



How resilient is your AML framework?

Discover your score

This checklist is designed to help compliance and risk teams uncover inefficiencies, outdated systems and operational bottlenecks. Once you've taken stock of what is and isn't working, you can introduce smarter solutions to reduce manual burden and refocus on your core business: delivering safe and secure financial services.

How to check your AML-readiness score?

In which areas are you ahead of the curve? And where might there be risks, inefficiencies or roadblocks lurking?

Simply place a  next to each statement that applies to your financial institution.

1

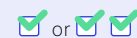
Are manual AML processes slowing you down?

- ☐ We already use automation in most of our routine AML reviews.
- ☐ Our analysts spend just 10–20 minutes of their time investigating each alert.
- ☐ Our automated systems are fully integrated and don't require frequent manual updates.

Rate your score



You're running efficiently



Manual tasks could be slowing you down



Consider streamlining

2

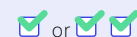
Are your alerts high-quality?

- ☐ Our system accurately prioritises risk-relevant alerts.
- ☐ False positives make up less than 30% of our total alerts.
- ☐ Our analysts can focus most of their time on legitimate investigations, not clearing irrelevant alerts.

Rate your score



Your alerts are working for you



Alert quality could be improved



Reassessing your alerts system is advisable

3

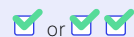
Are your processes scalable?

- ☐ Our infrastructure is ready for growth without the need to add major headcount.
- ☐ We smoothly integrate new data sources and partners.
- ☐ Our workflows don't collapse under volume spikes or expansion.

Rate your score



Solid scalability



Potential for friction



Scaling could be challenging

4

Is regulatory change a challenge?

- ☐ Our systems allow us to adapt quickly to evolving AML regulations and updated reporting obligations.
- ☐ We have no trouble explaining how decisions are made by any of the automation tools we use.
- ☐ Our processes are audit-ready and well-documented.

Rate your score



Future-proof



New regulations may create friction



Significant compliance pressure

5

Are you keeping up with innovations?

- ☐ We have trialled and adopted AI and smart AML solutions.
- ☐ We are not hindered by outdated systems and their technological limitations.
- ☐ We are aware of what other institutions are doing to modernise AML.

Rate your score



Innovation-forward



Room to modernise



Risk of falling behind

What is your checklist telling you?

Have you left multiple boxes unchecked?

Then **alert overload, rigid systems** or **rising compliance costs** may be causing friction within your organisation.

The right tools can help relieve that burden and let your team focus on what matters most.

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AML teams need to be open to digital and IT tools. Machines will be able to process large volumes of information and enhance human capabilities. However, senior expertise will still be crucial for the final assessment, due to increasingly complex regulations and the sheer volume of data.

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Stefan Delaet

General Manager Financial Crime
at KBC Group



Want to turn your checklist into an action plan?
Discover **smarter AML solutions** at discai.com.