



Aresbank modernizes transaction monitoring for specialist corporate banking

“The future of AML is not about doing more controls. It’s about making our controls smarter.”

The challenge

Aresbank is a specialist corporate bank headquartered in Madrid, focused exclusively on B2B banking. Rather than serving retail customers, the bank facilitates international trade between Spain, Europe, and the Middle East and North Africa (MENA), providing correspondent banking, trade finance, documentary credits, and international guarantees.

This business model comes with a compliance burden that most retail-focused controls aren't built for: cross-border transactions moving through MENA trade corridors need screening against multiple, fast-changing sanctions regimes, and correspondent banking relationships of this kind draw sustained regulatory attention around sanctions evasion and trade-based money laundering.

Operating under the supervision of the Bank of Spain and Spain's AML/CFT supervisory authority, SEPBLAC, Aresbank is subject to Spain's Law 10/2010 and its implementing regulation, Royal Decree 304/2014.

Against this backdrop, the bank faced increasing expectations to maintain effective, risk-based controls capable of identifying, examining, and escalating potentially suspicious activity across complex correspondent banking and trade finance transactions. With several controls across transaction monitoring and trade finance still reliant on manual processes, Aresbank saw an opportunity to strengthen consistency and oversight while improving its ability to adapt as regulatory requirements evolved.

The bank sought a modern solution that would automate key compliance processes, enhance monitoring capabilities, and provide a scalable platform capable of supporting its specialist business model both today and into the future.

The SymphonyAI Solution

Aresbank selected SymphonyAI to modernize its financial crime compliance capabilities. The implementation will deliver transaction monitoring across both traditional banking transactions and correspondent banking activities.

This distinction matters because trade finance monitoring isn't just retail monitoring at a different scale. Where a retail system looks for unusual transaction velocity or amount, a trade finance deployment has to interpret the documents, counterparties and jurisdictions tied to each letter of credit or guarantee. Rather than adapt a retail-first system after the fact, SymphonyAI built Aresbank's deployment around detection logic native to correspondent banking and trade finance from the start.

SymphonyAI's deep financial crime expertise, established presence within the Spanish banking market, and strong reputation with financial institutions and regulators provided Aresbank with confidence that the platform could meet its regulatory obligations while supporting long-term modernization.

Delivered as a SaaS solution, the software provides the flexibility to evolve alongside changing regulations while reducing the operational burden associated with legacy compliance technology.



Aresbank's business doesn't look like a typical retail bank, and that's exactly the point. Our platform is built to support the full range of banking business models, from correspondent banking to trade finance, not just retail compliance. For Aresbank, that meant combining detection rules from both our retail and correspondent banking models into a single solution, then tuning it to reflect the bank's role as a bridge for trade between Europe and North Africa.



Our controls were supported by a combination of automation and manual processes, and over time it became increasingly important to enhance them to meet the evolving expectations of our regulators across trade finance and correspondent banking. The future of AML is not about doing more controls. It's about making our controls smarter through automation, data, and technology.



John Edison
President of
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The result

Post implementation, Aresbank will have a modern, scalable transaction monitoring platform designed specifically for the complexities of correspondent banking and trade finance.

Once fully deployed, the bank expects to:

- **Replace manual compliance controls** with automated transaction monitoring.
- **Strengthen oversight** across correspondent banking and trade finance activities.
- **Improve consistency and transparency** across financial crime operations.
- **Enhance regulatory readiness** with a modern SaaS platform.
- **Build a scalable compliance foundation** capable of supporting future business growth and regulatory change.
- **Reduce review hours** and accelerate trade finance transaction processing.

Building a future-ready compliance platform

For Aresbank, modernizing transaction monitoring is about more than implementing new technology. It represents an important step in strengthening compliance across its specialist corporate banking operations while creating a platform that can adapt to changing regulations and increasingly complex financial crime risks.

By partnering with SymphonyAI, Aresbank is investing in a future-ready compliance capability that combines intelligent transaction monitoring, proven financial crime expertise, and the scalability required to support international banking operations for years to come.

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know more?**



Visit SymphonyAI.com to see how our AI-native FinCrime platform, Symphony Risk Intelligence, can transform your compliance operating model.