



# Tier 1 Spanish bank creates synergies while fighting financial crime

How a leading European bank unified its compliance operations and strengthened financial crime prevention with SymphonyAI

## The Challenge

One of the leading banks in the European market, this tier 1 Spanish bank serves a customer base of more than 20 million people and operates some of the largest branch and ATM networks in the region.

As financial crime threats continued to evolve, the bank recognized that its existing compliance technology needed to keep pace. The priority was to develop consistent processes and technology across its compliance function, moving away from fragmented approaches and toward a unified operating model.

To achieve this, the bank required a solution that combined power and flexibility across analytics, investigation, and integration, while remaining adaptable to evolving regulatory requirements. It also needed to move quickly, with a deployment timeline of less than eight months including testing and implementation. Equally important was a reduction in total cost of ownership, as the bank was not simply looking for a technology upgrade, but for a more sustainable and efficient way to manage compliance at scale.

## SymphonyAI solution

SymphonyAI's strong heritage in financial crime monitoring, detection, and analytics, combined with its recognition in independent industry analyst reports, distinguished it throughout the vendor selection process. Critically, SymphonyAI demonstrated a willingness to work closely with the bank's internal teams to meet their specific requirements for customization and deployment within the agreed timeframe.

The bank invested in SymphonyAI solutions, delivered through a single integrated platform. This modular approach was designed to grow in functionality over time, allowing the bank to converge its financial crime processes incrementally while remaining compliant. The platform also encompassed AML Transaction Monitoring, Customer Screening, and KYC / CDD capabilities for specific entities within the group.

By leveraging its existing data through one unified platform, the bank was able to achieve a holistic view of its customer profiles while standardizing internal policies and procedures across compliance teams.

## The result

The move to SymphonyAI's platform delivered meaningful improvements across the bank's compliance operations. Centralized upgrades reduced the burden on IT teams, while the integrated suite of capabilities brought greater consistency to how compliance was managed across the organization. Operational costs were reduced, investigator efficiency increased, and friction for customers was consequently eliminated.

The platform's parameterization and segmentation capabilities proved particularly valuable, enabling the bank to implement and adapt compliance scenarios in a significantly more streamlined way.

As the Head of Compliance Transformation noted, the user-friendly features of SymphonyAI software contributed directly to a more accessible and efficient process.

The broader outcome was a compliance function that had not only optimized its resources and consolidated its processes, but had also reduced complexity while promoting collaboration and standardization across teams.

“ Our goal is to optimize the compliance operating model while creating business value. We've significantly enhanced the efficiency of scenario implementation and adaptation.

**Head of Transformation, Tier 1 Spanish Bank**

“ We've optimized resources, consolidated processes, and reduced complexities—all while promoting collaboration and standardization.

**Senior Compliance Manager, Tier 1 Spanish Bank**

## The future

The bank is planning to extend SymphonyAI's compliance capabilities to other legal entities within the group, further consolidating compliance practices and ensuring a consistent approach to financial crime management across the organization.

In parallel, the bank is focused on testing new AI-based technologies to reshape how financial crime is detected and prevented, with the goal of further improving the efficiency and effectiveness of the compliance function and the experience of its customers.

**Want to  
know more?**

Visit [SymphonyAI.com](https://SymphonyAI.com) to see how our AI-native FinCrime platform, Symphony Risk Intelligence, can transform your compliance operating model.