COMPLYTEK × FINESTO · JOINT ARTICLE

Complytek and Finesto: Connecting Compliance Technology with Risk and Advisory Expertise

Financial crime compliance increasingly requires organisations to bring together regulatory understanding, effective risk management and technology that can support day-to-day compliance operations.

As regulatory expectations evolve, businesses need to understand their risks, establish appropriate controls and ensure those controls can be applied consistently across onboarding, monitoring and ongoing compliance processes. This creates a natural connection between specialist advisory expertise and dedicated compliance technology.

Building on their existing relationship, Complytek and Finesto have agreed an updated framework for their partnership, creating further opportunities for collaboration, relevant referrals, joint market activity and knowledge-sharing across their respective networks, including the Nordic-Baltic market.

Under this updated framework, the partnership remains non-exclusive, with both organisations retaining their independent positioning, services and client relationships.

Complementary areas of expertise

Complytek and Finesto approach risk and compliance from different but complementary perspectives.

Complytek specialises in compliance and financial crime technology, supporting organisations with the systems and workflows needed to manage regulatory and financial crime processes.

Finesto Advisors provides specialist consultancy and advisory services, helping organisations understand, assess and manage business, regulatory, AML/CFT and operational risks.

Together, the two companies create a connection between specialist risk and advisory expertise and the technology required to support compliance processes in practice.

“For Finesto, the renewed cooperation is about connecting practical AML/CFT, risk and advisory experience with technology that can support clients in their day-to-day compliance work,” said Reigo Reimand, Managing Partner at Finesto.

“We’re very pleased to strengthen our cooperation with Finesto. What makes this partnership particularly relevant is the combination of deep risk and advisory expertise with technology that helps organisations translate compliance requirements into effective day-to-day processes. It also creates a strong foundation for joint market education, knowledge-sharing and collaboration across the Nordic-Baltic region and beyond,” said Tania Bach, Head of GTM at Complytek.

	Complytek	Finesto
Primary focus	Compliance and financial crime technology	Risk management and specialist advisory services

	Complytek	Finesto
Core capabilities	KYC/KYB, AML and sanctions screening, PEP and adverse media screening, customer risk assessment and transaction monitoring	Risk management, internal control, internal audit, legal support and AML/CFT advisory
Additional capabilities	Ongoing monitoring, alert and case management, investigations and compliance workflow support	Background research, control and procedure development, AML/CFT, regulatory and operational risk support
Role in the client journey	Supports the operational management of onboarding, screening, risk assessment, monitoring and investigation processes through technology	Supports organisations in understanding risk, strengthening controls and addressing advisory and compliance requirements

These areas remain separate. The partnership does not combine Complytek and Finesto into a single provider. Instead, it creates a practical route for collaboration when a client's requirements extend into the other organisation's area of expertise.

What the partnership means for clients

The practical purpose of the relationship is to make access to relevant specialist expertise more straightforward, while preserving the independent role and positioning of both companies.

For clients and partners, this can mean:

- **Access to complementary expertise:** organisations can connect with Finesto for relevant risk and advisory requirements or Complytek where dedicated compliance technology is required.
- **A stronger connection between risk and technology:** business and compliance controls can be considered alongside the technology needed to support them operationally.
- **Relevant referrals and introductions:** each organisation can introduce clients to the other's expertise where there is a clear requirement.
- **Shared industry knowledge:** the partnership brings together different perspectives across financial crime, regulation, risk management, controls and technology.
- **Opportunities for market education:** both companies can explore relevant content, webinars, events and industry discussions.

Why the partnership makes sense

The rationale behind the renewed partnership is complementary specialisation.

Finesto brings expertise in assessing risk, controls and wider business, AML/CFT and regulatory requirements. Complytek brings technology designed to support the operational management of compliance and financial crime processes.

This creates a two-way relationship. Complytek can connect organisations with Finesto where specialist risk or advisory expertise is required, while Finesto can connect organisations with Complytek where dedicated compliance technology forms part of the requirement.

Both companies continue to operate independently, and the partnership remains non-exclusive. Collaboration takes place where there is a relevant fit rather than through a combined service proposition.

Looking ahead

Complytek and Finesto intend to continue developing the relationship where there is clear relevance for their respective clients, partners and markets.

This may include joint content, webinars, industry events, thought leadership, market education and appropriate referrals or introductions, particularly around topics where financial crime compliance, risk management, regulation and technology intersect.

The focus will remain on bringing together complementary expertise where doing so creates practical value while preserving the specialist positioning of both organisations.

Talk to Complytek and Finesto

Speak with Complytek about compliance and financial crime technology and with Finesto about risk management and specialist advisory requirements.

Where those areas intersect, the partnership provides a direct route to relevant expertise from both organisations.

Complytek contact: sales@complytek.ai
Finesto contact: complytek@finesto.ee