

The state of AML

Rising threats, smarter moves

Inside the push and pull of modern AML efforts

As money laundering methods become harder to trace and regulatory pressure intensifies, financial institutions (FIs) are feeling the strain.

But there's also momentum: AI, better data practices, and skilled teams are starting to make a measurable impact.

AI is reshaping risk & response

Criminals are **using AI** and digital tools to **hide their tracks** more effectively than ever.

Money laundering is becoming **harder** and more **expensive to detect**.

Money laundering is estimated to be

2-5%

of global **GDPR**.¹

GenAI-enabled fraud is forecasted to exceed

€34B

annually by 2027.²

Financial institutions are fighting back by **investing** heavily in **technology**, including AI, to keep up.³

The cost of innovation

€34B

spent globally on tech resources in 2024.

Tech over talent?

Nearly

7 in 10

financial institutions focus budgets on technology,

while

3 in 10

prioritise staff.

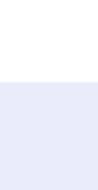
Tech drivers for innovation

- Predictive modelling
- Real-time monitoring
- Explainable AI (XAI)
- GenAI

Compliance expectations are growing

As AML becomes more challenging, regulators are raising expectations for faster and more responsive compliance.

Global AML fines are on the rise⁴



€23

billion levied globally in fines against financial institutions for AML/KYC sanctions violations since 2008.

€9,79

billion levied in 2015 alone, the most punitive year for fines.

€7,56

billion was the highest fine ever issued (levied by the US DoJ against a French Bank in 2015).

€76,55

million is the average global fine issued.



€1,45

billion levied AML fines in Europe in the last 10 years across 84 separate fines.

€765

million is the highest regional fine in 2018 against a Dutch bank.

€769

million levied in 2018: a record year for AML and sanctions fines – 3 times more than 2017.

€17,26

million regionally average AML fine issued in Europe.

People remain critical

AML expertise is strong, but ongoing investment in talent is key to staying ahead.

62%

of AML and FinCrime compliance spend is **human capital**.⁴

3 in 5

banks plan to increase investment in **hybrid AML operating models** by 2026.⁵

A clear shift towards:

- Managed services
- Nearshoring
- Outsourcing
- Automation

10

year growth in FinCrime fighting staff seems to have stabilised.

15-17%

of FTE spend will be redirected to **tech spend**.⁴



Concerns from the field⁵

45%

of FIs say **data quality** is the main barrier to adopting new AML tech.

20-30%

of **transaction monitoring alerts** are estimated to be **invalid or false positives** due to flawed data.

Why data quality matters

While AI can deliver value even with imperfect data, the **quality of your inputs** determines the scale of your gains.

Discover these and many more valuable AML insights in the whitepaper *Trusted AI in AML: a blueprint for success*.

discal.com/whitepaper

...rate the expertise of their teams as very high

29%

...rate the expertise of their teams as high

71%

...rate the expertise of their teams as high

About Discal

Discal is a part of KBC Group, a leading financial institution, backed by KBC's deep expertise in banking, compliance and data science.

Discal combines technological innovation with regulatory rigour. Its flagship AML KYT solution, developed in-house and successfully implemented within KBC entities, enhances the efficiency and effectiveness of AML processes. Discal's empowers financial institutions to tackle the evolving financial landscape with confidence, while staying aligned with complex regulatory requirements.

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1 Global Data estimates 2025. D&B, BIS, SNP & D&B all 2025.

2 Chartis Research: Thomas 2024. Recharts (2025). Deloitte (2024). JRC (2025).

3 Oxford Economics 2024. D&B 2023. The Banker 2024.

4 Chartis Research: Thomas 2024. Recharts (2025). Deloitte (2024). JRC (2025).

5 Oxford Economics 2024. Global Fintech Financial Crime Leadership network.

6 Chartis Research: Thomas 2024. Recharts (2025). Deloitte (2024). JRC (2025).

7 Chartis Research: Thomas 2024. Recharts (2025). Deloitte (2024). JRC (2025).

8 Oxford Economics 2024. Global Fintech Financial Crime Leadership network.

9 Chartis Research: Thomas 2024. Recharts (2025). Deloitte (2024). JRC (2025).

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