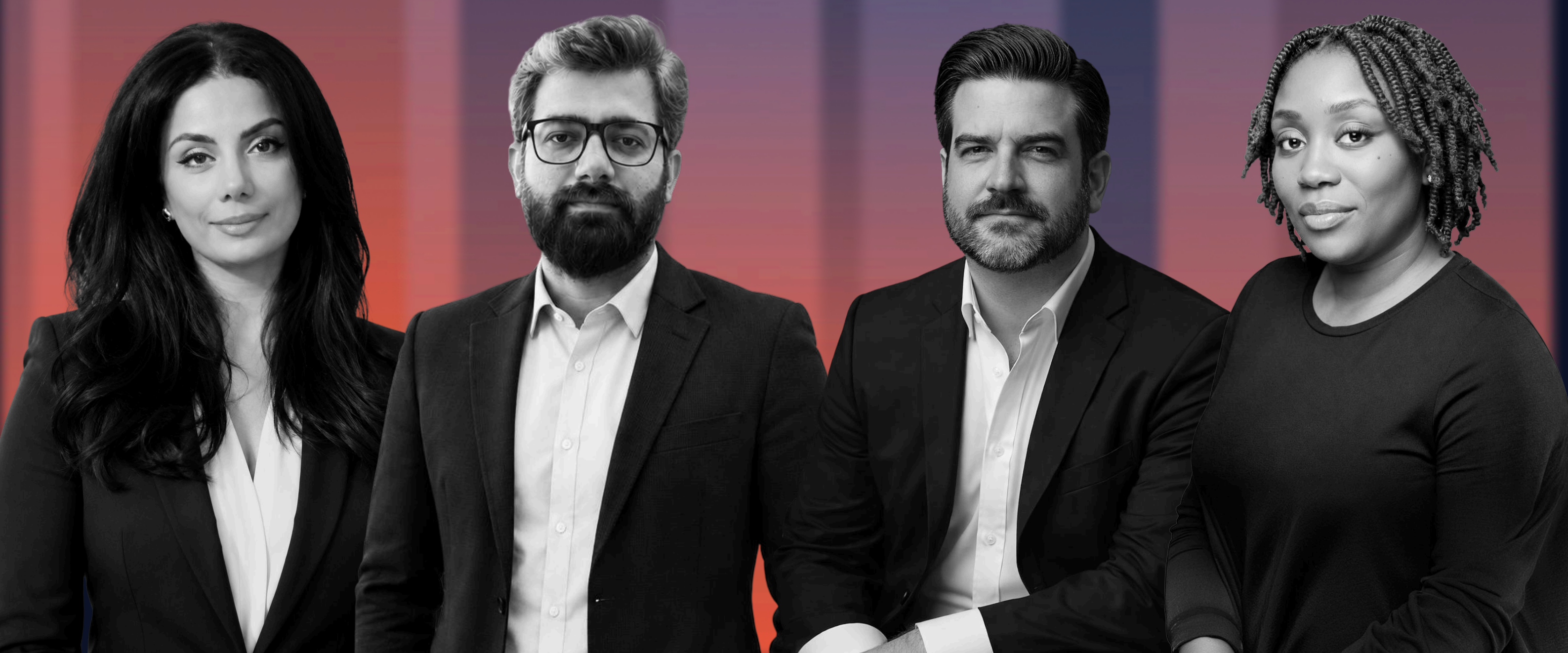
Shufti

REDEFINING AML DECISIONING

The Future Is Contextual Screening

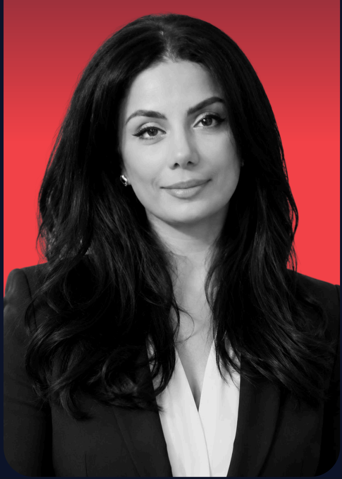
WATCH WEBINAR HERE



www.shuftipro.com

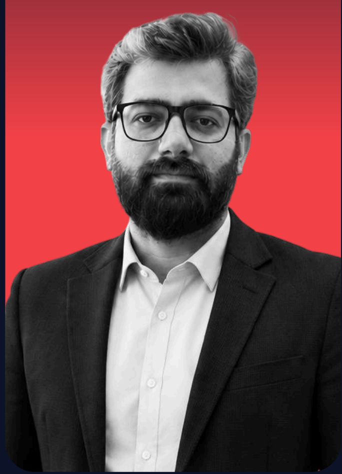
Noor Ali

Senior Partner & Head Of Middle East - BitCompli



Umair Hameed

Regional VP MENA - Shufti



Stephen Geerman

Founder & Managing Director - Axioma

Sarah Adenaike

Head Of Financial Crime - GT Bank

OVERVIEW

Conventional AML screening has been built to do one job which is to flag a name. Transliteration, phonetic matching, and fuzzy logic were designed for an era when the hardest question was whether two spellings of a name belonged to the same person. That question still matters, but it is no longer the one that decides risk.

In this webinar, hosted by Shufti, our panel of practitioners set out to reframe the problem. AML's biggest challenge today isn't a matching problem, rather it's a decision making one, where the outcome that matters is a defensible verdict, not a longer or shorter list of alerts.

The discussion explored the true cost of the false-positive crisis, why contextual screening is fundamentally different from simply sharper screening, how dynamic risk scoring and behavioral intelligence move institutions from static checks to ongoing monitoring, and why governance and ownership are the real bottleneck to modern AML.

DISCUSSION POINTS

Compliance no longer needs more alerts. It requires defensible answers.

Noor Ali opened by describing the core gap that compliance teams live with daily. A flagged name or wallet address, on its own, tells you almost nothing, and screening tools were designed to catch, not to conclude.

“The system is designed to catch, however not to conclude. That is why you still need the human element to do the analysis and make the final decision.”

From matching identities to understanding intent.

Umair Hameed argued that transliteration and phonetic matching are not obsolete but are no longer enough on their own. They can tell you two names might belong to the same person, but not whether that person is actually risky. Risk now hides in behavior, transaction patterns, and relationships over time.

“The industry needs to move beyond asking 'do these names match' and start asking 'does the overall context suggest risk.' That is where the next generation of AML is headed, from matching identities to understanding intent and behavior.”

Contextual screening is not just smarter screening.

The panel agreed the distinction matters and often gets blurred in vendor conversations. Smarter screening is still screening, you are simply casting a better net. Contextual screening combines multiple signals into a defensible decision with the reasoning attached.

“Smarter screening gives you a shorter, more precise list of alerts. Contextual screening gives you a verdict, with the reasoning behind it.”

Risk scoring must become dynamic, not static.

Stephen Geerman argued that watchlist type, country, and sector remain the foundation but are no longer enough in 2026. A client can pass onboarding screening cleanly and later behave in a way that contradicts their stated profile.

“A static score gives comfort at the beginning. Context and a dynamic contextual score give you insight, and that is where the industry needs to move.”

Challenges Discussed

- The false-positive crisis costs more than time. When teams clear hundreds of false positives a day, genuine risk indicators lose the attention they deserve, skilled analysts burn out on manual triage, and onboarding delays push good customers toward less compliant competitors.
- Fuzzy logic forces an impossible trade-off. Tighten the threshold and you miss real threats; loosen it and analysts drown in noise. There is no perfect score between 50 and 100 because it is a context problem, not a matching problem.
- Over-reliance on AI output introduces its own risk. Treating an AI conclusion as the decision, rather than as a tool that informs a human decision, is a mental shortcut regulators will not accept without explainability and audit trails.
- Adaptability is a people challenge, not only a systems one. Financial crime evolves constantly, but reluctance to change entrenched ways of working leaves teams playing catch-up even when the technology is available.

KEY TAKEAWAYS

- Move from matching names to making defensible decisions. A name match should be the starting point, not the final answer, layer in who the customer is, how they behave, their patterns, and jurisdictional context.
- Make risk scoring a living system. It should continuously absorb behavioral and transactional signals, learn from outcomes, and separate policy from execution.
- Screening is an ongoing, not a one-off process. It is crucial to build a baseline for each client at onboarding and monitor how behavior deviates from it, because the transaction patterns and intent are the most undervalued contextual signals.
- Governance and ownership decide success. Someone must own the methodology, document the rationale, and be able to explain changes to the board and regulators, ideally through a function that sits independently of business-as-usual.

ABOUT US

Shufti is a global identity verification platform built on fully owned technology, helping businesses strengthen onboarding, fraud prevention, and compliance at scale, without forcing a trade-off between security and growth. Backed by iBeta Level 3 conformance under ISO/IEC 30107-3, Shufti AML Software connects verified identities to proprietary global AML data and in-house name-matching, so you get fewer false positives, higher pass rates, and a clear audit trail across the customer lifecycle.

- One platform, fully owned technology for greater control, flexibility, and consistency across the verification journey.
- Global coverage with real local depth, supporting 10,000+ document types across 220+ countries and in-house OCR across 150+ languages.
- Flexible deployment options, including local cloud and on-premises deployment, to support data residency, security, and enterprise compliance needs.

What We Deliver

- Contextual AML screening that moves teams from alert handling to defensible, risk-based decisioning.
- Dynamic risk scoring and ongoing monitoring that build a live profile of each customer rather than a one-off snapshot at onboarding.
- Behavioral and transactional intelligence layered on top of name matching to surface risk that spelling and phonetics alone would miss.

JOIN THE SHUFTI COMMUNITY

Stay connected for expert insights, regulatory analysis, and practical guidance on compliance, AML, and digital identity.

Follow us. Learn with us. Grow with us.

Shufti on Website | Shufti on LinkedIn | Shufti on Twitter/X | Shufti on Facebook | Shufti on YouTube