



Large U.S. bank screens 100 million customers in 2.5 hours

How a leading U.S. bank scaled to 400M+ name checks while reducing risk and accelerating compliance operations

The challenge

One of the world's largest American banks was facing a growing disconnect between its risk exposure and its ability to manage it effectively. As global transaction volumes increased and sanctions regimes became more complex, the bank's legacy name screening infrastructure struggled to keep pace. This created operational bottlenecks, increased false positives, and, most critically, left the institution exposed to regulatory scrutiny and reputational risk.

The impact extended beyond compliance. Inefficient screening processes slowed customer onboarding, strained investigative teams, and eroded internal confidence in the bank's ability to scale safely. Regulators were demanding faster, more transparent controls, while customers expected seamless experiences. The bank needed to modernize - not incrementally, but decisively - to restore control over its financial crime risk posture.

SymphonyAI solution

The bank partnered with SymphonyAI to redesign its name screening capability around speed, scalability, and precision. A tailored proof of concept demonstrated how a modern, AI-enabled approach could process massive data volumes while improving detection accuracy. The solution was not positioned as a technology replacement alone, but as an operational transformation aligned to the bank's specific risk and compliance objectives.

The solution integrated seamlessly into existing workflows while enabling a step-change in performance. With the ability to screen hundreds of millions of names in real time and process large customer datasets in hours rather than days, the bank gained a platform that could scale with its global operations without compromising control.

A dedicated team worked closely with stakeholders across compliance, technology, and operations, ensuring rapid iteration and alignment. This reduced implementation friction and accelerated time to value—critical for an institution operating under regulatory pressure.

The result

The transformation delivered immediate and measurable impact for the bank. During the proof of concept alone, **100 million customer records were processed in just 2.5 hours** - demonstrating a level of scalability and performance that fundamentally changed what the bank could achieve operationally.

Today, **the platform supports screening of over 400 million names**, enabling real-time detection of sanctions risk at enterprise scale.

The bank significantly reduced operational drag associated with false positives and

manual review, allowing investigative teams to focus on higher-risk cases. Screening became faster, more accurate, and more consistent, improving both regulatory confidence and internal risk visibility.

The bank also regained agility. Faster, more reliable screening processes enabled smoother customer onboarding and reduced friction across global operations. Compliance shifted from a constraint to an enabler, supporting growth while maintaining robust risk controls.




The future

The partnership has evolved from a point solution into a broader financial crime capability. The bank has expanded into PEP and adverse media screening, enhancing its ability to detect reputational and emerging risks beyond traditional sanctions controls. This reflects a shift from reactive compliance to proactive risk intelligence.

AI-driven enhancements are now playing a central role in refining detection accuracy and automating key processes. By embedding intelligence into screening workflows, the bank is not only improving efficiency but also strengthening decision-making and auditability.

Looking ahead, the bank is positioned to build on this foundation. With a scalable, AI-enabled platform in place, it can adapt quickly to regulatory change, expand into new markets with confidence, and continue transforming compliance into a strategic advantage rather than a cost center.



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