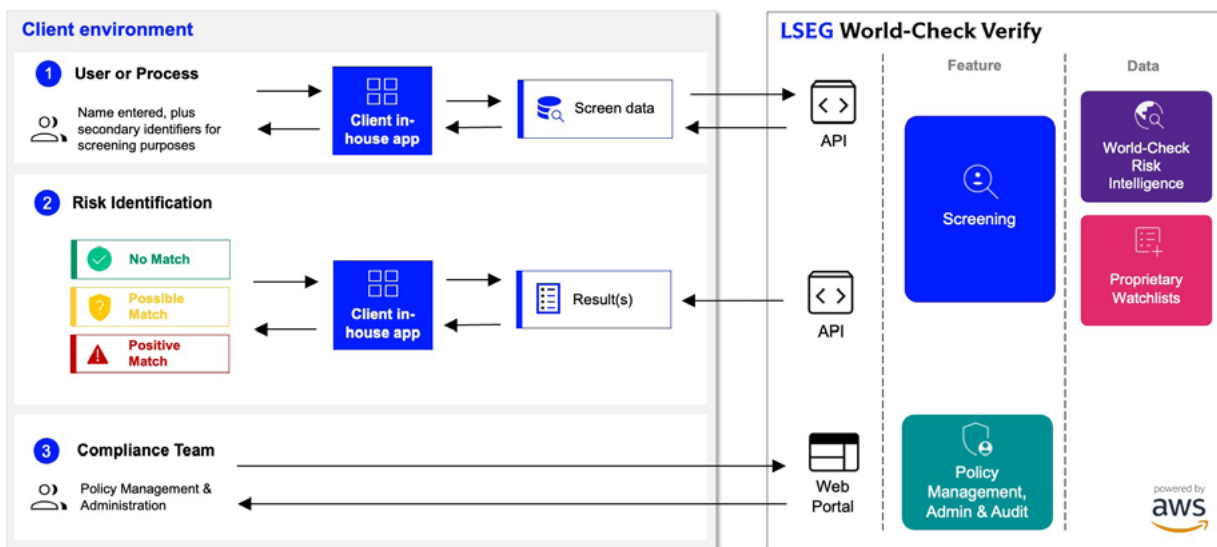
Manage risk with real-time intelligence: A powerful combination of advanced AI capabilities, human expertise and trusted data, bring you increased efficiency, superior configurability and solutions that meet you, wherever you are in your growth and evolution.

Increase efficiency and reduce friction: Accelerate onboarding without compromising risk. World-Check Verify boosts efficiency with fewer false positives, shorter resolution times, and less manual review, plus a decreased total cost of ownership.

Leverage a trusted foundation: With a proven track record of trust, global infrastructure and specialised services, World-Check Verify can help you manage risk more effectively.

Scale with agility: Discover global scalability combined with high availability. We offer you smooth integration that is secure, seamless and quick, and modular adoption that grows with you.

World-Check Verify typical integration



Adapting to different screening needs

Screening thresholds vary based on risk appetite. Some financial institutions require broad monitoring across all risk categories, while others focus on specific threats like sanctions or PEPs. World-Check Verify supports configurable screening profiles that balance thoroughness with operational efficiency. Institutions can tune parameters based on customer segments, transaction types, or risk tolerance

Reducing operational friction while managing risk

Alert fatigue undermines compliance programmes. Low-quality screening generates excessive false positives. Compliance teams spend time investigating matches that present no actual risk. This wastes resources and creates backlogs that delay legitimate customer service. You need screening that minimizes false positives while maintaining coverage of genuine risks.

Verified intelligence and screening sensitivity reduce false positives

Embedded screening provided by World-Check Verify eliminates spurious matches. Highly structured World-Check data enables precise matching algorithms. This is not one-size-fits-all approach. Your organisation can configure screening sensitivity based on risk appetite. Higher thresholds reduce alerts for low-risk customer segments. Lower thresholds apply to higher-risk categories. This tuning balances thoroughness with operational efficiency.

API integration streamlines workflows

World-Check Verify's embedded real-time screening eliminates the delays and manual steps associated with batch processing. Results return instantly in the application flow, reducing friction in onboarding, payments and monitoring. Automated decision-making handles clear cases, while human review focuses on genuine risk questions.

Jurisdiction-based compliance is built into the platform

Different jurisdictions impose varied requirements on personal data processing. European GDPR standards differ from Asian regulations. US state laws add another layer of complexity. World-Check Verify supports compliance through jurisdiction-aware processing, data residency options and privacy-preserving screening. This enables organisations to comply with regional requirements without separate infrastructure.

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World-Check Verify is about making compliance more efficient, with timely, trusted data ensuring screening happens in the background, at the precise moment it's needed, so payments and onboarding remain instant and seamless.

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David Wilson
Group Head, Risk Intelligence, LSEG

World-Check Verify brought to you on AWS infrastructure

World-Check Verify runs on AWS infrastructure. The platform uses AWS compute, storage and networking services to deliver consistent response times worldwide. Organisations in APAC, EMEA and the Americas access the same capability with regional data processing and residency options that meet local requirements.

AWS architecture enables elastic scaling

With AWS, World-Check Verify scales elastically in real time so that performance stays consistent during demand surges. Your organisation pays for actual usage rather than anticipated capacity, reducing unnecessary infrastructure costs.

AWS infrastructure delivers operational resilience

AWS infrastructure provides redundancy across availability zones and regions. Automated failover maintains service during infrastructure issues. Regular backups protect against data loss. These capabilities give organisations confidence in continuous operations.

AWS security features protect sensitive screening data

AWS security services provide encryption at rest and in transit, identity management, access controls and compliance certifications. World-Check Verify builds on these foundations with application-level security appropriate for financial services. As a result, it can manage risk while reducing operational bottlenecks.



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This cloud-native solution scales instantly to meet demand spikes, reduces infrastructure overhead, and leverages advanced analytics to transform the manual workload burden that 77% of institutions struggle with into an automated, efficient workflow.

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Alison Kay
VP and Managing Director
AWS UKI

Take the next step toward stronger compliance

Financial institutions and fintechs require high availability because downtime prevents customer onboarding, blocks transactions and creates compliance gaps. AWS infrastructure provides redundancy across availability zones and regions. Automated failover maintains service during infrastructure issues. Regular backups protect against data loss. These capabilities give organisations confidence in continuous operations. The strategic collaboration between LSEG and AWS combines verified data with enterprise infrastructure. This enables financial institutions to reduce friction, accelerate onboarding and manage risk effectively in digital-first operations.

To learn more or request a demo, visit the [LSEG World-Check Verify page](#) or contact the LSEG team.