

# How ACTICO is building AI-ready compliance for a regulated world

*ACTICO has been building AI-ready compliance infrastructure for Europe's most regulated institutions for many years. Here is how the company is turning that proven foundation into a decisive advantage – just as the market needs it most.*



Shown Above: Thomas Suchy, Head of Product Management at ACTICO

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The compliance technology market is at an inflection point. The question financial institutions were asking in 2025 was no longer 'should we adopt AI?' but 'how do we adopt AI without compromising our regulatory standing or data governance?' That shift – from hesitation to implementation – is exactly where ACTICO has been positioning itself for years.

"Following up on the strategic direction we have been building for the last years, 2025 continued to confirm we are on the right path," says Thomas Suchy, Head of Product Management at ACTICO. He frames the year as one in which ACTICO answered the industry's priorities with technologies that meet the need to fulfil new regulations such as AMLA while becoming more cost efficient.

In 2026, ACTICO began rolling out a capability that makes this positioning concrete: an AML officer describes a scenario in plain language, and the platform generates a deployable, graphical rule set within minutes – without any IT involvement. The gap between regulatory intent and technical implementation closes from months to minutes.

## Three pressures that are breaking legacy compliance models

As financial crime continues to evolve, what are some of the challenges on the horizon that the industry needs to keep stock of?

Suchy says the biggest financial crime challenges in 2026 are not isolated pressures but overlapping ones that are forcing firms to rethink how resilient their compliance models really are.

"The first is what I would call the 'AI accountability gap,'" he says, pointing to a growing mismatch between banks' desire to use AI more aggressively in AML and regulators' insistence that every decision remains explainable. "The question is not whether to use AI, but whether the AI you use is auditable, transparent, and defensible in front of your supervisor." For Suchy, that tension is becoming one of the defining pressures on compliance programmes.

A second challenge is data sovereignty, which he presents as a strategic issue rather than a technical detail. "With regulations like DORA tightening operational resilience requirements, where data is processed has become a strategic question," he says. Institutions are not responding in the same way, but the direction of travel is becoming clear. "The question is now being raised at board level," he says, adding that compliance vendors supporting all deployment models are well positioned to differentiate themselves in the market.

The third is the sheer speed of change. "Financial crime itself is evolving faster than most monitoring systems can adapt," Suchy says, while regulatory obligations are also becoming more demanding, particularly in Europe. "2026 in particular will bring significant new obligations in Europe under AMLA and the EU AML package," he says, rules that institutions will need to translate into operational changes quickly.

Suchy said, "Closing both gaps — empowering compliance teams to respond to new threats and new regulations in minutes rather than months — is one of the most critical capabilities a compliance platform can offer today."

## Auditable by design, open by architecture

Suchy says ACTICO's edge lies not in a single feature, but in a combination of maturity, flexibility and speed.

First, he points to what he sees as a balance between regulatory credibility and architectural openness. "Our compliance engine has been deployed and audited at banks and insurers across Europe for many years" he says, while the platform's API-first, MCP-standard architecture means customers are not locked into a single AI approach. Instead, they get what he describes as "a stable, auditable core and the freedom to bring whatever intelligence layer they choose."

Suchy also stresses ACTICO's model-agnostic approach. "Customers can run frontier cloud LLMs or locally hosted models — we support both," he says, giving firms the flexibility to choose the setup that best fits their risk, cost and data requirements.

He added that local LLMs are increasingly compelling for regulated institutions, as sensitive data never leaves the customer's environment, inference costs are lower, and domain-specific models match outperform larger models on compliance tasks.

That same logic extends to deployment. "We give institutions complete control over where their data is processed," Suchy says, whether that means on-premise infrastructure, a certified European cloud provider or a global hyperscaler. In a market where data control has become a strategic issue, that flexibility is a major differentiator.

He also highlights the strength of ACTICO's underlying scenario engine, which he says has been independently recognised for performance, auditability and ongoing innovation. That matters because firms need to model complex AML typologies while still being able to explain outcomes clearly to auditors and supervisors.

Most distinctive, though, in the view of Suchy, is the ability to turn natural-language input into a deployable compliance scenario. "An AML officer describes a scenario in natural language, and the platform translates that description into a structured, graphical rule set ready for deployment," he says, without IT involvement or a lengthy development cycle.

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***"The gap between regulatory intent and technical implementation closes from months to minutes."***

The core of his argument is simple. ACTICO combines proven regulatory depth with architectural freedom, deployment flexibility and a much faster path from compliance intent to execution.

## Building the compliance platform for the next decade

Looking towards the future, what is next on the horizon for ACTICO? Suchy states that the company's roadmap is built around one central conviction: the future of financial crime compliance is open, intelligent, and built for highly regulated financial institutions — and those that adopt closed, proprietary systems today will pay a significant switching cost tomorrow.

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***"In 2025, we launched our natural-language-to-ruleset capability — enabling AML officers to describe a typology in plain language and have the platform generate a deployable, graphical rule set within minutes, with no IT involvement required."***

ACTICO is now extending this with Gen AI-supported test generation, proactive recommendations and self-optimizing systems, all held under strategic human oversight.

The goal, Suchy remarked, is a world where the compliance officer – not the IT department – owns the detection logic end-to-end.

Suchy concluded, "We are highly committed and have the power and determination, combined with the reliability and expertise, to deliver on this vision for the long term — not chasing every AI trend, but building a platform that highly regulated financial institutions across Europe can rely on for the next decade ●"