

The Unified Guide to Screening.

Three pillars. **One process.**

How sanctions, PEP and adverse media screening come together in a single framework that reduces false positives, sharpens detection and scales with growth.

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Three Pillars, One Framework for Financial Crime Screening

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SECTION 1

Why a Unified Screening Approach Defines Compliance Success

Compliance is changing. With regulatory pressure increasing and evasion growing more sophisticated in a geopolitically volatile world, organizations must manage financial crime risk with **far greater precision, transparency and consistency** than before.

Yet many still run sanctions, PEP and adverse media screening as separate processes with disconnected data silos. These fragmented workflows create inefficiency, inconsistent outcomes and critical blind spots, all of which heighten exposure to regulatory scrutiny, operational risk and reputational damage.

A unified approach solves this by combining sanctions, PEP and adverse media screening and monitoring into one comprehensive, efficient process with minimal tool fragmentation. Treating the three as core pillars of a centralized framework lets compliance teams analyze risk holistically rather than interpreting isolated data points. When a sanctions alert, PEP status and negative coverage are viewed in context, they reveal patterns that would otherwise go unnoticed.

A consolidated framework also strengthens regulatory readiness. Global regulators, correspondent banks and payment partners increasingly focus on consistency, documented decisioning and strong governance. Unified workflows provide this naturally, creating a single system of record and reducing variation in how cases are handled.¹

Operationally, integrated screening accelerates onboarding, reduces manual review time and improves the customer experience. As organizations expand across jurisdictions, products and segments, a unified framework ensures risk controls scale with the business rather than becoming a barrier to growth.

Unified screening is no longer a nice-to-have. It is an essential foundation for modern AML, KYC, KYB and third-party risk programs.

WHAT THIS GUIDE COVERS

This guide brings structure, clarity and efficiency to an increasingly complex landscape. Each pillar is examined in turn: the risks it introduces, the regulatory expectations around it and the operational challenges teams face in practice.

Pillar 1 Sanctions screening Legally binding restrictions on individuals, entities, vessels, sectors and countries. Fast-moving and non-negotiable.	Pillar 2 PEP screening Politically exposed persons, their family members and close associates. Heightened exposure to bribery and corruption.	Pillar 3 Adverse media Negative coverage in structured databases and open sources. The earliest indicator of risk.
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THE THESIS

A unified, technology-driven approach turns fragmented processes into a streamlined, risk-based framework that reduces false positives, improves detection accuracy and supports scalable growth across global markets.

SECTION 2 · PILLAR ONE

Sanctions Screening

Sanctions are legally binding restrictions imposed by governments or international bodies in response to threats such as terrorism, corruption, cybercrime, human rights abuses and geopolitical aggression.²

They can target individuals, companies, vessels, aircraft, sectors or entire countries, restricting those parties from participating in global trade and financial systems.

THE MOST INFLUENTIAL ISSUING AUTHORITIES³

1 OFAC (United States)	2 United Nations Security Council
3 European Union	4 UK Office of Financial Sanctions Implementation (OFSI)

The pace of change is accelerating. More than 20,000 sanctions were added globally between 2022 and 2024.⁴ This expansion pressures organizations to maintain real-time visibility and continuous compliance. It is most acute for regulated industries such as FinTechs and banks, but it increasingly affects sectors not traditionally regulated for sanctions: SaaS providers, companies with large vendor ecosystems and certain crypto businesses whose global customer and supplier networks expose them to growing risk.

20,000+ sanctions designations added worldwide between 2022 and 2024.

Start with accurate data

Organizations must gather consistent names, dates of birth, identifiers and nationality information. High-quality data reduces false positives and improves match relevance.

Match intelligently

Screening tools compare this data against global lists using exact matching, fuzzy matching and natural language processing.⁵ These techniques catch spelling variations, transliterations and aliases, which is essential in a global context to keep false-positive rates and wasted effort down.

Manage false positives

False positives overwhelm compliance teams and bottleneck sales, delaying onboarding. Refining matching thresholds, improving data quality and using technology capable of contextual interpretation through machine learning and NLP keeps them in check.

Decide and document

When a potential match appears, analysts evaluate supporting identifiers and determine whether it is a true sanctioned party. Clear documentation demonstrates defensible decision-making to regulators and banking partners.

CASE STUDY · DATA.WORLD

How entity recognition and ML- and NLP-based name matching helped a SaaS company screen against sanctions effectively and at scale.

[Read the case study →](#)

A strong sanctions screening program is built on **accurate data, reliable technology, consistent governance and continuous monitoring.**

SECTION 3 · PILLAR TWO

PEP Screening

A politically exposed person (PEP) currently holds, or has recently held, a prominent public position. Their influence and access to public funds create heightened exposure to bribery, corruption and misuse of office.

Screening must also cover family members and close associates, who may act as proxies.

PEP CATEGORIES

1 Senior government officials	2 Members of parliament
3 Senior military and judicial figures	4 Executives of state-owned enterprises
5 Leaders of international organizations	

WHO MUST SCREEN

PEP screening is mandatory for regulated financial institutions and forms part of AML obligations across many regulated and high-risk sectors, including FinTech, payments, crypto, corporate services, real estate, gaming and insurance.

Being identified as a PEP does not imply wrongdoing. It signals the need for an enhanced understanding of risk and, where appropriate, enhanced due diligence.

Effective PEP screening requires detailed knowledge of political structures, role hierarchies and country-specific titling conventions. Data must support local-language variations, transliterations and name-order differences. Identifying relational links, especially family members and close associates, is essential for a complete risk picture.

ENHANCED DUE DILIGENCE MAY INVOLVE

- Verifying source of funds and source of wealth
- Analyzing the legitimacy of income
- Conducting deep adverse media checks
- Considering the political and corruption risk of the relevant jurisdiction
- Securing senior management approval

Recent enforcement cases have shown that ineffective PEP controls carry serious regulatory consequences, particularly for fast-growing FinTechs.⁶ PEP screening must therefore be a continuous process, not a static one.

Ongoing monitoring ensures that changes in political status, media coverage or associated risk are detected in real time. Integrated with sanctions and adverse media screening, PEP information becomes far more powerful and contextual.

WHY IT MATTERS

A PEP hit on its own is a data point. A PEP hit alongside a sanctions near-match and a cluster of adverse media is a risk pattern. Only a unified view surfaces the difference.

SECTION 4 · PILLAR THREE

Adverse Media Screening

Adverse media screening identifies negative information about individuals or organizations by reviewing structured databases and open-source media. Because coverage typically surfaces long before formal investigations or sanctions actions, **it serves as an early indicator of potential risk.**

RELEVANT ADVERSE MEDIA MAY INVOLVE

1 Corruption	2 Fraud and embezzlement	3 Money laundering
4 Organized crime	5 Terrorist financing	6 Environmental crimes
7 Regulatory breaches or warnings		

Effective adverse media screening requires high-quality sources, multilingual search and accurate interpretation of context. Not all media is equally reliable: analysts must assess the credibility of publications, verify whether allegations have been substantiated and confirm that the information relates directly to the subject being screened.

The key operational challenge is separating relevant content from noise. Technology helps by categorizing articles by risk type, filtering by date and language, and identifying correlations between individuals or entities appearing in the same investigations or reports.

Adverse media plays an increasingly critical role in KYB, supply-chain due diligence and third-party risk assessment. Combined with sanctions and PEP information, it gives organizations a far richer understanding of overall exposure.

SECTION 5

Building a Unified Framework

A unified screening framework transforms fragmented processes into a coordinated, efficient and accurate risk engine. Integrating the three pillars into one workflow **reduces duplication, streamlines reviews and improves decisioning.**

A STRONG UNIFIED FRAMEWORK INCLUDES

- One centralized screening workflow for all three pillars
- Consistent risk scoring and escalation rules
- Automated recordkeeping and audit trails
- Ongoing monitoring for every customer and partner type
- API integrations linking screening to onboarding platforms and CRMs⁵

Automation is essential to unification. Automated tools rescreen entire databases the moment a list changes, surface new PEP roles in real time and detect emerging adverse media from trusted sources. This reduces manual workload, improves operational resilience and ensures a fast response to new risk.

Unified frameworks also support clearer governance. Regulators increasingly focus on consistency, and a centralized system makes it easier to document decisions, demonstrate compliance and maintain defensible processes.

When all three pillars work together, organizations reach a level of insight and efficiency that siloed methods cannot match.

SECTION 6

Conclusion and Your Next Steps

Sanctions, PEP and adverse media screening form the foundation of an effective financial crime prevention strategy. Each identifies a distinct dimension of risk, but only a unified framework provides the visibility, efficiency and consistency today's regulatory environment demands.

Fragmented systems lead to oversight gaps and operational strain. Unified workflows create a scalable, resilient compliance foundation capable of supporting long-term growth.

YOUR NEXT STEPS

- 1 If one is in place, assess your current compliance and sanctions screening process for vulnerabilities and inefficiencies. Review onboarding workflows, monitoring processes and data quality to find where fragmentation or outdated tools create risk.
- 2 Read the **Sanctions Screening Guide** to learn how to build an effective sanctions and AML screening process from the ground up.
- 3 Explore our vendor selection resources, including the **Vendor Selection Guide and checklist builder**, to evaluate solutions capable of unified screening at scale. We also publish compliance playbooks for **FinTechs** and **SaaS companies**.

Talk to an expert

Prefer to talk it through? See how your compliance process can go from fragmented to simple, scalable and unified.

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