

# RegTech Insight Awards Europe 2026 Winners' Report

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# RegTech Insight Awards Europe 2026

Congratulations go out to this year's RegTech Insight Awards Europe 2026 winners. The awards recognise both established providers and innovative newcomers that help capital-markets participants respond effectively to evolving and ever-more-complex regulatory demands.

Last year saw major regulatory reforms move from planning into implementation. The MiFID II/MiFIR review continued through a phased transition, while DORA entered into application and sharpened expectations around ICT resilience and third-party technology risk. Against this backdrop, firms advanced roadmaps for regulatory reporting, surveillance, financial crime controls, operational resilience and regulatory change management — capabilities reflected across the 2026 RegTech Insight Awards Europe winners.

This year's programme spanned 35 categories covering the full regulatory-technology landscape – from Best Transaction Fraud Monitoring Solution to Best AI Solution for Regulatory Compliance, Best Digital Identity Verification Solution and many more.

The 2026 Editor's Recognition Award for European RegTech Industry Professional of the Year was given to Adam Turnbull, Global Head Regulatory Technology at Goldman Sachs, recognising his leadership in regulatory engineering and his contribution to industry discussion on non-financial regulatory reporting, Digital Regulatory Reporting (DRR) and common data models (CDM).

I'd like to thank every vendor that entered the 2026 awards, the RegTech Insight community that cast thousands of votes, and our independent advisory board who collaborated with the editorial team to select this year's winners.

Finally, our compliments to all award recipients – be proud of your achievement in an environment where regulatory change shows no sign of slowing.

Are you building a breakthrough RegTech solution that deserves recognition in 2027?

Click [HERE](#) to be alerted when entries open.



**Andrew Delaney**  
President & Chief Content Officer  
A-Team Group

I'd personally like to thank our advisory board for their time and valuable input.

**CHRIS BEEVOR**  
Chief Compliance Officer  
SEIC Investment

**DAWD HAQUE**  
Global lead for Regulatory Market Initiatives, Transformation & Strategy  
Deutsche Bank AG

**YASMINE LI**  
Former Head of Surveillance EMEA  
Macquarie Group

**NIRESH RAJAH**  
Expert Chief Data & AI Officer, Board Advisor/NED

**DAVID COWLAND**  
Director, Transformation  
Bank of America

**CHAD GIUSSANI**  
Independent Compliance Specialist

**MARILI ANDERSON**  
Head of Compliance UK, Money Laundering Reporting Officer (MLRO)  
Rabobank

**LINDA GIBSON**  
Director, Head of Regulatory Change EMEA  
BNY Pershing

**JASON SHIU**  
Compliance Manager, Surveillance  
Vanguard Asset Management Ltd

**SANJAY TRIPATHI**  
Global Head of Communication  
Surveillance Technology & Cloud  
Transformation Lead for Compliance Tech  
Deutsche Bank

**SARAH-ROSE PERRY**  
Head of Compliance and MLRO  
BTIG

**NILESH KHATRI**  
Former Director  
Macquarie Asset Management

# Trust every cross-border payment.

LSEG Global Account Verification helps organisations verify bank account ownership before money moves.

Designed to combat Authorised Push Payment (APP) fraud, it enables secure, seamless cross-border payments — protecting your business and your customers worldwide.

LEARN MORE



WINNER

## BEST TRANSACTION FRAUD MONITORING SOLUTION

### LSEG RISK INTELLIGENCE

LSEG Risk Intelligence provides a suite of solutions to help organisations efficiently navigate risks, limit reputational damage, reduce fraud and comply with legal and regulatory obligations around the globe. From screening solutions through World-Check, to detailed background checks on any entity or individual through due diligence reports, and innovative identity verification and account verification— you can trust us to help you manage your risk, so you can operate more efficiently, more effectively and more confidently.

[lseg.com/risk-intelligence](https://lseg.com/risk-intelligence)



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Global Account Verification (GAV) supports organisations in verifying bank account details before payments are made, helping to reduce misdirected payments, authorised push payment (APP) fraud and avoidable operational errors. By confirming account validity and ownership across multiple markets, GAV enables stronger payment controls while supporting efficient, low friction customer experiences.

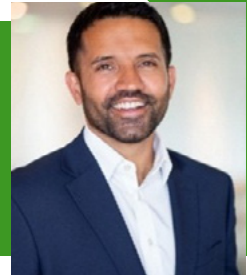
Designed for banks, fintechs and corporates managing high volume or cross border payments, GAV helps improve payment accuracy and confidence at scale. The solution fits seamlessly into onboarding and payment workflows, allowing organisations to detect issues earlier and reduce downstream remediation and cost.

As part of the wider LSEG Risk Intelligence portfolio, GAV contributes to a more resilient payments ecosystem—helping organisations protect customers, reduce financial risk and operate more effectively in an evolving regulatory and fraud landscape.



Dal Sahota, Director of Trusted Payments, LSEG Risk Intelligence  
Sumit Bhardwaj, Director of New Product Development & Innovation

## LSEG RISK INTELLIGENCE WINS RTI EUROPE 2026 AWARD FOR BEST TRANSACTION FRAUD MONITORING SOLUTION



Interview with Dal Sahota, Director of Trusted Payments, LSEG Risk Intelligence

LSEG Risk Intelligence has won the award for Best Transaction Fraud Monitoring Solution for Global Account Verification in the RegTech Insight Awards Europe 2026. These awards recognise established providers and innovative newcomers offering RegTech solutions, services and consultancy to capital markets participants across Europe. Winners are selected by A-Team Group's independent, expert advisory board in collaboration with its editorial team.

To explore the market context behind the award, we spoke with Dal Sahota, Director of Trusted Payments, LSEG Risk Intelligence, about how account verification is becoming a more urgent control point as APP fraud, faster payment rails and cross-border payment complexity raise the need to verify payees before funds move. The discussion also covers how Global Account Verification is being embedded into payment initiation, onboarding, vendor setup and exception-handling workflows, and how real-time ownership checks can reduce fraud exposure, failed payments and manual verification activity.

### What does winning RegTech Insight Awards Europe 2026's Best Transaction Fraud Monitoring Solution mean for LSEG Risk Intelligence and Global Account Verification?

Dal Sahota: Winning this award is recognition of the real-world impact LSEG Risk Intelligence is delivering in payment fraud prevention, particularly in addressing Authorised Push Payment (APP) fraud at the point of transaction. Traditionally, transaction monitoring focused on what happens after a payment is initiated. What we're seeing now, driven by the growth of APP fraud and faster payment rails, is a clear shift upstream. The most effective place to stop fraud is before the money moves.

It also recognises the importance of delivering account verification at global scale. With Global Account Verification now live across 50 countries — including five of the G7 and around 15 of the G20 — LSEG Risk Intelligence is bringing consistent, real time verification into complex cross border payment flows where fraud exposure and operational risk are highest.

For the team behind Global Account Verification, the award validates a customer led approach shaped directly by how clients are experiencing payment fraud and operational risk. Ongoing feedback from banks, fintechs, PSPs and multinational corporates has driven continuous monthly releases and close collaboration, with a clear focus on solving real payment workflow challenges without introducing friction or delay.

### Why is account verification becoming a more urgent control point?

Dal Sahota: APP fraud is particularly challenging because it exploits legitimate payment processes and trusted relationships. The payment itself often appears valid, and once funds are authorised and released, recovery is rarely straightforward. As payment rails become faster and more global, the window to intervene is shrinking.

At the same time, regulatory and industry expectations are converging on “verify before you pay” principles. Frameworks such as PSD driven Verification of Payee in Europe, evolving NACHA rules in the US and FATF guidance globally are raising the bar for confirming that a payee actually owns the account being paid. In cross border scenarios, where no consistent national schemes exist, the absence of verification has become one of the biggest contributors to fraud losses, failed payments and downstream exceptions. Account verification is therefore moving from a best practice to a critical control point.

### What types of clients are seeing the strongest need for Global Account Verification?

Dal Sahota: We see the strongest demand from organisations that move money at scale, across borders, or across complex supplier and customer ecosystems. This includes multinational corporates, fintech platforms, payment service providers and financial institutions managing high-volume outbound payments.

In practice, clients embed Global Account Verification at payment initiation, particularly for high-value payments or changes to beneficiary details; earlier in the lifecycle during onboarding or vendor setup; and within exception-handling workflows. Some organisations also use batch verification via the GAV Portal to periodically re-validate accounts and reduce reliance on manual callbacks, spreadsheets and email-based controls. The flexibility to deploy via API or web portal has been key to adoption across different operating models.

### How does Global Account Verification differ from traditional validation approaches?

Dal Sahota: Traditional approaches typically rely on format checks, basic account number validation, or manual call-backs to confirm details. These methods are slow, inconsistent across countries and increasingly ineffective against social engineering-driven fraud. Name-matching alone often produces false positives or requires human judgement, introducing friction and operational risk.

Global Account Verification is different because it confirms account ownership in real time, using bank-level or scheme-level data where available, and returns clear match, partial-match or no-match outcomes. It supports both individual and business accounts, integrates directly into payment and ERP systems via API, and provides consistent responses across jurisdictions. The underlying data is sourced from trusted financial institutions and national schemes, making it suitable for real-time payment decisions rather than post-payment investigation.

#### What measurable improvements are clients seeing?

Dal Sahota: Clients are reporting tangible reductions in exposure to APP fraud by preventing payments to accounts that do not belong to the intended beneficiary. Operationally, firms have seen fewer failed or misdirected payments, faster release of legitimate transactions and a significant drop in manual verification activity such as call backs and email confirmations.

Early adopters have also highlighted fewer payment exceptions, improved straight through processing and stronger audit evidence to support internal controls and regulatory reviews. In several cases, organisations have embedded verification as a standard control for account changes, materially reducing fraud risk without slowing payment velocity

#### How do you expect Global Account Verification to evolve?

Dal Sahota: As payer to payee verification expectations mature, Global Account Verification is evolving from a point solution into a foundational layer within payment risk management. Coverage expansion remains a priority, particularly in markets without established national schemes and in high risk fraud corridors identified through customer feedback.

Beyond coverage, the next phase of development is focused on deeper workflow integration and smarter decisioning. This includes richer responses for close matches, improved interoperability with payment and treasury platforms, and the introduction of risk based intelligence to help firms differentiate between low risk and high risk scenarios.

WINNER

## BEST SANCTION/ WATCHLIST SCREENING SOLUTION

### SIX

With SSMS (Sanctioned Securities Monitoring Service), see Every Connection. screen Every Risk. Sanctions risk hides deep inside securities, complex instruments, ETFs and investment funds, and that's exactly where SSMS by SIX comes in. Built specifically for capital markets, SSMS delivers securities level sanctions intelligence that goes far beyond traditional screening. It continuously monitors issuers, instruments, ETFs and funds across global sanctions regimes, uncovering direct and indirect exposure through multi level look through. From equities and bonds to the most complex fund structures, SSMS brings transparency where it matters most. Designed as a plug and play compliance solution, SSMS combines trusted SIX data, automated monitoring and clear, auditable explanations. Every alert is supported by structured rationale at instrument level, helping firms move from investigation to confident do not trade or hold decisions that stand up to regulatory scrutiny. With frequent updates, expanding jurisdictional coverage and purpose built reporting, SSMS enables banks, asset managers, wealth managers and financial institutions to stay ahead of fast moving sanctions regimes (without overwhelmed teams or manual processes). SSMS doesn't just flag risk. It explains it, proves it and helps you act on it with confidence.



SIX is a leading global provider of data and value-added services for the financial markets and investment industry. Aggregated in real-time from 5,000 worldwide sources, Financial Information's data offering covers all the major trading venues. The database includes reference, pricing and market data, corporate actions, regulatory, tax, cryptoregs and alternative data for over 35 million instruments. SIX provides a wide range of services and delivery channels supporting the business including sanctions monitoring, using quality data to make a difference.

[six-group.com/financial-information](https://six-group.com/financial-information)



Oliver Bodmer, Product Director, Financial Information

## SIX WINS RTI EUROPE 2026 AWARD FOR BEST SANCTION/WATCHLIST SCREENING SOLUTION



Interview with Oliver Bodmer, Product Director, Financial Information, SIX

SIX has won the award for Best Sanction/Watchlist Screening Solution for its Sanctioned Securities Monitoring Service (SSMS) in the RegTech Insight Awards Europe for 2026. These awards recognise established providers and innovative newcomers who offer solutions that are providing leading RegTech solutions, services and consultancy to capital markets participants across Europe. Winners are selected by A-Team Group's independent, expert advisory board in collaboration with its editorial team.

To explore the market context behind the award, we spoke with Oliver Bodmer, Product Director, Financial Information at SIX, about how sanctions screening has become a securities-level data challenge spanning issuers, instruments, fund holdings and indirect exposure.

### **What does winning A Team Group's Best Sanction/Watchlist Screening Solution mean for the SSMS team at SIX? How has the sanctions screening problem changed for capital markets firms?**

Oliver: Winning this award is a strong validation of the work the SSMS team has been doing for more than a decade. SIX launched the Sanctioned Securities Monitoring Service over ten years ago, and the recognition confirms that the market increasingly views SSMS as a gold standard for securities level sanctions screening.

Over the past few years, the sanctions screening challenge for capital markets firms has shifted fundamentally. What used to be a natural extension of name screening or AML has become a distinct compliance discipline. Firms are no longer just screening counterparties; they are expected to understand how sanctions apply to issuers, instruments and indirect exposure through complex capital markets structures.

Expanding sanctions regimes, continuous regulatory updates, and the expectation of timely implementation have made securities level monitoring a permanent and evolving requirement. SSMS was built precisely to support this reality, providing clients with continuously expanding coverage across global sanctions regimes and enabling them to manage these obligations in a controlled and auditable way.

### **How does SIX establish and maintain linkages between sanctioned parties and affected securities? Where do firms underestimate complexity?**

Oliver: Establishing and maintaining these linkages requires a structured approach across issuers, instruments, ownership structures and corporate actions. The complexity increased significantly after the introduction of the US CMIC sanctions in 2020, which explicitly highlighted indirect exposure through derivatives, ETFs and investment products.

Since then, regulators—particularly in the US—have made it clear that sanctions risk does not stop at direct holdings. Other jurisdictions, while not issuing identical sanctions, have introduced exposure thresholds and linkage concepts, especially in the context of Russia related measures.

Firms often underestimate the operational challenge of translating these legal concepts into scalable, data driven controls. Linking sanctioned parties to affected securities is not a one off exercise; it requires continuous monitoring as ownership structures change, new instruments are issued, indices rebalance and corporate actions occur. This is where many compliance frameworks struggle without dedicated securities level sanctions data.

#### **What compliance gap does fund look through address, and how does this change sanctions monitoring in practice?**

Oliver: Fund look through addresses a critical gap between surface level screening and actual portfolio level sanctions exposure. Screening a fund or ETF name alone does not provide insight into whether sanctioned securities are held within the underlying portfolio.

Regulators are increasingly focused on so called “gatekeepers” in the financial system—including asset managers, brokers and custodians - and by extension on the data providers that support these institutions. There is a clear expectation that firms can evidence how they identify and manage indirect exposure, not only at onboarding but on an ongoing basis.

In practice, this has driven a shift from periodic or annual reviews towards near real time monitoring. That transition is fundamentally a data and technology challenge and helps explain the strong growth we have seen across the KYC, AML and sanctions solutions market in recent years. Fund look through capabilities allow firms to move from static controls to continuous risk awareness.

#### **How should firms distinguish between prohibited activity, restricted exposure and reputational risk? What role do data providers play?**

Oliver: Not all linked securities are subject to explicit prohibitions, but many still carry legal, financial or reputational risk. A typical example is grandfathered securities issued prior to a sanctions effective date. While existing holdings may remain permissible, capital increases or new issuance can raise complex questions, as new financing cannot always be cleanly separated from the existing capital base due to dilution effects.

In such cases, legal interpretation alone often does not provide a binary answer. SIX therefore takes a conservative approach in its sanctions assessments, focusing on transparent, defensible linkage logic and clear classification. Ultimately, the compliance obligation sits with our clients, who decide—based on their own risk based framework - how to handle specific instruments.

Data providers play a key role by enabling firms to evidence their decision making process, particularly where the legal status of an instrument is less clear cut. High quality, explainable data allows compliance teams to demonstrate both awareness of risk and proportional controls.

**What does a mature sanctioned securities monitoring operating model look like in 2026?**

Oliver: A mature operating model combines breadth of coverage with speed, transparency and auditability. Firms need frequent data updates, broad jurisdictional coverage, seamless workflow integration and the ability to clearly explain why a security is in or out of scope.

SIX is continuously expanding the scope of its sanctions screening solutions. Recent examples include the integration of the New Zealand autonomous sanctions regime and the screening of more than 200,000 ETFs and traditional investment funds for sanctioned components. These developments reflect how sanctions compliance has moved decisively into the investment products domain.

Looking ahead, we are working on further extensions that will support clients in their regulatory reporting obligations. While we cannot disclose details yet, the direction of travel is clear: faster decisions, stronger documentation and defensible compliance controls. From that perspective, 2026 is shaping up to be an exciting year for sanctioned securities monitoring.

**EDITOR'S RECOGNITION AWARD FOR EUROPEAN REGTECH  
INDUSTRY PROFESSIONAL OF THE YEAR**

**Adam Turnbull**  
Global Head Regulatory Technology, Goldman Sachs

Adam Turnbull is global head of Regulatory Engineering. His team cover all aspects of non-financial regulatory reporting across a wide range of jurisdictions. Prior to joining Goldman Sachs, Adam worked at IBM.



**WINNER: BEST CLIENT ON-BOARDING SOLUTION**

**Delta Capita**

Delta Capita is a global leader in capital markets consulting, managed services, and technology innovation. Karbon is our CLM technology platform, built on 25+ years of hands-on CLM, KYC, and onboarding expertise. Our practitioners span Advisory, Managed Services, and Technology, working side by side to help firms cut costs, strengthen compliance, and run a smarter client lifecycle. Karbon is designed by the people who run CLM every day, so you can move faster, manage risk with confidence, and deliver better client experiences.

[karbon.delta-capita.com](https://karbon.delta-capita.com)



Kim Hunter, Head of Product, Karbon

**WINNER: BEST AI SOLUTION FOR REGULATORY COMPLIANCE**

**Gentek.ai**

Gentek AI builds AI-powered reconciliation, regulatory reporting, and compliance automation tools for financial and energy markets. Our platform supports EMIR, SFTR, MiFID II, ASIC, MAS, HKMA, and CFTC regimes, replacing hours of manual work with AI-driven matching, validation, and data quality checks in minutes. Certified SOC 2 Type 2 and ISO 27001:2022, Gentek deploys into existing workflows and connects to the systems teams already use, delivering results in weeks, not months.

[gentekai.com](https://gentekai.com)



The Gentek.ai Team celebrates their award

**WINNER: BEST E-COMMS SURVEILLANCE SOLUTION**

**NICE Actimize**

NICE Actimize is a leading AI-powered provider of financial crime, risk, and compliance management solutions for global financial services organizations. NICE Actimize's Compliancentral is a cloud-based platform that consolidates communications monitoring, archiving, and trade compliance into a single solution for financial services firms. It supports buy-side, sell-side, online trading, insurance, and wealth management organizations by capturing and analyzing employee communications alongside trade and behavioral data to identify conduct risks.

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



**NICE Actimize**



Steve LoGalbo, Director,  
Compliance Product Management

**WINNER: BEST FINANCIAL CRIME INVESTIGATION AND REPORTING SOLUTION**

**smartKYC**

smartKYC's technology drives faster, better and more cost-effective KYC at every stage of the relationship – liberating human effort to focus on decision-making rather than laborious research. smartKYC fuses artificial intelligence with linguistic and cultural sensitivity and deep domain knowledge to set new standards for KYC quality, whilst transforming productivity and hardwiring compliance conformance.

[smartkyc.com](http://smartkyc.com)



**smartKYC**



Hugo Chamberlain, Chief Commercial Officer

# More RegTech Insight Awards Europe 2026 winners

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**BEST SANCTIONS SCREENING SOLUTION**

**Bloomberg**

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**BEST TRANSACTION COST ANALYSIS SOLUTION FOR BEST EXECUTION**

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**BEST TRANSACTION REPORTING SOLUTION**

**Kaizen**

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**BEST SOLUTION FOR SELL-SIDE REGULATORY COMPLIANCE**

**KOR**

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**BEST REGULATORY CHANGE MANAGEMENT SOLUTION**

**SSI Automate by S&P Global Market Intelligence**

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**BEST COMPLIANCE-AS-A-SERVICE SOLUTION**

**Cloudg**

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**BEST SOLUTION FOR BUY-SIDE REGULATORY COMPLIANCE**

**S&P Global Market Intelligence - Cappitech**

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**BEST KYC DATA SOLUTION**

**Encompass Corporation**

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**BEST REGULATORY ANALYTICS SOLUTION**

**Opensee**

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**BEST FINANCIAL CRIME SOLUTION (INCLUDING AML/FRAUD)**

**Steward**

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**BEST DIGITAL IDENTITY VERIFICATION SOLUTION**

**ArkSigner**

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**BEST SOLUTION FOR OPERATIONAL RESILIENCE**

**CalQRisk**

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**BEST REGULATORY ALERT MANAGEMENT SOLUTION**

**CleverChain**

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**BEST COMPLIANCE MANAGEMENT SOLUTION**

**COMPLY**

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**BEST FUND REPORTING SOLUTION**

**Datox**

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**BEST REGTECH START UP FOR INSTITUTIONAL MARKETS**

**Digital & Analogue Partners**

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**BEST TRADE SURVEILLANCE SOLUTION**

**eflow**

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**BEST DATA PRIVACY SOLUTION**

**Kertos GmbH**

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**BEST TAX COMPLIANCE SOLUTION**

**Label**

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**MOST INNOVATIVE TECHNOLOGY FOR REGULATORY COMPLIANCE**

**Napier AI**

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**BEST DATA SECURITY SOLUTION**

**OpenCorporates**

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**BEST PEPS SCREENING / PEPS RISK MANAGEMENT SOLUTION**

**Polixis SA**

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**BEST REGULATORY REPORTING SOLUTION**

**Qomply**

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**BEST REGULATORY CONSULTANCY - EUROPE**

**Reg X Innovations**

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**BEST REGULATORY INTELLIGENCE SOLUTION**

**RegAware**

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**BEST REPORTING VALIDATION SOLUTION**

**RegTech Datahub**

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**BEST POST TRADE SOLUTION**

**Tokenovate**

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**BEST AML TRANSACTION MONITORING SOLUTION**

**Vneuron**

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**BEST SOLUTION FOR RECORDS RETENTION & RETRIEVAL**

**Wordwatch**

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