



REAL-TIME COMPLIANCE READINESS CHECKLIST

Screening Infrastructure Assessment

- Can your screening infrastructure handle 24/7/365 operations without scheduled downtime?
- How quickly are sanctions watchlist updates reflected in your screening system? (Target: 5 minutes or less)
- Is your sanctions screening system capable of returning instantaneous results? (Delays greater than 1 second should be a red flag when supporting instant payments)
- Have you stress-tested your screening infrastructure at 2x your projected peak transaction volume to ensure your system scales with periodic fluctuations and growing demand?
- Is your screening system and process directly integrated to seamlessly receive all customer and transaction data?

Data Quality and Management

- Have you identified specific data quality issues in your institution's payment messages?
- Can your system effectively screen transactions with partial or truncated counterparty data?
- Are your data repositories structured to maintain relationship context across multiple parties?
- Does your system effectively screen transliterated data or data in multiple languages?
- Have you implemented pre-screening of high-risk customers to reduce transaction-time screening burden?



Alert Handling Capabilities

- Is your compliance team staffed 24/7 to match instant payment processing times?
- What percentage of alerts can be automatically resolved without manual intervention?
- Have you established SLAs for alert resolution that align with instant payment timeframes?
- Can your system use risk-based routing to prioritize high-risk alerts for immediate attention?
- Have you automated workflows to speed up decisions on common alert patterns?

Risk-Based Controls

- Have you defined specific screening parameters for different customer risk tiers?
- Are transaction limits established for instant payments based on customer risk profiles?
- Do you apply different screening thresholds for domestic vs. cross-border instant payments?
- Have you implemented enhanced controls for high-risk corridors and jurisdictions?
- Can your system dynamically adjust screening parameters in response to emerging risk?

False Positive Management

- What is your current false positive ratio for transaction screening?
- Have you implemented AI-driven alert prioritization to focus on highest-risk matches?
- Can your system leverage historical decisioning patterns to reduce false positives?
- Have you established governance protocols for automated false positive resolution?
- Do you track and address specific causes of recurring false positives?

Cross-Border Considerations

- Can your system screen against multiple sanctions lists simultaneously?
- Have you implemented jurisdiction-specific screening rules for different payment corridors?
- Do you have processes to address sanctions list update gaps (particularly EU Journal updates)?
- Can your system handle the data format differences between FedNow and SEPA messages?
- Have you aligned your screening approach with the expectations of all relevant regulators?

Operational Resilience

- Have you implemented redundant screening paths to eliminate single points of failure?
- Is your alert investigation capacity scalable to handle unexpected transaction surges?
- Do you have documented continuity procedures for screening system outages?
- Are compliance metrics included in your instant payments performance dashboard?
- Have you conducted tabletop exercises to escalate and resolve compliance issues in instant payment scenarios?

Regulatory Documentation

- Does your system automatically document all screening decisions with timestamps?
- Can you produce comprehensive audit trails for individual transactions upon request?
- Have you documented your risk-based approach to regulators' satisfaction?
- Do you maintain records of all screening parameters, thresholds, and rule changes?
- Can you demonstrate effectiveness through regular testing and validation?

About Castellum.AI

Castellum.AI is your all-in-one solution for AML/KYC screening. We combine global risk data, a high-performance screening engine, and AI agents—all built entirely in-house. Built for banks and other financial institutions, Castellum.AI integrates seamlessly into onboarding, real-time monitoring, transaction screening, and third-party risk management workflows.

Our data covers sanctions, PEPs, adverse media, UBOs, and more. Optimized for high-volume screening environments, the screening engine offers advanced configurability and reduces unnecessary alerts by up to 94% compared to legacy providers. The AI agent assists with alert resolution, KYC closures, EDD/CDD, and additional use cases.

With a patented AI-driven data enrichment process and proprietary Jgram matching algorithm, we deliver unmatched speed, accuracy, and global risk coverage—so your teams can move faster with confidence.

Learn more at Castellum.AI

Our customers



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