

A Strategic Guide to Next-Generation Compliance in Qatar's Financial Sector

A thought leadership piece powered by TecCentric,
Dun & Bradstreet, Accenture, and Quantexa

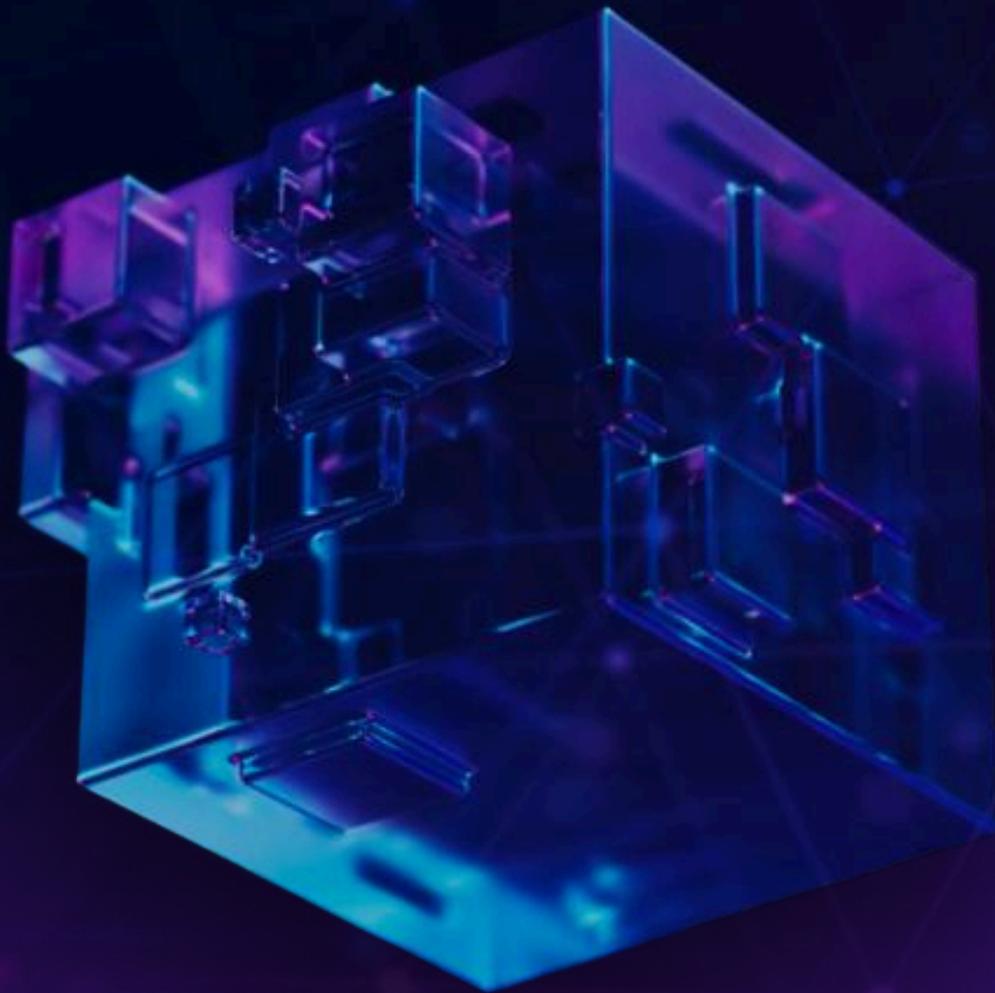


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01 PREFACE

Financial institutions in Qatar are at a critical juncture, facing unprecedented challenges posed by sophisticated financial crimes, rigorous regulatory standards, and rapid technological advancements. Navigating this landscape requires more than traditional compliance. It demands strategic innovation and proactive adoption of cutting-edge solutions.

This eBook is crafted specifically for financial leaders, compliance professionals, and strategic decision-makers in Qatar's financial sector. Within these pages, you'll discover actionable insights, practical frameworks, and real-world examples to transform compliance from a regulatory obligation into a competitive advantage.

We have collaborated with industry-leading organizations, including Accenture, Quantexa, and Dun & Bradstreet, to provide you with clear guidance on embedding intelligent, data-driven compliance strategies that enhance efficiency, mitigate risks, and build lasting customer trust.

Whether your goal is to streamline operations, enhance risk detection, or future-proof your compliance strategy, this guide is designed to support you every step of the way.

Thank you for choosing this resource! Let's navigate the future of compliance innovation together.



02 WHO THIS GUIDE IS FOR

This guide is designed for financial services professionals navigating the complexities of compliance transformation in an evolving regulatory environment. Whether you're a:

- Chief Compliance Officer or Head of Financial Crime rethinking your technology roadmap,
- Risk, AML, or KYC Leader looking to reduce false positives and enhance onboarding,
- Banking Executive or Strategy Advisor exploring innovation as a competitive advantage,
- Or a technology partner or systems integrator enabling compliance modernization,

You'll find actionable strategies, expert insights, and proven frameworks tailored to the challenges, and opportunities, facing financial institutions in Qatar and the wider GCC.





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Access engaging video recordings of event sessions covering the essential topics discussed in each chapter. Gain deeper insights directly from industry leaders and compliance experts.

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04 ESSENTIAL TECHNICAL TERMINOLOGY

Understanding key terms helps you effectively leverage innovation in compliance:

Decision Intelligence

A strategic approach combining advanced analytics, artificial intelligence (AI), and process intelligence to enhance accuracy and efficiency in financial investigations and compliance decisions. It moves beyond traditional rule-based systems to provide proactive risk detection.

Contextual Monitoring

An evolved monitoring approach integrating customer data with external information sources (corporate registries, news, beneficial ownership databases) for a more complete understanding of entities and transactions. Helps detect hidden networks and reduces false positives.

Entity Resolution

The process of accurately identifying, linking, and creating unified 360 views of entities (individuals or businesses) by integrating data from multiple internal and external sources, essential for uncovering hidden relationships and risks.

Embedded Finance

Integration of financial services (payments, lending, insurance) directly within non-financial platforms or applications, complicating compliance and risk management due to blurred lines between different service types.

Network Intelligence

Advanced analytics technique involving mapping and analysis of complex relationships between entities, stakeholders, beneficial owners, and counterparties to uncover hidden risks, beneficial ownership structures, and potential conflicts of interest.

Know Your Customer (KYC)

A compliance process mandated by regulators to verify customer identities, assess risk profiles, and prevent fraud, money laundering, and terrorist financing. Traditionally manual but now increasingly automated using AI and advanced analytics.

Transaction Monitoring

Continuous monitoring and analysis of financial transactions to identify suspicious activity or anomalies indicative of fraud or financial crime, traditionally reliant on rule-based systems but increasingly moving towards intelligent AI-driven methods.

Cyber Threats

Cyber threats encompass any malicious attempts to damage, disrupt, or gain unauthorized access to financial systems, data, or networks.

Common Examples:

- *Phishing Attacks: Fraudulent attempts to gain sensitive information by masquerading as trustworthy entities.*
- *Ransomware: Malware encrypting data, demanding payment for its release.*
- *Deepfake Fraud: Using sophisticated AI to create realistic but false digital identities or videos to deceive organizations or individuals.*

Impact on Financial Institutions: Cyber threats can lead to financial loss, regulatory penalties, operational disruptions, and significant damage to an organization's reputation.

Mitigation Strategies:

- Implementation of robust cybersecurity frameworks and advanced detection systems.
- Continuous staff training and awareness programs.
- Adoption of AI-driven technologies capable of proactively detecting anomalies and potential breaches.

Cryptocurrency Risks

Risks associated with digital or virtual currencies that use cryptography for security, often operating on decentralized networks.

Common Risk Factors:

- *Anonymity: Difficulty in verifying identities, leading to potential money laundering and fraud.*
- *Volatility: Extreme fluctuations in value, posing significant financial risks.*
- *Regulatory Uncertainty: Lack of clear international standards and regulatory frameworks creates compliance challenges.*
- *Impact on Financial Institutions: Cryptocurrency risks can expose institutions to regulatory scrutiny, financial crimes, and operational risks.*

Mitigation Strategies:

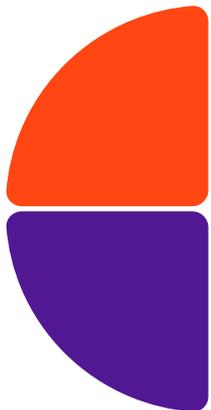
- Implementing enhanced due diligence (EDD) and Know Your Customer (KYC) protocols.
- Leveraging advanced analytics and AI to monitor transactions and detect suspicious activities.
- Regular training for compliance teams to stay updated on evolving regulatory environments and cryptocurrency trends.

Why It Matters

Understanding these terms empowers compliance teams to proactively manage risks, harness innovative technologies effectively, and ultimately protect both their institutions and clients from emerging threats.

For further clarification or customized solutions, reach out to our compliance innovation team.

[Book a meeting](#)





Chapter 1

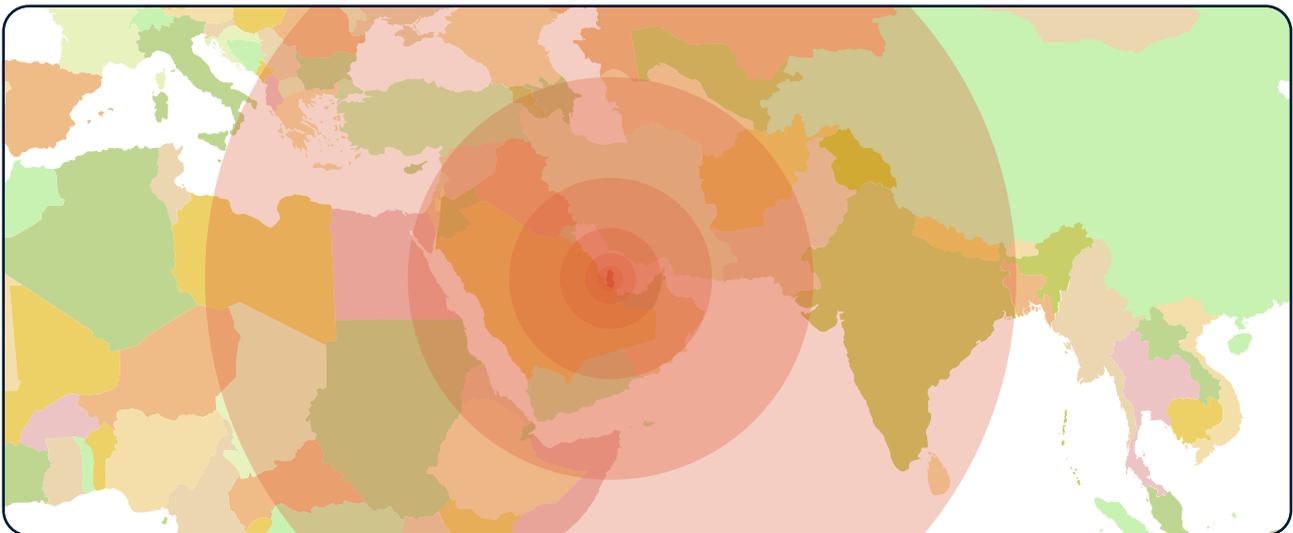
Why Qatar's Financial Institutions Must Rethink Compliance Today

The compliance landscape in Qatar is undergoing rapid transformation driven by increasingly sophisticated threats, evolving regulatory frameworks, and accelerated digital innovation. As a critical financial hub, Qatar faces unique regional and global financial crime challenges, including cross-border criminal networks leveraging advanced technology, social engineering, and cryptocurrency-based money laundering schemes¹.

Legacy compliance systems that are typically fragmented, rules-based, and reliant on outdated technology, are ill-equipped for these dynamic threats. Institutions clinging to traditional approaches risk falling behind agile financial criminals, facing regulatory repercussions, and potentially losing customer trust².

Today, regulators in Qatar emphasize data-driven oversight, requiring institutions to adopt smarter, integrated compliance solutions³. By harnessing advanced technologies such as artificial intelligence (AI), big data analytics, and Decision Intelligence, banks can proactively manage compliance risks, enhance fraud detection capabilities, streamline Know Your Customer (KYC) processes, and build agile strategies closely aligned with business objectives.

However, the journey to this innovation-driven compliance landscape is not without challenges. Financial institutions often encounter internal obstacles such as organizational silos, unclear accountability structures, and resistance to change. These factors can significantly slow or derail transformation efforts, preventing timely adoption of essential compliance innovations⁴. For Qatar's compliance leaders, successfully overcoming these barriers requires strong leadership, clear internal alignment, and strategic deployment of technology to create adaptable, resilient compliance frameworks.



Footnotes:

¹ Panel discussion insights, "Combatting Financial Crime: A New Era," featuring Dr. Rafael Gomes, Accenture, and Elizaveta Savinykh, Quantexa, February 2025.

² Expert observations on legacy technology and barriers to compliance transformation, Dr. Rafael Gomes, Accenture Middle East, panel discussion, February 2025.

³ Elizaveta Savinykh highlighted the potential and adoption challenges of AI in compliance processes, panel discussion, February 2025.

⁴ Dr. Rafael Gomes elaborated on internal organizational barriers to successful compliance transformation, panel discussion, February 2025.

The future of risk management lies in reframing compliance not as a regulatory burden but as a strategic asset. Institutions embracing technology-enabled compliance stand to improve customer engagement, secure sustainable business growth, and position themselves at the forefront of Qatar's financial sector, fostering a new era of trust and transparency.

In the following chapters, we explore real-world case studies and practical frameworks for embracing compliance innovation. Together, these insights, informed by industry-leading organizations such as [Dun & Bradstreet](#), [Accenture](#), [TecCentric](#), and [Quantexa](#), provide a clear roadmap toward building a future-ready financial compliance strategy.

“

Transforming Legacy Technology

Legacy technology is a significant barrier to compliance transformation. Financial institutions can navigate this by building a unified, contextual fabric across existing systems. This enables rapid adoption of advanced analytics without requiring complete replacement of core platforms.

”



Elizaveta Savinykh

Head of Trade Financial
Crime Risk Solutions

Quantexa

“

Regulatory Shifts & Compliance

Regulators in Qatar and the wider Middle East are moving beyond traditional audits toward direct, data-driven oversight. Compliance officers must now proactively embrace advanced technologies, ensuring their organizations are ready to respond rapidly and transparently to regulatory demands.

”



Dr. Rafael Gomes

Managing Director
Risk & Compliance Lead

Accenture Middle East



Chapter 2

Leveraging Decision Intelligence in Complex Investigations

Traditional rule-based monitoring methods used in Qatar's financial institutions typically analyze isolated transactions, generating excessive alerts that overwhelm analysts and hinder effective investigations¹. To overcome these limitations, compliance leaders are increasingly adopting Decision Intelligence, integrating advanced analytics, AI, and process intelligence directly into investigative workflows to significantly enhance accuracy and operational efficiency².

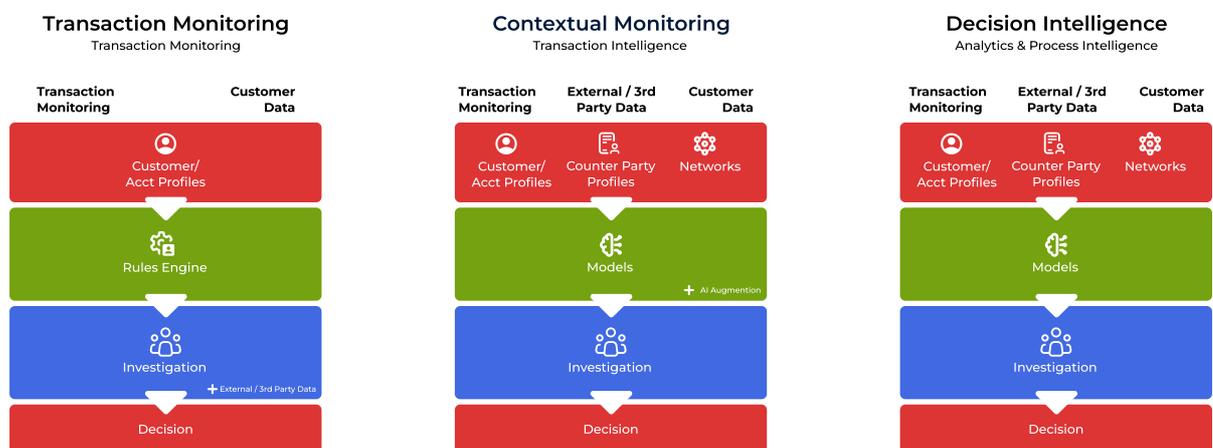
From Contextual Monitoring to Decision Intelligence

Contextual monitoring marked an important evolution, introducing more comprehensive entity-level profiling by integrating internal customer information with external data from corporate registries, third-party data providers, and publicly available sources. This allowed banks to view customer and counterparty profiles holistically, revealing hidden networks and improving risk detection accuracy³. Yet even contextual monitoring requires considerable manual intervention during analysis.

Decision Intelligence represents the next evolution, embedding analytics, process intelligence, and AI augmentation directly into investigations. Unlike previous methodologies, Decision Intelligence does not merely gather context; it integrates investigative steps and expert decision-making insights directly into analytical models. This approach streamlines investigations, automatically prioritizes the most critical alerts, and allows investigators to focus their expertise where it's most needed³.

AFC Monitoring: The Evolution

Journey from Traditional Transaction Monitoring to Decision Intelligence



You have to solve the upfront data problem before using AI

Figure 1: The Evolution of Monitoring Methodologies – Moving from traditional rule-based systems toward advanced Decision Intelligence, enabling proactive and efficient financial crime detection.

The Crucial Role of External Data

Integrating high-quality external data sources significantly enriches internal compliance frameworks. Robust external data sets- such as global business registries, beneficial ownership data, real-time legal and financial events, and news sources - are vital to accurately assessing financial crime risk³. For example, Dun & Bradstreet alone continuously updates its global database of over 600 million businesses, managing around five million changes daily, including ownership structures, legal filings, and financial statuses⁴. These continuous updates are essential because static data quickly becomes obsolete, leading to inaccurate assessments and ineffective risk detection.

The effectiveness of Decision Intelligence relies heavily on the dynamic integration of internal and external data, providing comprehensive visibility into customer networks and counterparty relationships, critical for uncovering hidden risks such as collusion, beneficial ownership concealment, or potential sanction exposure⁵.

A critical component of Decision Intelligence is integrating dynamic, high-quality external data. Third-party data providers, such as Dun & Bradstreet, play a pivotal role by continuously collecting, curating, and updating corporate information globally.

Capturing Data & Insights at All Stages of the Business Cycle

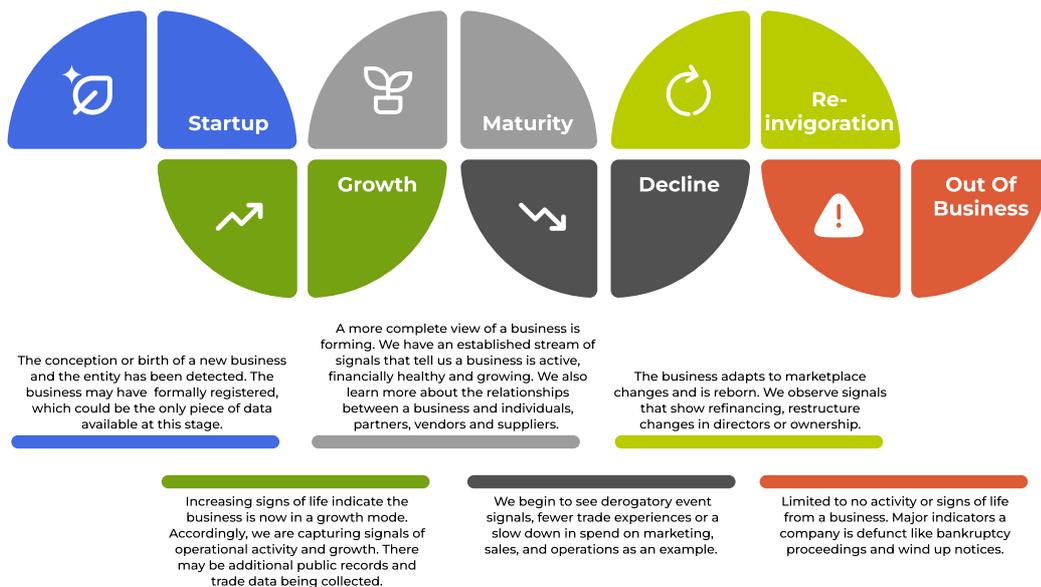


Figure 2: Data Across the Customer Lifecycle – Illustrating how data needs evolve at each business stage, emphasizing that financial institutions must adapt continuously to shifting risk profiles.

Financial institutions must adapt continuously to changes across the full lifecycle of customer businesses. Each stage, from startup to maturity, demands different data requirements and deeper risk analysis.

Real-World Application: Uncovering Trade-Based Money Laundering (TBML)

Trade-based money laundering remains notoriously difficult to detect, often hidden within ordinary transactions. Decision Intelligence specifically addresses this challenge by combining internal transaction data and KYC profiles with external corporate registries, various watchlists and other relevant data sources (e.g. vessel tracking). This integrated, enriched data approach allows financial institutions to visualize complex relationships, reveal indicators of collusion risk, and identify suspicious transaction patterns indicative of TBML and other sophisticated criminal schemes⁵.

Consider a hypothetical scenario: A bank identifies transactions involving a customer, Acme Ltd, and its counterparty, Umbrella Company. Traditional monitoring might overlook indirect connections between these entities. However, through Decision Intelligence, the bank discovers that the majority shareholder of Umbrella Company, Sergey Borgov, has indirect connections to Acme Ltd, raising collusion risk, a pre-requisite of most TBML typologies. By visualizing these complex, otherwise invisible relationships, institutions can uncover and disrupt.

Entity Resolution for Customers and Counterparties

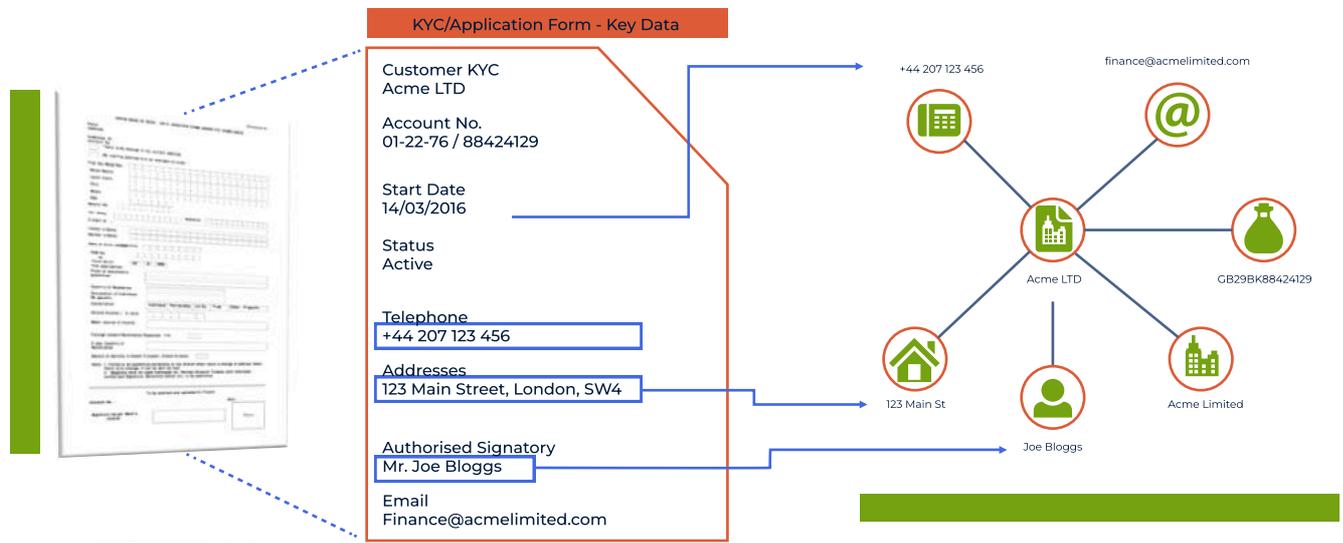


Figure 3: Entity Resolution Process – Demonstrating how internal data and external records are combined to create a clear, unified view of entities involved in financial transactions.

Once entities like Acme Ltd and Umbrella Company have been resolved accurately, the next critical step is enriching transaction data. Leveraging third-party data, institutions can visualize comprehensive transactional relationships, uncover hidden risk indicators, and more accurately assess the nature of financial interactions.

Resolving Trades/ Transactions & Corporate Registry Data

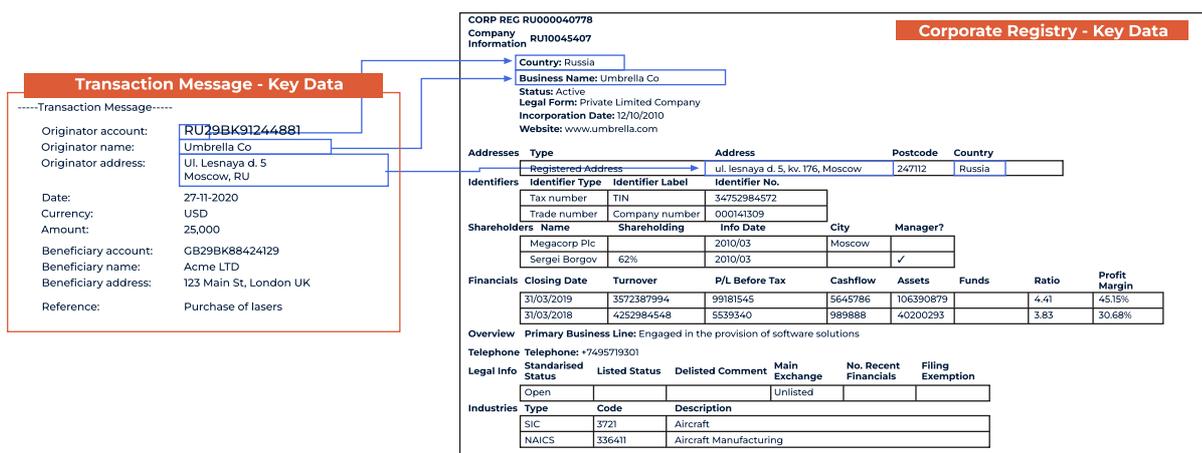


Figure 4: Contextualization and Enrichment of Transactions – Visual representation of how integrating external data clarifies transactional relationships and reveals otherwise hidden risks.

Once transactions are contextually enriched, investigators can then leverage advanced network analytics to detect complex forms of financial crime, such as collusion and trade-based money laundering. Decision Intelligence provides visual mapping of intricate connections between counterparties, beneficial owners, and indirect associations that traditional systems might otherwise overlook.

Identification of Multiple (Hidden) Fincrime Risk

Powered by Entities and Network

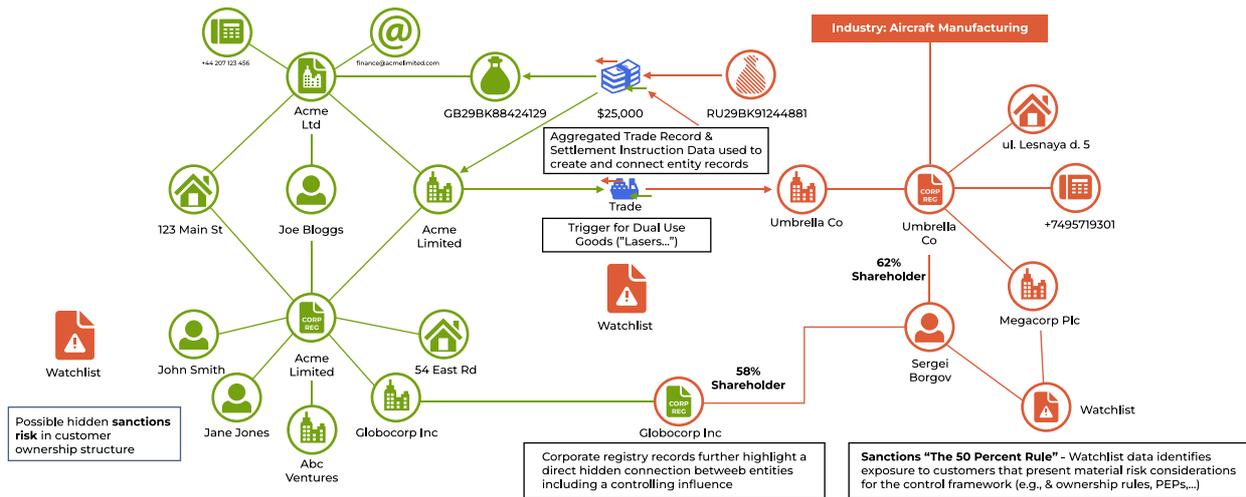


Figure 5: Identifying Collusion Through Network Analytics – Highlighting indirect connections and relationships among counterparties, crucial for detecting sophisticated collusion schemes such as trade-based money laundering.

Challenges and Strategic Recommendations

Implementing Decision Intelligence requires institutions to rethink their approach to compliance investigations. Many banks face internal organizational challenges, including legacy technology, data fragmentation, and difficulty integrating external data effectively. Institutions must adopt unified, contextual data strategies, breaking down silos and embracing third-party data integration as a core component of their compliance strategy⁵.

Decision Intelligence not only improves regulatory compliance but also transforms the investigative experience, significantly reducing manual workload and empowering compliance teams to focus their efforts on genuinely suspicious activities. As Qatar’s financial institutions increasingly adopt Decision Intelligence, they will achieve higher accuracy in risk detection, streamlined compliance processes, and improved customer experiences.

Footnotes:

- ¹ Decision Intelligence overview and benefits introduced by Elizaveta Savinykh (Quantexa), panel discussion, February 2025.
- ² Traditional monitoring limitations highlighted by Elizaveta Savinykh, February 2025.
- ³ Discussion on external data relevance by Nauman Lakhani, Dun & Bradstreet, February 2025.
- ⁴ Dun & Bradstreet data scale and global coverage, as described by Nauman Lakhani, February 2025.
- ⁵ Expert insights on organizational and technical barriers, panel discussion, February 2025.

“ Decision Intelligence fundamentally shifts transaction monitoring away from isolated transactional alert analysis, directly embedding contextual insight into every investigative step. It transforms compliance investigations, making them quicker, smarter, and significantly more effective. ”



Elizaveta Savinykh
Head of Trade Financial
Crime Risk Solutions
Quantexa

“ Organizations face immense challenges maintaining accurate, up-to-date customer and counterparty data internally. Integrating external data providers that manage millions of daily data updates is no longer optional. It is essential for accurate and efficient financial crime risk management. ”



Nauman Lakhani
Group Director of
Enterprise Solutions
Dun & Bradstreet



Chapter 3

A People-Centric Lens into Efficient Due Diligence

As business relationships span multiple jurisdictions, traditional methods of due diligence - which rely heavily on manual processes and transactional checks - have become costly, inefficient, and insufficient¹.

Navigating the Growing Complexity

The expansion of global operations significantly increases the complexity faced by compliance teams. Institutions are frequently required to analyze intricate beneficial ownership structures, interpret constantly evolving regulatory demands, and conduct due diligence checks that are no longer confined to simple corporate-level verifications but extend deeply into individual-level relationships². The costs and resources required for these efforts are rapidly escalating, prompting a critical shift toward technology-driven approaches.

D&B Network Intelligence

Challenges Placed on Compliance and Risk Teams



Figure 6: Major Compliance Challenges

This visual outlines key compliance challenges faced by financial institutions, including increased risk complexity, rising due diligence costs, pressure for faster onboarding, and the need for deeper visibility into global business networks.

Accelerating Due Diligence Through Automation

To remain effective, institutions must move beyond manual processes, embracing automation and advanced analytics. Automated, AI-powered due diligence significantly reduces screening times, minimizes redundant efforts, and delivers enhanced accuracy and lower costs³. Leveraging automated solutions allows compliance teams to quickly identify beneficial ownership, uncover hidden risks, and proactively manage potential conflicts of interest, ensuring resources are focused where they matter most.

Harnessing Network Intelligence

Central to this innovative approach is Dun & Bradstreet's Network Intelligence solution. By continuously integrating real-time external data, including beneficial ownership and corporate affiliations, institutions gain unprecedented visibility into relationships previously hidden or obscured by manual methods. This enhanced clarity allows institutions to rapidly identify high-risk entities and conflicts of interest, significantly improving the speed and quality of due diligence.

590M+ Entities That Creates 224M+ Resolved Entity Profiles

The resolution of people data to the roles that they play at multiple businesses combined into a single data insight packet. Enabling the you to establish a single entity to engage with and highlight potential associations with this entity.

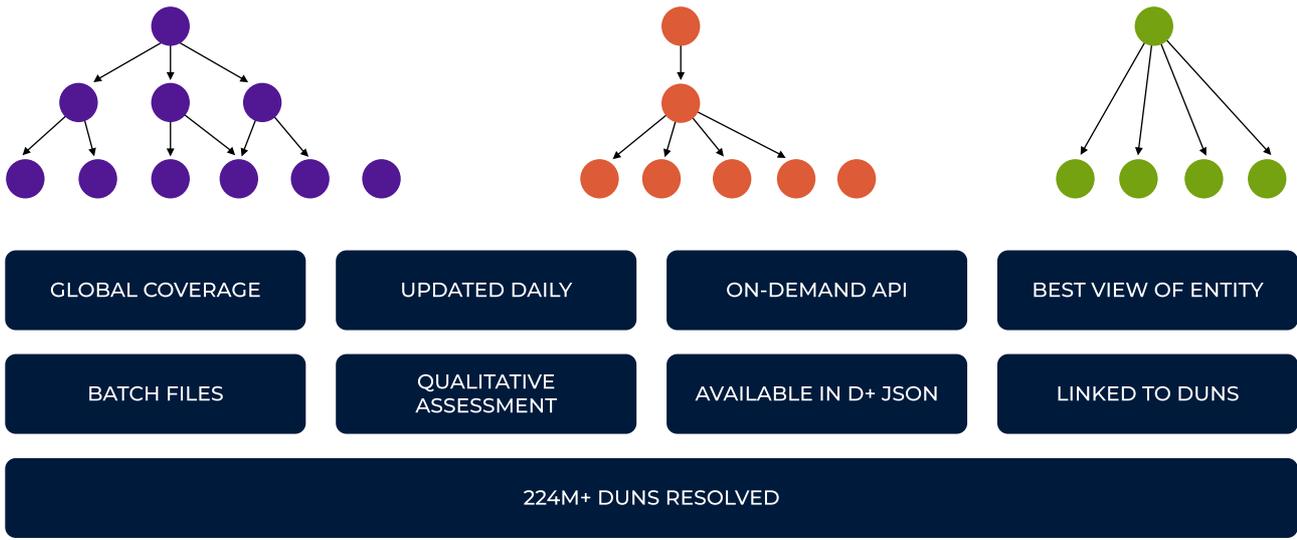


Figure 7: Identifying Hidden Connections
Shows how network analytics reveal hidden beneficial ownership structures, enhancing risk clarity and due diligence accuracy.

Reducing Costs and Enhancing Efficiency

Compliance screening costs are a significant challenge in the current regulatory environment. Through advanced tools such as D&B’s Network Intelligence, institutions achieve substantial cost savings by eliminating duplicate screenings and enhancing screening speed. This approach also improves accuracy, ensuring due diligence processes are thorough, efficient, and financially sustainable⁵.

D&B Network Intelligence

Reduce Screening Costs and Enable Automation

Beneficial Owner Insights

Complex insights from the D&B Data Cloud cluster of beneficial owners holding multiple roles in your business network



Avoid Duplication

Automated processes allow efficiency by avoiding duplicate due diligence screenings



Time Savings

Gain back more time without a manual process



The People-Centric Compliance Advantage

At its core, compliance is about understanding people. D&B's Network Intelligence explicitly places individuals at the center of due diligence, highlighting the value of identifying beneficial owners, stakeholders, and decision-makers within complex corporate structures. By focusing on the people behind organizations, institutions achieve a deeper, more accurate risk perspective critical for both regulatory compliance and reputation management.

Protect Brand Reputation

Advanced beneficial ownership data helps connect the dots between entities allowing you to:



Effectively identify the right people you do business with



Eliminate the need to connect entities above and below the target business



Negate the need for outreach to fee earners



Perform faster conflict checks to help protect your business

Protecting Reputation Through Proactive Risk Management

Reputational damage can have severe and lasting impacts. Efficient due diligence leveraging Decision Intelligence and AI enables organizations to quickly identify and mitigate risks before they escalate into brand-damaging incidents⁶.

Clarifying the Source of Wealth Efficiently

Verifying source-of-wealth information is critical yet notoriously complex and time-consuming. Through automation, institutions can swiftly establish sources of wealth, ensuring compliance without compromising client experience or operational efficiency.

Establishing Source of Wealth



We had 6500 clients that we identified as high risk, it took us nearly 2 years to collect the necessary information to establish and document source of wealth
~ *International Bank*



Establish source of wealth by gathering data points to a single entity:



Conclusion and Strategic Recommendations

Qatar's financial institutions must now embrace innovative, automated, and people-centric compliance frameworks. These advanced approaches not only significantly reduce operational costs but also provide stronger protection against complex financial crimes and reputational threats. Institutions that lead this transformation will position compliance as a competitive advantage, effectively managing risks while delivering outstanding customer and stakeholder value.

Footnotes

- ¹ Insights based on George Hajji's presentation, "Banking on Innovation: A People-Centric Lens into Efficient Due Diligence," Dun & Bradstreet, February 2025.
- ² Compliance challenges and complexities in global business as discussed by George Hajji, Dun & Bradstreet, February 2025.
- ³ Benefits of AI-driven automated due diligence highlighted in the session led by George Hajji, Dun & Bradstreet, February 2025.
- ⁴ Network Intelligence and identifying hidden beneficial ownership relationships discussed by George Hajji, Dun & Bradstreet, February 2025.
- ⁵ Cost-saving benefits and operational efficiencies through automation explained by George Hajji, Dun & Bradstreet, February 2025.
- ⁶ The importance of reputation management and efficient source-of-wealth verification methods, insights from George Hajji, Dun & Bradstreet, February 2025.



Chapter 4

Why Intelligent Solutions Are Critical for Compliance

Transformation

As explored throughout the earlier chapters, innovation is no longer optional in the fight against financial crime, it is a necessity. In this chapter, we explore how intelligent compliance solutions are transforming the way financial institutions handle KYC, transaction monitoring, and fraud detection. With growing regulatory complexity and new vulnerabilities introduced by embedded finance, cryptocurrencies, and deepfake technologies, traditional methods are proving inadequate. The path forward lies in automation, advanced analytics, and AI-powered decision-making. These tools help reduce operational burden while enhancing risk detection and client experience¹.

Rethinking Compliance as a Strategic Lever

Compliance, once viewed solely as a defensive mechanism, is now being reimagined as a driver of institutional value. Historically built in rapid response to regulation, compliance frameworks were designed to demonstrate adherence, often through rigid, manual processes. These systems prioritized documentation over experience, burdening both staff and clients.

Financial institutions today are shifting to a proactive approach: embedding intelligent solutions to align compliance with broader business and customer strategies. The objective is no longer just to comply, it's to differentiate. When automation, advanced analytics, and contextual decisioning are applied correctly, compliance becomes a source of competitive advantage, delivering both operational efficiency and client-centricity².

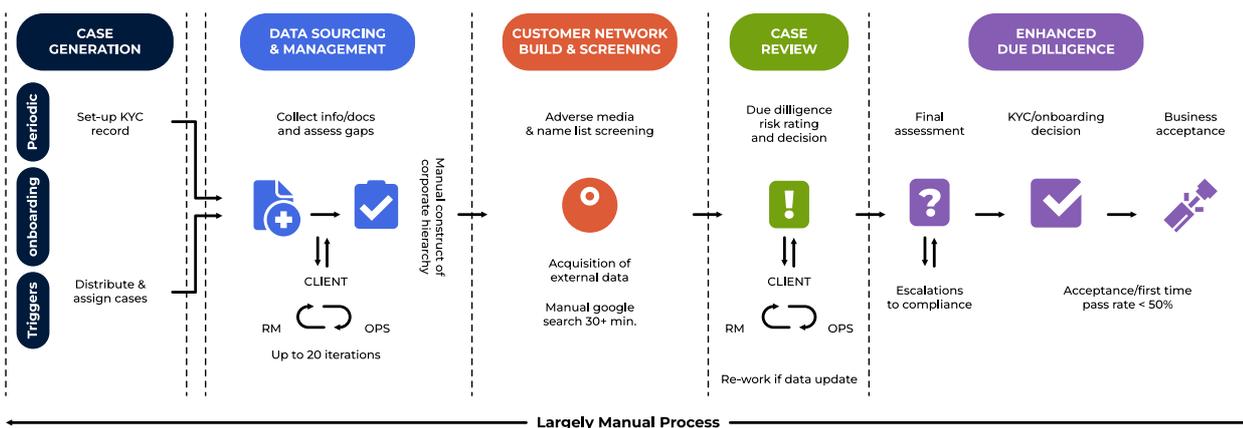
KYC Reinvented: From Friction to Fluidity

Few areas reflect this transformation better than Know Your Customer (KYC). Traditional processes - particularly for corporate clients - can take up to 45 hours per onboarding cycle, with repeated document requests, interdepartmental handoffs, and manual verification steps³. These inefficiencies delay revenue generation, frustrate clients, and increase institutional risk.

In many institutions, investigators are still manually searching external sources - sometimes even Googling client names - to assess adverse media or verify information. This not only drains resources but introduces inconsistency and limits the effectiveness of due diligence.

Current KYC reviews are manual and based on a static periodic review cycle

The below diagram provides a high level overview of the current end to end KYC process and highlights some of the key challenges faced by clients:



Intelligent KYC systems, today, leverage AI to automate data collection, resolve entities across multiple databases, and create dynamic, real-time risk profiles. Rather than performing rigid, time-based reviews, institutions can implement trigger-based workflows that adjust to customer behavior and evolving risk factors⁴.

These streamlined processes not only reduce costs, but also enhance the onboarding experience, offering clients a faster, more personalized interaction while ensuring stronger compliance controls.

KEY 2025 FINANCIAL CRIME CHALLENGES



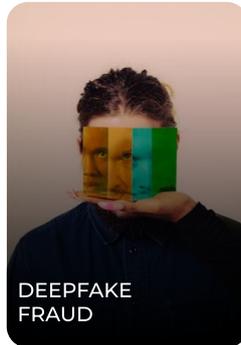
EMBEDDED FINANCE

Growth in **embedded finance** has opened the door for criminals to identify loop-holes in the financial products offered by firms with limited financial specialist knowledge. Firms must be aware of the **vulnerabilities** by having a robust processes in place to assess customer risk.



CRYPTOCURRENCY RISKS

Increasing number of criminals using **cryptocurrency** for money laundering drives the demand for **continuous scrutiny, effective regulations and sanctions**. Other virtual assets adoption continues to grow.



DEEPPAKE FRAUD

Deepfake is an emerging threat to our clients. Fraudsters utilise AI to manipulate photos and voice recordings to create an almost identical **digital twin**, bypassing video verification tests. There is a strong demand for the **safeguarding of regulations** and new solutions for reducing such crimes.



REGULATORY COMPLEXITY

An **ever-evolving** financial crime **regulatory landscape** paired with increasing global nature of financial markets has posed a serious challenge for compliance. Firms need to get up to speed with the increasing breadth of regulations across jurisdictions to ensure they can **maintain efficiency**.



CYBERCRIME AND DATA BREACHES

With **digitisation** playing an ever-increasing role in financial services, there has been an increased focus on preventing cybercrime, such as **data breaches** and **identity theft**. Firms will need to ensure that the data and documents they gather during the KYC phase are **legitimate, accurate and uncompromised**.

Strengthening Transaction Monitoring with Intelligence

As regulatory expectations rise, legacy transaction monitoring systems have relied on conservative alert-generation rules that create volume without precision. The result: excessive false positives, under-detection of genuine risks, and costly investigation bottlenecks⁵.

In one scenario, alerts generated by overly broad rules were so numerous and irrelevant that investigators had no choice but to de-prioritize most of them, making it nearly impossible to catch actual suspicious activity. These overly cautious configurations, driven by the fear of regulatory repercussions, not only overwhelmed compliance teams but also eroded confidence in the system's effectiveness.

In certain institutions, alert volumes were so high that relationship managers were routinely pulled into lengthy manual investigations, often requiring them to reach out to customers directly to explain or justify routine transactions. This added unnecessary friction to client relationships and eroded trust.

Intelligent monitoring technologies are reversing this trend by applying typology-driven logic, risk-based alert prioritization, and feedback-informed tuning. These systems assess both transactional and contextual patterns, enabling financial institutions to identify meaningful anomalies while significantly reducing manual reviews.

This evolution moves monitoring from a static, rules-based system to a responsive, intelligence-led framework that improves accuracy, efficiency, and compliance assurance.

Combatting Deepfake Fraud

Perhaps the most alarming emerging threat is the rise of deepfake fraud. Criminals are now able to convincingly replicate voices and even video likenesses of bank executives, using generative AI to bypass traditional verification methods. In one illustrative scenario, a hyper-realistic video of a CEO was created, instructing staff to approve fraudulent transactions, a tactic that once seemed far-fetched, but is now well within technological reach.

To keep pace, banks must adopt intelligent identity verification systems capable of detecting such advanced impersonation attempts. Traditional voice and facial recognition methods alone are no longer sufficient. By embedding AI-based verification into compliance frameworks, financial institutions can uphold trust, protect customers, and maintain resilience in an increasingly deceptive digital environment⁶.

“

Compliance was never built for customer experience. But now that the fundamentals are in place, it's time to elevate it, aligning it with broader client management strategies and turning regulatory burden into a differentiated service advantage.

”

Vikash Ranjan
Senior Manager
Accenture Middle East



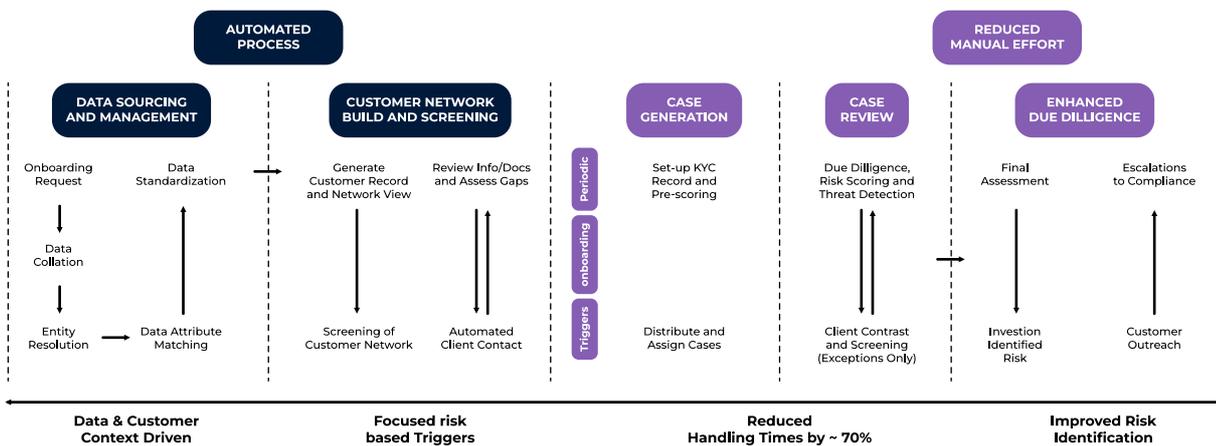
Leading institutions now recognize that intelligent compliance can be a growth enabler. By minimizing friction in onboarding, proactively detecting fraud, and delivering more secure and responsive services, compliance is being repositioned as a strategic driver of customer satisfaction and competitive advantage.

Evolving Quality Control Through Generative AI

One of the most transformative shifts comes from how AI is improving compliance quality control. Instead of relying on manual review of investigative narratives, modern generative AI tools now cross-check these narratives against structured data and standardized policy checklists⁸. In doing so, they not only ensure accuracy and consistency across case files but also reduce turnaround time for QA teams.

Over time, these tools can learn from investigation outputs to highlight training gaps, recommend corrective action, and inform process improvement, creating a continuous feedback loop.

Target Process



A New Compliance Culture

First established to meet regulatory demands, the Compliance function has long been seen as time-intensive and rigid. Customer experience was rarely considered. But intelligent solutions are rewriting this equation. By integrating advanced analytics, automation, and AI across compliance touchpoints, institutions can deliver faster onboarding, sharper risk assessments, and more seamless customer journeys, turning compliance from a reactive cost center into a proactive value driver.

Adapting to Emerging Threats with Precision

Today's compliance environment is shaped by factors that extend far beyond traditional financial transactions. Embedded finance, decentralized assets like cryptocurrencies, and synthetic identity risks such as deepfakes have all introduced blind spots in regulatory frameworks and compliance processes. Rather than adapt legacy systems to keep up, forward-thinking institutions are leveraging intelligent solutions to detect anomalies and respond in real-time.

AI-powered platforms offer an edge here not just by automating responses, but by learning from past patterns and adjusting scenarios accordingly. For example, deepfake technologies now allow bad actors to impersonate legitimate customers through voice or video. Intelligent identity verification tools can recognize such distortions, helping institutions stay ahead of synthetic fraud.

Footnotes

¹ Insights shared in "Intelligent Solutions for the Future of Financial Services," Accenture presentation, February 2025.

² Accenture's research findings presented in "Intelligent Solutions for the Future of Financial Services," February 2025.

³ Detailed analysis of KYC process inefficiencies, Accenture, February 2025.

⁴ Benefits of automated KYC solutions and proactive monitoring highlighted by Accenture, February 2025.

⁵ Transaction monitoring optimization through AI-driven QA/QC processes, as demonstrated by Accenture, February 2025.

⁶ Deepfake fraud risks and intelligent verification strategies discussed in Accenture's presentation, February 2025.

⁷ Quoted from Vikash Ranjan, Senior Manager at Accenture, during "Intelligent Solutions for the Future of Financial Services," February 2025.

⁸ Quality control automation through generative AI tools showcased by Accenture, February 2025.



Chapter 5

From Strategy to Execution: Making Change Happen

As explored throughout the earlier chapters, innovation in compliance is only as powerful as its execution. Real transformation requires more than vision. It demands precise implementation, team alignment, and a sustained commitment to change. This chapter explores the practical steps financial institutions in Qatar must take to move from insight to impact, drawing on real-world strategies and lessons learned from leaders in the field.

Through the collaboration between Quantexa and TecCentric, banks in the region have a roadmap to not only deploy intelligent compliance technologies but to operationalize them in ways that deliver measurable value. The focus here is not on technology for technology's sake, but on embedding smart solutions into processes, teams, and decision-making across the organization.

Five Essentials for Successful Implementation

1. Define Value Drivers from the Start

Every transformation journey should begin with a clear articulation of primary pain points, such as regulatory gaps or investigation bottlenecks, as well as secondary benefits like customer satisfaction or cost reduction. Prioritizing value early on helps secure buy-in from leadership, maintain scope, and align your roadmap with business strategy¹.



Figure 14: Represents a value tree example of transaction monitoring.

2. Multidisciplinary Teams and Empower Decision-Making

Implementation success hinges on cross-functional collaboration. This means not just involving IT or compliance but bringing together business users, risk owners, data SMEs, and investigators. When empowered to make decisions, these agile teams can move faster and ensure adoption².

3. Develop a Roadmap with Realistic Milestones

Break down your North Star vision into manageable phases. Each phase should deliver clear business value, allowing you to continuously validate outcomes, justify funding, and learn iteratively as you scale³.

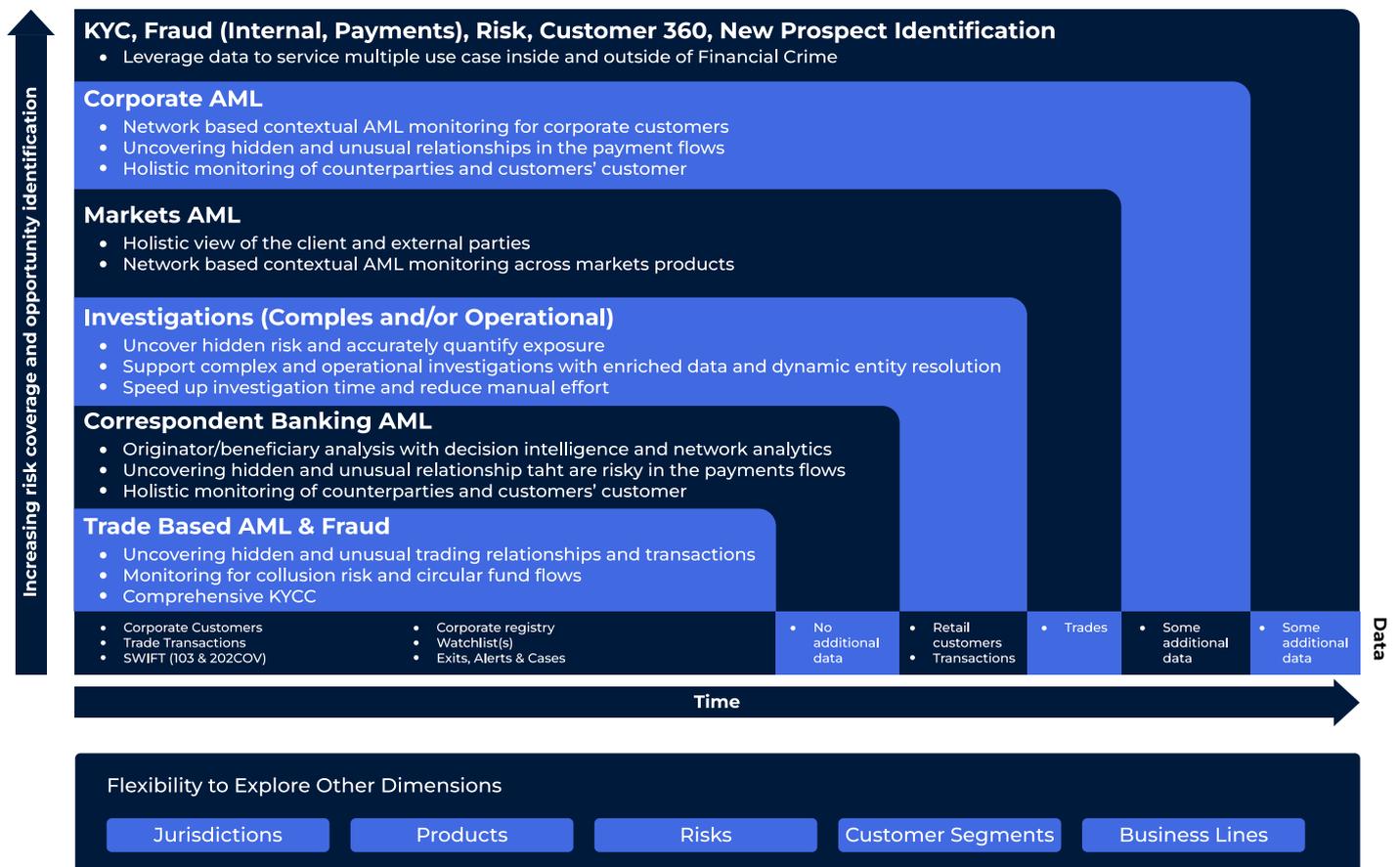


Figure 15: This diagram presents a risk roadmap example.

4. Integrate with Processes. Don't Bolt-On Technology!

Technology initiatives fail when simply layered onto outdated workflows. Instead, institutions must redesign processes around technology capabilities, ensuring a smoother operational fit. Crucially, anticipate resistance to change. Proactive stakeholder engagement - especially with end-users - ensures that new systems are adopted, not bypassed⁴.

Is Technology the Whole Answer?

“

One of the challenges, based on what supervisors are telling us, is that technology is being employed before it's properly tested, and that [it] then has the potential to actually weaken institutions' systems and controls⁵.

We are in favor of technology, we don't think the fight against financial crime has a future without it and we have seen excellent examples where it works fantastically. Our concern at the moment is that not everyone is using technology in the right way⁵.

”

Carolin Gardner
Head of AML

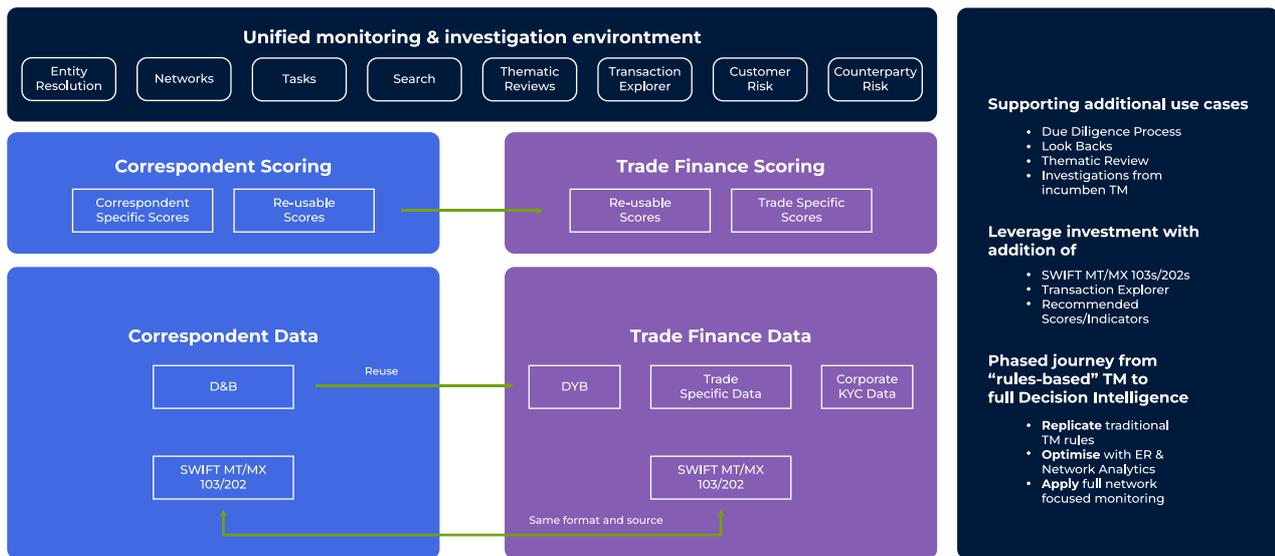
European Banking Authority

5. Measure, Optimize, and Sustain Your ROI

The compliance landscape is evolving. What delivers value today may not tomorrow. That's why ongoing performance tracking, user feedback, and refinement must be part of your transformation plan⁶.

Accelerators to Value

Reusing Existing Investment to Accelerate Delivery and Returns



Footnotes

¹ Insight on defining primary and secondary value drivers and aligning implementation with strategy, shared during Quantexa's implementation strategy session, February 2025.

² Importance of cross-functional, empowered teams for compliance transformation, as discussed by Quantexa implementation experts during the February 2025 event.

³ Phased implementation with value checkpoints recommended by Quantexa's delivery leaders during the February 2025 event.

⁴ Operational redesign and user-centered adoption highlighted by Quantexa advisors during the February 2025 compliance transformation panel.

⁵ Source: ACAMS/moneylaundering.com: Regtech Failures Plaguing European Banks.

⁶ Recommendation on continuous ROI tracking and iterative refinement as part of long-term compliance success, from Quantexa's real-world implementation experiences presented in February 2025.

Real-world Lessons for Successful Compliance Implementation

Here's how leading institutions are bridging the gap between ambition and execution:

Establish small, empowered decision-making forums that can move quickly, even when all data isn't perfect.
This reduces approval bottlenecks and keeps transformation efforts on track.

Data SMEs Make the Difference

Knowing where data is stored isn't enough.

Appoint subject-matter experts who understand how data is generated, what it means, and how it connects across systems.
Their contextual fluency ensures smarter configurations, better outcomes, and fewer delays.

Train Internally to Build Lasting Capabilities

Don't rely solely on external experts.

Equip your internal teams with the skills to use intelligent platforms effectively.

This builds morale, drives adoption, and unlocks new ideas across your organization.

Make Business Teams Co-Owners of Change

This builds morale, drives adoption, and unlocks new ideas across your organization.

Involve business units, risk owners, and frontline teams from the start, not just during rollout.

Early engagement creates shared ownership and sustained momentum.

Agile Governance Enables Progress

Transformation succeeds when business and compliance work as one.



Technological solutions alone aren't enough to fight financial crime. True success lies in operationalizing technology, embedding it effectively into your daily workflows, and continually evolving your compliance capabilities.



Elizaveta Savinykh
 Head of Trade Financial
 Crime Risk Solutions
 Quantexa

Practical Implementation

Lessons Learnt

Value & Governance	Data	Implementation	Operationalization
Successful implementations define and maintain a clear end state vision as well as an incremental plan to get there	Organizations can save time on data ingestion if true data needs are determined prior to data migration / ingestion	Successful implementations involve all relevant user groups / stakeholders from the outset and throughout the project lifecycle	Target operating models should be designed around the technology rather than retrofitting the technology into existing processes
Organizations benefit most from small expert governance forums able to make decisions quickly	While data does not need to be perfect to start, data controls should be considered as the solution matures	Successful implementations aim to deliver discreet value early to prove success and build momentum for further investment	Successful risk identification is coupled with designing and delivering new approaches to investigation
Technology risk management should be embedded into the core of project delivery	A key success factor is early and consistent SME input on E2E data	Successful projects benefit from clear senior sponsorship , allowing for effective resolutions of blockers across teams	Involving experienced investigation SMEs in score design can lead to better scoring outcomes and help shape the right investigation approaches and inform future technology scope
Risk assessments should be the starting point and one of the key drivers behind scope determination and prioritization	Technology implementations must be data ready	All teams working on a technology project benefit from early technology training	Robust feedback loops are put in place and feed into actual solution improvements / scope changes

Transform Insights into Action

Your institution can turn compliance innovation into lasting competitive advantage. The practical strategies outlined here provide a roadmap for seamless technology implementation and ongoing value realization.

Ready to get started?

[Book Your Implementation Strategy Session](#)