



RIPJAR RESEARCH 2026

The State of **Adverse Media Screening**

Revealing the
intent-capability
gap

in Financial
Services

Table of Contents

A four-market study of how UK, US, French and German financial institutions screen, and the importance of adverse media screening in risk management.

Executive Summary	03
The state of play	07
How firms are screening today	11
The unified platform consensus	14
Investment is coming	17
Closing the gap	20
Conclusion	22
5 tips for building adverse media screening	23
Frequently asked questions	24
About Ripjar	26

Executive Summary

Adverse media screening has rapidly become one of the highest-stakes disciplines in financial crime compliance. **93% of financial services leaders now rate it as critical or very important to their risk frameworks, and 90% plan to increase investment over the next 12 months.**

For executives at financial institutions, the key question today is no longer whether adverse media matters, it's whether their current approach can keep pace with the speed and scale at which reputational and regulatory risk now travels.

The cost of standing still is not theoretical. Financial institutions have paid more than \$69 billion in AML enforcement actions globally since the 2007 financial crisis. In 2024 alone, penalties against banks worldwide jumped 522% year-on-year to \$3.65 billion. The pattern across the largest recent cases is the same: adverse signals existed, in the open, for years before enforcement landed. What was missing was not the data but the ability to surface it continuously and act on it in time.

522% increase to worldwide penalties against banks in 2024 alone.

Our research, conducted across 400 senior decision-makers in the UK, US, France and Germany, reveals that the most dangerous adverse media failures are caused not by a lack of data but by periodic review models in a world that moves continuously, at high speed. 58% still rely on manual internet searches. More than a quarter are not yet screening continuously. We call this the **intent-capability gap**: the distance between what compliance leaders know adverse media screening should be, and what their current tooling actually delivers. In an enforcement environment where individual penalties run into the billions, it is both reputationally and commercially vital that financial institutions close this gap.

Doing so is a question of both technology and mindset. To fully address the rising importance of adverse media screening, financial institutions must shift in approach: from periodic check to continuous intelligence discipline, from fragmented vendor stack to unified platform and from reactive alerting to proactive risk visibility.

We commissioned this report to take the pulse of an industry on the frontlines of global risk management, enabling leaders at financial institutions to see how the landscape is shifting, where challenges are most acute, and areas of opportunity.

This report sets out where the intent-capability gap is widest, why it persists, and the framework financial institutions need to close it.

The direction of travel is clear: institutions that close this gap will move from periodic, fragmented checks to intelligence-led screening; continuous, unified, and AI-native by design.

"It is great to hear the market is now appreciating the importance of adverse media screening.

The question now is how robust is it and how well machine learning and artificial intelligence is deployed to deliver the same gains being seen elsewhere."



Matt Mills
CEO, Ripjar

Notable findings

93%

rate adverse media screening as critical or very important to their risk framework

96%

say a unified platform combining sanctions, PEPs, watchlists and adverse media would be critical or very valuable for regulatory compliance

90%

plan to increase investment in adverse media screening in the next twelve months

58%

still use manual internet searches as part of their adverse media process

Methodology

Research conducted by Vitreous World on behalf of Ripjar. 400 financial services decision-makers surveyed across the UK, US, France and Germany (n=100 per market). All respondents at C-suite or Director level with responsibility for, or significant decision-making authority over, customer screening, AML or financial crime activities. Fieldwork April 2026. Vitreous World is a member of the Market Research Society and follows the MRS Code of Conduct.

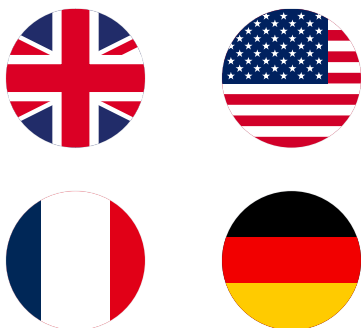
SAMPLE SIZE

400

RESPONDENT LEVEL

C-suite &
Director

COUNTRIES SURVEYED



FIELDWORK

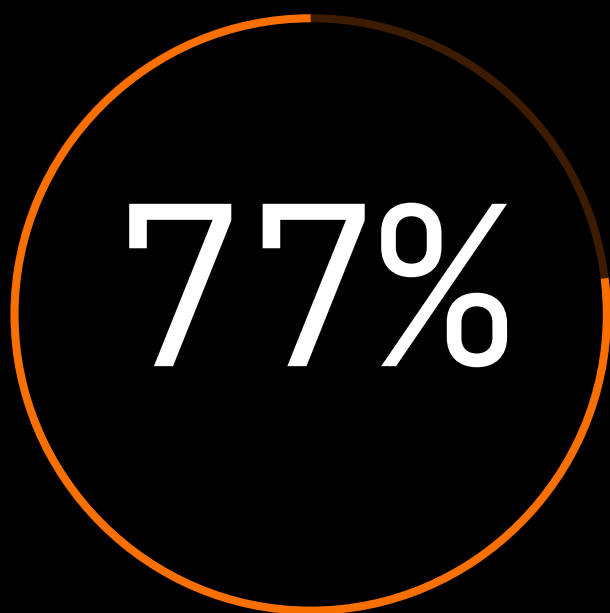
April 2026

The state of play

Adverse media screening has reached critical status

Adverse media screening is the process of checking customers and counterparties against global news and media sources to identify allegations of financial crime, fraud, corruption or other risk. It is a core component of AML customer due diligence and ongoing monitoring programmes.

Our research reveals the extent to which this activity has become essential to risk management for financial institutions. The vast majority recognise its importance to their risk frameworks, with 77% already conducting adverse media screening. For comparison, 82% conduct PEP screening and 79% screen for sanctions, showing that adverse media screening is now part of the same operational core as the regulated essentials.



of financial institutions
now conduct adverse media
screening

Market data reveals gaps in importance

Globally, there is broad agreement about the importance of adverse media screening, with more than 90% of respondents in all four markets calling it either critical or very important.

UK 90% — Critical/ Very important

48% Critical

42% Very important

US 92% — Critical/ Very important

53% Critical

39% Very important

France 92% — Critical/ Very important

58% Critical

37% Very important

Germany 93% — Critical/ Very important

68% Critical

25%
Very important

There are, however, some regional variations in the intensity of these views.

68% of German respondents call adverse media screening critically important, which is the highest score of any market. France follows at 58%, the US at 53%, and the UK at 48%.

These differences track the prescriptiveness of domestic regulatory environments. Continental European supervisors, particularly BaFin and the AMF, have historically taken a more directive approach to AML expectations than their UK and US counterparts; BaFin's 2024 guidance now explicitly requires media analyses as part of risk assessment, and French regulators expect the same alongside sanctions and PEP screening. As adverse media moves from guidance to regulatory requirement, those markets are feeling the shift first, but this is also relevant for global UK and US institutions operating in these markets.

KEY INSIGHTS

With 93% of the market treating adverse media screening as critical or very important, the question for any individual firm is less one of business case, and more how to justify the absence of meaningful coverage. Boards, auditors and supervisors all now use peer practice as a benchmark, so a programme that lags peer norms is a programme that is increasingly difficult to defend.

93% Rate adverse
media screening critical



60%

70%

80%

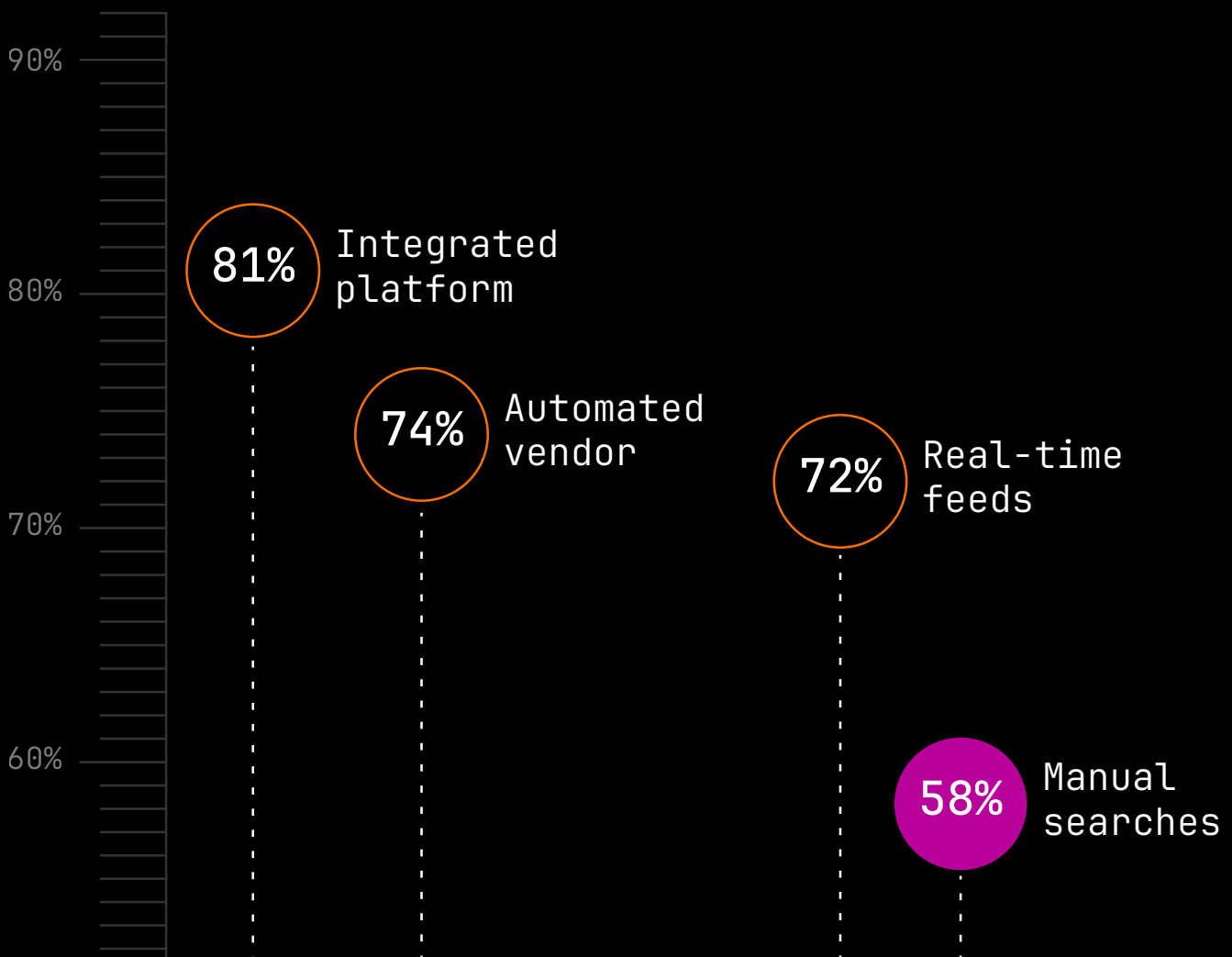
90%

How firms are screening today

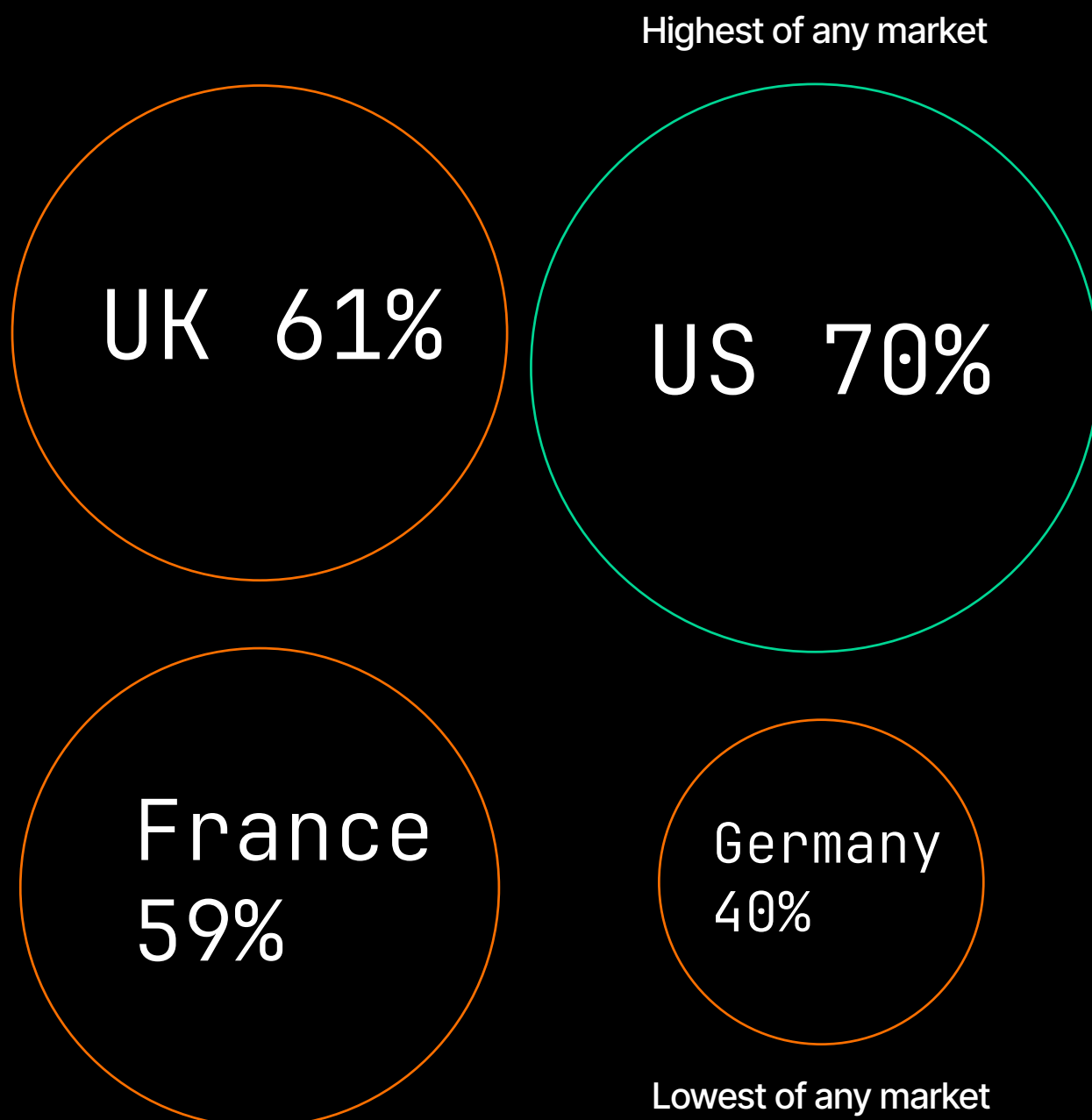
Method by method

Up to now, there hasn't been a one-size-fits-all approach to adverse media screening, and this is reflected in the survey responses. Among firms conducting adverse media screening, 81% use an integrated screening platform combining watchlists and adverse media. 74% use an automated adverse media vendor solution. 72% draw on real-time media feeds. **58% still use manual internet searches as part of their process.**

Three of those numbers describe a market that has automated. The fourth, manual search at 58%, shows where automation has stopped short, and this is an issue that financial institutions must address. At scale, manual search cannot deliver the coverage depth, multilingual reach or diagnostic trail that modern regulatory frameworks expect. Additionally, it cannot address the need for continuous monitoring, nor can it deduplicate noisy hits, and rarely surfaces articles that have been removed, suppressed or buried in search rankings, leaving real risk signals undetected.



Manual search by market



The US figure here is the most counter-intuitive in the dataset: the market that has imposed the largest AML enforcement actions on record also reports the heaviest reliance on manual searches.

Three factors likely combine to produce it. US BSA/AML guidance is deliberately method-agnostic - the [FFIEC Examination Manual](#) states that "examiners should not advocate a particular method or format" - giving firms wider latitude to keep manual review in the workflow than directive European regimes allow. The US

screening vendor market is also more fragmented, with multi-vendor stacks at large institutions creating coverage gaps that analysts fill manually. US compliance functions tend to be larger, so retaining manual review as an additional assurance layer is affordable in a way it is not elsewhere. None of this makes 70% benign: each explains why the figure exists, not why it should persist. Germany's 40% is closer to what an automated, regulator-aligned model produces at scale, and a useful benchmark for where US programmes are likely to need to reach.

Frequency: most firms screen, but few at the speed risk demands

More than a quarter of firms (28%) do not yet operate continuous, real-time monitoring. In a market where reputational damage compounds in hours, that is the single most consequential capability gap in this research. The corollary numbers (73% periodic, 59% event-triggered, 53% onboarding-only) only matter in light of it: alongside continuous monitoring, periodic review is a sound check on the system; without it, the same cadence is a window of exposure between cycles, and that window is where adverse media risk crystallises.

The UK is the most responsive market: 75% use event-triggered screening, the highest of any country. Germany sits at 38%, the lowest. In today's market, reputational damage occurs as quickly as it takes to share a news article, so the gap between scheduled cycles and dynamic monitoring can decide whether a firm catches a story or has to respond to it after the fact.

KEY INSIGHTS

The intent-capability gap is most exposed at the operating-model layer, but that is also where it is easiest to close. Migrating manual search into an automated escalation path, and moving from scheduled review to continuous monitoring, are the two highest-leverage capability changes available to any risk team right now. Both deliver coverage and diagnostic benefits before any wider platform decision needs to be made.

The unified platform consensus

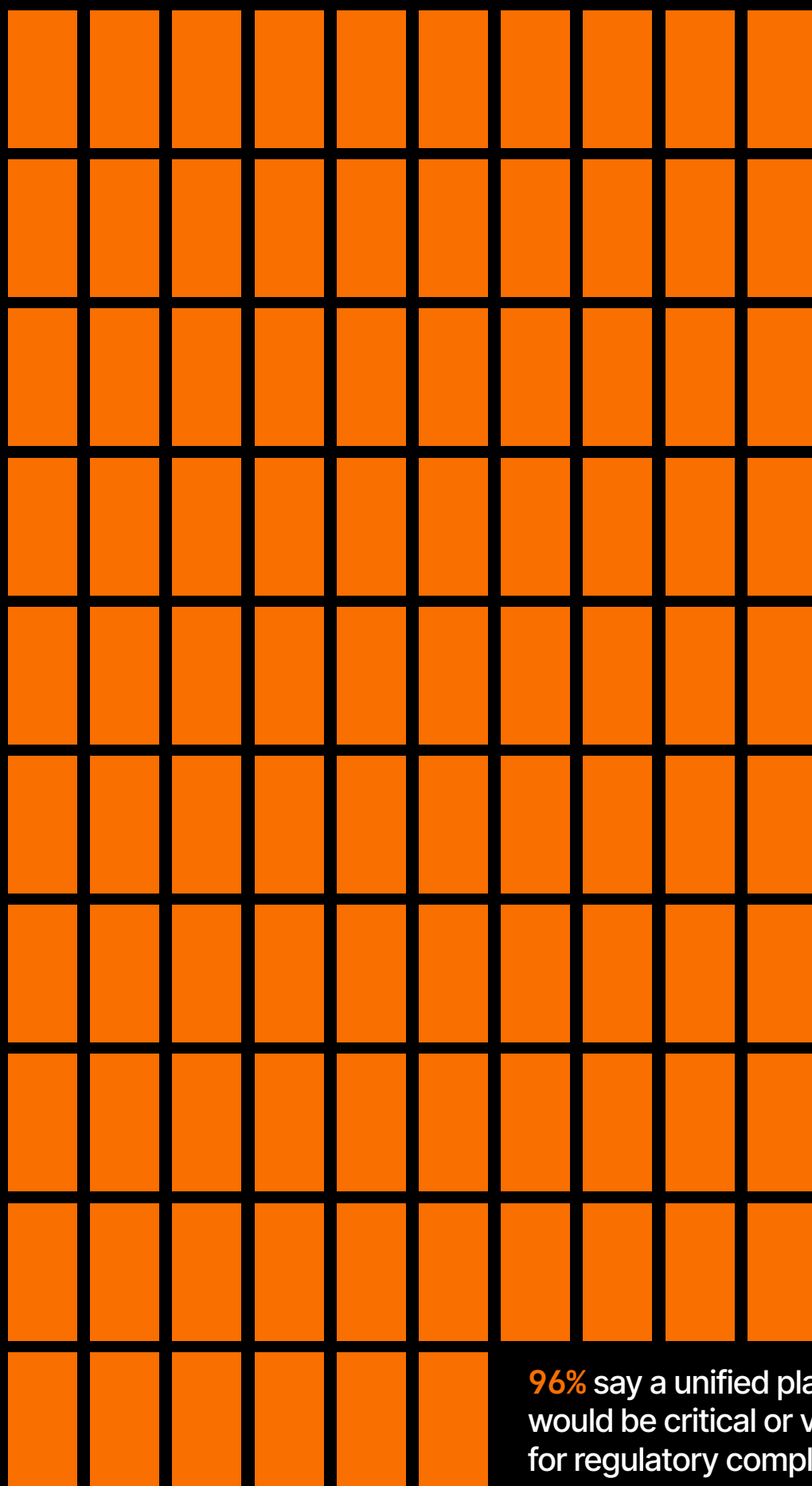
Near-universal demand for one view of risk

Asked how valuable a fully unified screening platform (sanctions, PEPs, watchlists and adverse media in one place) would be to their regulatory compliance function, **96% of respondents called it critical or very valuable.**

Viewed through the lens of reputational risk management rather than regulatory compliance, the same question returns 88%. These responses show that the market is expressing a clear consensus on the importance of unified risk views.

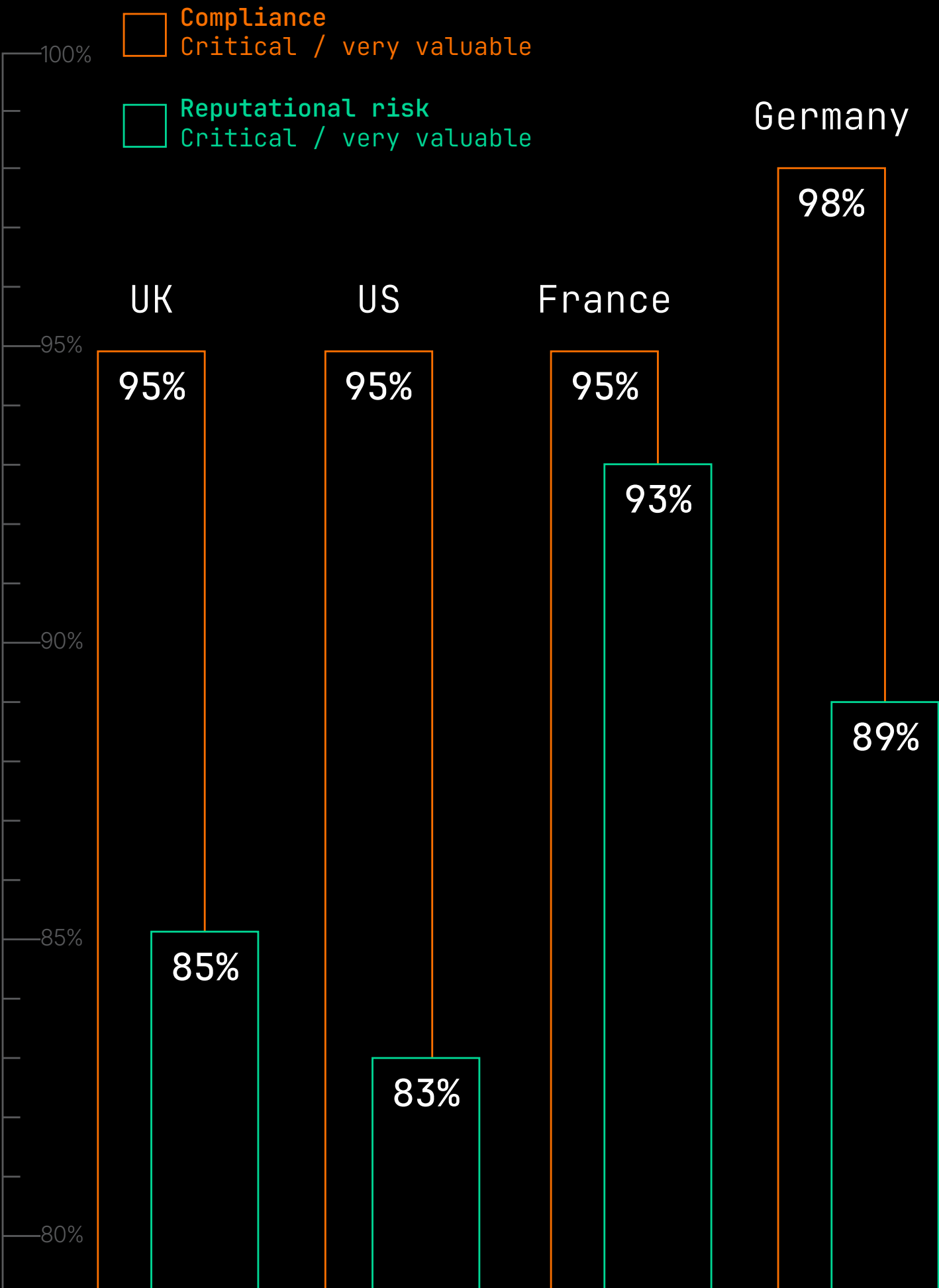
KEY INSIGHTS

Any new screening investment should now be evaluated against whether it delivers a consolidated view of sanctions, PEPs, watchlists and adverse media. With 96% of the market having reached the same conclusion, point solutions are increasingly hard to defend at budget approval and increasingly disruptive to integrate later. The default question for any RFP is whether the platform unifies, not just whether it screens.



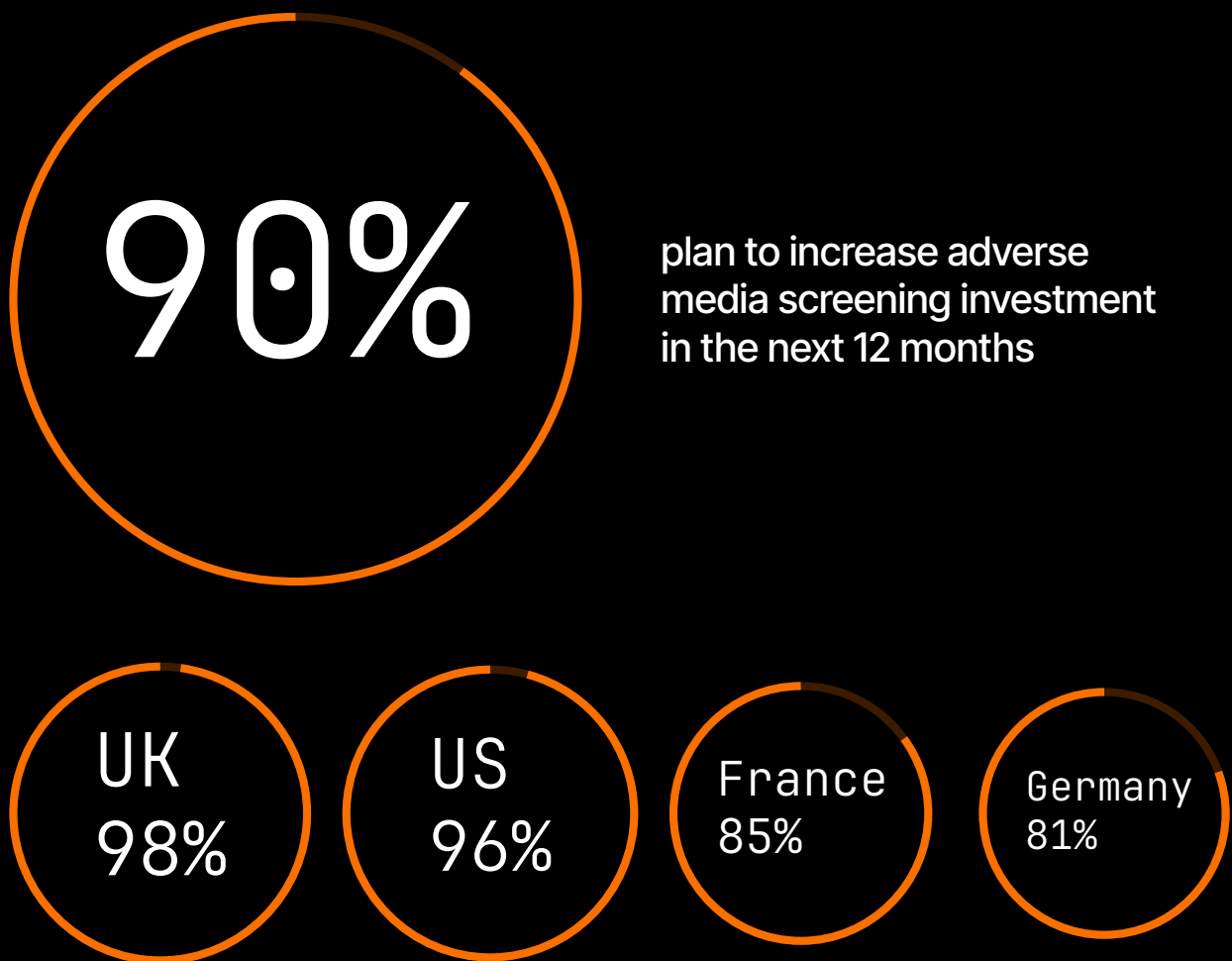
96% say a unified platform
would be critical or very valuable
for regulatory compliance

Compliance and reputational risk value, by market



Investment is coming

90% of firms surveyed plan to increase adverse media screening investment in the next twelve months. The UK and US are the highest, at 98% and 96%. France (85%) and Germany (81%) follow.



The four forces driving adverse media screening investment

Strategic AI adoption

79%

Firms are investing in AI-native screening to manage volume and reduce false positives, but the AI that delivers in regulated workflows is specialised, explainable and built for model governance, not the general-purpose foundation models that dominate the wider AI conversation. **Germany leads at 86%.**

Regulatory focus

77%

AML frameworks across all four markets are tightening, with adverse media increasingly written into regulatory expectations. **Germany leads at 83%.**

Reputational risk

74%

Reputational damage moves faster than any periodic cycle can track, with the **UK and US leading at 77%**

Cost reduction and efficiency

74%

Automation reduces the per-unit cost of compliance and frees analysts to focus on genuine risk. **Germany leads at 89%.**

The secondary drivers connect the dots

Beneath the four headline forces, there are specific secondary drivers which reveal how interconnected these challenges are.

44% are investing in adverse media specifically to integrate it with broader KYC and onboarding processes, and 43% to respond to geopolitical risk and sanctions evasion threats, just behind technology modernisation (48%) and AML framework strengthening (46%).

Read together, these numbers show firms increasingly view sanctions, PEPs, KYC and adverse media as a single risk surface, and the investment they are making in adverse media is, in practice, an investment in joining those data domains up. The KYC signal in particular tells you that adverse media is moving upstream into onboarding decisions; the geopolitical signal tells you it is being used to support work that sanctions lists alone cannot.

KEY INSIGHTS

With four structural drivers - regulation, reputation, AI and efficiency - all pointing the same way, internal funding cases for adverse media investment are easier to win in the next twelve months than at almost any point in the previous decade. Programmes that secure investment in this window will compound advantage as conditions normalise.

Closing the gap

From intent to capability

Four specific gaps surface repeatedly in this research, and each one is closable with the right combination of tooling and operational alignment.

The manual-search gap

58% of firms still rely on manual searches. The gap persists because automated coverage has historically had blind spots, such as non-English-language sources, regional press, suppressed or removed articles, that analysts learned to fill manually. Closing it requires automated coverage breadth that earns analyst trust, so manual review can move from default first-pass into a documented escalation path.

The frequency gap

28% of firms do not yet operate continuous, real-time monitoring. The gap persists because most legacy screening platforms were built around batch processing and review cycles, not event streams, so continuous monitoring is not a setting to be enabled but an architectural shift. Closing it is the highest-leverage capability change a compliance function can make today, and the one most dependent on platform choice.

28%

of firms do not yet
operate continuous,
real-time monitoring.

The fragmentation gap

96% want a unified platform. Most do not have one. The gap persists because each domain, sanctions, PEPs, watchlists, adverse media, was procured separately, at different times, under different contracts, and replacing four working tools with one feels riskier than living with the reconciliation overhead they create. Closing it requires a deliberate consolidation cycle treated as risk reduction, not just another procurement decision.

The AI-readiness gap

79% cite AI as an investment driver, but asked about deployment in screening operations more broadly, only 28% report AI as fully deployed; 44% are partially deployed and 22% are still piloting. That is a 51-point gap between investment intent and operational reality, and it is consistent across markets. The gap persists because AI in screening depends on data, platform and governance foundations that most firms have not yet consolidated. Closing it means treating AI not as a feature to procure but as a capability that the underlying platform either supports or does not.



There is a 51-point gap between investment intent and operational reality

Conclusion

Across four markets and a wide range of institutional types, the industry has reached a settled view of what good adverse media screening should be. 93% call it critical or very important. 96% want it unified with sanctions, PEPs and watchlists. 90% are putting more money behind it in the next twelve months.

The gap between that view and the current operating reality is where the opportunity is for financial institutions in the next 12 months. With manual searches still featuring in 58% of programmes, and continuous monitoring at 72%, the unified platform that 96% want is, for most respondents, still an aspiration rather than a realised deployment.

Adverse media screening is clearly a priority focus for leaders in the sector; the question is whether their current tooling can deliver on that decision. Based on this research, for many firms, the answer is: not yet.

Those that move to close the intent-capability gap will qualitatively change their risk management for the better, moving from periodic, fragmented checks to intelligence-led screening: continuous, unified, and AI-native by design. The result is teams that spot risk earlier, maintain a resilient compliance posture as regulations evolve and absorb AI capability into screening rather than be disrupted by it.

The technology for this is available. The investment intent is present. What remains now is the decision to act.

"96% of the market agrees a unified screening platform is critical or very valuable. The strategic decision now is one of timing and partner choice."

Ripjar Research, 2026

5 tips for building adverse media screening into a modern risk framework

- 01 Assess your coverage and move beyond manual search.** Map where any areas of manual review exist in your process - both first-pass search and alert review - and migrate it onto an automated, entity-resolved platform. AI should be doing the volume work: first-pass coverage, low-risk alert triage and auto-closing the noise. Reserve human review for genuine escalation.
- 02 Make screening continuous, not periodic.** Move adverse media to real-time refresh, with event-triggered alerts that prompt review the moment a customer's risk profile changes.
- 03 Unify adverse media with sanctions, PEPs and watchlists.** Bring all four data domains into a single, entity-resolved profile. This will consolidate diagnostic trails and reduce false positives, because risk can be viewed holistically, and the same lookalikes are not investigated across separate workflows.
- 04 Build for explainable AI from day one.** AI in compliance has to be auditable, so choose tools that show their working through entity-extraction logic, source references, confidence scoring and decision history. No single model excels at every task: the best model for entity extraction may not be the best for name matching or investigation enrichment, so look for platforms that orchestrate purpose-built models rather than relying on one generalist engine.
- 05 Treat reputation as a first-line risk, not a downstream consequence.** Reputational damage now precedes regulatory action rather than following it. Position adverse media as a signal source on equal footing with sanctions and PEPs, fund it accordingly, and ensure escalation routes can act on media signals in hours rather than weeks.

Frequently asked questions

What is adverse media screening?

Adverse media screening is the process of checking customers and counterparties against global news and media sources to identify allegations of financial crime, fraud, corruption or other risk. It is a core component of AML customer due diligence and ongoing monitoring programmes, sitting alongside sanctions, PEP and watchlist screening as one of the four pillars of a modern risk screening programme.

What is the intent-capability gap in adverse media screening?

The intent-capability gap describes the distance between what compliance leaders know adverse media screening should be, and what their current tooling actually delivers. This research finds that 93% of financial services leaders rate adverse media screening as critical or very important, yet 58% still rely on manual internet searches and more than a quarter have not yet implemented continuous, real-time monitoring. The gap is widest at the operating-model layer: the tools and processes used do not match the level of importance assigned to the discipline.

How many financial institutions still rely on manual internet searches for adverse media screening?

58% of financial institutions conducting adverse media screening still use manual internet searches as part of their process, according to this research. The figure is highest in the US at 70% and lowest in Germany at 40%. Manual search cannot deliver the coverage depth, multilingual reach or diagnostic trail that modern regulatory frameworks require, and is unable to support continuous monitoring.

What percentage of financial institutions plan to increase adverse media screening investment?

90% of financial institutions surveyed plan to increase investment in adverse media screening over the next 12 months. Investment intent is highest in the UK (98%) and US (96%), with France (85%) and Germany (81%) following. The four primary drivers are strategic AI adoption (79%), regulatory focus (77%), reputational risk management (74%) and cost reduction and efficiency (74%).

Why do 96% of firms want a unified screening platform?

96% of respondents said a unified platform combining sanctions, PEPs, watchlists and adverse media in a single view would be critical or very valuable for regulatory compliance. The primary reasons are operational: separate procurement of each data domain has created fragmented stacks with inconsistent diagnostic trails, duplicated alert volumes and reconciliation overhead that a unified, entity-resolved platform eliminates.

Is your adverse media screening keeping pace?

If the findings in this report describe gaps you recognise in your own programme, the next step is a Screening Diagnostic. A complimentary, no-obligation review of your current adverse media coverage, frequency and integration posture, benchmarked against the market data presented in this report.

Book a screening diagnostic.

A complimentary, no-obligation review of your current adverse media coverage.

ripjar.com/adverse-media-screening/

Request a full product demo.

ripjar.com/demo

Stay up to date on the world of Smarter Screening

→ [Follow Ripjar on LinkedIn](#)

Most screening platforms generate risk alerts.

Only Ripjar generates risk intelligence.

Ripjar is a financial crime compliance technology company that unifies sanctions, PEPs, watchlists and adverse media into a single, intelligent view of risk. We pioneered intelligence-led screening and provide enterprise AML screening, adverse media monitoring and threat investigation software for Tier 1 banks, global corporates and regulators worldwide, with 300+ customer deployments globally — including 6 of the 29 Global Systemically Important Banks (G-SIBs).

The Ripjar platform brings sanctions, PEPs, watchlists and adverse media into a single, intelligent view of risk: continuously updated, entity-resolved and diagnostic-ready from day one. The platform is powered by ULTRA, Ripjar's proprietary Risk Intelligence Engine, which delivers entity resolution, multilingual name matching across four hundred languages, and specialised, explainable AI built for the demands of financial crime compliance.

Ripjar is recognised as a Category Leader in the Chartis RiskTech Quadrant for both Name and Transaction Screening Solutions and Adverse Media Monitoring Solutions, 2025.

300+

Global deployments at
Tier 1 banks, corporates
and regulators

400

Multilingual name matching
powered by ULTRA



RIPJAR