

Top 5 Global Payments Platform

The incumbent couldn't resolve the entities that mattered.

Sayari achieved an entity match rate exceeding 60%

— and closed the fraud gap.

Fortune 500 · Financial Services · KYB / AML

VERTICAL

Financial Services

CHALLENGE

KYB Automation & Fraud

PRODUCTS

Sayari Graph (API)

OUTCOME

Automation Rate Lift

THE MACRO SHIFT

Anti-money laundering obligations and Know Your Business requirements have intensified as regulators respond to fraud patterns that scaled with digital payment volumes. FinCEN's beneficial ownership rule, FATF guidance updates, and real-time payment infrastructure all require entity resolution capabilities that legacy KYB platforms — built for a lower-volume, lower-velocity era — are structurally unable to provide. Organizations processing millions of merchant onboarding events annually face a fundamental choice: automate at higher fidelity or accept the manual review cost and fraud exposure that comes with lower. Headcount-driven compliance programs cannot scale with merchant volume — the economic imperative is automation, and automation requires beneficial ownership resolution.

THE CHALLENGE — WHY THE OLD PLAYBOOK FAILED

- **Automation ceiling:** The incumbent KYB solution was resolving far fewer of merchant onboarding verifications. The remaining 70% required manual analyst review — creating a throughput bottleneck that scaled directly with merchant volume.
- **Fraud architecture:** Fraudulent merchant structures use layered beneficial ownership to evade detection. The incumbent solution matched on registered entity names — it did not trace ownership chains to identify the shell company structures used by bad actors.
- **Beneficial ownership blind spot:** FinCEN's beneficial ownership rule requires documented verification of the humans behind the entity. Name-matching against a registered business does not satisfy that standard — ownership tracing does.
- **BSA examiner exposure:** When a false negative results in a fraud event, regulators ask for the basis of the original approval decision. An automated "approved" flag without traceable ownership evidence creates material BSA examiner exposure.

BUYING COMMITTEE PRIORITIES

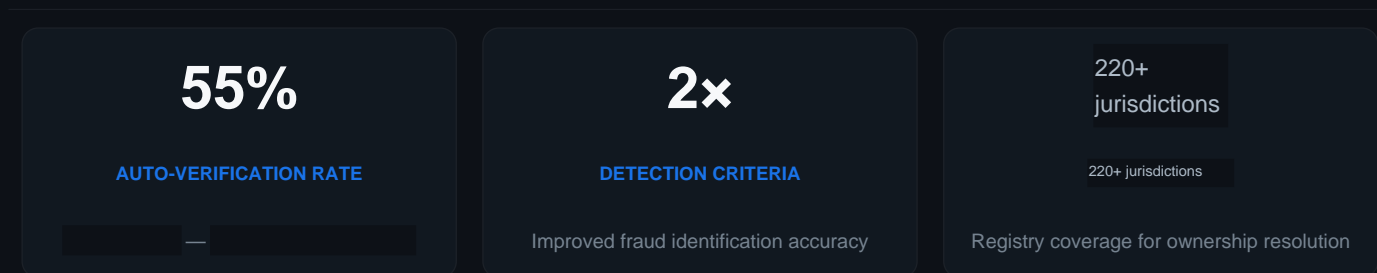
STAKEHOLDER	WHAT THEY NEEDED TO SEE
Chief Compliance Officer	A KYB automation rate above 50% with beneficial ownership tracing embedded — satisfying both FinCEN beneficial ownership rule requirements and AML program expectations.
General Counsel	BSA/AML defensibility for every automated approval: traceable beneficial ownership evidence that holds up under FinCEN examiner scrutiny, not algorithmic scores.
Chief Risk Officer	False negative reduction: identification of layered shell company structures used by fraudulent merchants before they enter the payments network.
Head of Product / Engineering	API-native integration into the existing merchant onboarding pipeline — no new analyst workflows, no dashboard context-switching, no process disruption.

THE SOLUTION

Sayari Graph — deployed via API — gave the compliance team access to the same corporate registry and beneficial ownership data used by government investigators to trace shell companies and fraudulent entity structures. Where the incumbent solution matched on registered name alone, Sayari resolved entity identity through ownership chains — verifying that the business applying for a merchant account was what it claimed to be, and that its beneficial owners did not appear in adverse media, sanctions records, or prior fraud indicators. Sayari achieved an entity match rate exceeding 60% , with a 2x improvement in detection criteria accuracy — without adding analyst headcount.

- **Beneficial ownership at API speed:** Sayari Graph resolves ownership chains in real time, tracing the shell company structures used by fraudulent merchants before they enter the network.
- **Deterministic entity resolution:** Unlike probabilistic matching, Sayari's resolution is deterministic — triangulated across corporate registries in multiple jurisdictions, not scored similarity. This is what lifts automation rates without lifting false positives.
- **Primary-source provenance:** Every beneficial owner trace links back to the government registry filing — the evidentiary standard required by FinCEN and BSA examiners.

MEASURABLE IMPACT



BUILDING FOR THE FUTURE

With beneficial ownership resolution embedded in the merchant onboarding pipeline, the organization is structurally prepared for FinCEN's beneficial ownership reporting rule updates, the expected expansion of real-time payment fraud enforcement, and the growing pressure on payments platforms to demonstrate AML program adequacy to regulators. Because the architecture is API-first, as Sayari's entity coverage expands — adding jurisdictions, entity types, and adverse media sources — the automated verification rate improves automatically, without platform changes or re-procurement.

LESSONS FOR INDUSTRY PEERS

- **KYB automation rates above 50% require beneficial ownership resolution, not name matching:** Fraudulent merchant structures use layered ownership to evade detection. The only way to catch them systematically is to trace ownership chains deterministically — from the applying entity back through every beneficial owner — using primary-source registry data, not probabilistic name similarity.
- **Legacy KYB platforms are architected for a different risk environment:** Solutions built for lower-volume, lower-velocity eras match on names and registered identifiers. They were not designed for the beneficial ownership tracing requirements of FinCEN's current rule or the shell company sophistication of modern payment fraud. Organizations that continue using them accept a structural fraud exposure ceiling.
- **API-native KYB is a multiplier, not just a feature:** When KYB intelligence lives inside the onboarding pipeline — rather than in a separate analyst review workflow — automation rates compound as entity coverage expands. Programs that require analyst context-switching for every non-obvious entity cannot scale with merchant volume.

.sayari Expert AI for Economic Security

Sayari provides a commercial intelligence platform that maps global corporate ownership, supply chain relationships, and financial networks — empowering organizations to identify hidden risks through **10B+ primary-source records** across **220+ jurisdictions**. Trusted by 15+ U.S. government agencies and leading Fortune 500 enterprises worldwide.