How BPX's Compliance-Ready Process Mining Makes DORA, EU AI Act & CSRD an Audit-Ready Advantage for Banks

As regulators demand real-time proof over policies, European banks use process mining to turn compliance into an audit-ready governance advantage.

DUBAI, DUBAI, UNITED ARAB EMIRATES, July 22, 2026 /EINPresswire.com/ -- Can a bank prove, on demand, that every process touching a regulated system is documented, owned and auditable? For most European financial institutions, the honest answer is still no. Business Process Xperts (BPX), a Mind-A-Mend Group company specializing in □□□ □□□□□□□□□ □□□□□□□□□□□□□□□ □□□□□□□□□□□, has modeled more than 1,500 business processes and analyzed over 90,000 process cases for global enterprises work that is now underpinning a growing wave of engagements with European banks racing to close the gap between what regulators demand and what their process documentation can actually show.

> Regulators now demand real-time proof of process ownership, execution, & failures not just policy documents. For many banks, compliance has become an accountability challenge, not a paperwork exercise”
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> *Nikhil Agarwal, COO, BPX*

The shift is structural, not seasonal. Digital Operational Resilience Act (DORA) supervision has moved from paper-based reviews to thematic, evidence-based inspections. The EU AI Act is pulling credit scoring, fraud detection and AML monitoring into high-risk compliance regimes. CSRD is forcing sustainability data to meet the same audit rigor as financial statements. Each regime asks the same underlying question in a different way: who owns this process, and can you prove it works the way you say it does. BPX's approach combining SAP Signavio □□□□□□□ □□□□□□ with SAP LeanIX, WalkMe and SAP BTP gives compliance, risk and audit teams a single source of truth instead of a patchwork of spreadsheets, tribal knowledge and after-the-fact documentation.

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-> Compliance spend is already material and rising: 47% of UK and 38% of EU financial-sector CISOs surveyed reported spending more than €1 million on DORA and related regulatory compliance over a recent 24-month period (Rubrik Zero Labs, via Infosecurity Magazine).

-> Readiness is lagging enforcement: only half of EU financial institutions expect to reach full DORA compliance on schedule, and supervisors are now demanding real-time evidence of resilience rather than reviewing policy documents after the fact (Deloitte research, via The Next Web).

-> CSRD audit obligations are landing on finance and process teams simultaneously: large in-scope EU companies face roughly €740,000 in average annual administrative reporting costs, plus a further €430,000 in initial investment, all of which must be defensible to third-party auditors (EFRAG estimates, via Medium/oneearth).

-> AI governance is now a process problem, not just a model problem: annual compliance costs for a single high-risk AI system run to roughly €29,277, and financial institutions are absorbing well over 150 AI-related regulatory updates a year each one requiring traceable process ownership.

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-> Audit-ready documentation on demand: Process maps and control evidence are generated directly from how work actually happens, not reconstructed from memory ahead of an inspection.

-> Single-point owners in different regulatory frameworks: Duties under DORA, EU AI Act, and CSRD are allocated to individual process owners rather than divided between individuals.

-> One source of truth for governance and compliance: Fragmented records in risk, compliance and operation departments are brought together in one process repository.

-> Speed of reaction to supervisors' requirements: Data that used to take weeks to gather manually can now be retrieved from the process model.

-> Reduced dependence on individual knowledge holders: Regulatory processes stay auditable even as staff and vendors change.

-> Toolchain consistency across the bank: SAP Signavio, SAP LeanIX, WalkMe and SAP BTP work together instead of as disconnected point solutions.

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Compliance in European financial services is no longer a periodic reporting exercise it is becoming a continuous operating requirement, with DORA, the EU AI Act and CSRD each demanding evidence rather than intent. Institutions that treat this as three separate regulatory projects will keep paying for redundant documentation and duplicated audit prep. Institutions that treat it as a single process-governance problem gain something more durable: a bank that can answer a regulator's question about any process, on any day, without a fire drill. That reframing from compliance as burden to compliance as structural advantage is what is now drawing European banks to process mining as a foundation rather than a reporting afterthought.

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Business Process Xperts (BPX), a Mind-A-Mend Group company, is a global consulting firm specializing in SAP Business Transformation Management and integrated toolchain implementation across □□□ □□□□□□□□□□□, SAP LeanIX, WalkMe, and SAP BTP. With live engagements across five continents including Germany, the USA, the UK, Nigeria, and India BPX serves enterprises across automotive, oil and gas, specialty chemicals, building materials, consumer goods, and mining sectors. The firm has modeled 1,500+ business processes and analyzed 90,000+ process cases for global clients, helping them achieve measurable transformation outcomes ranging from $8.1M annual cost avoidance to 40% faster financial close cycles.

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