



From catching up to keeping up: the shift towards real-time compliance

We start at 09:30 CEST

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Agenda

Introduction

EU regulations

Global regulations

The paradox of real-time compliance

Speed versus control

Compliance as a part of the revenue engine

Q&A

Introducing



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Trapets

A trusted partner in your fight against financial crime

Introduction

- Solutions for successful anti-money laundering, know-your-customer, and market surveillance processes
- Founded in 2000
- 500+ customers across 16 countries
- 80+ employees in Sweden, Vietnam, and UK



The regulatory push towards real-time

In the European Union



Payments processed in daily batches

Online banking, faster clearing

SEPA Instant, mobile wallets, cross-border A2A expand

IPR (2024/886) makes ≤10 s transfers mandatory

Full EU instant rails (SCT Inst); tokenised payments emerging



Static KYC at onboarding; manual reviews

Risk-based & event-triggered monitoring begins

Remote onboarding, digital ID, and continuous KYC updates

Real-time data validation; start of perpetual KYC

Continuous CDD



2AMLD (2001), 3AMLD (2005)

4AMLD (2015) + PSD2 (2015)

5AMLD (2018) + 6AMLD (2020); EBA ML/TF Guidelines

Travel Rule (2023/1113), DORA (2025), PSD3/PSR

AMLR + AMLA apply (2027); AI Act

2000-2010

2010-2017

2018-2023

2024-2026

2027+

Compliance follows transactions *after the fact*

Compliance starts to integrate into payment systems

Real-time technically possible

Compliance shifts from *monitor after* to *check before*

Payments, regulation & CDD converge into *real-time ecosystems*

USA: OFAC Sanctions, FinCen
TravelRule, FedNow

UK: APP-Fraud
Reimbursement Regime, AML
Act (2018)

Global: FATF, ISO20022

Global regulators are
converging on one standard: if
money moves in seconds, risk
controls must too.

Singapore: MAS AML
guidelines

The real-time compliance paradox

Institutions face the paradox:

- they're required to make instant decisions
- using information that was never designed for real-time use

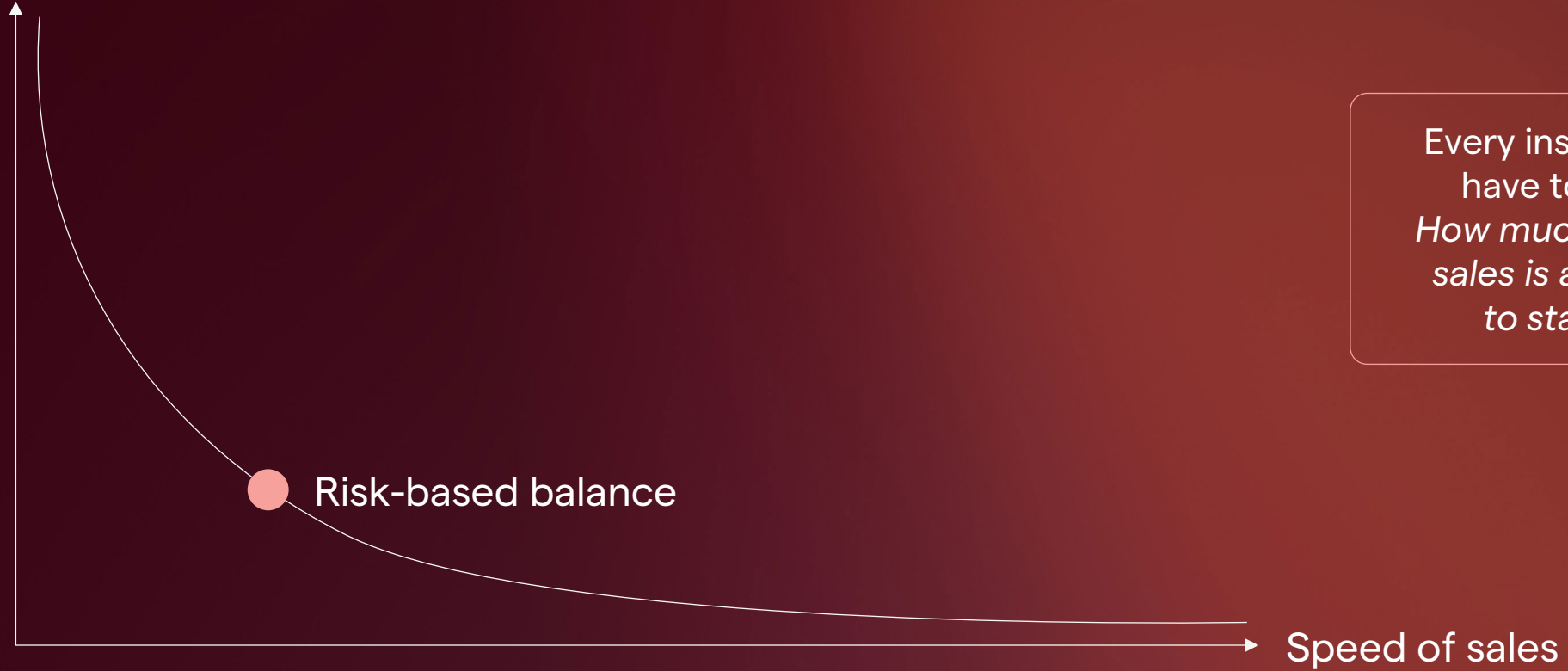
The EU is quietly building that data layer through **VoP**, **AMLR**, **ESAP**, **PSD3/PSR**, and **LEI/ISO 20022** adoption

Speed (Instant payments, Travel Rule, AMLR)

Data friction (registries, formats, identifiers)

The trade-off: speed versus control

Compliance control strength



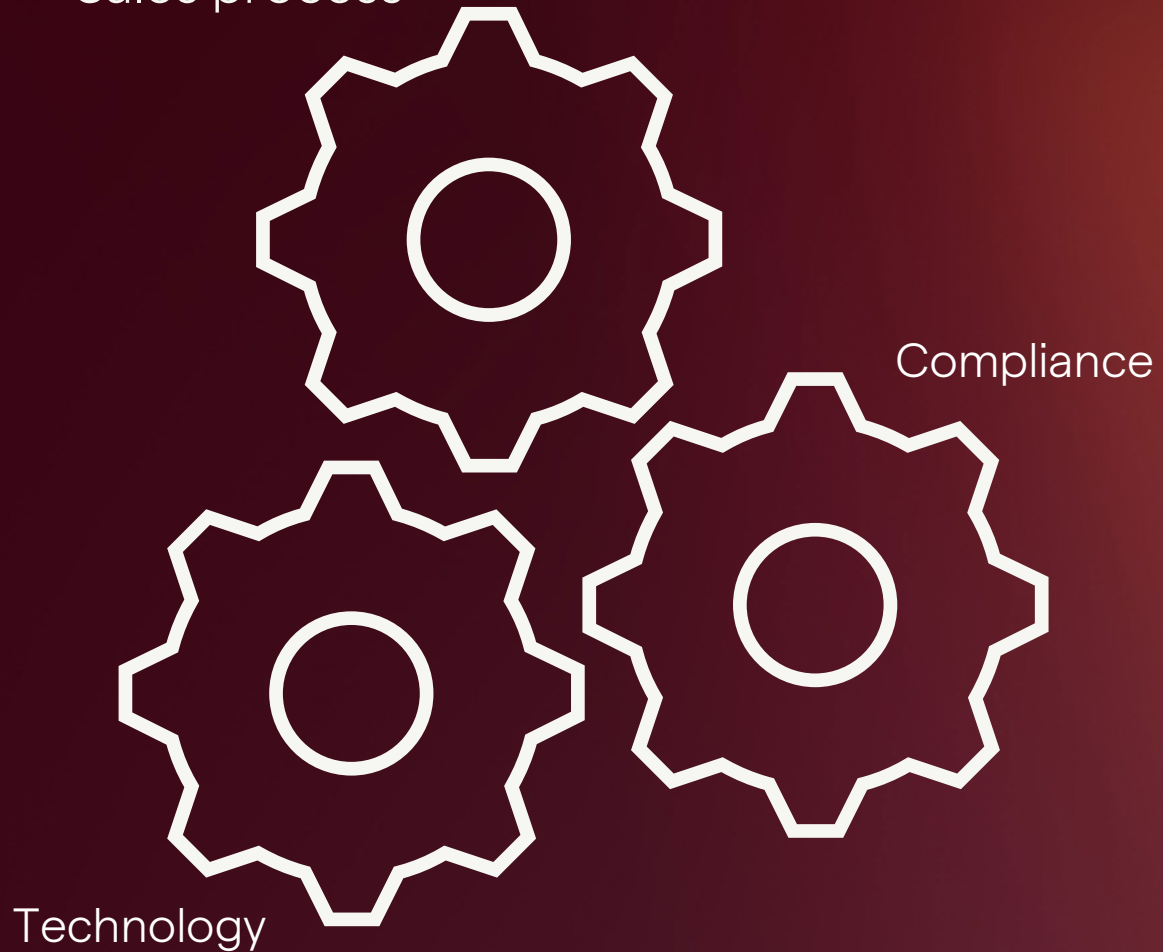
Every institution will have to decide:
How much friction in sales is acceptable to stay safe?

We want to hear from you in the chat

How close to “real time” are you today in your AML work?

Compliance as a part of the revenue engine

Sales process



Compliance becomes a core part of the revenue engine, requiring investment and resilience like sales and technology.

We want to hear from you in the chat

Have you increased your investments in AML technology in the last 12 months?

When money moves in
seconds, compliance
never sleeps!





Thank you



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