



AML Compliance

Strengthening KYC and Customer Due Diligence Practices

The benchmark for a robust compliance program is undergoing a fundamental transformation. As global sanctions and geopolitical dynamics rapidly shift, regulators are moving beyond procedural checklists to prioritize operational effectiveness. Navigating the evolving regulatory expectations requires a compliance strategy that protects your business without slowing down customer acquisition.

Configurable Compliance Protection Throughout the User Journey

With more than 30 years of experience helping institutions strengthen Know Your Customer (KYC) and Customer Due Diligence (CDD) practices, our AML (Anti-Money Laundering) Compliance suite offers more than static verification. By dynamically tracking changing risk profiles and financial crime indicators over time, our solutions give organizations the screening tools needed to lower operational costs, satisfy strict regulatory standards, and mitigate risk, all without introducing additional user friction.

The configurable products within the AML Compliance suite include:

- OFAC Alerts
- Watchlist & Adverse Media Screening
- Transaction Monitoring

For organizations looking to maximize workflow efficiency, AML Compliance can integrate Identity Verification, OFAC Alerts, and Watchlist & Adverse Media Screening into a single API to deliver a comprehensive view of identity and risk.

The Cost of Non-Compliance:



\$1.3B+
in Penalties¹

Recent enforcement actions show that prioritizing growth over AML defenses can trigger devastating financial and structural penalties.



\$300B+
Annual Risk²

The U.S. accounts for 25% of global money laundering, making robust, localized defenses an operational necessity.

OFAC (Office of Foreign Assets Control) Alerts

Seamlessly embeds U.S. sanctions and watchlist checks into consumer screening, entity vetting and transaction workflows, helping high-volume organizations meet their regulatory compliance requirements with minimal operational friction.

Watchlist & Adverse Media Screening

An expanded KYC/customer due diligence solution that continuously monitors individuals and legal entities against global terrorism watchlists, sanctions lists, politically exposed persons (PEP) and negative news media.

- **Human-Led Compliance:** Pairs advanced matching with expert human oversight to minimize false-positive alerts and reduce administrative burdens on internal teams.
- **Continuous Monitoring:** Automates daily tracking and real-time alerts to protect your portfolio without requiring manual batch processing.
- **Audit-Ready Reporting:** Provides a centralized case management UI to deliver transparent audit trails that regulatory examiners require.

Historical Analysis of Politically Exposed Persons (PEPs):



98.9%
Match Accuracy³



100%
Capture Rate³



1.1%
False Positive Rate³

Historical Results.
Actual individual results may vary.

Transaction Monitoring*

Analyzes financial activity to detect suspicious patterns like layering or account takeovers. The solution tracks complex risk patterns over time and automates regulatory reporting, including facilitation of the workflow for e-filing of Suspicious Activity Reports (SARs).

- **Agentic AI Triage:** Deploys specialized AI agents to automatically collect evidence, build narrative profiles and suppress false alerts.
- **Full Case Management:** Automates investigations including facilitation of the workflow for e-filing of SARs, subject to client review and final approval and maintaining a full audit trail.
- **Workflow Customization:** Bypasses engineering backlogs by using a self-service, code-free rule builder to update and deploy risk logic on the fly.

Results*:



85%
False Positive Reduction



80%
Reduction in Alert
Handle Times



98%
Accuracy

Transform regulatory compliance into your competitive advantage.
To learn more about our full suite of Identity & Fraud services,
contact your Equifax account representative today.

Disclaimer: This document is for informational purposes only and does not constitute legal advice. Equifax does not provide legal, compliance, or regulatory advice. Clients should consult with their own legal counsel regarding their specific AML obligations and the suitability of this solution for their risk profile.

Results reported herein are not a promise of future performance. Individual results may vary.

¹ Benchmark tracked by global compliance watchdogs like Fines Watch and official enforcement press releases from FinCEN, the Office of Foreign Assets Control (OFAC), and the Department of Justice (DOJ).

² United States Department of the Treasury (specifically their National Money Laundering Risk Assessment) and the United Nations Office on Drugs and Crime (UNODC).

³ Analysis of Politically Exposed Persons (PEPs) based on 755,000 inquiries requiring at least 4 pieces of PII (First/Last Name, Address, DOB, and Country).

* Transaction Monitoring overview delivered via white-labeled infrastructure through strategic relationship with Unit21. Stated results are provided by Unit21. Individual results may vary.