



## NEWS from the RiskShield Cosmos

Dear Tyrone,

As the year draws to a close, the financial world is already gearing up for what comes next ... and 2026 promises to bring meaningful change: New technologies are moving from hype to real-world impact, regulations are sharpening their focus on speed and operational excellence, and AI continues to shape everyday decisions more quietly than we often realize.

In this edition, we examine the trends that will shape the coming year, how compliance teams are adapting to rising expectations, and where AI is already at work behind the scenes to ensure the safety of payments.

And because even fraud fighters deserve a moment of calm, Freddy brings a festive reminder that the right technology can lighten the load, even for Santa.

Enjoy the final edition of the year,  
Your RiskShield Team



### 7 Trends Shaping Finance in 2026

The year ahead promises shifts that go far beyond incremental updates. Biometrics are entering the mainstream, AI agents are starting to support complex decision-making, and hyper-personalized services are raising customer expectations across the board. These developments don't just change how banks operate, they directly influence how we detect, analyze, and prevent financial crime. Curious which trends will matter most? [Explore the seven that are likely to define 2026.](#)



### Compliance Today: Speed Matters More Than Ever

As alert volumes rise and financial crime becomes more sophisticated, the pressure shifts from "Do you have an AML system?" to "How efficiently can you process every red flag?" What truly matters today is the downstream process: the speed, quality, and consistency with which alerts are investigated. In a landscape where delays can mean regulatory exposure and missed risks, efficiency becomes the new benchmark. Our [recent blog](#) explores how this shift is reshaping modern AML operations and what it means for compliance teams.



### AI in Everyday Life: Decisions Made in Milliseconds

Our digital INFORM magazine examines AI through a simple lens: it's already everywhere, embedded in the small and large decisions that shape our daily lives. Payment security is just one example where AI models assess risk signals within milliseconds to decide whether a transaction should be approved or blocked. These invisible, split-second checks keep payments secure without adding friction for consumers. [Dive into the magazine here.](#)



### Christmas Calm with Freddy's Help

The festive season may be hectic, but one thing doesn't change: fraud keeps moving. The good news? Our customers can take a breath, knowing RiskShield continues working reliably in the background. Even Freddy relies on it. When Santa arrives, stressed by his overflowing naughty-and-nice lists, Freddy turns to RiskShield's decisioning power, instantly bringing order to the chaos and exposing hidden fraudsters. A gentle reminder that true holiday calm comes from knowing you're protected. [Enjoy our holiday story here.](#)

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