


The TIPS Countdown: Real-Time AML for Instant Payments

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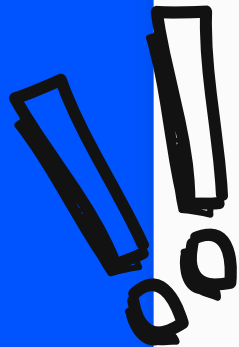




Instant payments
don't fail slowly.



They fail instantly.



TIPS Changes the Rules



Settlement in seconds



24/7 availability



Irreversible transactions

- Instant payments are expanding across the Western Balkans
- Connecting to a TIPS-based platform
- Go-live: July 2026



There is no “fix it later”

Most AML Systems Weren't Built for **Real-Time Decisions**

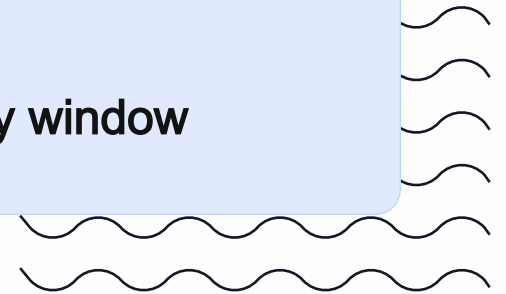
Designed for:

Batch processing
Post-event review
Manual investigation



Now required:

Pre-transaction decisions
Millisecond response times
Zero recovery window



What Breaks Without Real-Time AML

- Decisions arrive too late
- Payments fail or timeout
- False positives rise
- Fraud and compliance risks grow

AML Moves Into the Payment Flow



What Instant Payments Require from AML



Real-Time Decisioning

Decisions within instant payment time limits



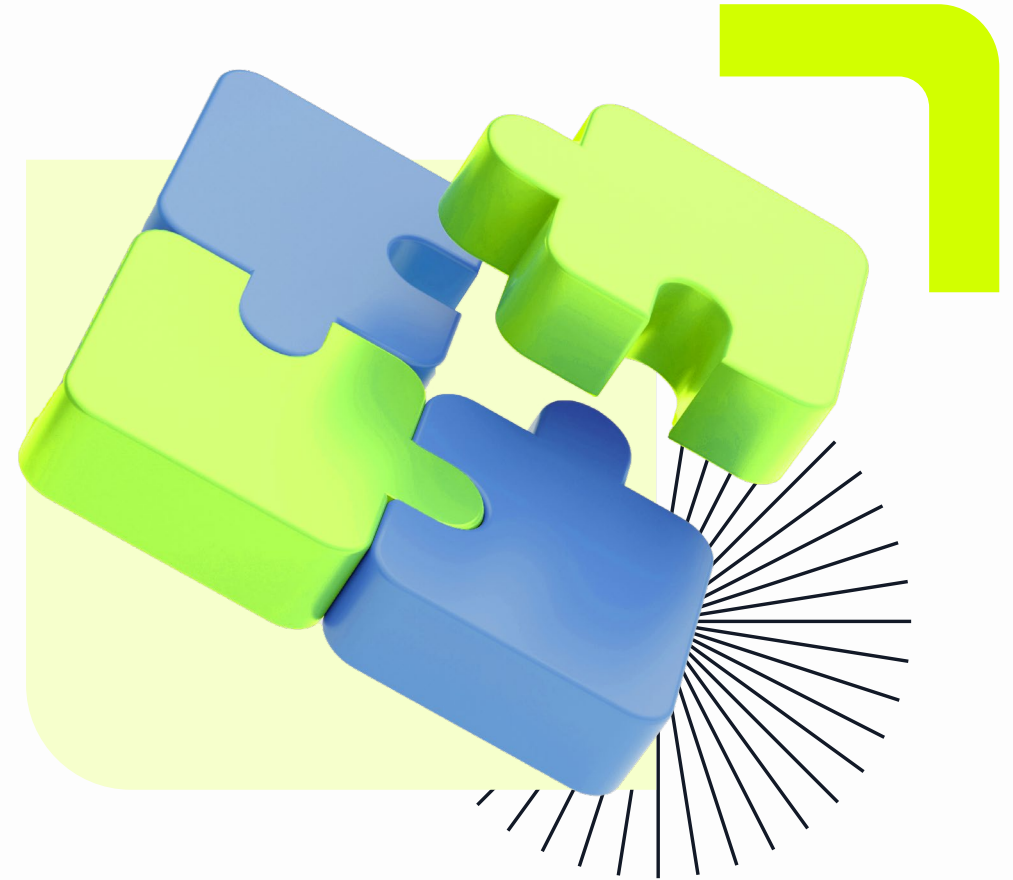
Seamless Integration

Direct connectivity with payment infrastructure



High-Quality Risk Decisions

Accurate, consistent decisions in realtime with minimal disruption



Natech's **AML Solution**

Real-time AML for instant payments, designed to meet TIPS requirements without replacing existing systems.

- ▶ **Always -on AML for instant payments**

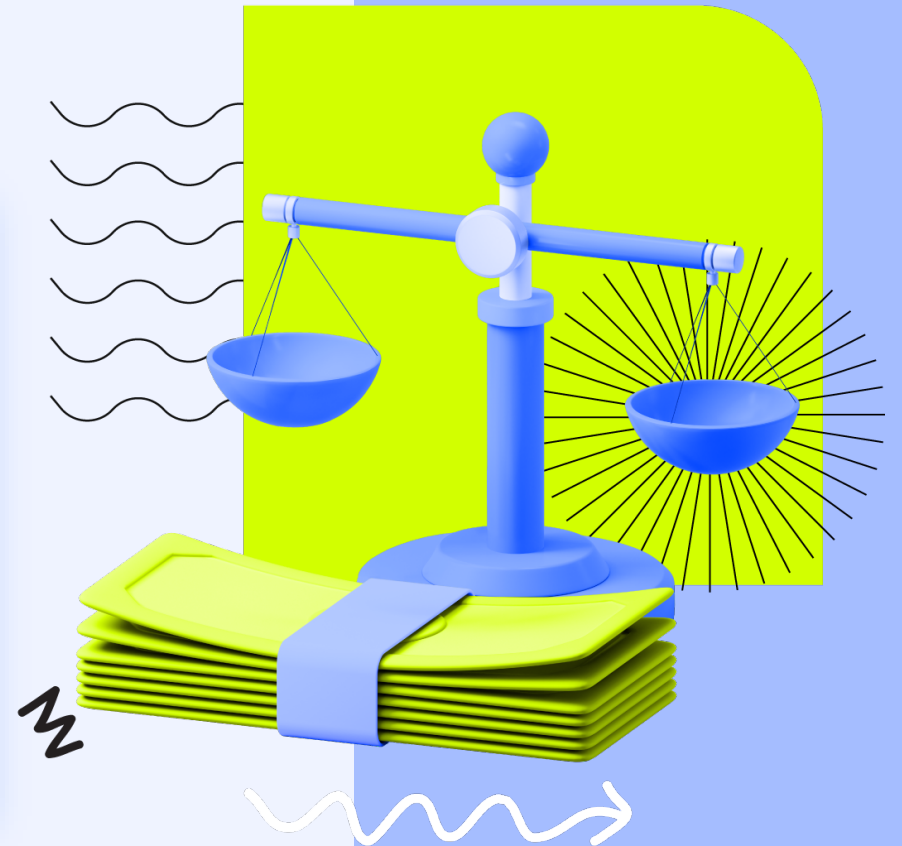
Real-time monitoring and decisioning within payment time limits

- ▶ **Fast integration without core replacement**

API-based connectivity with existing systems and infrastructure

- ▶ **Smarter risk decisions using richer payment data**

Improved accuracy and consistency in real time



Compliance at the Speed of Payments



Accelerate TIPS Readiness

Meet instant payment and regulatory requirements faster, without added complexity.



Improve Operational Efficiency and Cut Costs

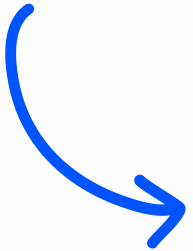
Go live in just weeks without replacing core systems or undergoing large -scale transformation.



Maintain Control Over Risk

Improve decision quality while ensuring a seamless customer payment experience.

Real-time, bank -grade, regulator -aligned.



- ✓ Meet TIPS requirements without core changes
- ✓ Reduce false positives in real time
- ✓ Avoid delays and customer friction
- ✓ Go live in as little as 2 weeks
- ✓ Maintain compliance at payment speed



Natech AML

#1

Most used AML solution in Greece

15+

Client institutions

10000+

Transactions/ minute/CPU scored

The Clock Is Ticking

- Payments will settle in seconds.
- Compliance must respond just as fast.

Be ready before the deadline arrives.

TIPS go-live:
July 2026



Thank You!

Visit us at **booth #23**
to assess your
AML TIPS readiness