



2025/ Case Study

# How DiPocket onboarded ComplyRadar to Streamline and Automate Transaction Monitoring



Contact

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# ABOUT

## DiPocket

DiPocket, a licensed electronic money institution in both the European Economic Area and the UK, has built a strong reputation for delivering embedded finance and BaaS solutions tailored to client needs. Operating in a tightly regulated industry, the company treats compliance with Anti-Money Laundering (AML) and Transaction Monitoring (TM) standards as central to its mission. With Mastercard and Visa memberships and a robust technology platform, DiPocket offers holistic turnkey services including but not confined to card issuing, payment account issuing, BIN sponsorship, money movements, and open banking all underpinned by strict regulatory adherence to protect its operations and reputation.

However, while DiPocket's compliance processes were effective, they relied heavily on manual effort and significant resources, which limited the company's ability to scale efficiently. Recognising compliance as not just a regulatory obligation but an opportunity for innovation, the company strategically embraced automation. By adopting ComplyRadar, an advanced AML and Transaction Monitoring system, DiPocket modernised their compliance infrastructure, significantly improving efficiency, reducing risk, and allowing teams to refocus on strategic growth. This transformation served as a model for financial services firms seeking to navigate complex compliance demands while driving operational excellence.

**Customer** - DiPocket Group

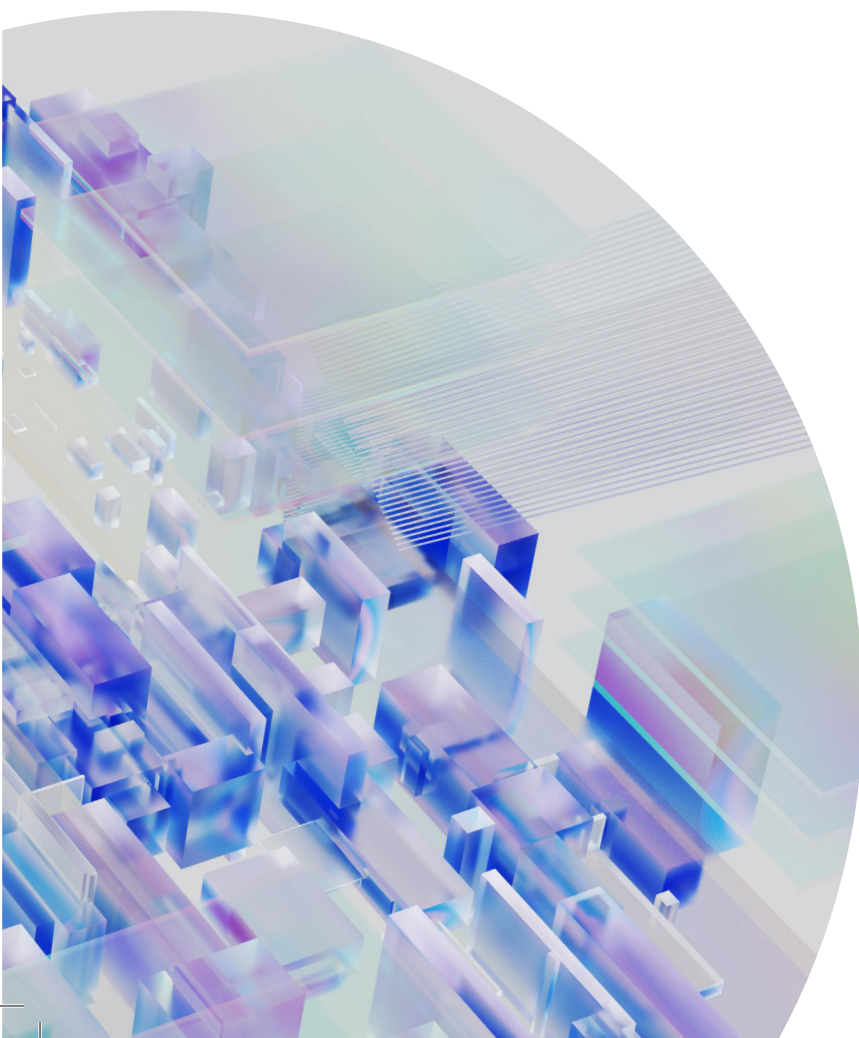
**Website** - [dipocket.org](https://dipocket.org)

**Employees** - 100 to 150

**Country** - Lithuania, UK, Poland

**Industry** - Embedded Finance, BaaS

**Partner** - ComplyRadar



# PROJECT

## Objectives and Scope

The implementation of ComplyRadar was driven by several key objectives. Foremost among these was ensuring full compliance with regulatory requirements through the automation of monitoring and review processes. By reducing the reliance on manual efforts, DiPocket aimed to enhance resource-efficiency, allowing their teams to allocate time to strategic initiatives while maintaining the integrity of compliance operations.

In addition to general compliance, the project was tailored to meet specific AML requirements critical to the company's operations. These included pre- and post-transaction monitoring for both fraud and AML purposes, external customer-screening for adverse media and sanctions, and the introduction of risk-scoring. Together, these functionalities enabled DiPocket to proactively identify potential risks, evaluate customer behaviour, and align its practices with stringent regulatory standards.

The scope of the project was divided into three distinct phases to ensure a structured and seamless implementation:

- PHASE 1 Focused on integrating customer screening capabilities through an external provider, providing real-time checks against adverse media and sanction lists.
- PHASE 2 Introduced transaction monitoring, allowing DiPocket to track and analyse financial activities with precision.
- PHASE 3 Implemented risk-scoring, offering the company deeper insights into customer risk-profiles based on transaction data and aligning with their overarching business risk framework.

ComplyRadar seamlessly integrated into DiPocket's compliance framework, replacing manual processes through API connections with back-office systems. It enabled real-time transaction data processing and updates to external screening tools, ensuring accurate, comprehensive compliance.

By automating key AML and TM functions, DiPocket gained greater efficiency and stronger regulatory adherence. The built-in case management system supports thorough tracking and auditing of suspicious activity, helping DiPocket exceed industry standards and strengthen its position in financial services.

## FROM STRATEGY TO EXECUTION

### Stakeholders and Teams



The successful implementation of ComplyRadar at DiPocket was the result of close collaboration between key teams across both organisations. DiPocket's Compliance Team, the primary users of the platform, played a central role in defining requirements, overseeing implementation, and ensuring the system met compliance objectives.



The project was jointly managed by senior representatives from both sides. DiPocket's MLRO and Payment Products Manager ensured the solution met regulatory and business needs, while ComplyRadar's Head of Product, Solution Lead, and Senior Implementation Consultant worked closely with DiPocket on platform configuration and integration.



Collaboration spanned multiple departments. DiPocket's IT team and ComplyRadar's implementation team handled the API integration for smooth data exchange. The Compliance Team also conducted User Acceptance Testing (UAT), and approved the system before go-live.

## Compliance and Risk Management

Regulatory compliance is a top priority for DiPocket, and ComplyRadar plays a key role by providing real-time transaction monitoring and instant blocking of suspicious activity. Its configurable rules engine and tailored risk scoring module allow DiPocket to align risk detection with its unique risk profile. The platform's Case Management system centralises investigations and audit data which includes a lot of additional contextual data, while integration with external screening tools automates sanctions and adverse media checks, boosting efficiency and detection of high-risk entities.

To manage AML risks, ComplyRadar employs a highly configurable rules engine to flag and block suspicious behaviour in real-time, ensuring proactive threat review and mitigation. Regular, compliance-led updates keep the platform aligned with evolving regulations, with every change thoroughly tested for stability. A comprehensive audit trail ensures transparency and accountability across all AML operations, reinforcing DiPocket's commitment to robust, adaptive compliance.

"Our partnership with ComplyRadar ensures we stay ahead of evolving regulatory demands, enhancing security and transparency while effectively managing risks to protect our customers."

*Isidoros Mezopoulos*  
CCO - DiPocket



## Performance Metrics and Evaluation

To measure the success of the ComplyRadar implementation, DiPocket relies on Key Performance Indicators (KPIs) accessible through the platform's built-in dashboards and reporting features. These tools enable the company to track critical metrics such as the efficiency of transaction monitoring, the speed of compliance reviews, and overall system performance. By providing a clear view of operational and compliance outcomes, these KPIs help ensure that the platform is meeting its objectives.

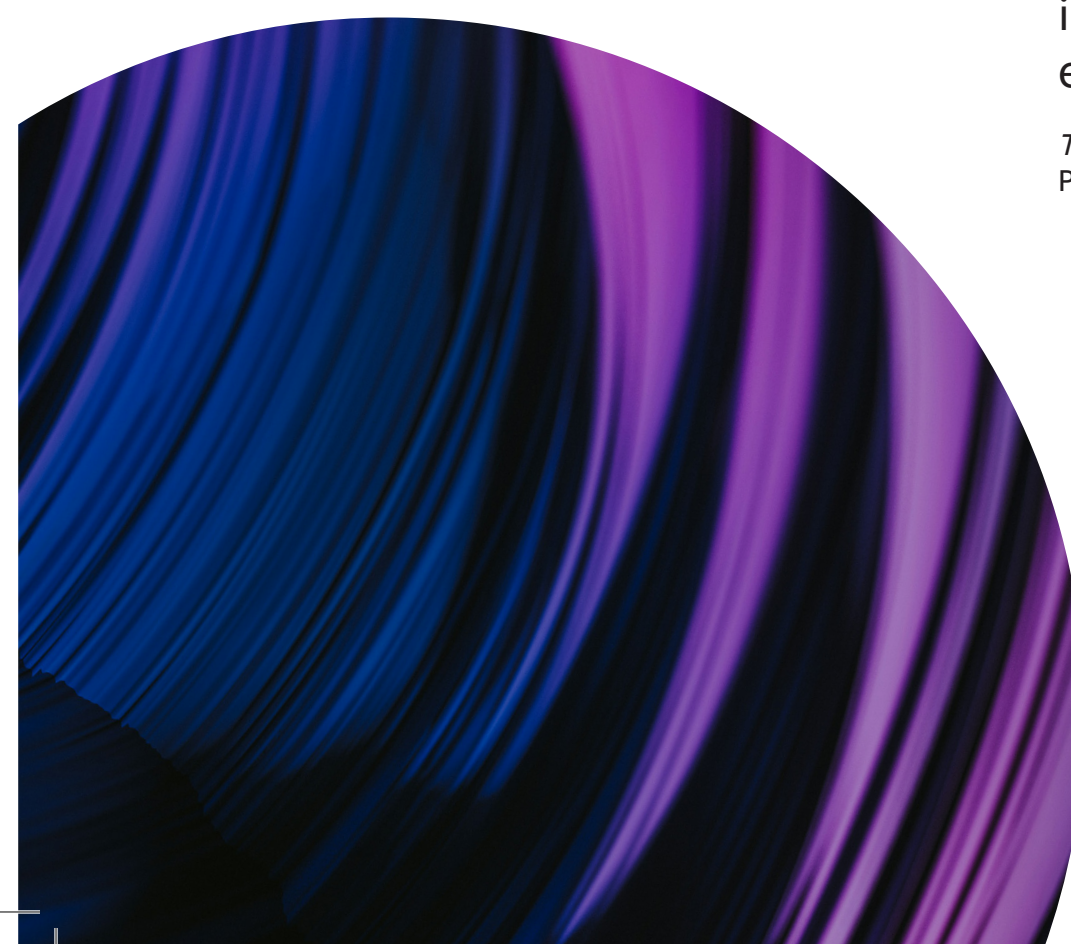
For both regulatory compliance and internal analysis, ComplyRadar offers robust reporting capabilities. The system includes a suite of pre-packaged reports, ensuring that DiPocket has immediate access to standard compliance metrics. Additionally, the platform provides the flexibility to design custom reports tailored to DiPocket's unique requirements, enabling more detailed and targeted analysis of compliance data.

The effectiveness of the software is continuously monitored through regular evaluations and user feedback. ComplyRadar's configurable nature allows DiPocket to adapt the system to their specific needs, and the team can make adjustments to workflows or rules as necessary. Any additional insights or areas for improvement identified during evaluations contribute to ongoing optimisation of the platform's performance.

User feedback plays an integral role in the ongoing development of ComplyRadar. DiPocket's suggestions and requests are actively considered, particularly when proposed features are applicable to the broader customer base. When this occurs, the enhancements are developed and included in subsequent major product releases, ensuring that the platform evolves in alignment with user needs, while delivering added value to all clients.

**"With ComplyRadar, we don't just meet compliance—we set the standard for integrity and trust in every transaction."**

*Tomas Samoska*  
Product Manager - DiPocket



# CONCLUSION

## and Way Forward



The implementation of ComplyRadar at DiPocket marks a major milestone in enhancing the company's compliance capabilities. With seamless integration, phased rollouts, and tailored training, DiPocket has automated key processes, improved efficiency, and strengthened its compliance framework.

The partnership remains dynamic, with ongoing collaboration to adapt the system to DiPocket's evolving needs and regulatory changes. Regular updates ensure continued alignment with business goals and support sustainable growth. Currently using all available ComplyRadar modules, DiPocket continues to explore new features to stay ahead in compliance innovation. Future enhancements such as advanced analytics and predictive risk modelling promise to further boost operational insight and responsiveness.

As DiPocket grows, so does the need for a scalable compliance infrastructure. Together with ComplyRadar, the company is fine-tuning the platform to meet rising transaction volumes without compromising speed or accuracy. This strong, future-focused partnership positions DiPocket for continued success, ensuring it remains agile, compliant, and ready to seize new opportunities on its growth journey.

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# Contact.



## DETAILS

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## WHO WE ARE

ComplyRadar helps companies address AML Transaction Monitoring requirements by automatically identifying suspicious behaviour in real-time or on a scheduled basis, while minimising false positives. It monitors transactions related to individuals, accounts and entities to detect suspicious activity quickly and effectively through a fully audited process to inspect and act on flagged transactions.

