

AMLR Shifts the Standard from Compliance to Demonstrability — Qoobiss OVERWATCH Is Built for It

With the AMLR applying from July 2027, obliged entities must prove how controls work. Qoobiss OVERWATCH unifies five compliance layers for demonstrability

BUCHAREST, BUCHAREST, ROMANIA, June 25, 2026 /EINPresswire.com/ -- The EU Anti-Money Laundering Regulation (AMLR — Regulation (EU) 2024/1624) introduces a fundamental shift for every obliged entity in Europe: the measure of AML maturity is no longer whether controls exist, but whether an organisation can demonstrate, continuously and auditably, how those controls work and how decisions were reached.

The AMLR entered into force on 9 July 2024 and will apply in full from 10 July 2027. Unlike previous directives such as AMLD5 or AMLD6, which each Member State transposed into national law in its own way, the AMLR is a single, directly applicable rulebook across all 27 EU Member States. Alongside it, the EU Anti-Money Laundering Authority (AMLA), headquartered in Frankfurt, begins direct supervision of selected high-risk cross-border entities from 2028.

From Having Controls to Proving They Work

The AMLR raises the operational bar in three concrete areas. First, internal controls become a



Alexandru Bora, Qoobiss



Overwatch



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Alexandru Bora, Product Owner - Qoobiss

written, accountable framework: policies, procedures and controls must be recorded in writing and approved by the management body, underpinned by a documented business-wide risk assessment (Chapter II). Second, ongoing monitoring becomes relationship-centric and continuous: Article 26 reframes monitoring around the entire business relationship, including all transactions across the customer lifecycle, rather than treating [transaction monitoring](#) and periodic reviews as separate activities. Third, record-keeping becomes an active, testable control: Article 77 harmonises record retention across the EU and transforms it from passive archiving into

a time-bound, purpose-limited and supervisory-testable obligation.

Taken together, these provisions mean that supervisors will increasingly expect to understand what data was available at the moment of a decision, which checks were performed, which risk factors were weighed, how the analysis was documented, and why an alert was closed or escalated.

“The next differentiator between organisations that manage risk well and those that struggle will not be the number of controls implemented — it will be the ability to prove, at any moment, how those controls work and how decisions were reached.”

— Alexandru Bora, Qoobiss

Fragmentation as a Risk in Its Own Right

In many organisations, the information relevant to a single AML analysis is scattered: onboarding data in one application, KYC records in another, screening results in a separate platform, transactional data in operational systems, and investigation notes across files, emails and ad-hoc tools. Each component may work correctly in isolation, but when the complete picture of a customer and a decision has to be reconstructed, the fragmentation itself becomes a compliance risk. The more fragmented the process, the harder demonstrability becomes.

The AMLR effectively pushes obliged entities away from a sequence of independent stages — identification, screening, risk classification, transaction monitoring, investigation — and toward continuity across the whole AML lifecycle. These are no longer standalone activities; they are parts of the same risk-management process.

[Qoobiss OVERWATCH](#): Five Layers of Continuous Compliance

Qoobiss's OVERWATCH platform is designed to close the gap between having controls and demonstrating they work. Rather than treating risk management as a linear sequence of disconnected tools, it unifies five layers into a single compliance fabric:

Monitoring — Consolidates transaction monitoring, sanctions/PEP/adverse-media screening and

identity-verification sessions into a unified risk-signal intake channel, directly addressing the relationship-centric, continuous monitoring that Article 26 expects.

Analysis — Entity Intelligence consolidates profiles and risk scores, while a Relationship Explorer provides graph-based visualisation of networks and linkages — the practical form of the event correlation needed to answer why a decision was made.

Investigation — Case Management formalises investigations with structured documentation and workflow logic, and an Audit Trail maintains immutable logs of every analyst action — the concrete difference between asserting that a control ran and being able to prove how it ran.

Oversight — Aggregated KPIs, trend analytics and standardised Reports & Exports built for audits, regulators and internal stakeholders, turning operational data into enterprise visibility.

Administration — Policy Manager, role-based access and configurable alert thresholds keep the control framework documented and adaptable as supervisory expectations evolve.

“The organisations that prepare now — by connecting fragmented signals into continuous monitoring, correlated events and end-to-end operational visibility — will meet 10 July 2027 not as a deadline to survive, but as a baseline they have already cleared.”

— Alexandru Bora, Qoobiss

Auditability as an Operational Advantage

Auditability has traditionally been treated as a compliance cost. In practice, it is also an operational advantage. An organisation that can quickly reconstruct the history of a decision tends to reduce investigation time, improve the consistency of analyses, make collaboration between teams easier, depend less on individual knowledge, and respond more efficiently to requests from authorities. What is good for compliance is, in this case, frequently good for operational efficiency too.

About Qoobiss

Qoobiss (operating under Credimatic Network SRL, Bucharest) is a Romanian RegTech software company that builds compliance and digital onboarding infrastructure for regulated industries. Its product portfolio spans Verification (IDV, person and business verification), Screening (watchlists and PEPs), Monitoring, and Risk Assessment, covering the full [KYC and AML/CFT lifecycle](#) — Onboard, Verify, Screen, Monitor, Decide, and Sign. Serving verticals such as banking and lending, fintech and payments, crypto, iGaming, and brokers, Qoobiss enables faster onboarding with higher conversion, reduced manual intervention, real-time fraud detection, and audit-ready compliance.

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