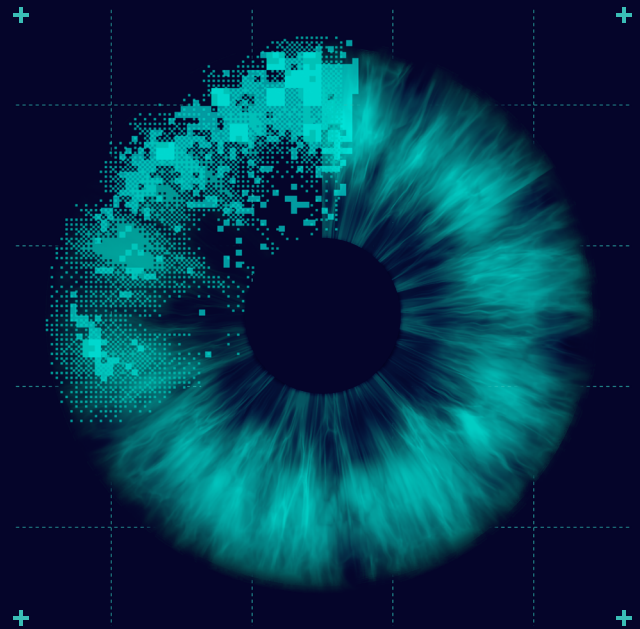


# Europe in Focus: How EMEA Fraud & AML Leaders Compare to the Global Picture

The findings below draw on the same dataset that underpins the [2026 Fraud and AML Leaders Report](#), analysed specifically for European respondents.

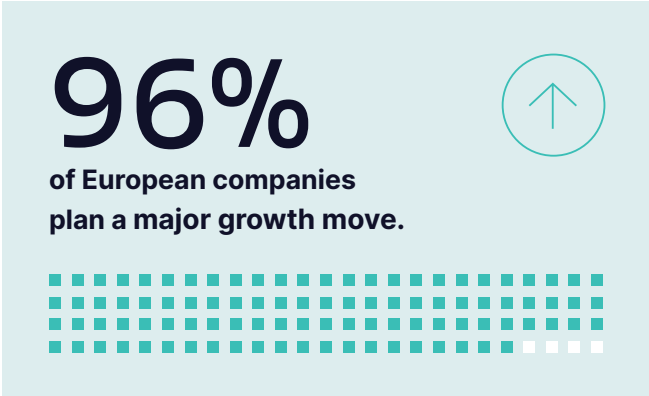


With many European leaders in the sample, the data is robust enough to reveal where European priorities, pressures and investment patterns align with the global picture and where they diverge meaningfully. Some differences are subtle. Others point to a distinctly European operating environment shaped by cross-border complexity, a maturing regulatory landscape and a measured but confident approach to AI and growth.

## Scaling Steadily, Betting on AI

European fraud and AML leaders are hiring at nearly the same rate as their global peers. Ninety-six percent plan to grow their teams in 2026, versus 97% globally, but the shape of that hiring looks different. Where global leaders skew toward aggressive expansion (17% planning 10+ hires), Europeans are concentrated in the 3-5 hiring range (42% versus 33% globally, +9pp). This is steady, deliberate scaling rather than hypergrowth.

The AI vision driving that investment is also distinctly European. Nearly half of European respondents (48%) believe AI will handle most complex investigations with humans focused on strategic oversight, eight percentage points above the global average. Europeans are not waiting to see if AI works—they are already orienting their teams around it.



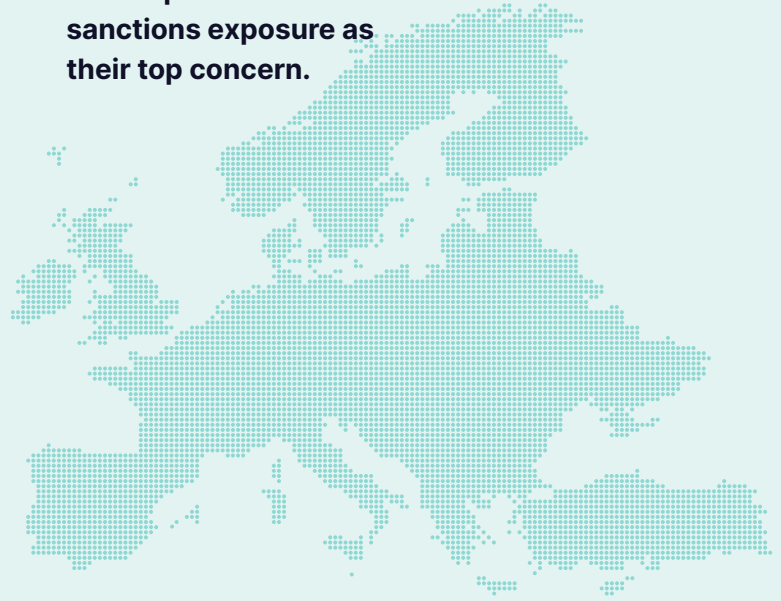
## Sanctions and Borders, Not GDPR, Are a Growing Concern

European leaders are less rattled by GDPR than outsiders might expect. Only 23% cite data privacy regulations as their biggest external AML compliance challenge compared to 33% globally (-10pp). GDPR is table stakes here. It has been absorbed into business-as-usual.

What keeps European leaders up at night is different. Sanctions exposure is climbing relative to global peers — 16% of European leaders flag it as their top concern, versus 10% globally (+7pp) — a shift that closely tracks the geopolitical pressures reshaping compliance since 2022. Increasing cross-border transactions follow closely at 15% versus 9% globally (+6pp), the natural consequence of operating across a complex multi-jurisdiction single market.

# 16%

of European leaders cite sanctions exposure as their top concern.



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## Expansion Plans, but Implementation is Slowing Teams

Growth ambitions in Europe are firmly cross-border. One in five European respondents (22%) plan to expand into a new country in 2026, compared to 17% globally (+5pp), and 42% cite entering new markets as a primary driver of their technology stack changes, versus 36% globally (+6pp).

But expansion ambitions are running into an execution problem. European organisations take longer to go live with new fraud and AML solutions than the global average. Sixty-eight percent take more than a month from vendor selection to go-live compared to 62% globally. The share taking 4-6 months is notably higher in Europe (23% versus 18% globally).

For teams trying to enter new markets quickly, a slow implementation is not just an inconvenience; it's a direct competitive and risk exposure problem. Speed-to-value is not a nice-to-have in Europe. It is the difference between capturing a market opportunity and missing it.

# 68%

take more than a month from vendor selection to go-live.

