

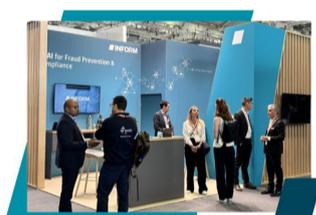
NEWS from the RiskShield Cosmos

Dear Tyrone,

As the year draws to a close, innovation in payments and compliance continues to show no signs of slowing down. From Sibos' spotlight on instant, intelligent, and interconnected finance to the suspense surrounding PSD3 and the PSR, the industry continues to evolve at pace ... and with purpose. Meanwhile, the ongoing debate around AI reminds us that technology is only as effective as the intelligence behind it.

In this edition, we unpack these themes and share where you can meet our experts next to discuss how more intelligent analytics and collaboration can make financial crime prevention more effective than ever.

Enjoy the read, and best regards,
Your RiskShield Team



Sibos 2025: Instant, Intelligent, Interconnected

Innovation was more than a buzzword at Sibos 2025, it was tangible. From AI-enhanced fraud defense and instant payments at scale to CBDCs and smarter cross-border rails, this year's discussions made one thing clear: the payments landscape is entering a new era of intelligence and interoperability. [Discover our Sibos highlights](#) and what they mean for the next generation of financial crime prevention.



PSD3: Calm Before the Regulatory Storm

Like a Hitchcock plot, suspense surrounds the new Payments Services Directive (PSD3) and the accompanying Payments Services Regulation (PSR): everyone knows what's coming, but not when. The PSD3-PSR duo promise tighter security, clearer transparency, and more unified standards across markets. Until the EU's final signature, banks and PSPs face a familiar mix of anticipation and urgency. Read [our latest blog](#) to see what the changes mean in practice, and how early readiness can turn regulation into opportunity.



What AI Really Is, and Isn't

Generative tools like ChatGPT may have captured the spotlight, but they represent only one piece of the AI puzzle. In finance, logistics, and beyond, AI optimizes processes, supports complex decisions, and strengthens resilience. Yet many still fall for persistent myths, from "AI will replace humans" to "it's all a black box." Explore our [new INFORM blog post](#) to untangle four common misconceptions and see how AI creates real business value when used intelligently.



Where to meet us next: Zurich and London Ahead

Two cities, one mission: smarter, safer instant and cross-border finance. At both the [Swiss Payment Forum](#) and the [Marcus Evans Fraud, AML and Financial Crime Conference](#) we'll show how the combination of external data and internal analytics can streamline and facilitate payment processes. The goal: to achieve compliance without compromising speed, reliability, or customer experience.

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