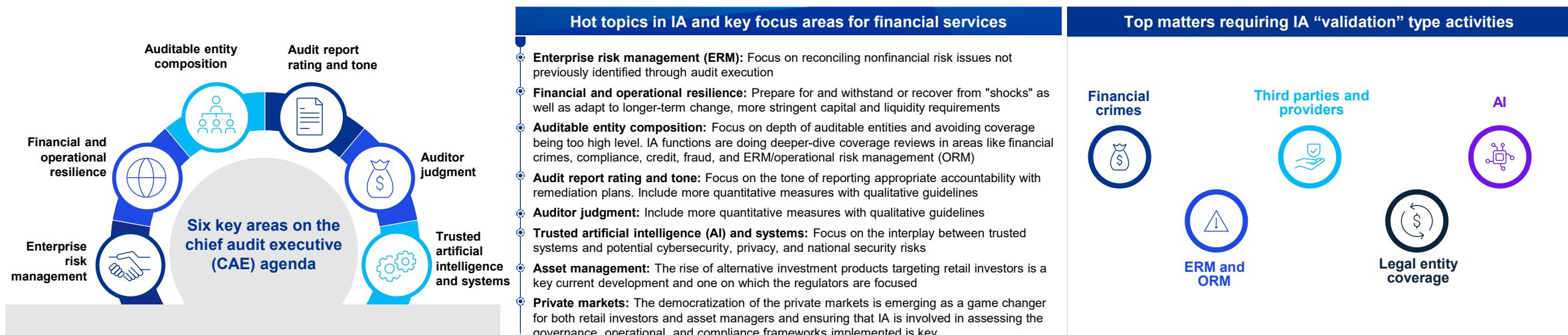


On the CAE Agenda Q3/Q4, 2025 – Financial Services

The role and focus of internal audit (IA) in financial services are ever-evolving. This installment of the KPMG *On the CAE Agenda* series provides quick insights into what IA leaders within the financial services industry may be hearing, doing, and discussing with their stakeholders across the core elements of their business agendas during the second half of 2025.



Spotlight on:

Financial crimes: Insights and IA considerations

Compliance and risk identification

IA should continuously monitor and track changes in financial crime regulations and financial crime risks in new products and services (risk assessments for new product launches). Results of monitoring should be defined within auditable entities and aligned with organizational priorities.

Compliance program assessment

IA should evaluate actual financial crimes outcomes in addition to testing controls (analyze past incidents, measure the efficacy of existing prevention measures) as well as focus on high-risk products and services and the growth rate of financial crimes functions (international wire transfers, cryptocurrency, offshore banking, prepaid cards).

Analytics and AI

IA should modernize outdated monitoring and testing approaches and integrate data sources to leverage machine learning (cloud-based solutions, machine learning algorithms to detect fraudulent patterns). Leading practices include monitoring for immediate detection and response to financial crime indicators (insider threat detection, profiling, transaction monitoring, network mapping, behavioral analysis).

Read our latest insights in risk:

- [KPMG Future of Internal Audit](#)
- [On the CAE Agenda library](#)
- [Ten Key Regulatory Challenges of 2025](#)

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