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The 2025 Impact Awards in AML

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Table of Contents

Executive Insights.....	2
Datos Insights' 2025 Impact Awards in AML.....	3
The AML Market: Challenges and Opportunities.....	3
Moody's: Financial Crime Investigation and Reporting Innovation Silver Medalist.....	5
Datos Insights' Take	5
Innovation: Maxsight Investigations.....	6
2025 Impact Awards in AML: Overview and Methodology	10
Evaluation Criteria.....	11

Executive Insights

Datos Insights' Impact Awards in anti-money laundering (AML) aim to identify and recognize those organizations and vendors leading the industry and pioneering new and disruptive financial crime products and capabilities. Award recipients and their innovations address today's financial crime challenges, leveraging advanced technologies such as artificial intelligence (AI), machine learning, and data analytics to enhance the effectiveness and efficiency of industry compliance efforts.

The winners and silver medalists of the Datos Insights' 2025 Impact Awards in AML are as follow:

Best Financial Crime Investigation and Reporting Innovation Category

- **Moody's: Financial Crime Investigation and Reporting Innovation Silver Medalist.**
Its Maxsight Investigations integrates the Orbis data set of 580 million entities with AI-driven analysis and network visualization capabilities to streamline investigative workflows.

Datos Insights' 2025 Impact Awards in AML

The financial crime landscape continues to evolve rapidly, with criminals employing increasingly complex techniques. As traditional approaches to AML and fraud prevention are often insufficient to keep pace with evolving threats, FIs face mounting pressure to enhance financial crime detection and prevention capabilities while simultaneously improving operational efficiency and customer experience. In response to these challenges, technology providers are developing innovative tools, capabilities, and solutions that leverage advanced technologies such as data analytics, machine learning, and generative AI. These solutions aim to streamline processes, reduce false positives, uncover hidden risks, and provide more holistic and accurate risk assessments.

Datos Insights' 2025 Impact Awards in AML aim to identify and recognize those financial organizations and vendors leading the industry with new and disruptive financial crime products and capabilities.

As financial crimes become increasingly complex and regulatory scrutiny intensifies, the need for innovative solutions to combat money laundering, fraud, and other illicit activities has never been greater.

The AML Market: Challenges and Opportunities

The breadth of AML technologies is expected to go beyond traditional capabilities to take on new market forces, combat expanding financial crime, and achieve regulatory compliance while elevating the customer experience and improving operational efficiency. Table A identifies several key AML challenges that necessitate innovative tools and modern approaches.

Table A: AML Market Challenges and Opportunities

AML challenge	Impact
AI operationalization challenges	While FIs recognize AI’s potential for improving AML effectiveness, many struggle with model governance, regulatory compliance, and practical implementation challenges that have hindered more widespread adoption of AI technologies. Packaged AI solutions now provide comprehensive model pipelines, governance frameworks, and integration capabilities that enable institutions to deploy advanced machine learning without building internal data science capabilities, while maintaining explainability and regulatory compliance requirements.
Fragmented risk management operations	FIs typically operate separate, siloed systems for fraud prevention, credit risk, and AML compliance, often leading to inconsistent decision-making, operational inefficiencies, and blind spots wherein complex threats can go undetected. Unified AI-powered platforms are emerging that consolidate fraud, credit, and AML operations into single systems, enabling institutions to achieve 360-degree views of risk while processing decisions faster and reducing operational costs.
Inadequate watchlist screening capabilities	Legacy screening technologies built on fuzzy logic and tokenization methods often struggle with the increasing diversity of global payment networks, particularly when processing names across multiple languages, alphabets, and cultural naming conventions. Next-generation technologies enable more accurate sanctions screening while reducing false positive rates and transaction processing times.
Manual and time-intensive investigations	Financial crime investigators face an overwhelming volume of alerts requiring manual review across disconnected systems and disparate data sources. Highly manual approaches struggle to identify complex relationships and hidden networks under resource constraints. AI-powered tools can automate data collection while providing network visualization capabilities that expose hidden relationships and criminal networks, reducing investigation times while improving accuracy and regulatory compliance.
Real-time payment screening demands	Instant payments require screening decisions in milliseconds, while criminals exploit the speed and complexity of new payment rails to evade detection. Platforms must now deliver sub-200 millisecond processing capabilities that can handle multiple payment types and rails simultaneously, ensuring holistic coverage without compromising transaction speed or customer experience.

Source: Datos Insights

Moody's: Financial Crime Investigation and Reporting Innovation Silver Medalist

The 2025 silver medal winner of the AML Impact Award in the Best Financial Crime Investigation and Reporting Innovation category is Moody's for its Maxsight Investigations solution. This investigative intelligence platform centralizes investigative workflows, automates data analysis, and visualizes complex networks to help government agencies, due diligence teams, and risk analysts uncover hidden threats and accelerate investigative task resolution. Moody's is a global provider of integrated perspectives of risk, delivering data, intelligence, and analytical tools to help business and financial leaders make confident decisions.

Datos Insights' Take

The financial crime investigation landscape has evolved considerably in recent years, with criminals employing increasingly sophisticated methods to obscure their activities across multiple jurisdictions and platforms. Relying on disparate systems and manual processes, many investigations team struggle to keep pace. By combining Moody's proprietary Orbis dataset with AI-driven automation while preserving human oversight, the solution balances technological capability with investigative judgment.

Maxsight Investigations transforms the investigative process from a reactive, siloed approach to a proactive, collaborative effort.

Maxsight Investigations brings together comprehensive data access, advanced analytics, and collaborative workflows in a single, integrated solution. Its network visualization capabilities enable investigators to identify connections and patterns that might otherwise remain hidden, while its AI-driven analysis helps detect anomalies and potential risks that could be missed through manual review alone. Its ability to integrate diverse data sources into a unified platform and support collaborative workflows makes it a valuable tool for modern financial crime investigation teams.

Innovation: Maxsight Investigations

Maxsight Investigations aggregates information from Moody’s proprietary databases, open-source intelligence sources including social media and news, and internal case files into a unified platform. It combines Moody’s proprietary Orbis dataset, which covers more than 590 million entities, with AI-driven automation that preserves critical decision-making for human oversight. This data foundation gives investigators access to previously siloed information through a single interface, eliminating the need to search multiple databases separately.

Table B lists key information about Moody’s and its award-winning innovation.

Table B: Moody’s and Maxsight Investigations

Category	Details
Organization	Moody’s
Date founded	Moody’s Corporation 1909; Mody’s Analytics 2007
Headquarters	New York
Innovation	Maxsight Investigations
Brief description	Maxsight Investigations centralizes investigative workflows, automates data analysis, and visualizes complex networks. It combines Moody’s proprietary Orbis dataset with more than 590 million entities with AI-driven automation that preserves critical decision-making for human oversight.
Value proposition	It provides comprehensive access to structured and unstructured data sources, advanced network visualization capabilities, automated workflow management, and collaborative case-building tools that reduce investigative timelines while improving accuracy and thoroughness.
Website	moodys.com

Source: Moody’s, Datos Insights

Market Challenges and Needs

Today’s AML analysts and investigators are expected to build analytical reports identifying emerging risks and threats by sifting through extensive datasets from various structured and unstructured sources, including financial records, forums, social media, and negative news. However, these investigative approaches suffer from significant limitations that

impede effectiveness and efficiency. Investigators often rely on outdated systems and static tools such as spreadsheets and lists, or conventional platforms that cannot visualize connections among potential bad actors. This forces manual efforts to piece together interconnected networks, creating inefficiencies that delay risk mitigation, slow response times, and introduce human errors. The reconciliation required to avoid reporting incomplete intelligence extends investigative timelines and reduces the overall effectiveness of risk assessment efforts.

These systemic challenges create a vital need for integrated solutions that can streamline investigative processes while maintaining the analytical rigor required for effective financial crime detection. Maxsight Investigations addresses these needs by providing a platform that transforms reactive data gathering into proactive decision-making.

How It Works

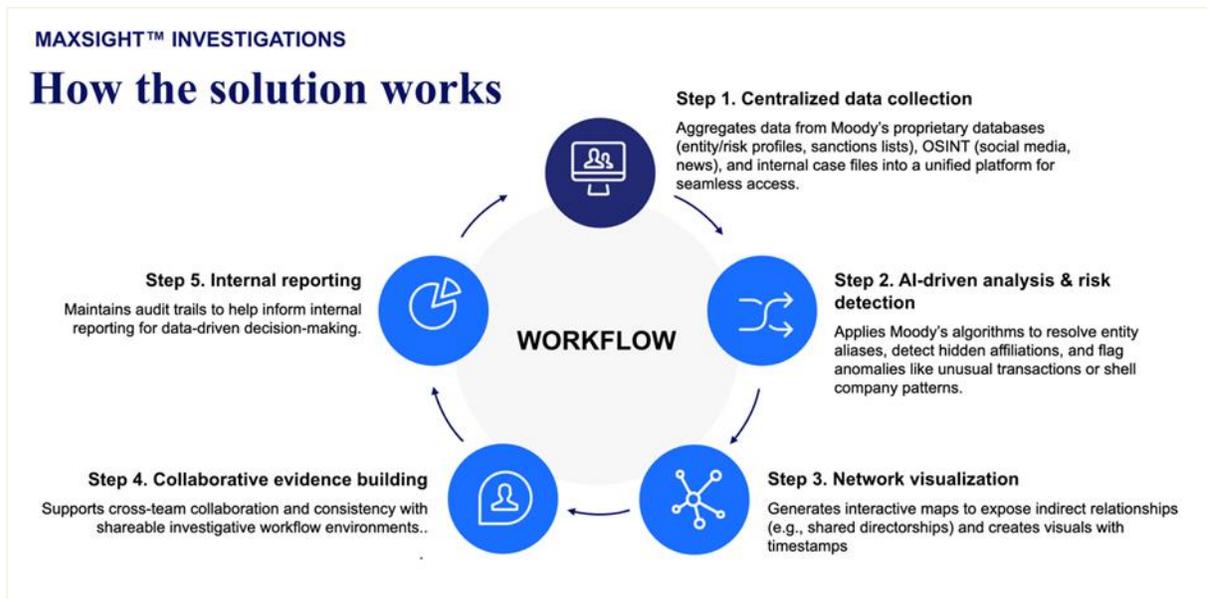
Maxsight Investigations operates through a five-step process that harnesses advanced technology while maintaining human oversight, as illustrated in Figure 1:

1. The platform begins with centralized data collection that aggregates information from multiple sources into a unified interface. This includes Moody's proprietary databases containing entity and risk profiles and sanctions lists, open-source intelligence sources such as social media and news, and internal case files.
2. The second step involves AI-driven analysis and risk detection, where Moody's algorithms help resolve entity aliases, detect hidden affiliations, and flag anomalies. This automated analysis capability significantly reduces the manual effort required to identify potential risks while improving accuracy through consistent application of analytical models.
3. Network visualization represents the third component, generating interactive maps that expose indirect relationships such as shared directorships with timestamps. This visual approach enables investigators to quickly understand complex networks and identify previously hidden connections that might indicate fraudulent activity or other financial crimes.
4. The fourth step focuses on collaborative investigative case building, supporting cross-team collaboration through role-based access, automated compliance reports, and task assignment tools for evidence verification. This collaborative approach ensures

that investigative teams can work efficiently together while maintaining appropriate security and access controls.

5. The platform maintains audit trails for internal reporting and decision-making, ensuring that all investigative activities are properly documented and can support regulatory compliance requirements.

Figure 1: Maxsight Investigations Workflow



Source: Moody's

Key Quantitative and Qualitative Results

Maxsight Investigations delivers significant value through its ability to visualize intricate networks, corporate structures, and relationships between individuals and organizations. This capability enables investigators to spot risks that may otherwise remain hidden, including concealed connections and potential criminal activity that traditional analysis methods might miss. The platform's data access allows rapid search and analysis of large volumes of structured and unstructured data, including social media, news, public records, and proprietary databases, all within a single solution. Team members can build and consolidate investigative workflows to help identify patterns and surface emerging risks while supporting consistent team processes.

A global e-commerce company seeking to improve logistics by strengthening due diligence for third-party carriers experienced impressive findings. Experienced revenue

losses due to carrier fraud, it needed a scalable solution to detect shell companies and uncover hidden links between carriers and fraud networks. During an enhanced due diligence onboarding simulation, the Maxsight Investigations platform flagged high-risk entities as potential shell companies and exposed ties between carriers and known fraudsters through network analysis. After analyzing simulation data from six of the 17 evaluated carriers, the analysis revealed substantial potential cost savings estimated around US\$7 million. Moreover, using Moody's risk insights on shell company detection could have prevented 57% of thefts, leading to cost avoidance of US\$4.3 million. Additionally, using Maxsight Investigations would have identified connections between carriers associated with missing trailers and other bad actors, avoiding another US\$2.7 million in expenses.

2025 Impact Awards in AML: Overview and Methodology

In March 2025, Datos Insights solicited nominations for its 2025 Impact Awards in AML.

All nominated initiatives were required to be in production and must have been implemented within the last two years. Datos Insights designated the following five individual categories for its 2025 Impact Awards in AML:

- **Best KYC/KYB Innovation:** This category features new solutions, innovations, or data sets streamlining and enriching the KYC/KYB processes underlying the onboarding, servicing, ongoing risk profiling, and due diligence of individual and corporate customers.
- **Best Sanctions/Watchlist Screening Innovation:** These are new solutions, innovations, or data sets that optimize the risk-based checking of individuals, entities, and incoming and outgoing payments and transactions against sanctions, politically exposed persons, and adverse media lists, as well as other risk-relevant information.
- **Best AML Transaction Monitoring Innovation:** These are solutions, innovations, or data sets that elevate ongoing risk-based AML transaction monitoring to detect suspicious or unusual activity indicating potential money laundering, terrorist financing, or other illicit activity.
- **Best Financial Crime Investigation and Reporting Innovation:** This category features new solutions, innovations, or data sets that transform and modernize the tasks and processes that support prioritizing, decisioning, and documenting suspicious activity and watchlist filtering alert investigations, and develop and submit necessary reporting to senior management and regulatory authorities.
- **Best Joint AML and Fraud Transaction Monitoring Innovation:** These are solutions, innovations, or data sets that facilitate increased collaboration or detection across fraud and AML domains by streamlining or optimizing information and data sharing or mining, case management, detection, or investigation.

Evaluation Criteria

Strategic Advisors from Datos Insights’ Fraud & AML practice, along with an external panel of subject matter experts and industry thought leaders, evaluated the submissions and determined the individual category winners. Each AML nomination was evaluated across several criteria (Figure 2).

Figure 2: Evaluation Criteria for AML Impact Awards

AML Impact Award Evaluation Criteria			
Level of innovation	Competitive advantage assessment	Impact on customer experience	Impact on customer operational efficiency
Market needs assessment	Financial crime risk mitigation	Level of integration and scalability	Future roadmap

Source: Datos Insights

About Datos Insights

Datos Insights is the leading research and advisory partner to the banking, insurance, securities, and payments industries—both the financial services firms and the technology providers that serve them.

In an era of rapid change, we empower firms across the financial services ecosystem to make high-stakes decisions with confidence and speed. Our distinctive combination of proprietary data, analytics, and deep practitioner expertise provides actionable insights that enable clients to accelerate critical initiatives, inspire decisive action, and de-risk strategic investments to achieve faster, bolder transformation.

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