

Financial Crimes Compliance Services

Strengthening BSA/AML and sanctions programs in a rapidly evolving risk landscape

What this service delivers

The Financial Crimes Compliance Services of US Regulatory Consulting (USRC) helps institutions build resilient anti-money laundering (AML) programs through independent reviews, comprehensive risk assessments, targeted remediation, and governance enhancements aligned with supervisory expectations.

Challenges we solve



AML programs that haven't kept pace with product or geographic expansion



Outdated or inconsistent transaction-monitoring controls



Sanctions governance weaknesses



Findings that require fast, credible remediation



Gaps in AML testing or resource constraints

Core services

Financial Crimes Compliance (FCC)

Build resilient AML and sanctions programs capable of meeting evolving regulatory expectations and managing emerging risks.

USRC provides full-scope FCC reviews, governance assessments, and targeted remediation to help institutions maintain compliance amid rapid industry change.

Key services provided

- **Independent Bank Secrecy Act (BSA)/AML and sanctions reviews**
Examines program design, control effectiveness, and compliance with regulatory expectations through an objective, end-to-end review.
- **Outsourced or co-sourced testing**
Experienced specialists execute testing plans, support audit cycles, and help institutions maintain reliable BSA/AML testing programs.
- **Risk assessment and analysis**
USRC's methodology integrates quantitative and qualitative analysis to document inherent and residual risk, supporting a defensible, regulator-ready risk profile.
- **Program development**
USRC designs or modernizes risk-based AML programs tailored to size and complexity, including:
 - Policies and procedures
 - Training frameworks
 - Risk assessments
 - Monitoring and governance structures
- **Issue remediation and validation**
Independent expertise ensures corrective actions are credible, complete, and defensible for examiners.
- **Process assessments and targeted reviews**
Operational deep dives uncover opportunities for automation, efficiency gains, and control improvements.



Real-world use case

Use case: Modernizing a rapid-growth fintech's AML program after a rapid expansion in product lines

A fast-growing fintech expanded its payments and deposit offerings, triggering heightened AML and sanctions scrutiny from its bank partners. An internal review found gaps in risk assessments, untested monitoring controls, and undocumented governance processes.

USRC conducted a full AML and sanctions risk assessment, identifying areas where risk had outpaced existing oversight, particularly around transaction monitoring, sanctions screening, and customer risk-scoring logic. Consultants then performed a comprehensive independent BSA/AML and sanctions review, evaluating design effectiveness and identifying specific recommendations for control improvement.

USRC then developed an updated Program Development roadmap, including redesigned AML policies and procedures, and outsourced testing to validate improvements to the fintech's control environment. With USRC's support, the fintech strengthened its AML posture and reassured its partner banks.



Why institutions choose us



CAMS/CRCM/CIA-certified experts



Modern, risk-aligned methodologies



Deep governance and testing experience



Clear, defensible recommendations

[Schedule a consultation →](#)



US Regulatory Consulting

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