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# The 2025 Impact Awards in AML

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## 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 Joint AML and Fraud Transaction Monitoring Innovation Category

- **Feedzai and Jack Henry & Associates: Best Joint AML and Fraud Transaction Monitoring Innovation Silver Medalist.** Their Financial Crimes Defender offers AI-powered fraud detection and AML capabilities to FIs through a multi-teneted platform architecture, combining network-level intelligence from over 800 institutions, unified case management, and seamless integration across core banking systems and payment rails.

# 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

# Feedzai and Jack Henry: Joint AML and Fraud Transaction Monitoring Innovation Silver Medalist

The 2025 silver medal winner of the Fraud Impact Award in the Best Joint AML and Fraud Transaction Monitoring Innovation category is Feedzai and Jack Henry for their Jack Henry Financial Crimes Defender platform. This multi-teneted solution democratizes advanced AI-powered financial crime prevention capabilities, enabling FIs of all sizes to access the same sophisticated fraud and AML controls traditionally available only to large Tier-1 banks.

Jack Henry, founded in 1976 and headquartered in Missouri, is a publicly traded financial technology company with approximately 7,200 employees that provides technology solutions for community and regional FIs. Feedzai, founded in 2011 and headquartered in New York and Lisbon, provides an end-to-end financial crime and risk operations platform. Their partnership helps smaller FIs access the resources and technology needed to address evolving financial crime challenges.

## Datos Insights' Take

The partnership between Feedzai and Jack Henry is noteworthy in its approach toward democratizing financial crime prevention technology. Smaller institutions have historically been at a disadvantage when competing against fraudsters who exploit the resource constraints and technological limitations of community banks and credit unions. By offering Feedzai's AI and machine learning capabilities to Jack Henry's extensive network of 7,400 FIs, this collaboration offers smaller FIs with enterprise-grade fraud and AML detection capabilities that were generally previously accessible only to large banks.

*By providing access to network-level intelligence and advanced AI capabilities through a cost-effective multi-teneted model, Feedzai and Jack Henry are changing the economics of financial crime prevention.*

The innovation's multi-teneted architecture and seamless integration capabilities make it particularly valuable in today's rapidly evolving threat landscape, especially with the rise of real-time payment systems such as Zelle, FedNow, and RTP. The adoption rate of over 175

organizations in just 18 months demonstrates the market's recognition of this solution's value proposition. The platform's reported ability to maintain alert rates below 1% while delivering meaningful alerts for SAR creation represents a significant improvement over traditional rules-based systems that often generate excessive false positives.

## Innovation: Jack Henry Financial Crimes Defender

Jack Henry Financial Crimes Defender represents a new approach in financial crime prevention for smaller and midsize FIs. This platform combines real-time fraud detection with AML capabilities, powered by Feedzai's advanced AI technology and enhanced by network-level intelligence from Jack Henry's extensive customer base. The solution's architecture is designed to be comprehensive and accessible, addressing the entire risk life cycle of financial services accounts from onboarding through ongoing transaction monitoring.

Feedzai's technology serves as the engine powering Defender's risk detection capabilities. With integrated data orchestration, the platform empowers FIs to dynamically access, manage, and act on the right data in real time, accelerating decisions across onboarding, authentication, and transaction monitoring. This capability is particularly crucial in today's fast-paced digital banking environment, wherein customer expectations for seamless experiences must be balanced with rigorous security requirements.

Table B lists key information about Feedzai and Jack Henry and their award-winning innovation.

Table B: Feedzai and Jack Henry and the Jack Henry Financial Crimes Defender

Category	Details
Organization	Feedzai and Jack Henry
Date founded	Feedzai: 2011 Jack Henry: 1976
Headquarters	Feedzai: Coimbra, Portugal and New York Jack Henry: Monett, Missouri
Innovation	Jack Henry Financial Crimes Defender
Brief description	A multi-teneted platform that democratizes advanced AI-native fraud detection and AML capabilities for FIs of all sizes, featuring real-time

Category	Details
	detection and network-level pattern analysis across Jack Henry's customer network of 7,400 FIs
Value proposition	Enables smaller FIs to access enterprise-grade financial crime prevention capabilities, featuring seamless integration, scalability, and unified fraud and AML case management in a cost-effective multi-teneted deployment model
Website	jackhenry.com, feedzai.com

Source: Feedzai, Jack Henry, and Datos Insights

The platform's multi-teneted architecture allows for rapid deployment and scalability while maintaining cost-effectiveness. With over 175 organizations signing up within the first 18 months, Jack Henry Financial Crimes Defender demonstrates the market's demand for accessible, sophisticated financial crime prevention solutions.

Market Challenges and Needs

The financial crime prevention landscape presents numerous challenges for smaller and midsize FIs that have created significant competitive disadvantages compared to larger banks:

- **Resource constraints:** Smaller FIs typically operate with limited fraud and AML teams and constrained budgets that prevent them from hiring specialized data science and analytics resources.
- **High false positive rates:** Legacy systems deployed at smaller institutions are often rules-based and generate excessive false positives, leading to increased operational expenses, overburdened investigation teams, and missed detection opportunities.
- **Real-time detection:** Legacy technologies were not designed for today's real-time digital customer experience needs or the demands of modern payment rails that require low-latency, immediate response to prevent losses.
- **Scalability:** For FIs to meet growth objectives, their fraud and AML defenses must scale rapidly and efficiently across channels and lines of business while maintaining regulatory compliance.



How It Works

Jack Henry Financial Crimes Defender harnesses advanced AI and machine learning technologies to provide comprehensive financial crime prevention capabilities. The platform’s real-time capabilities are built on Feedzai’s advanced AI-native architecture, which processes transactions and customer interactions in real time to identify potential threats before they result in losses. This approach represents a significant departure from traditional batch processing systems that analyze transactions after they have been completed, often too late to prevent fraud or money laundering activities. The platform’s architecture incorporates several key components that work together to deliver sharper detection and operational efficiency, as outlined in Table C.

Table C: Jack Henry Financial Crimes Defender—Key Features

Key feature	Description
Real-time network detection	Analyzes fraud patterns across Jack Henry’s entire customer network of 7,400 FIs, providing holistic threat visibility and enabling each institution to benefit from network-wide insights
AI-powered risk engine	Utilizes Feedzai’s advanced machine learning algorithms for real-time detection with greater accuracy and reduced false positives compared to traditional rules-based systems
Multi-teneted architecture	Enables cost-effective deployment across multiple institutions while maintaining data privacy and allowing for institution-specific configurations and policies
Seamless integration	Connects across multiple channels including Jack Henry’s core platforms and third-party payment systems (e.g., Zelle, FedNow, and RTP)
Unified case management	Provides a single interface for both fraud and AML investigations, improving operational efficiency and enabling a more fulsome risk assessment
Vendor orchestration	Streamlines access to over 80 data providers through a single API, reducing complexity and management overhead
Configurable detection strategies	Empowers institutions to adjust detection strategies according to their specific needs through Feedzai’s multi-tenancy capabilities with automated governance and reporting

Source: Feedzai, Jack Henry, and Datos Insights

The platform's real-time capabilities are particularly crucial for modern payment environments, where split-second decisions can mean the difference between preventing and suffering significant losses. By analyzing patterns across the entire network, Jack Henry Financial Crimes Defender provides each institution with insights that would be impossible to achieve in isolation.

### Key Quantitative and Qualitative Results

The platform's unified approach to fraud and AML case management provides operational efficiency gains while improving investigative capabilities, enabling institutions to maintain oversight of financial crime risks through a single interface. This unified approach eliminates the inefficiencies and blind spots that result from managing separate fraud and AML systems. Reported benefits are as follows:

- **Enhanced detection and operational efficiency:** The platform maintains overall alert rates of less than 1% while generating meaningful alerts for SAR creation and fraud mitigation.
- **Reduced false positives:** By delivering high accuracy in threat identification, the platform minimizes false positive rates, allowing institutions to focus resources on genuine threats.
- **Democratized access:** The multi-teneted architecture makes advanced AI and machine learning capabilities accessible to FIs of all sizes, complete with network intelligence and tools that enable rapid evolution with the threat landscape.
- **Time-to-value:** The platform's design for rapid implementation and scalability allows FIs to quickly deploy new features to address evolving threats and compliance requirements.

# 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 1: 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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