THE COMPLIANCE BRIEFING
PRACTICAL INTELLIGENCE FOR COMPLIANCE PROFESSIONALS
PRACTICAL GUIDE

PRACTICAL GUIDE

10 Practical AI Prompts *for Compliance Teams*

Built from operational experience. Ready to use today.

INTRODUCTION

Why Most AI Guidance for Compliance Teams Misses the Point

The problem is not that compliance teams lack access to AI tools, as most already have access to at least one. The problem is that the guidance produced to help them use those tools has almost universally been written by people who have never sat in a compliance function, drafted a suspicious activity report (SAR), conducted an enhanced due diligence (EDD) review, or tried to explain a sanctions screening alert to a senior manager under time pressure.

The result is guidance that is technically accurate but operationally useless.

The ten prompts in this guide were developed from real compliance work. Each one has a specific use case, a tested prompt structure, and a clear description of what to expect from the output. None of them require specialist technical knowledge, and all of them can be used today with the AI tools most compliance professionals already have access to.

HOW TO USE THIS GUIDE

Each prompt is written to be copied directly into an AI tool such as Claude, ChatGPT or Microsoft Copilot. Where the prompt contains bracketed text, for example [firm name] or [customer type], replace the brackets with your specific details before running it. The more specific your inputs, the more useful the output.

AI outputs should always be reviewed by an experienced compliance professional before use. These prompts are designed to accelerate drafting and analysis, not to replace compliance judgement.

01

PROMPT AML RISK ASSESSMENT | AML RISK ASSESSMENT

Customer Risk Assessment — First Draft

USE CASE

You need to produce or update an AML risk rating for a customer and want a structured first draft to work from, rather than starting from a blank template.

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THE PROMPT

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You are an experienced AML compliance professional at a UK-regulated firm. Draft a customer risk assessment for the following customer: [describe the customer: individual or entity, jurisdiction, business type, products used, transaction volumes if known, any adverse information]. The assessment should cover: (1) customer risk factors, (2) geographic risk, (3) product and channel risk, (4) adverse media and PEP status, (5) an overall risk rating of Low, Medium, or High with a clear rationale. Present it in a structured format suitable for a compliance file. Flag any areas where additional information is required before the assessment can be finalised.
```

WHAT TO EXPECT

A structured risk assessment in compliance file format, with a reasoned risk rating and a list of any information gaps. Review carefully; the AI cannot access your firm's specific risk appetite or internal systems.

02

PROMPT EDD | EDD

Enhanced Due Diligence Report — Narrative Section

USE CASE

You have completed EDD on a high-risk customer and need to produce a clear narrative summary of the findings for the compliance file and senior management review.

THE PROMPT

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You are a financial crime compliance analyst. Write a structured EDD narrative report based on the following information: [paste or describe the EDD findings: source of wealth, source of funds, business background, adverse media results, PEP connections, explanation provided by the customer, any unresolved concerns]. The report should be written for a compliance file and should be suitable for senior management review. It should include: (1) customer background, (2) source of wealth and source of funds assessment, (3) adverse media summary, (4) PEP and sanctions screening outcome, (5) key risk factors identified, (6) overall conclusion and recommendation of approve, escalate, or decline. Use plain professional language. Do not include speculation; flag unverified claims clearly.
```

WHAT TO EXPECT

A narrative EDD summary suitable for a compliance file. The AI will structure and articulate the findings you provide; you must supply the underlying information. Review all factual claims before filing.

03

PROMPT SAR DRAFTING | SAR DRAFTING

Suspicious Activity Report — Narrative

USE CASE

You have identified suspicious activity and need to draft a clear, well-structured SAR narrative for submission to the National Crime Agency (NCA).

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THE PROMPT

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You are a UK Money Laundering Reporting Officer (MLRO). Draft a Suspicious
Activity Report (SAR) narrative for submission to the National Crime Agency.
The following facts have been established: [describe the suspicious activity:
what behaviour was observed, what transactions occurred, what the customer
said, what checks revealed, what the concern is and why it is suspicious].
The narrative should: (1) explain why the activity is being reported, (2)
describe the facts clearly and chronologically, (3) identify the suspected
predicate offence where possible, (4) set out what the firm knows about the
customer and their explanation, (5) note any tipping-off risk considerations.
Do not include opinion; only facts and reasoned professional analysis. The
tone should be factual, precise and suitable for submission to law
enforcement.
```

WHAT TO EXPECT

A structured SAR narrative based on the facts you provide. All factual details must be verified before submission. The MLRO must review and authorise the final SAR. This prompt assists drafting; it does not replace the MLRO's professional judgement or legal responsibility.

04

PROMPT POLICY REVIEW | POLICY REVIEW

AML Policy Gap Analysis

USE CASE

You need to assess whether your firm's AML policy is up to date following a regulatory change and identify what needs to be updated.

THE PROMPT

```
You are a senior AML compliance professional. Review the following AML policy
extract against the requirements of [name the regulation or regulatory
update, for example the Money Laundering and Terrorist Financing (Amendment)
Regulations 2026]. Identify: (1) any provisions that are now outdated or non-
compliant, (2) any new requirements not currently addressed in the policy,
(3) any areas of ambiguity that should be clarified. For each gap or issue,
suggest the specific amendment required. Present the output as a structured
gap analysis table with columns for: Policy Section, Issue Identified,
Regulation Reference, Recommended Amendment. [Paste the policy extract here]
```

WHAT TO EXPECT

A gap analysis table identifying specific policy weaknesses and recommended amendments with regulatory references. The AI will not have access to your complete policy or all relevant regulatory guidance; treat this as a first-pass review requiring expert sign-off.

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0 5

PROMPT SANCTIONS SCREENING | SANCTIONS SCREENING

Sanctions Alert Investigation — Decision Note

USE CASE

Your transaction monitoring or sanctions screening system has generated an alert and you need to document the investigation and your decision.

THE PROMPT

```
You are a sanctions compliance analyst at a UK-regulated firm. Draft a
sanctions alert decision note for the following alert: [describe the alert:
customer name, alert generated by, match details, what screening was
conducted, what the comparison showed, what additional checks were
undertaken, what the outcome was]. The decision note should document: (1) the
alert details, (2) the investigation steps taken, (3) the evidence reviewed,
(4) the conclusion of true match, false positive, or requires escalation,
with clear reasoning, (5) any further action required. The note should be
suitable for the compliance file and should demonstrate a documented,
evidence-based decision-making process.
```

WHAT TO EXPECT

A structured investigation and decision note for the compliance file. Sanctions screening decisions carry legal weight; all conclusions must be reviewed and approved by an appropriately qualified compliance professional before being filed.

0 6

PROMPT REGULATORY SUMMARIES | REGULATORY SUMMARIES

Regulatory Update — Plain English Summary for Management

USE CASE

A new regulatory publication, guidance note or enforcement decision has been released and you need to brief senior management or a board committee on what it means for the firm.

THE PROMPT

```
You are an AML and compliance professional preparing a briefing for senior
management. Summarise the following regulatory publication in plain English:
[paste the regulatory text, publication summary or enforcement notice]. The
briefing should cover: (1) what has been published and by which regulator,
(2) the key requirements or findings in plain terms, (3) what the
implications are for firms like ours, (4) what actions our compliance
function should consider in response, (5) the timeline for compliance if
applicable. The briefing should be no more than one page, written for a non-
technical audience, and should avoid regulatory jargon where possible. Flag
any areas of uncertainty or where further legal advice may be required.
```

WHAT TO EXPECT

A one-page plain English management briefing. The AI will summarise the text you provide; accuracy depends on the quality of the source material you paste in. Verify all regulatory references before circulating.

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07

PROMPT TRAINING CONTENT | TRAINING CONTENT

AML Training Scenario — Case Study

USE CASE

You need to produce a realistic training case study to help staff recognise suspicious activity and understand how to respond.

THE PROMPT

```
You are an AML training specialist. Create a realistic training case study
for [specify the audience, for example front-line bank staff, conveyancing
solicitors, compliance analysts] based on the following financial crime
typology: [describe the typology, for example trade-based money laundering,
property purchase using third-party funds, layering through multiple
accounts]. The case study should include: (1) a realistic customer scenario
and background, (2) a series of transactions or behaviours that emerge over
time, (3) red flags that should be identified at each stage, (4) the correct
escalation steps, (5) three to four discussion questions for the training
session. Write it in a way that feels realistic and operationally credible,
not like a textbook example.
```

WHAT TO EXPECT

A complete training case study with red flags and discussion questions. Review to ensure the scenario reflects your firm's actual products, customer types and jurisdiction. Add firm-specific details before use.

08

PROMPT RISK APPETITE | RISK APPETITE

Risk Appetite Statement — AML and Financial Crime

USE CASE

You need to draft or update the AML and financial crime section of your firm's risk appetite statement for board or senior management approval.

THE PROMPT

```
You are a chief compliance officer at a UK-regulated firm. Draft the AML and
financial crime section of the firm's risk appetite statement. The firm is:
[describe the firm: type, size, customer base, products, key risk areas]. The
statement should cover: (1) the firm's overall approach to AML and financial
crime risk, (2) specific risk appetite positions on customer types,
jurisdictions, products and channels, (3) zero tolerance positions, meaning
what the firm will not do under any circumstances, (4) the escalation and
approval framework for matters approaching or exceeding risk appetite, (5)
how risk appetite is monitored and reported. The statement should be suitable
for board approval. Use precise, unambiguous language; risk appetite
statements must be capable of being applied operationally, not just read.
```

WHAT TO EXPECT

A draft risk appetite statement for AML and financial crime. This is a high-stakes governance document; it must be reviewed by legal counsel and senior compliance leadership before board submission, and calibrated carefully to the firm's actual risk profile and regulatory expectations.

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09

PROMPT EDD | EDD

Source of Wealth Verification — Assessment Note

USE CASE

A customer has provided an explanation of their source of wealth and you need to assess whether the explanation is plausible and adequately evidenced.

THE PROMPT

```
You are a financial crime compliance analyst conducting enhanced due diligence. Assess the plausibility and evidential support of the following source of wealth explanation: [describe what the customer has said about their source of wealth, and what documentary evidence they have provided]. Your assessment should cover: (1) whether the explanation is internally consistent, (2) whether the level of wealth claimed is plausible given the customer's background and occupation, (3) whether the documentation provided adequately corroborates the explanation, (4) what additional evidence should be requested if the current evidence is insufficient, (5) an overall assessment of satisfactory, requires further information, or unsatisfactory. Flag any specific aspects of the explanation that are unclear or inconsistent.
```

WHAT TO EXPECT

A structured assessment of the source of wealth explanation and evidence. This is a professional judgement; the AI will help structure and articulate your analysis, but the conclusion must be reached by an experienced compliance professional based on all available evidence.

10

PROMPT COMPLIANCE GOVERNANCE | COMPLIANCE GOVERNANCE

MLRO Annual Report — Section Draft

USE CASE

You are preparing the MLRO's annual report and need to draft a section covering a specific area of the firm's AML programme.

THE PROMPT

```
You are a Money Laundering Reporting Officer preparing the firm's annual MLRO report for the board. Draft the section covering [specify the section, for example SAR statistics and analysis, EDD programme effectiveness, training completion and quality, transaction monitoring performance, key risk themes identified during the year]. Use the following information: [provide the relevant data, statistics, case examples or themes]. The section should: (1) present the key facts and data clearly, (2) provide context and analysis, not just numbers, (3) identify any weaknesses or areas of concern, (4) set out what actions have been taken or are planned, (5) be written in a tone appropriate for board reporting: authoritative, balanced, and candid. Length should be proportionate to the content, typically two to four paragraphs per section.
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WHAT TO EXPECT

A draft board report section based on the data you provide. The MLRO must review all content carefully; the annual report is a regulated document and the MLRO bears personal responsibility for its accuracy and completeness.

About The Compliance Briefing

The Compliance Briefing is a specialist intelligence publication for AML and financial crime compliance professionals. Founded and written by an experienced AML and financial crime professional, it provides practical analysis, regulatory updates, enforcement commentary and guidance on AI in compliance.

Every issue is written for practitioners, by a practitioner, with no filler and no generic commentary, providing analysis and guidance that compliance professionals can actually use.

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