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JUSTE KYC named Platinum Winner for KYC Innovation at the Juniper Research Identity & Security Awards 2026

Award recognises JUSTE's control-first approach to governed AI: intelligence-first screening operating inside a firm's own codified AML risk policy, with evidence created as the work happens

ANTWERP/LONDON, 7 October 2026 — JUSTE AI today announced that **JUSTE KYC has been named Platinum Winner for KYC Innovation in the Juniper Research Identity & Security Awards 2026**.

Juniper Research's Future Digital Awards recognise organisations making outstanding contributions to their industries and positioned to make a significant impact in the future. The Identity & Security Awards recognise forward-thinking companies across digital identity and cybersecurity.

For JUSTE, the recognition follows a deliberately different approach to applying AI to regulated compliance work.

JUSTE KYC combines mobile client intake, intelligence-first risk screening and a firm's own AML risk policy, codified into executable guardrails.

A lawyer, accountant, estate agent, art-market professional or other regulated professional can capture a client's identity document at intake. Risk intelligence runs in the background and, within minutes, the professional can see the risk position and the path the firm's policy requires.

Straightforward low-risk clients can move forward without unnecessary additional friction. Where risk or policy requires more, JUSTE identifies proportionate next steps — including additional evidence, CDD or EDD controls and escalation to the appropriate authorised person.

From individual checks to an AML operating system

Traditional KYC technology is good at producing outputs:

ID checked. Address checked. Selfie matched. Sanctions screened. PEP result returned.

Those outputs matter. But an obliged entity still needs to understand the risk, apply its own policy, decide what happens next and remain accountable for that decision.

JUSTE was built around that gap.

Rather than treating KYC, KYB and screening as separate outputs, JUSTE connects risk intelligence, policy, controls, human authority and evidence into one operating sequence.

As the case progresses, JUSTE can record what was screened, what the AI recommended, what the firm's policy required, what was escalated, who decided and why — retained against the relevant policy and system version.

JUSTE describes this as **proof by construction**: the operating history of the decision exists because it was created as the work happened, rather than having to be reconstructed later from files, emails and memory.

AI recommends. Policy governs. Humans sign off. Evidence survives.

A control-first approach to AI

David Dehaeck, co-founder of JUSTE AI, said:

"JUSTE began with a simple problem: newly regulated SMEs were being asked to operate AML programmes with bank-grade discipline, but without bank-sized compliance teams.

"We believed AI could help, but only if increasingly capable intelligence operated inside the firm's own controls rather than around them — with policy setting the boundaries and professionals remaining accountable for the decisions.

"Being recognised as a Platinum Winner for KYC Innovation by Juniper Research is a tremendous honour, and we are extremely grateful for the recognition. For us, it validates a different direction for AI in AML: more capable intelligence inside governed controls, rather than compliance being handed over to a general-purpose model."

JUSTE built the control architecture first.

Each JUSTE agent operates inside defined instructions, operating principles, its own knowledge library and guardrails derived from the firm's risk policy. The model is a component inside that governed environment — it is not the compliance system and it is not the authority.

JUSTE is model-agnostic. Tenants can use models from different vendors and, as more capable models become available, route stronger intelligence to agents where it adds value without rebuilding the firm's AML operating model or changing the policy and decision authority around it.

The intelligence can evolve. The controls remain.

The AI can therefore analyse, contextualise and recommend; the policy governs the next step; and the professional retains authority for the decision.

Because those interactions take place inside the governed workflow, the evidence of what happened is created alongside the work itself.

The digital handshake

The same architecture is designed to improve the experience for the client.

Risk understanding begins at the start of the relationship rather than after expectations have already been set.

A professional can capture an ID, let intelligence-first screening run quietly in the background and understand within minutes whether the client can proceed under the firm's policy or whether additional checks are proportionate.

Low-risk clients can therefore move forward without being subjected to unnecessary higher-risk friction, while higher-risk profiles receive the additional scrutiny the firm's policy requires before the relationship progresses.

Dehaeck said:

"That is what we mean by the digital handshake: compliance integrated into the beginning of the relationship.

"Low-risk clients should not be made to feel mistrusted simply because the compliance process cannot distinguish them from higher-risk cases."

Built for greater accountability

The award comes as regulated firms face increasing expectations around governance and evidencing how controls operate in practice.

From **10 July 2027**, the EU Anti-Money Laundering Regulation principally begins to apply directly, alongside national implementation of the sixth Anti-Money Laundering Directive. The framework places greater emphasis on risk-based controls, governance, record keeping and supervisory scrutiny where internal policies, procedures and controls are deficient.

In the UK, the legal mechanism is different. Section 250 of the Crime and Policing Act 2026 provides a statutory route through which an organisation can itself be criminally liable where a senior manager commits an offence while acting within the actual or apparent scope of their authority.

These are different legal regimes and do not create the same liability test.

But they reinforce an increasingly important operational requirement for regulated firms: being able to demonstrate how their controls operated in practice and how authority was exercised.

A contemporaneous record does not remove legal responsibility. It does provide evidence of what happened, which policy applied, who exercised authority and why the decision was reached.

Distribute capability. Concentrate authority. Evidence accountability.

JUSTE KYC allows appropriately trained professionals close to the customer relationship to perform routine intake inside the firm's policy guardrails.

Where Enhanced Due Diligence or higher authority is required, the workflow can hold progression and route the case to the MLRO or other authorised senior person in accordance with the firm's policy.

The result is an operating model in which routine capability can be distributed without distributing authority reserved for higher-risk decisions — while the evidence of accountability is retained throughout.

JUSTE is also embedding that capability into the applications professionals already use. Its Clio integration in Europe connects client intake and compliance evidence to legal matters in the UK and EU, and JUSTE is preparing to extend the integration to Australia as newly regulated professional-services firms adapt to the expanded AUSTRAC AML/CTF regime.

Recognition and engagement

The **Juniper Research Platinum Award for KYC Innovation** adds to a series of milestones for JUSTE AI in 2026, including **participation in the FCA's Innovation Pathways, six nominations at the RegTech Insight Awards Europe, and selection for the Legal Geek start-up programme**.

Industry recognition and regulatory engagement are distinct. The Juniper Research award reflects independent industry assessment and does not constitute regulatory approval or endorsement. Compliance responsibility remains with each regulated firm.

About JUSTE AI

JUSTE AI develops governed-AI infrastructure for KYC, KYB and AML operations.

The platform combines intelligence-first risk assessment, a firm's own codified AML risk policy, proportionate due-diligence controls, human decision authority and continuously generated inspection evidence.

It is built for AML-regulated SMEs and professional-services firms carrying serious compliance obligations without bank-sized compliance teams.

JUSTE KYC — the digital handshake for regulated business.

About Juniper Research

Juniper Research is a global technology strategist and analyst firm providing research, data and forecasting across digital technology markets. Founded in 2001, it has more than two decades of experience analysing high-growth sectors across the digital ecosystem.

Its Future Digital Awards recognise organisations making outstanding contributions to their industries and positioned to make a significant impact in the future. The Identity & Security Awards recognise forward-thinking companies across digital identity and cybersecurity.

Entries to the Identity & Security Awards are assessed by Juniper Research analysts against criteria including product innovation, features and benefits, product partnerships, certification and compliance, and future business prospects.

Media contact
David Dehaeck
Co-founder, JUSTE AI
ddehaeck@juste.ai · M +32 484775183
juste.ai

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Notes to editors

The EU Anti-Money Laundering Regulation is Regulation (EU) 2024/1624. The sixth Anti-Money Laundering Directive is Directive (EU) 2024/1640. The principal application/transposition date is 10 July 2027.

Section 250 of the UK Crime and Policing Act 2026 establishes corporate and partnership liability where a senior manager, acting within the actual or apparent scope of their authority, commits an offence, subject to the statutory conditions.

JUSTE AI LTD, 71–75 Shelton Street, London WC2H 9JQ.