

Brochure

# Your Partner in Anti-Money Laundering



# AML in 2025: Rising pressure, high stakes. Don't get caught out!



## Regulatory pressure

The EU AML Package with expanded criminal and personal liabilities, real-time monitoring requirements, and more. Supervised entities need to adapt fast!



## High cost of failure

Fines, remediation, license suspensions, jail time, reputational damage... One missed alert or slow response could cost you everything!



## Operating inefficiencies

Institutions that haven't modernised their AML approach face a massive rise in FCC costs. Don't miss out on the huge financial benefits of a centralised and automated AML solution!

Natech AML has your back.

**Straightforward.  
Effective. Efficient.**

## Industry stats to consider

**20+**

New guidelines in EU AML Package

**80%**

of EU banks & PIs inspected in 2023-4

**€35 million**

2024 Starling Bank fine for AML deficiencies

**2x net income**

2024 Klarna fine for AML violations (€43m)

**+72%**

Hike in FCC labour costs in 2023

**50%**

FCC labour costs % of total FCC costs

# Natech: a strong partner for AML.

## Protecting your business and future.

# #1

banking tech  
platform in  
Southern Europe

Natech empowers institutions of all sizes to scale safely and deliver exceptional customer experiences, without costly and complex integrations. Natech's front-to-back banking platform is available all-in-one or by module. Some capabilities are also available standalone, including AML. Natech offers a digital-first UX and strong BaaS capabilities developed and used by its own neobanking joint venture, Snappi.

## 20+ years

Of banking and AML  
expertise

## 40+

Banking platform  
clients

## 15+

AML solution  
clients

## 100%

Client retention

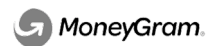
## #1

Most used AML  
solution in Greece

## 200+

Employees in a  
rising tech hub

## Trusted by



# The essentials for effective AML compliance

A straightforward  
**rules-based AML solution**

Deployed in as little as  
**2 weeks**

**First-hand compliance**  
expertise, trusted by  
regulators

Designed to help any  
business involved in  
financial transactions  
prevent money laundering,  
fraud, and terrorist  
organization financing.



## Effectiveness

Maintain full compliance with local and regional AML regulations to reduce legal risks and costs, and adapt more easily to new regulations



## Efficiency

Use extensive automation to slash FCC operating costs, reduce errors (false positives), and accelerate data processing – straight out of the box



## Security

Improve your ability to detect and prevent financial crimes, reduce false negatives, and accelerate responses



## Brand trust

Reinforce customer confidence, strengthen your reputation, and gain the regulator's trust

# Solution overview

## The essential functionality for effective AML compliance



## Modern technology: efficiency, scalability, security

### Effectiveness

- Thin-client/server architecture
- UAT, Pre-prod and Prod environments hosted in cloud, VM, or machine
- Leverages cutting-edge capabilities of the Natech Banking Platform

### User Interface

- Simple web-UI for non-tech users
- Centralised case management hub; centralised integration & config hub
- Rights-based user options menu config; multilingual responsive UI

### Security and Standards

- Security capabilities of the Natech Banking Platform (governed by ECB rules)
- Multiple authentication protocols; access control; encryption; redundancy, etc.
- Built to international AML standards and best practices; ISO 27001:2022

### Data and Integration

- Framework for fast & easy integration with any Core, ERP, 3rd-party system
- Pre-integrated with key watchlists
- Autonomous database; location-agnostic database scheme

# Proven at scale

**15+**

Client  
institutions

**100%**

Client  
retention

**2 weeks**

Time  
to go-live

**10,000+**

Transactions/  
minute/CPU scored



Reaping the full benefits  
of Natech AML

**100%**

compliance with AML regulations

**Award-winning**

for fraud prevention  
(Golden Award, Cyber Security Awards 2023)

**Operating efficiency**

Streamlined processes,  
minimized manual interventions



Natech AML impact at  
scale

**8,000+**

Transactions per minute

**10+**

Systems integrated with  
Natech AML

**12 million+**

Customers per annum



Natech's AML solution empowers us to stay ahead of evolving regulations and safeguard against financial crime while significantly improving operational efficiency. It strengthens our risk management capabilities and enables us to navigate complex compliance requirements with greater agility.

Sifis Koutroumpas, Head of IT, Bank of Chania