

# AML Screening for Europe

## AML in the EU just got a lot more serious

Europe's fight against financial crime is entering a new chapter. On 1 July 2025, the EU's Anti-Money Laundering Authority (AMLA) went live, marking the start of a Single Rulebook era for AML enforcement. By 10 July 2027, this regulation will be enforced directly, with expanded scope, central audits, and stricter penalties across the bloc.

That means newly obliged entities, like crypto platforms, luxury-goods dealers and football clubs, must adopt enterprise-grade screening fast.

**Shufti** helps financial institutions, fintechs, and non-financial sectors comply with precision and speed. Our AML Screening platform cuts false positives by up to **60%**, delivers results in under three seconds, and keeps all data within the EU, ready for audit, built for confidence.

## Why It Matters Now

The EU's compliance landscape is changing fast. Central supervision by **AMLA** means your systems must stand up to regulatory review. For **crypto providers**, the MiCA regulation adds "fit-and-proper" screening. For the art, luxury, and sports sectors, relying on slow watchlist checks is no longer enough... And under **GDPR**, you're expected to retain AML data for five years, while still respecting deletion rights.

## Shufti helps you navigate this complexity

By offering efficient, transparent, and regulation-compliant screening solutions tailored to meet EU standards.

2.32s average screening time

44% fewer false positives vs. legacy tools

15-minute list refresh – not daily lag

0.57% false-negative rate with RCA + media triangulation

Frankfurt cloud option – "EU data never leaves"

Identify Risk Before It Hits

## Shufti's AML Key Capabilities:

**Shufti's AML** platform isn't just fast, it's flexible, adaptive, and engineered for regulatory reality across the U.S., Canada, and Mexico. These core capabilities directly address the most common issues experienced faced by compliance teams in the region:

### Smarter Matching For The Europe Naming Realities

Shufti understands dual surnames, aliases, and transliterations. Whether your customer is "José Antonio Rivera Vargas" or "Rivera-Vargas, José A.", we match accurately and explain why.

#### Fuzzy Matching

- Detects typos and nicknames
- E.g., "Jon Smyth" → "John Smith" in a fraud investigation

#### Phonetic Matching

- Flags similar-sounding names
- E.g., "Catherine," "Katherine," "Katrin" linked to a Ponzi scheme

#### Transliteration Matching

- Handles alphabet switches
- E.g., 张伟 → Zhang Wei | Алексей → Aleksei flagged in regional media

#### Configurable Thresholds

- Adjust match sensitivity (1–100) and apply jurisdiction filters
- Luxembourg firm lowers thresholds to catch CIS alias mismatches.

### On-Going Monitoring

Don't just check once, stay ahead.

Shufti continually monitors adverse media mentions, triggers alerts in real time, and re-screens entities on news developments.

#### With Shufti, you can:

- Customize alerts and decide if you want to receive alerts on email or webhooks.
- Configure monitoring by setting monitoring time, duration, and alert time at your convenience.

#### Use Case

A French PSP auto-escalates a user after they appear in a regional narcotics-linked publication flagged by Interpol.

### Custom Sources

Don't just rely on what's available; add what you need.

Bring in trusted data sources, regulatory feeds, or internal lists.

- Suggest niche regulators or local media
- Shufti integrates and normalizes data
- Search against it in real time

#### Use Case

A Prague-based investment firm integrates its local SEPRELAD enforcement feed to flag emerging PEPs before national publication.

### Biometric Screening

- Choose an image, start screening.
- Upload or capture facial images to run identity-linked adverse media checks.

#### Use Case

A Spanish digital bank uses Shufti's biometric screening to compare a new applicant's selfie against a flagged internal archive of terminated clients.

### Bulk Upload Search

- Screen at scale, instantly.
- Upload a CSV of names with parameters to screen thousands of entities in one go.

#### Use Case

A Nordic fintech screens all dormant accounts before reactivation, identifying multiple new PEP matches missed months prior.

### Search Profiles

- Customise searches for precision.
- Save templates with risk thresholds, regions, and data sources.

#### Use Case

A German regional lender builds separate profiles for retail clients vs. high-net-worth investors from Eastern Europe.

### Custom Lists (Whitelist / Blacklist)

- Keep your internal risk intelligence in play.
- Add internal fraud lists, partner exclusions, or compliance flags.

#### Use Case

A pan-European payments processor blocks onboarding from ex-affiliate entities linked to past chargeback abuse, even if they've rebranded.

# Regulator-Specific Screening, Prebuilt

Compliance teams across Europe are entering the toughest AML regime yet:

### AMLA (Anti-Money Laundering Authority) Central Audits – Effective July 2025

The EU's new supervisory body, AMLA, will directly oversee high-risk entities and conduct centralised audits across member states. Firms must demonstrate that their AML systems are traceable, explainable, and regulator-ready.

#### What Shufti Offers:

Every screening action triggers a tamper-proof digital audit trail (JSON logs) capturing what was screened, what decision was made, and why. This gives you clear, timestamped proof for every compliance check, which is ready for inspection at any time.

### AMLR (Anti-Money Laundering Regulation) Unified Risk Thresholds – Enforceable July 2027

AMLR introduces uniform screening thresholds and risk categories across all EU states. Businesses must tailor controls to specific entity types and regional risks. Vague or country-specific standards are not an option.

#### What Shufti Offers:

With our Configurable Risk Engine, you can set risk parameters by entity type (e.g., individual, business), jurisdiction, or FATF rating. You decide what risk level triggers a flag, and adjust as EU rules evolve.

### MiCA (Markets In Crypto-Assets) 'Fit-And-Proper' Screening

Under MiCA, crypto-asset service providers (CASPs) must ensure their leadership and key roles are held by individuals with no adverse financial crime history, and must monitor this continuously.

#### What Shufti Offers:

Shufti runs ongoing PEP and adverse media checks in real time, alerting you when a screened person becomes high-risk due to news events, sanctions, or regulatory changes. This ensures you stay compliant between onboarding and periodic reviews.

## Shufti's Coverage That Actually Covers Europe

### 29+ Sanction Regimes

#### Major sanctions that Shufti covers

- Oesterreichische Nationalbank OENB, Austria - Historical Sanctions
- Belgium Federal Public Service Finance - National Financial Sanctions
- Cyprus Securities and Exchange Commission (CySEC) - Administrative Sanctions
- Danish Immigration Service - Banned Religious Preachers






### PEP Coverage

- PEP Level 1: 52k+
- PEP Level 2: 160k+
- PEP Level 3: 75k+
- PEP Level 3: 138k+

### Adverse Media:

- 4K+ media sources
- 100M+ Historical Records
- To see the sample of publishers we have integrated, [click view](#)

## Real Entities, Real Reports

Country	Name	Category	AML Report
 Germany	Fritz Martin Gelowicz	Sanction, Warnings	<a href="#">View Report</a>
 France	Brahim El Khayari	PEP, Warnings, Sanctions	<a href="#">View Report</a>
 Italy	Baazaoui Mondher	Sanction	<a href="#">View Report</a>
 Poland	Jacek Ciecióra	PEP	<a href="#">View Report</a>
 Netherlands	Jos Leijdekkers	Warnings	<a href="#">View Report</a>

These profiles reflect **Shufti's extensive AML** coverage across Europe, capturing high-risk individuals with PEP, sanctions, and watchlist exposure, including localized name variations.

# Real Stories. Real Gaps. Real Impact.

Starling Bank (UK, 2024)

- £28.9M fine for sanctions/PEP screening failures. **Shufti** would have caught variants missed by its flawed system.

Nordea (EU, 2024)

- \$3.7B laundromat exposure. Offshore shells could have identified through **Shufti's** UBO & KYB screening.

EFG International (CH, 2024)

- \$3.74M OFAC fine for omnibus account breaches. **Shufti's** RCA + Transactional Monitoring could have surfaced hidden beneficiaries.

## Screen Once. Cover Everything.

Sanctions & Special Interest Persons (SIPs)

Politically Exposed Persons (PEPs) with RCAs

Adverse media (scored + explained)

UBO Screening and KYB integration (add-on)

Crypto & Vessel Screening with Custom Alerts

All in 24 EU languages, with white-label reporting for regulators. To see the language coverage, [click View](#)

## Go Live in Days, Not Months

- Developer-friendly SDKs in Java, Python, Node
- No-code dashboards for operations (ops) teams
- Hosting for remote regions with an on-premises option
- Reports can be custom-branded (white-labeled) to remove the original shufti's branding and match your branding

## Time to Screen Smarter in Europe

Shufti helps you stay compliant, cut alert noise, and build trust, before the Authority for Anti-Money Laundering and Countering the Financing of Terrorism (AMLA) comes knocking.

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[Book an EU-specific Demo](#)

[www.shufti.com](http://www.shufti.com)