

**INITIATIVE** Embedded Compliance at Global Scale

**AWARD** **Model Risk Manager Award for Operational Resilience**

**EXECUTIVE SUMMARY** Zenus Bank built a real-time compliance and fraud platform to support its global embedded banking business. The bank shifted from direct-to-consumer banking to providing USD accounts, payments, and card issuance to partner institutions in more than 180 countries. To make that model work, Zenus embedded AML, KYC/KYB, sanctions, and fraud controls directly into onboarding and transaction processing, It is treating compliance as a separate back-office function. With embedded compliance in place, Zenus passed \$4B in monthly payment volume and grew to more than 1,300 partner institutions within its first year after launch.

**TIMELINE** The project took a little over a year, as Zenus pivoted from a direct-to-consumer bank to a B2B2C embedded banking infrastructure provider, with a soft launch in February 2024 and full launch in March 2025.

- KEY BENEFITS**
- 6,000+ monthly compliance investigations
  - SAR filings from 100 annually to 200+ per month
  - \$2 million in client fraud losses recovered
  - Partner onboarding went from months to under one week

**KEY VENDORS**   

**READ MORE** Visit [Celent.com](https://www.celent.com) to learn more about this initiative.