

Winner's summary

Compared with many traditional vendors, Xapien has approached financial crime and compliance from a different angle, by focusing on the investigative and due diligence layer that often sits outside automated monitoring systems. Its platform automates complex background research on companies and individuals, drawing from a wide range of open-source, regulatory, legal and corporate records. To help analysts avoid labor-intensive manual searches of multiple databases and media sources, Xapien consolidates and contextualizes this information into structured investigative reports. This capability is particularly relevant for institutions conducting corporate due diligence, third-party risk assessments and pre-investment reviews to understand reputational exposure and corporate relationships. It also reflects a broader shift toward the integration of external intelligence into financial crime risk management.


Xapien's innovative adoption of diverse AI models and advanced entity resolution techniques connects individuals, organizations and events across disparate datasets, allowing investigators to identify reputational risk, adverse media signals and relationships hidden within complex corporate structures. In practice, this moves due diligence from a fragmented research exercise to a more structured analytical workflow, enabling compliance and risk teams to evaluate counterparties with greater speed and consistency.

In the financial crime and compliance ecosystem, Xapien's approach highlights the growing importance of contextual intelligence in supporting enhanced due diligence, onboarding risk assessments and third-party monitoring. By applying advanced AI techniques to map ownership structures, identify ultimate beneficial owners (UBOs) and surface reputational red flags across thousands of sources, Xapien provides a more complete picture of an entity. In addition, by automating the discovery and synthesis of information that would otherwise require extensive manual effort, the platform supports a more scalable approach to corporate due diligence. This emphasis on investigative depth combined with automation positions Xapien's platform among a new generation of solutions that extend compliance capabilities beyond transaction monitoring and screening into broader reputational, corporate and third-party risk analysis.

Chartis believes that Xapien is well-positioned to support a range of customers, including financial service institutions, large corporates and legal firms, with a solution suite that can enable proactive due diligence and risk management.



Market
Disruptor –
Gold



Xapien is ranked as a Market Disruptor – Gold in the 2026 FCC50, having demonstrated strong functionality based on its due diligence platform. The company's award also reflects several key strengths, including its risk typology customization, no/low-code user interface, strong vertical business line expansion, good customer support ratings and strong revenue growth.

Sean O'Malley
Researcher Director
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Award wins

Emerging Use Cases: Corporate Due Diligence

In today's ever evolving financial crime and compliance landscape, corporate due diligence is increasingly critical for financial and non-financial institutions, as financial crime becomes more sophisticated and global regulations continue to tighten. Traditional corporate due diligence approaches and providers often rely on fixed databases or manual research across disparate sources, resulting in time-consuming false positives and missed associations. By contrast, Xapien's platform applies advanced NLP to aggregate and contextualize vast amounts of unstructured data from the global internet alongside structured corporate records. This allows it to construct comprehensive, human-readable narratives that surface hidden risks, complex corporate ownership structures and nuanced reputational issues (e.g., adverse media and negative news) that conventional tools are less likely to reveal.

Furthermore, by linking corporate records, individuals and contextual narrative sources, Xapien enables investigators to identify hidden relationships and reputational indicators that may not be captured with traditional sanctions or watchlist screening tools alone. This approach supports such use cases as third-party onboarding, client due diligence and enhanced reviews of complex corporate structures that require an understanding of the broader context around an entity to enable an accurate assessment of financial crime risk.