Operating at the speed of crime:

The case for real-time
risk intelligence in EMEA

Foreword

Financial institutions today are navigating a challenging landscape, marked by escalating financial crime, tightening regulatory demands, and constrained resources. The escalating threat of cybercrime continues to challenge financial institutions in EMEA and beyond, some estimates saying that, by 2031, cybercrime could cost the world US$1 trillion per month. Moreover, keeping pace with changing regulations is challenging, but non-compliance is not an option – the threat of financial and reputational consequences for compliance breaches is very real.

Our recent LSEG Risk Intelligence Global Survey highlighted mounting pressures on financial institutions as they navigate intensifying regulatory scrutiny – particularly in the sanctions space – where non-compliance can result in significant financial penalties and reputational damage. Simultaneously, firms are expected to deliver seamless, rapid, and accurate client experiences.

Compliance-related delays are a critical concern, contributing to financial losses, loss of customer trust, and increased regulatory exposure. Our research identifies inefficiencies and manual workloads as persistent challenges across the industry.

However, the findings also point to a clear path forward: institutions that leverage high-quality, real-time risk intelligence data, combined with AI and workflow automation, are better positioned to respond to fast-moving threats and regulatory demands. These tools not only enhance operational agility but also preserve the essential role of human judgment in compliance processes.

In this regional report, we look specifically at the EMEA experience and offer insights into a best practice compliance approach for the future. Our headline findings reveal delays and inefficiencies in screening processes and the need for real-time risk intelligence data to overcome these issues. We invite you to explore the full survey results and our strategic recommendations to help financial institutions across EMEA to strengthen their resilience against financial crime.

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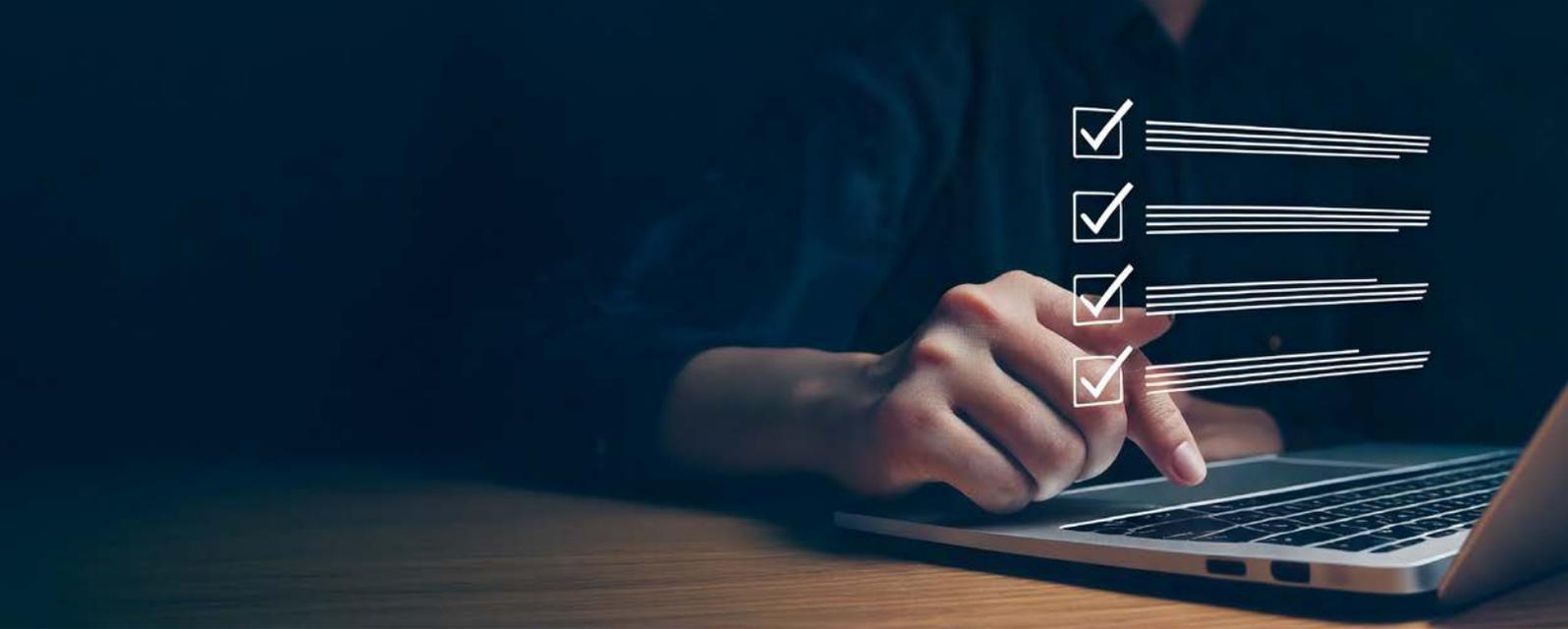---

About the 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

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Key findings in EMEA

1 **Delays and inefficiencies in screening are evident, with country-by-country differences:** 81% of respondents across EMEA report at least occasional delays in onboarding or payments processing. Manual review and remediation workload is the top customer screening pain point reported in the region, with 78% highlighting this as a challenge. In other countries, such as Switzerland, more respondents (88%) find integration issues to be their top challenge and in the UAE, a substantial 98% called out high levels of false positives.

2 **Real-time access to sanctions and risk intelligence data is essential:** 63% of respondents in the region say real-time access to risk intelligence data is very important to their compliance workflows.

3 **Real-time data offers many benefits, but barriers to adoption remain:** The top benefit of real-time data access, cited by 50% of EMEA respondents, is that it helps them manage fast moving risk more effectively. The fact that manual review is required regardless of data speed tops the list of hurdles to the adoption of real-time tools (cited by 43%).

4 **AI and workflow automation are crucial but should not replace human input:** Although all regions believe that AI should not erase human input, across EMEA respondents are the most explicit about ensuring AI does not replace humans.

Top regional challenges

In EMEA, the majority of financial institutions experience screening-related delays, and respondents say manual review and remediation workloads are challenging.

Across all regions surveyed, 80% of respondents report that compliance screening causes at least occasional onboarding and payment processing delays. In EMEA, responses were similar:

A substantial 81% across the region report that delays happen "at least occasionally." The percentage is highest in Switzerland (88%) and lowest in the UK (66%).

At the same time, 6% across the region said they "always" experience delays. This is in line with the global average, but country-by-country variations are evident: 10% of respondents in Germany and just 2% in the UK selected this option. At the same time, 34% of UK respondents say they never or rarely experience delays, far above the EMEA average of 20%.

When asked about automation, 38% of those surveyed across the region said they make use of automated compliance screening, but some interesting variations emerged: in Germany, over half (56%) of respondents use automation, with these percentages dropping to 48% in Spain and 40% in France and Italy. At the other end of the spectrum, only 14% of UAE institutions use mostly automated screening.

When asked about their most common pain points in customer screening, EMEA respondents revealed their top three challenges when screening for sanctions, PEPs and adverse media screening:

Manual review and remediation
workload (78%)

Integration issues with existing
systems (76%)

High false
positives (74%)

These are also the top three challenges reported across all respondents, although not necessarily in the same order.

Again, country-by-country differences are evident:

Manual review was selected by the most
respondents in Italy (88%)

Integration issues were highlighted most
in Switzerland (88%)

High levels of false positives were reported by the most respondents in UAE (98%) – a far higher percentage than the average of 70% across the EMEA (non-UAE) markets.

When asked how confident they are in the accuracy and completeness of their current sanctions and risk screening data, under half (45%) of respondents across the region say they are "very confident". Drilling down, 70% in the UAE and just 22% in Spain are "very confident".

This regional percentage of 45% compares to slightly different average percentages in North America (53%) and APAC (44%).

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What do financial institutions really need?

Real-time data: where speed meets strategy

A highly substantial 98% of respondents across all regions consider real-time data important to their compliance workflows, and the same figure is reported by respondents in EMEA. In EMEA, 63% cite this as "very important", while 35% say it is "somewhat important"

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

	Very important	Somewhat important
Total	62%	36%
EMEA	63%	35%
North America	67%	33%
APAC	55%	42%
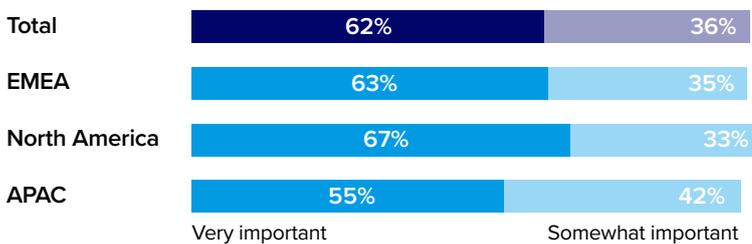
Drilling down further, the highest percentage of respondents selecting "very important" is in the UAE (88%) and the lowest is in Italy (44%).

When asked which one factor would be most influential when considering a customer screening tool, once again, access to real-time data is the top choice:

▶ Real-time data access was selected by 20% across EMEA (global average: 21%)

▶ In Germany data provenance and transparency is the top factor (24%)

▶ In Switzerland precision and fewer false positives top the list (35%)

The reasons given underscore the undeniable benefit of important data being available in real time, with respondents across all regions saying that real-time access helps them:
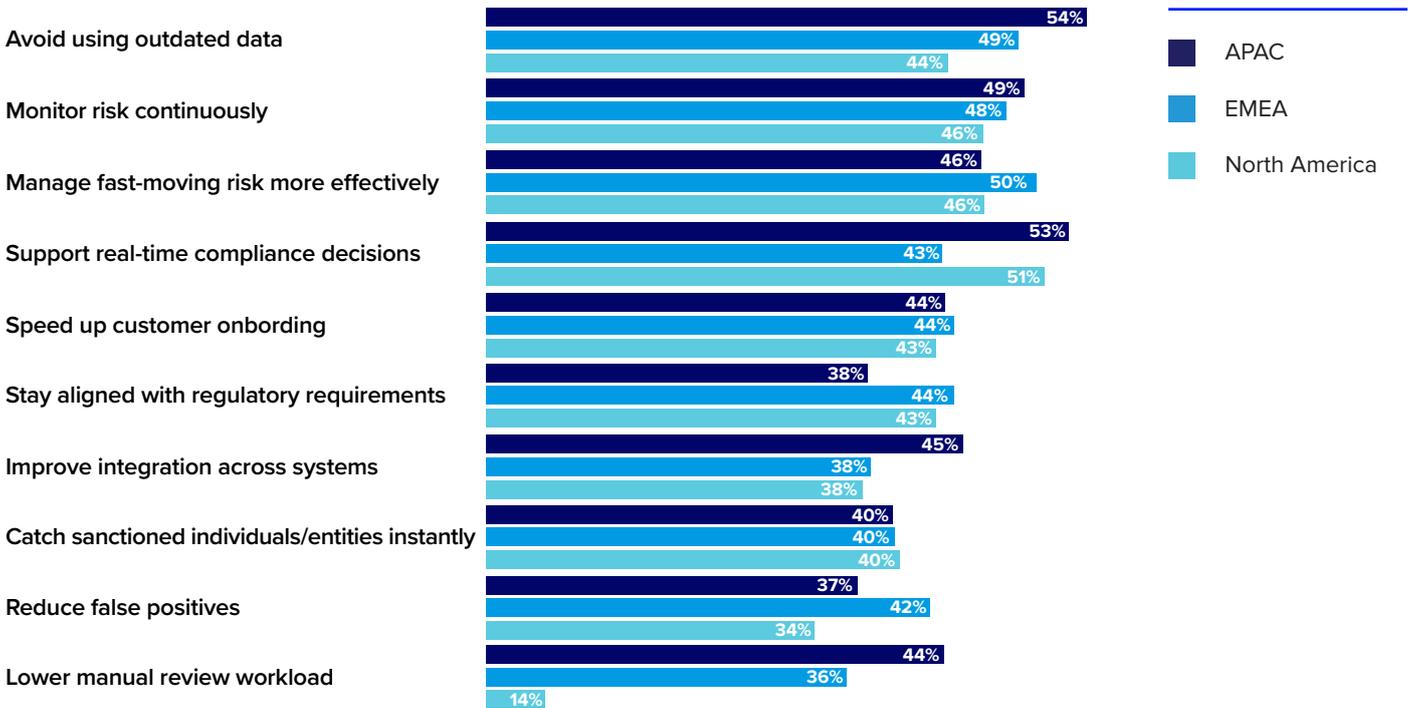
▶ Avoid using outdated data (49%)

▶ Monitor risk continuously (48%)

▶ Manage fast-moving risk more effectively (48%)

The top three reasons cited in EMEA are the same, but the order differs. The ability to manage fast-moving risk more effectively is the top advantage, noted by 50% or respondents, followed by avoiding outdated data (49%) and monitoring risk continuously (48%).

Interestingly, respondents in APAC and EMEA place substantially more value on lowering manual review workload than those in North America. 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

Category	APAC	EMEA	North America
Avoid using outdated data	54%	49%	44%
Monitor risk continuously	49%	48%	46%
Manage fast-moving risk more effectively	46%	50%	46%
Support real-time compliance decisions	53%	43%	51%
Speed up customer onbording	44%	44%	43%
Stay aligned with regulatory requirements	38%	44%	43%
Improve integration across systems	45%	38%	38%
Catch sanctioned individuals/entities instantly	40%	40%	40%
Reduce false positives	37%	42%	34%
Lower manual review workload	44%	36%	14%

Despite the importance of access to real-time risk tools and data, barriers to adoption persist. When asked about the biggest barriers they experience, budget and resource constraints top the list globally, but are second on the list in EMEA:

▶ Manual review is required regardless of data speed (43%)

▶ Budget or resource constraints make real-time tools unfeasible (41%)

▶ Existing systems are not built for real-time processing (38%)

Country-by-country differences in budgetary concerns are stark – 64% in the Nordics (Denmark, Norway and Sweden) cite budget as a top concern, compared to only 15% in the UK.

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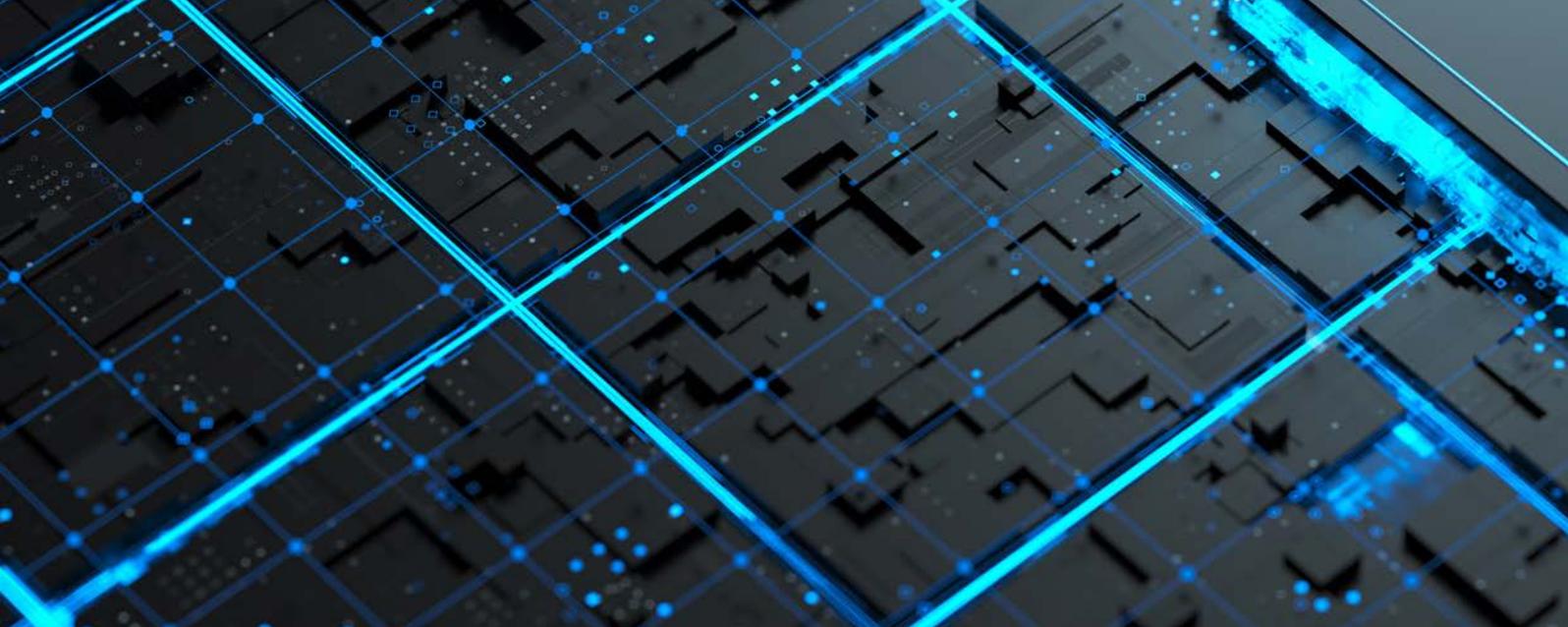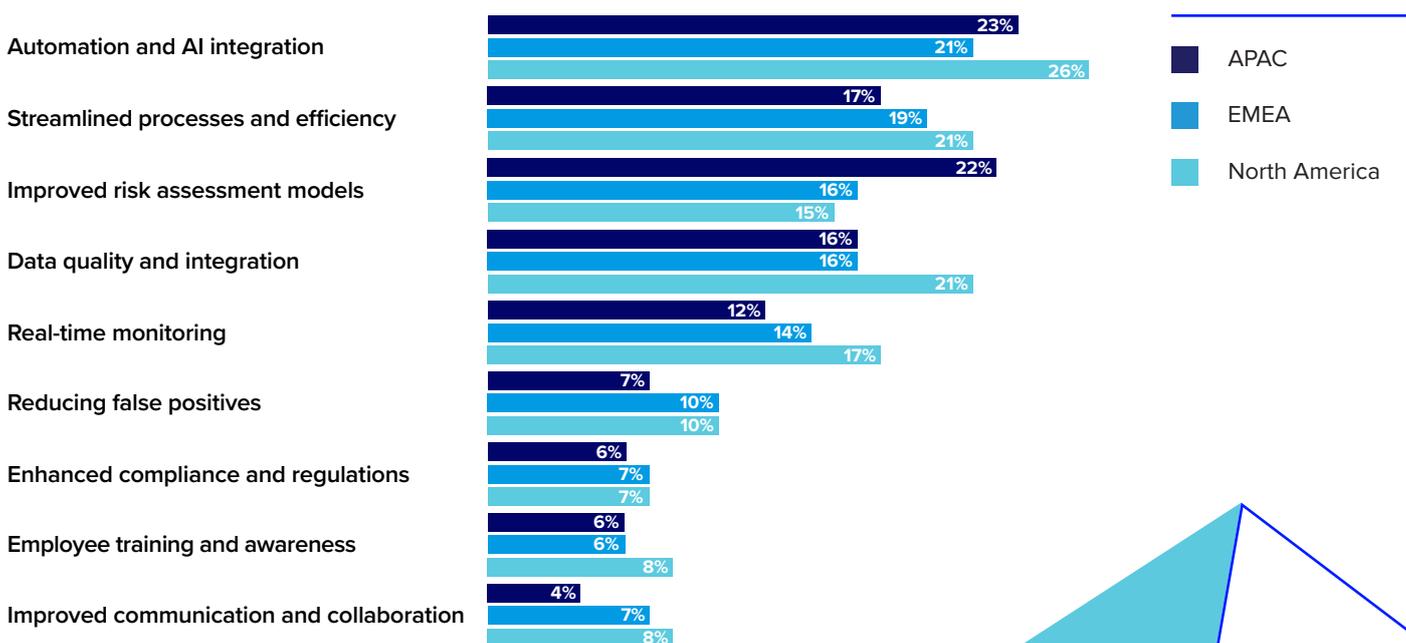
Framing the AI advantage

AI is key, but those in EMEA believe strongly that it should not replace humans

Financial institutions in EMEA view automation and AI integration as key priorities for improving the effectiveness of the risk screening process.

▶ 21% in EMEA say this is a focus area:

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 affectiveness of the risk screening process

	APAC	EMEA	North America
Automation and AI integration	23%	21%	26%
Streamlined processes and efficiency	17%	19%	21%
Improved risk assessment models	22%	16%	15%
Data quality and integration	16%	16%	21%
Real-time monitoring	12%	14%	17%
Reducing false positives	7%	10%	10%
Enhanced compliance and regulations	6%	7%	7%
Employee training and awareness	6%	6%	8%
Improved communication and collaboration	4%	7%	8%

Recommendations for financial institutions in EMEA

Trusted partnerships and access to real-time data can move the dial on compliance challenges.

1

Make real-time data a compliance cornerstone

To manage fast-evolving risks and meet regulatory demands, institutions must prioritize access to real-time sanctions and risk data. With 98% of respondents highlighting its importance, this capability is essential, especially in light of regulations like the EU Instant Payments Regulation (IPR), which requires instant euro credit transfers. Institutions should assess their readiness and ensure their data infrastructure supports speed and precision.

2

Use automation and AI to streamline risk screening

Automation and AI are vital tools for reducing manual workloads and improving the efficiency of compliance processes. These technologies can help address persistent issues such as high false positives and integration challenges. Institutions should focus on thoughtful implementation to ensure seamless integration and measurable impact.

3

Keep the human in the loop for smarter oversight

While technology enhances efficiency, human judgment remains critical. EMEA institutions are particularly vocal about the need for human oversight in compliance workflows. This hybrid approach ensures complex decisions are made with context and accountability, reinforcing trust in risk management.

4

Choose risk intelligence partners that deliver on trust and capability

Selecting the right partner is essential. Financial institutions should seek providers that offer accurate, real-time data, advanced technology, and meaningful human engagement. Trusted partnerships are key to navigating complexity with confidence and agility.

5

Align compliance strategies with fast-moving global regulations

Speed and adaptability are becoming non-negotiable as global regulations evolve. With 69% of EMEA institutions prioritizing IPR readiness, proactive planning and agile compliance strategies are essential to stay ahead of regulatory change.

Ultimately, selecting the right risk intelligence partner requires more than speed and breadth of coverage. It demands a commitment to delivering value, fostering trust, enabling adaptability, and building a collaborative partnership. Addressing widespread delays and inefficiencies – evident not only in EMEA but across global markets – calls for embedding these principles into vendor relationships and operational frameworks. Financial institutions that do so will be best positioned to proactively mitigate financial crime risks and navigate evolving regulatory scrutiny with confidence.

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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.

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