GLOBAL ECOMMERCE

FORTUNE 5 BRAND IMPLEMENTS NAPIER AI TRANSACTION SCREENING

PROTECTING TRANSACTIONS AGAINST SANCTIONED INDIVIDUALS VIA API

Summary

One of the world's most valuable companies as of July 2025, has redefined real-time payment screening at scale through its partnership with Napier AI. In support of the multi-trillion-dollar global footprint, Napier AI enabled the company to seamlessly screen every consumer transaction across its e-commerce platforms with accuracy – without interrupting customer experience or overloading compliance teams. The result is a fully automated, API-first compliance solution that matches the companies need for performance, precision, and growth.
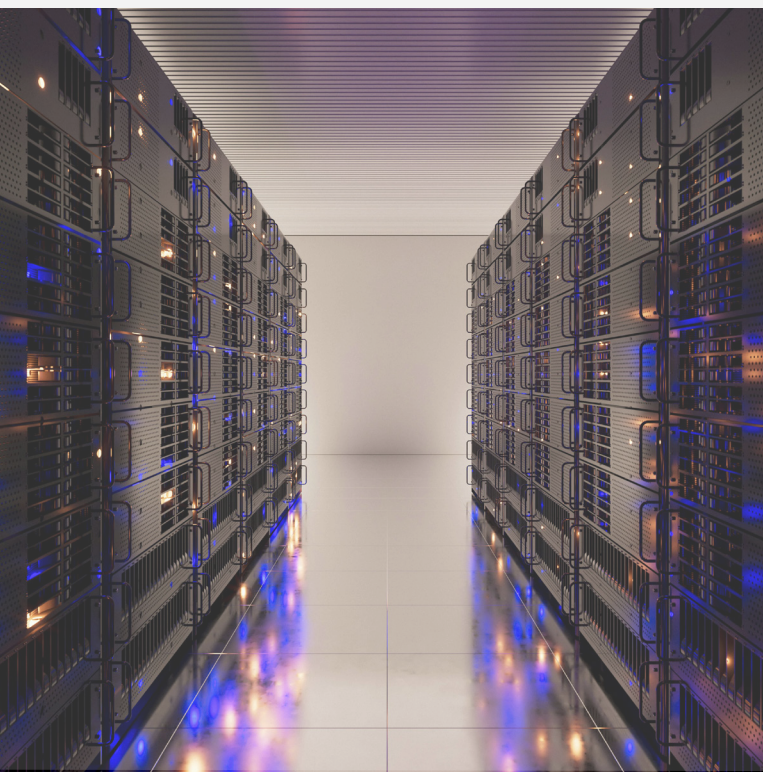
Challenge

The Fortune 5 company was expanding internationally via e-commerce, which created trade finance regulatory obligations to screen payments against global sanctions lists. The company needed to implement a solution quickly, to protect the business from multi-million-dollar fines and to capitalise on the market opportunity without disrupting the e-commerce checkout process.

The company required:

- A high-throughput screening solution for millions of customer payments.

- The flexibility to block transactions to and from specific countries, regions, and individuals from purchasing high price items.

- Ultra-accurate risk decisions aligned to the company's risk appetite.

- A headless, API-first design to slot directly into existing systems.

- Elimination of manual alert review through low false positive rates.

- Future-proof scalability to support exponential transaction growth.

Traditional transaction screening tools failed to deliver the accuracy and throughput the company demanded, especially when applied to real-time, global payments. The company needed a NextGen solution that could support its brand promise of speed and trust.

Solution

The company selected Napier AI Transaction Screening, deploying it via a headless API to fit its global e-commerce infrastructure with zero business disruption. Implementation was completed and fully performant in one week, ensuring readiness ahead of a major product launch, critical timing for a business forecasting record full-year revenue of $100+ billion USD in FY25.

Key benefits included:

→ **API-first integration** into company's e-commerce stack, with no need for case management or UI.

→ **Ultra-accurate name matching** tuned to company's specific risk tolerance, minimizing false positives.

→ **High-volume transaction screening** with fully automated red-light/green-light decisions.

→ **Zero analyst review required**, significantly reducing overhead and keeping compliance cost low.

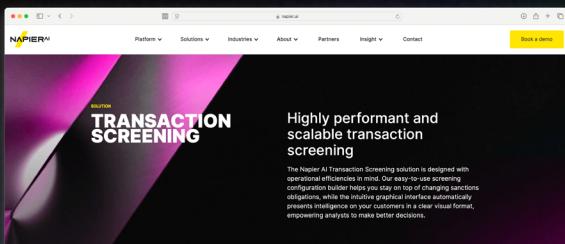→ **Scalability** to meet global customer base.

Napier AI worked closely with the customer to ensure that every payment – regardless of channel, region, or method – was screened in milliseconds, ensuring compliance at the speed of commerce.

Results

✓ **Real-time payment compliance with zero friction**
The company achieved real-time payment screening across all transactions, enhancing customer experience while ensuring global sanctions compliance.

✓ **No manual review, by design**
Thanks to advanced algorithms and tailored configuration, the company eliminated the need to hire additional financial crime analysts to review payment alerts, enabling a lean, tech-driven compliance model.

✓ **API-native scalability for global growth**
Napier AI's architecture seamlessly scaled with the global e-commerce footprint, futureproofing compliance for global product launches and payment innovations.

✓ **Confidence in every transaction**
With Napier AI, the company built a payment screening engine it could trust – enabling faster customer journeys without compromising on control or compliance integrity.

ABOUT NAPIER AI

Napier AI is a RegTech delivering anti-money laundering and financial crime compliance software to financial institutions, payments firms and wealth & asset management firms. Napier AI designs and engineers technological innovation to make a measurable difference in driving down financial crime. Trusted by over 100 institutions worldwide, the company's platform, Napier AI Continuum, is transforming compliance from a legal obligation to a competitive edge.

Learn more about Napier AI Transaction Screening

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For more information on Napier AI's award-winning AML solutions, please contact us at **info@napier.ai** or book a demo online at **www.napier.ai**

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