



Metro Bank: Modernizing financial crime operations with SymphonyAI

The UK bank enhanced their entire financial crime compliance suite and saw a 20% drop in AML transaction monitoring alerts shortly after go-live

The Challenge

Metro Bank, one of the UK's first challenger banks, has built its reputation on delivering exceptional customer experience through modern, accessible, and service-led banking, all backed up by embracing the latest technology. Metro Bank's existing fincrime systems, however, first deployed nearly a decade earlier, were no longer aligned with the demands of a fast-moving digital banking landscape.

Several structural challenges drove the need for change, among them the use of a legacy platform that could no longer meet operational needs and the difficulty in introducing enhancements and improvements to current software without significant overheads.

As such, the bank needed a unified, cloud-native, future-ready platform capable of consolidating the full fincrime lifecycle, supporting dynamic customer risk assessment (CRA), and enabling continuous innovation without disruptive overhaul.

The SymphonyAI solution

Metro Bank selected SymphonyAI's platform, recognizing it as the most comprehensive and cohesive solution for its fincrime transformation while also offering the best foundation for AI-driven capabilities.

The new end-to-end financial crime prevention suite consolidated transaction monitoring, payment screening, name screening, AML investigations, Customer Risk Assessment, Legal orders, Court orders, and ongoing due diligence into one integrated SaaS ecosystem

One of Metro Bank's core objectives was to embed CRA into the same platform as monitoring and screening, allowing the bank to capture and act on internal and external triggers dynamically. The new solution introduced this capability seamlessly, which was something previously impossible with separate systems.





The SymphonyAI solution continued

Metro Bank had previously implemented machine learning models and intelligent exclusion rules outside the legacy solution. With SymphonyAI v9, these AI capabilities could now reside inside the platform, were fully aligned with model governance, and could be confidently used at scale, creating an integrated and compliant framework for modern financial crime management.

Finally, a strategic shift toward cloud-native supplier-as-a-service aligned directly with Metro Bank's IT strategy, with the new model providing evergreen upgrades, reduced internal maintenance, and a smoother pathway for future platform transitions, replacing the major, resource-intensive programme required for the migration from previous versions.

The Result

Under the new architecture, alerts are now rolled up to the customer level, reducing unnecessary duplication and producing a **measurable 20% drop in transaction monitoring alerts shortly after go-live**. Alongside this, Metro Bank's previous systems were difficult to update in an ever-changing regulated environment. The bank can now implement updates in an agile, but still controlled, manner to meet the changing demands of its monitoring and screening compliance framework.

A further upgrade is **one call customer onboarding, which replaces two separate processes, which reduces unnecessary reviews**. Alongside this, the platform includes built-in data governance, GDPR-aligned controls, and embedded model governance, significantly strengthening Metro Bank's assurance framework.

The entire deployment was successfully executed through two major tranches, which were smooth and well-coordinated.

- **Tranche 1 (payment screening):** Completed in approximately 4 hours once initiated.
- **Tranche 2 (CRA, transaction monitoring, screening, AML workflows):** Completed across a weekend within 24 hours, despite being a significantly larger and more complex deployment.

Ultimately, the move to a unified SymphonyAI environment has created a streamlined architecture that is easier to govern, scale, update, and extend. Metro Bank now operates with far greater operational efficiency and reduced internal complexity.



The future

With the SymphonyAI system now fully deployed, Metro Bank is excellently placed to enjoy further capabilities including expanding the adoption of AI-driven efficiencies through SRI Investigation and agentic workflows. Alongside this, the organization can now leverage dynamic CRA enriched by internal and external triggers, integrate additional third-party insight sources into the unified platform and continue modernizing through evergreen cloud updates rather than large-scale replacements.

As one of the first institutions using the full capabilities of SymphonyAI software, Metro Bank is well positioned as a market leader in modern financial crime prevention.



The successful deployment with SymphonyAI ensures that the bank now has a world class strategic capability to manage the banks key Financial Crime risks. The new platform is a significant upgrade to the Version 7 platform, which will enable the bank to enhance its monitoring and screening capabilities for improved effectiveness and efficiency.

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