



LEMONWAY

Lemon Way pan-European payment institution within payment processing, payment account management and third-party payments.

**Industry:** Payments

**Product:** Screening and Monitoring – Sanctions and PEPs

### Background

The Prudential Supervision and Resolution Authority was continuously strengthening its position on compliance functions in the French financial market. Financial companies, especially young ones, needed to act fast to stay ahead of requirements and stay compliant.

### Problem

Part of the issue Lemon Way faced was that the compliance function was reliant on an internal tool built by an in-house team. It was serviceable when the company was small but they had scaled considerably and the internal tool was no longer capable of meeting company demands. Especially when it came to reducing false positives on PEPs and sanctions.



**Comply Advantage provided a professional solution that could easily respond to demands from regulators.**



Pauline Heitz, Head of Internal Compliance, Lemon Way

Lemon Way is a pan-European payment institution headquartered in France that handles payment processing for marketplaces, crowdfunding platforms and e-commerce websites.



**The guidance  
ComplyAdvantage  
provides around  
compliance and  
implementation  
is unique to the  
market.**



Pauline Heitz, Head of  
Internal Compliance,  
Lemon Way

**The company faces a high velocity of transactions and also handles payments coming from a wide variety of sources.** There was a need to upgrade their filtering solution as the internal tool lacked the functionality Lemon Way's compliance team required.

### **Solution**

**Part of having a solution-fit-for-purpose meant having a single centralized point of use for compliance officers.** Prior to implementing ComplyAdvantage's product, Lemon Way staff had to transfer data across various tools to analyze it, an unnecessarily laborious process compared to using a professional solution.

**New regulations were being put in place faster than Lemon Way's previous solution could handle.** And without expert advice from professionals, implementing compliance guidelines can be difficult while also processing payments.

**As the ATF became more demanding with smaller financial companies it became clear to Lemon Way that a strong audit trail was a requirement.** The internally-built tool didn't have this capability and it was vital for demonstrating to the regulator that the company is always compliant.

**But there's another reason for Lemon Way's choice in ComplyAdvantage.** Lemon Way is expanding and growing exponentially as it hits hypergrowth. It needs a compliance solution that can scale with its future needs without a painful and opaque process.

**ComplyAdvantage provides guidance and advice from the onset and is always there to support client compliance functions** – a differentiating factor that proved decisive when Lemon Way's CEO decided on a solution.