



2026 Chartis Research Report Descriptions



Research pillars

Financial Crime and Control

- Client Lifecycle Management
- Enterprise and Payment Fraud
- Watchlist Monitoring
- Anti-Money Laundering – Transaction Monitoring
- Surveillance Platforms
- KYC Solutions and Data
- Identity Verification Solutions

Financial Risk

- Market Risk
- Credit Lending Operations
- Credit Risk Management
- Regulatory Reporting
- Asset and Liability Management

GRC

- Integrated GRC
- Cyber Risk and Resilience
- Model Risk Management and Governance

Rankings and Awards

- Financial Crime and Compliance50
- STORM
 - Quantitative Analytics50
 - Insurance Risk Analytics50
 - Buy Side Risk50
- RiskTech100
- Physical and Infrastructure Risk50
- Energy50
- Retail Banking Analytics50

Quadrant reports

Financial Crime and Control Benchmark Reports (1/4)

Report Name	Description
<p>Client Lifecycle Management</p>	<p>By 2026, the customer journey within financial institutions will routinely span multiple functions, driving client lifecycle management (CLM) to evolve from a collection of discrete processes into a more integrated discipline. Institutions increasingly are recognizing the shared data, controls and decision points that exist across onboarding, credit, portfolio management, operations and ongoing monitoring.</p> <p>At the same time, regulatory expectations and internal governance demands require policies and procedures to be applied consistently across functions, reinforcing the need for an enterprise-wide view of the client. As a result, the CLM vendor landscape continues to draw participants from adjacent domains, including compliance technology providers, workflow and orchestration platforms, and managed service firms.</p> <p>While CLM remains less mature than traditional KYC, its scope has expanded rapidly, particularly among complex client segments and such institutions as corporate and investment banks and wealth managers. Correspondingly, investment and strategic focus in this area have accelerated.</p>
<p>Enterprise and Payment Fraud</p>	<p>The 2026 edition of this report continues to evaluate vendors' ability to support fraud prevention across the full enterprise fraud cycle, with emphasis on the most prevalent and fast-evolving typologies. Enterprise fraud analysis focuses on end-to-end capabilities across detection, case management, investigation and response, as well as how effectively solutions operate across business lines and channels.</p> <p>Payment fraud coverage assesses vendors' ability to deliver real-time controls at speed and scale across established and emerging payment rails, including instant and account-to-account payments. The report also highlights the growing role of fraud platforms as scalable foundations for analytics and orchestration within the wider technology stack, alongside renewed focus on identity and verification (ID&V) as impersonation and account takeover risks continue to rise.</p>

Financial Crime and Control Benchmark Reports (2/4)

Report Name	Description
Watchlist Monitoring	<p>The watchlist and adverse media monitoring report will chart the continued development of the market for solutions addressing the need for sanctions screening based on both name and transaction screening, as well as screening for adverse media. As in previous years' reports, the focus will be on name and transaction screening from a sanctions perspective and adverse media monitoring. The 2026 report will also examine how access to a broader range of data sources and greater processing automation that leverages artificial intelligence (AI) and other advanced technologies are shaping the solution landscape.</p>
Anti-Money Laundering – Transaction Monitoring	<p>This report will examine the landscape for anti-money laundering (AML) transaction monitoring solutions. The 2026 report will follow how the marketplace for these solutions is evolving, both in terms of the increasing use of artificial intelligence (AI), and the increasing automation applied to workflow management and reporting, both for internal management reporting purposes as well as external regulatory reporting purposes. It will also consider the growing area of downstream automation, and the shift from purely a rules-based analysis approach toward anomaly detection, use-case and business-model driven solutions.</p>

Financial Crime and Control Benchmark Reports (3/4)

Report Name	Description
Surveillance Platforms	<p>This report will combine the communications monitoring and trade surveillance reports, covering the equity, energy and communications areas. For many firms, trade surveillance is even more challenging than financial crime compliance. Using high-scale/low-latency transaction platforms, firms conduct analytics of highly complex trades to detect potential malfeasance, while communications must be monitored across every available communications channel. Trade surveillance (with respect to transactions) is characterized mostly by deep market knowledge, complex infrastructure and technologically advanced vendors. Communications monitoring focuses mostly on investigation rather than detection, with institutions recording and drilling down into communications as effectively as they can, ensuring that data is available and as easily searchable as possible.</p>
KYC Solutions and Data	<p>In 2026, KYC remains one of the most resource-intensive and operationally complex processes for financial institutions, but the focus has shifted from simply reducing onboarding time to improving the quality, reuse and governance of KYC information across the client lifecycle. Firms are increasingly prioritizing standardized data models, stronger auditability and better integration between KYC processes and such downstream functions as credit, fraud and transaction monitoring.</p> <p>As a result, the KYC vendor landscape continues to evolve rapidly. Data providers are expanding beyond reference datasets into entity intelligence, while solutions vendors are strengthening orchestration, automation and integration layers to operationalize KYC more efficiently.</p>

Financial Crime and Control Benchmark Reports (4/4)

Report Name	Description
Identity Verification Solutions	<p>In 2026 the identity verification (IDV) solutions space reflects a technological solution type undergoing significant change. In the past, these solution types often relied on a limited number of data sources, but with the expanded use of artificial intelligence (AI), the number of data sources used in IDV solutions has rapidly expanded. The uses for IDV solutions have also transformed in recent years. Initially, these solutions were used primarily in fraud prevention, but most recent solutions in the financial crime space are being used in the anti-money laundering space for Know Your Customer (KYC) and to inform certain risks within transaction monitoring. This expanded use in financial crime, combined with the growing use of digital identity, driven in part by jurisdictional adoption of such technology, is rapidly changing the landscape for IDV solutions. This report evaluates the market through two quadrants: financial crime identity verification and digital identity.</p>

GRC Benchmark Reports

Report Name	Description
Integrated GRC	Updating our 2024 study and carrying forward our focus on core and specialized governance, resilience and compliance (GRC) software and services markets in 2025, the 2026 report will provide readers with an integrated view covering areas of the solutions market undergoing the most significant innovation and reinvention. This 2026 GRC report will emphasize solutions that deliver compliance and assurance outcomes, with vendor quadrants for enterprise GRC, regulatory intelligence/change management, third-party risk intelligence, risk analytics, audit risk management, conduct and controls, and operational risk.
Cyber Risk and Resilience	This will be an inaugural report on the cyber risk and resilience market and will focus more specifically on resilience as an outcome of GRC investments and programs. Quadrants will include IT risk solutions that allow organizations to build resilient cyber capability by applying IT and cyber risk management standards of practice, cyber risk quantification solutions that translate technical cyber threats into financial impacts, and IT controls and operational resilience solutions that assist in minimizing the risks of IT infrastructure or operational failures and aid in crisis management and recovery.
Model Risk Management and Governance	This report will update the 2024 coverage of model risk management vendor solutions and the 2025 study of AI governance solutions providers, and convergence in these markets. Because this space remains highly diverse, represented by firms with capabilities across many principles and practices in GRC, this study will include vendor types specialized in validation and testing, model governance, data and AI/ML model management, consulting and advisory firms, niche analytics and risk vendors. The report will assess the application of these tools in the specific risk types of derivatives, credit, and retail finance, along with analyzing tooling overall.

Financial Risk Benchmark Reports (1/3)

Report Name	Description
Market Risk	<p>This year's Market Risk report expands its scope to reflect heightened economic volatility, geopolitical uncertainty and rapid advances in technology. Financial institutions are accelerating the shift toward real-time, high-frequency market risk analytics enabled by cloud and AI/ML, while regulatory demands from Basel III/IV, FRTB and XVA continue to drive greater data granularity, model consistency and explainability.</p> <p>This report offers a detailed assessment of the global market risk technology landscape, evaluating vendor strengths across sell-side and buy-side enterprise market risk management, as well as specialist risk data aggregation providers. The analysis is presented through three RiskTech Quadrants[®], reflecting differences in client focus, technology depth and architectural approach.</p>
Credit Lending Operations	<p>As lending markets evolve amid tighter credit conditions, regulatory scrutiny and growing participation from private and non-bank lenders, financial institutions are modernizing lending operations to improve efficiency, transparency and risk control. This report expands Chartis' earlier coverage of lending technology, with particular focus on commercial and syndicated lending, SME lending and the rapidly growing private and non-bank credit segments.</p> <p>The analysis evaluates critical processes across the lending lifecycle, including loan origination, loan management, and collateral and limits management, as well as front-, middle-, and back-office capabilities required to support increasingly complex lending structures. The report presents a detailed assessment of vendor capabilities through five RiskTech Quadrants[®], reflecting functional depth, operational scope and target market focus.</p>

Financial Risk Benchmark Reports (2/3)

Report Name	Description
Credit Risk Management	<p>Credit risk management is undergoing a fundamental transformation as institutions respond to heightened volatility, evolving regulatory mandates and a growing emphasis on proactive credit monitoring. This report provides a holistic view of the credit risk technology landscape, spanning trading-book and banking-book credit risk across global financial institutions.</p> <p>The analysis covers traded credit, market-linked exposures including PFE and CVA, structured credit instruments such as CLOs, and credit curves, alongside retail, wholesale and alternative credit. Reflecting the increasing regulatory push for early warning systems and the industry's shift toward customer-centric risk management, the report also evaluates credit portfolio management as a critical business capability.</p> <p>We assess the vendor landscape across eight RiskTech Quadrants[®], offering a differentiated view of how providers support the evolving credit risk lifecycle.</p>
Regulatory Reporting	<p>Regulatory reporting continues to be a strategic priority for financial institutions as regulators demand greater data granularity, faster reporting timelines and improved data quality across jurisdictions. This report assesses the regulatory reporting market through three core dimensions: regulatory data management, regulatory calculations and last-mile reporting to regulators.</p> <p>The analysis expands Chartis' coverage of the growing reliance on scalable data management platforms, near-real-time reporting capabilities and managed services embedded within the regulatory reporting lifecycle. It also evaluates the emergence of regulatory reporting-as-a-service models, reflecting institutions' efforts to reduce operational complexity while meeting evolving regulatory obligations.</p> <p>As the market has matured and vendor specialization has increased, the report presents its findings across three distinct RiskTech Quadrants[®], aligned to the key stages of the regulatory reporting lifecycle.</p>

Financial Risk Benchmark Reports (3/3)

Report Name	Description
Asset and Liability Management	<p>Chartis' annual Asset Liability Management (ALM) research will continue to track the vendor market in the context of the evolving monetary landscape. The key quadrants will include ALM, funds transfer pricing (FTP), liquidity risk management (LRM) and reporting, capital and balance sheet optimization and hedging and risk management. As with previous editions, we expect the vendor landscape to be regionally fragmented, reflecting differences in regulation, customer preferences and economic conditions.</p>

Ranking reports

Rankings and Awards (1/3)

Report Name	Description
Financial Crime and Compliance 50	Building on the initial Financial Crime and Compliance rankings from 2024, in 2026 this report will assess vendors' core technology and strategy in enabling institutions to understand, detect and prevent financial crime, with a focus on Know Your Customer (KYC), watchlist and adverse media monitoring, enterprise and payment fraud, and anti-money laundering (AML) transaction monitoring. This year's report considers financial crime platforms and workflow, two areas where Chartis sees rapid change and technological segmentation. Categories will continue to focus on innovation, but there will be an expanded view of how vendors deliver financial crime solutions for specific use cases and markets.
STORM	<p>In this market and technological context, a wealth of new technology vendors and providers has emerged in recent years, making this an especially pertinent and exciting time to be analyzing these markets. As always, Chartis' goal is to make sense of these changing and dynamic landscapes, and to recognize the companies doing great things within them.</p> <p>Our 2026 research contains three separate rankings and award categories, each of which is now featuring 50 vendors: the Quantitative Analytics50, Insurance Risk Analytics50 and Buy Side Risk50.</p>
Quantitative Analytics50	See STORM description.
Insurance Risk Analytics50	See STORM description.
Buy Side Risk50	See STORM description.

Rankings and Awards (2/3)

Report Name	Description
RiskTech100	<p>The latest iteration of the most comprehensive independent study of the world's major players in risk and compliance technology, RiskTech100 is globally acknowledged as the go-to source for clear, accurate analysis of the risk technology marketplace.</p> <p>This report lists the ranked vendors and award winners, explores the key themes in the market and examines Chartis' past, present and future views of the landscape.</p>
Physical and Infrastructure Risk50	<p>The second Physical and Infrastructure Risk (PIRA) 50 report will recognize the major players in physical and infrastructure risk analytics data, software and managed service technologies. This report will continue to leverage previous perspectives on the climate risk analytics market to provide an additional assessment and benchmarking tool for market participants. The report will focus on the fundamental questions of data, analytical methods for the physical and infrastructure risks stemming from chronic and acute perils, and the resulting financial impact on capital markets and today's business environment.</p>
Energy50	<p>The latest iteration of our analysis of energy trading and risk management markets and solutions, Energy50 assesses the top 50 energy technology vendors, focusing on their innovations in trading and risk analytics, data and operational efficiency. Considering such factors as a firm's market influence, technological advances and strategic decision-making, this analysis provides Chartis' view of how market leaders are driving transformation in the sector.</p>

Rankings and Awards (3/3)

Report Name	Description
Retail Banking Analytics50	Analytics has become a core capability for retail banking institutions as competition intensifies and customer expectations rise. This ranking evaluates analytics tools that support retail pricing, advisory and credit risk across banks, with emphasis on fraud detection, customer and decisioning analytics, and optimization and pricing engines that enable more personalized, risk-aware and dynamic retail banking outcomes.

Thank you