





COMPANY RESEARCH PROFILE


actico

 Founded 2015
 Friedrichshafen, Germany

 www.actico.com

 info@actico.com

 Employees: 101-250

 Regions of operation:

Global RegTech company with own offices in EMEA, USA and Asia Pacific. International network of reseller and implementation partners.

KEY EMPLOYEES:



Hans Jürgen Rieder
CEO



Thomas Knöpfler
Co-Founder, GM & Chief Portfolio & Project Officer



Thomas Meyer
GM & Chief Revenue Officer

Subsectors: **Onboarding Verification (AML/KYC/CDD), Transaction Monitoring, Anti Money Laundering, Counter Terrorist Financing, PEP & Sanctions Screening, Adverse Media Screening Insider Trading & Market Manipulation Detection, FIU Reporting via goAML, AML for Insurance, Credit Risk Management**

OFFERING

ACTICO empowers companies worldwide to significantly increase their efficiency – always in line with regulatory requirements. With ACTICO Advanced Decision Automation Technology, powering scalable, AI-supported software and SaaS solutions for Regulatory Compliance and Credit Risk Management, the company creates significant added value for its customers – primarily financial service providers.

Prominent clients include Santander, ING, Maybank, and Bajaj Finserv.

PROBLEM BEING SOLVED

ACTICO addresses the challenges of outdated compliance systems in banks and financial services by offering modern, cloud-enabled compliance software. Its next-generation solution integrates AML, sanctions screening, and transaction monitoring into a unified system, with APIs for seamless connection to core banking systems. Available as a SaaS in the ACTICO Cloud or within clients' infrastructure, ACTICO's solutions enhance automation, reporting, and AI readiness, supporting financial institutions in achieving digital transformation and operational efficiency.

TECHNOLOGY

ACTICO's software solutions for compliance, credit risk, and decision management are built on its advanced ACTICO Decision Management Platform, which integrates rule-based models, AI and Agents within decision logic to support real-time decisioning.

ACTICO Modeler allows business experts to visually create and test decision models, while ACTICO Machine Learning enhances decision accuracy. The platform enables agile deployment with minimal IT dependency, and its upcoming AI-powered chatbot will assist users with platform features and insights for optimal use.

PRODUCT DESCRIPTION

ACTICO leverages advanced technologies such as Artificial Intelligence (AI), Machine Learning (ML), Generative AI (GenAI), and cloud-based solutions to provide Next Generation Compliance Solutions. Tailored for banks and insurers, ACTICO's modular suite includes Anti-Money Laundering (AML), Sanctions, PEP, Adverse Media, and Payment Screening for SEPA and Instant Payments, as well as Capital Market Compliance tools for detecting Insider Trading and Market Abuse. ACTICO also offers retail and commercial credit decision-making tools. Its Credit Decision Platform supports automated credit origination and decision processes, optimising services like risk scoring and pricing strategies. The Credit Risk Platform enhances credit risk assessment for commercial loans by automating lending processes and monitoring risks, including financial statement analysis and internal rating models. With a cloud-first approach, ACTICO's compliance tools integrate seamlessly via OpenAPI and support FIU reporting, reducing false positives and aiding compliance teams in streamlining tasks with GenAI assistance.

TRACTION/GROWTH

- **Clients** - Banca Aidea, Hamburg Commercial Bank, VW Financial Services, Santander, Swiss Life, BayernLB, apoBank, ING, KfW, LGT, VP Bank Group, Maybank, UBS Hongkong
- **Partners** - Deloitte, MSG Rethink Compliance, Bearing Point, Accenture, Xebia, Amazon Web Services (AWS), Avaloq, Salesforce, Scope Ratings