

# Operating at the speed of crime:

The case for real-time risk intelligence in North America

# Regional foreword

In a global environment increasingly defined by surging fraud and financial crime – combined with evolving regulatory obligations – many financial institutions are facing complex challenges. Compliance with the international regulations designed to combat these crimes is non-negotiable, and any breach, even inadvertent, can cause lasting financial and reputational damage. At the same time, financial institutions must operate with speed and precision in today's fast-paced global environment, meeting client expectations for quick, accurate interactions without slowing the pace of business.

To gain deeper insight into the practical challenges and potential solutions, we conducted a [global survey](#) of financial institutions across North America, APAC, and EMEA. The survey explored the screening methods currently in use, the obstacles firms encounter, their most urgent screening priorities, and how prepared they feel to maintain compliance amid a rapidly changing regulatory landscape.

Building on insights from our global survey, this regional report takes a closer look at North America, providing insights into a forward-looking, best-practice approach to compliance. Our key findings highlight persistent delays and inefficiencies in screening processes, underscoring the critical need for real-time risk intelligence to address these challenges.

We invite you to read this report and explore our strategic recommendations designed to help financial institutions across North America enhance their resilience against financial crime.



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## About the global research survey

In mid-2025, LSEG Risk Intelligence surveyed 850 senior decision makers with responsibility over risk intelligence in financial institutions including top tier banks, wealth and advisory, banking (retail and digital) and investment (asset management and insurance).

Our global survey included a wide range of countries and jurisdictions including:

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



# Key findings in North America

- 1 Inefficiencies in screening are widespread:** Across all regions surveyed, 80% of respondents report at least occasional delays in onboarding or payments processing, caused by compliance screening. In North America, these figures are similar: 81% in the US and 80% in Canada experience delays “at least occasionally”. Manual review workload tops the charts as a major challenge reported by 77% overall and 80% in North America. High false positives are also a persistent challenge, reported by 75%, both overall and in North America.
- 2 Real-time access to sanctions and risk data is essential:** Overall 98% of respondents globally say real-time access to sanctions and risk data is important to their compliance workflows, but in North America this rises to 100%, underscoring the critical importance of real-time data.
- 3 The benefits of real-time data are clear, but barriers to adoption remain:** The top benefit of real-time data access, cited by over half (51%) of North American respondents, is that it supports real-time compliance decisions. Budget and resource constraints top the list of hurdles to adoption of real-time tools. This is true overall and in North America.
- 4 AI and workflow automation can move the dial, but humans are still needed:** Firms in North America lead the way in automated compliance screening and believe there are substantial efficiency and effectiveness gains to be realised. Across all regions, there is the view that AI should be adopted with the caveat of human oversight.

**100% of respondents in North America consider real-time access to sanctions and risk data essential.**



# Top regional challenges

**North American financial institutions report screening delays and concerns around manual review and remediation workloads.**

Across all regions surveyed, 80% of respondents report that compliance screening causes at least occasional onboarding and payment processing delays – and North American responses are broadly in line with these overall findings:



A substantial 80% in Canada and 81% in the USA report that delays happen “at least occasionally.”



At the same time, 8% in Canada and 7% in the USA “always” experience delays.

Manual processes are more prevalent in Canada than in the USA, with 17% in the former and just 4% in the latter saying they rely mostly on manual screening. Interestingly, this difference does not translate into marked differences in the delays reported, suggesting that other factors, such as data accessibility, are at play.

Turning to common pain points in customer screening, regional responses reveal that the top three challenges encountered by North American respondents when screening for sanctions, PEPs and adverse media screening are:

 Manual review and remediation workload (80%)

 Integration issues with existing systems (75%)

 High false positives (75%)

These findings are largely in line with global averages, but regional differences are evident, with high levels of false positives reported by more respondents in the USA (78%) than in Canada (71%).

Unsurprisingly, a higher percentage of firms using a mix of automated and manual processes report integration issues (83%) than those using only manual (76%) or only automated processes (66%).

When asked how confident they are in the accuracy and completeness of their current sanctions and risk screening data, 55% in the USA and 50% in Canada report that they are “very confident”. This compares to slightly lower average percentages in EMEA (45%) and APAC (44%).

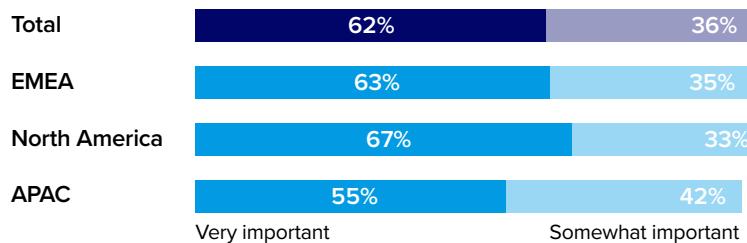


# What do financial institutions really need?

## Real-time data: where speed meets strategy

While a highly substantial 98% of respondents across all regions consider real-time data important to their compliance workflows, in North America this figure rises to 100% - the highest across all regions surveyed. In North America 67% cite this as “very important” and 33% say it is “somewhat important”. This finding underscores the vital importance that North American respondents place on access to real-time data.

## Importance of real-time access to sanctions and risk data in current compliance workflows



Across all markets, real-time data access is also the most important factor when considering a customer screening tool. Once again, regional differences are apparent, with 67% in the USA and a much lower 45% in Canada selecting this option. In Canada, automation and workflow support top the list (54%). Given the proportionally higher percentage of Canadian respondents that use manual systems, this is not surprising. The reasons given underscore the undeniable benefit of important data being available in real time, with respondents globally saying that real-time access helps them:

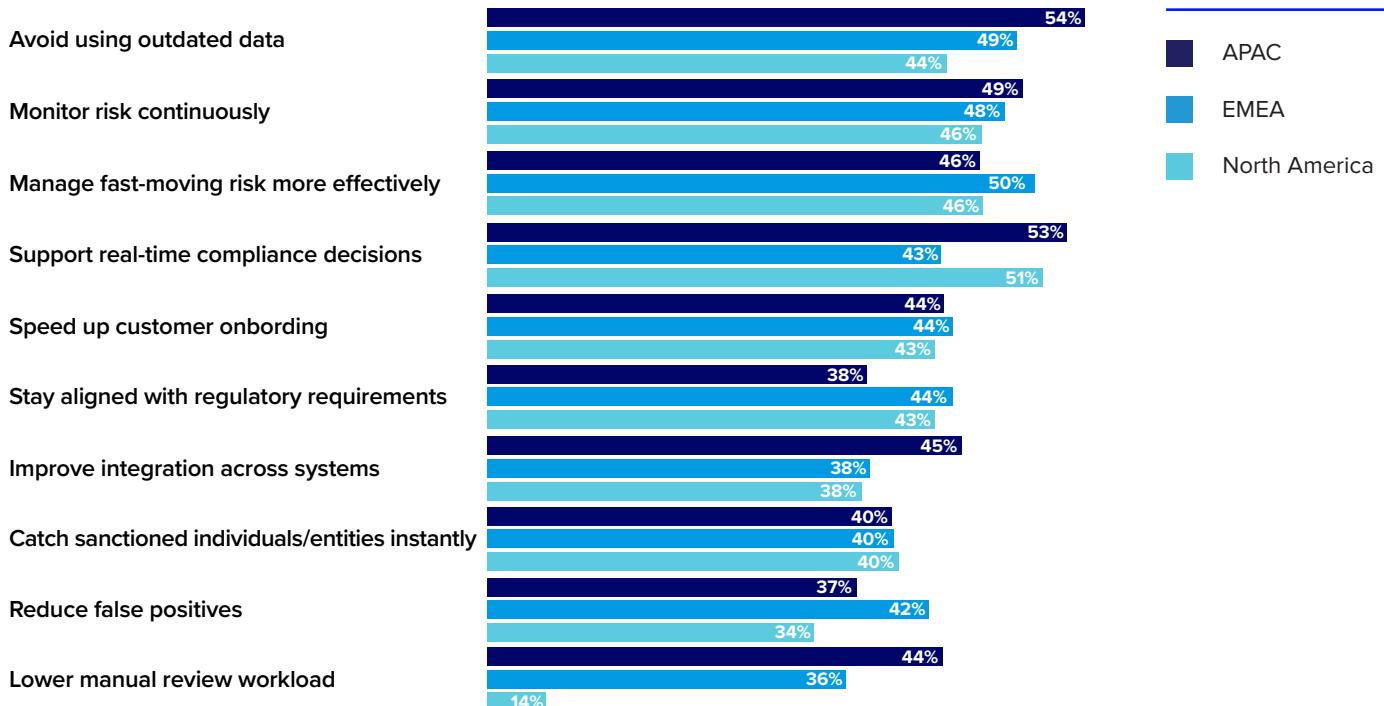
- ▶ Avoid using outdated data (49%)
- ▶ Monitor risk continuously (48%)
- ▶ Manage fast-moving risk more effectively (48%)

Conversely, the top reason cited in North America is that real-time data helps them support real-time compliance decisions (51%). Again, different percentages of respondents selected this benefit in the USA (54%) and in Canada (47%).

Interestingly, respondents in North America place substantially less value on lowering manual review workload than those in APAC and EMEA. This is likely a reflection of the fact that North American institutions lead the way in automation in compliance screening, with 90% either mostly, fully or partly automated.

## Lower manual review workload is seen as vastly more important in APAC and EMEA than in North America

Why real-time data access is an important factor when considering a customer screening tool



Despite these high percentages of respondents who believe that real-time data is important, barriers to adoption remain.

In North America, when asked why access to real-time data is not important when selecting a screening tool, the top three reasons given were:

- ▶ Budget or resource constraints make real-time tools unfeasible (43%)
- ▶ Existing systems are not built for real-time processing (38%)
- ▶ Regulatory requirements don't demand real-time checks (36%)

Budget and resource constraints, which top the list, are more apparent in Canada, with 47% selecting this, as opposed to 36% in the USA. Budgetary concerns also top the list across all respondents (45%).

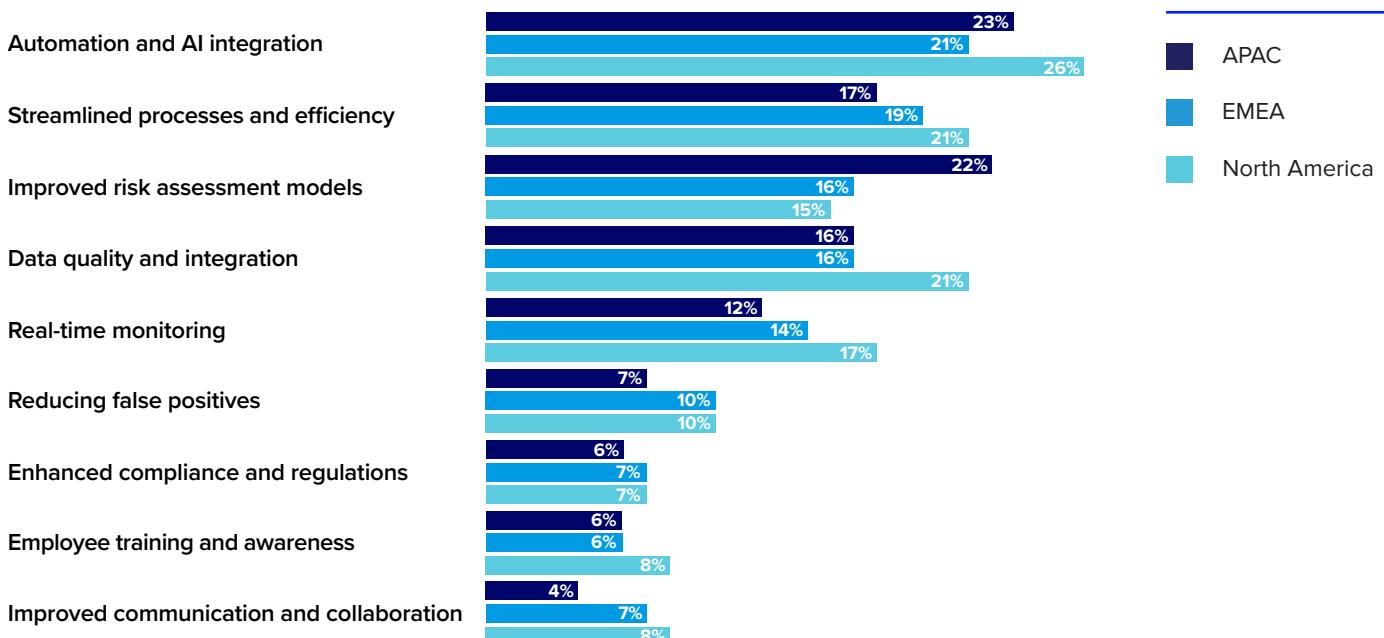
# Framing the AI advantage

## AI is needed. So are humans.

Financial institutions in North America view automation and AI integration as key ways to improve the effectiveness of the risk screening process, with 26% reporting this – a slightly higher percentage than reported in other regions.

## Across all markets automation and AI integration is seen as the factor that would most improve the risk screening process

Changes that would improve the effectiveness of the risk screening process



Alongside this, a key insight – evident to a greater or lesser degree across all regions – is that AI should enhance, not replace human judgement. AI and workflow automation are already transforming the customer screening space, and automating repetitive processes in the screening workflows help to increase productivity, eliminate errors and free up analysts' time to focus on high-risk cases, but the commitment to keep the human in the loop is strong.

# Recommendations for financial institutions

Screening delays and inefficiencies in North America highlight the need for a new compliance approach. Traditional processes can't keep pace with rising financial crime and complex regulations. Success now depends on strategies that help enable real-time decisions, greater accuracy, and stronger resilience. To help financial institutions achieve this, we've outlined key recommendations below:

- 1**  
**Prioritise real-time access to sanctions and risk data from a trusted partner.**  
This capability is no longer a luxury – it is the foundation for effective compliance workflows and rapid decision-making.
- 2**  
**Rethink screening processes to eliminate inefficiencies.**  
Traditional methods are falling short, while enhanced automation, AI-driven tools, and accurate real-time data can help transform compliance from a bottleneck into a competitive advantage.
- 3**  
**Balance technology with human oversight.**  
While workflow automation and AI are powerful, human judgment remains critical. Financial institutions should ensure that technology supports rather than replaces your compliance experts.
- 4**  
**Prepare for upcoming regulatory shifts.**  
With the rise of real-time payments and growing customer expectations, real-time risk decisions are more important than ever in keeping your organisation protected and compliant.
- 5**  
**Choose a risk intelligence partner that delivers on all fronts.**  
The right provider will combine accurate, real-time data, cutting-edge automation, and a human partnership that strengthens compliance strategies.

In summary, real-time intelligence, smart automation, and trusted collaboration are no longer optional – they are the pillars of future-ready compliance. Financial institutions that act now will not only meet regulatory demands but also gain a competitive edge in the fight against financial crime.

LSEG Risk Intelligence provides a suite of solutions to help organisations efficiently navigate risks, limit reputational damage, reduce fraud and comply with legal and regulatory obligations around the globe. From screening solutions through World-Check, to detailed background checks on any entity or individual through due diligence reports, and innovative identity verification and account verification – organisations can trust LSEG Risk Intelligence to help them manage their risk, so they can operate more efficiently, more effectively and more confidently. To learn more, visit [www.lseg.com/risk-intelligence](http://www.lseg.com/risk-intelligence).

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