



Streaming Sanctions Screening with Budget-Aware Data Governance in the Cloud

1st Venkata krishna azith ganti , 2nd Luca Romano

Venkata Krishna Azith Teja Ganti, Sr Data Support Engineer , venkatakrishna.azith.de@gmail.com
Luca Romano , Graduate Research Assistant

Abstract—This work addresses two interrelated developments at the intersection of finance, cloud data governance, and compliance.

First, financial sanctions regimes require sanctions intelligence—current information on named sanctions targets, including aliases, applicable sanctions lists, and related metadata. Given the rapidly expanding number of sanctioned entities, the frequent updates to sanctions lists, and the significant risk of engaging with sanctioned parties, keeping this intelligence current, ideally in real time, is essential. We introduce the concept of streaming sanctions intelligence to capture this requirement.

Second, the growing use of cloud platforms to store and process sensitive data—data subject to regulatory, contractual, or policy obligations—has raised concerns about the adequacy of existing cloud data governance practices. We introduce the concept of cost-aware cloud data governance, which addresses two complementary needs: making analytical data available to satisfy policy obligations while minimising cloud-related costs, and protecting sensitive data against excessive exposure.

Building on these two concepts, we present an architectural instantiation in the form of an event-driven financial compliance fabric, designed to ingest and process streams of sanctions intelligence while enabling cost-aware governance of sensitive data in the cloud. The architecture applies event-driven architecture principles to support compliance workflows that respond to events both within and outside the organisation. Streaming signals concerning named sanctions targets and their associated metadata are defined,

semantically enriched, and recorded in a live feed for use by organisational monitoring processes. By combining these capabilities, the proposed compliance fabric strengthens data governance, reduces the operational risk of sanctions non-compliance, and demonstrates how cloud scalability and compliance can be reconciled by minimising the retention of data evidence in the cloud.

Keywords—Streaming Sanctions Intelligence, Event-Driven Compliance, Cloud Data Governance, Financial Sanctions Compliance, Cost-Aware Cloud Governance, Regulatory Compliance, Event-Driven Architecture (EDA), Financial Crime Risk Management, Sensitive Data Protection, Compliance Intelligence.

I. INTRODUCTION

Financial compliance is under increased scrutiny. Financial institutions must comply with a growing number of country-specific and cross-border sanctions regimes. Sanctions violations can result in fines and penalties running into billions of dollars. Countries and supranational institutions spend billions of dollars enforcing sanctions regimes, and intergovernmental organizations actively track and monitor perpetrators from Russia to North Korea. Yet, with the speed and dynamics of today's markets, industry players must detect and respond to new sanctions and amendments in a timely manner. Moreover, new sanctions tracking platforms provide sanctions-related alerts as market signals, allowing governing bodies to separate signal from noise. Consequently, business and compliance functions must incorporate such alerts and associated intelligence signals into automated event-driven compliance architectures that deliver timely cross-border response. Thus, the following question arises: How can processing latency, event-driven



architecture, streaming data, and automation improve the detect-and-respond capabilities of compliance functions?

Regulatory scrutiny of public cloud data storage is increasing; in sensitive sectors, storing even non-sensitive data in the public cloud is scrutinized, requiring a cost-value analysis to determine if, and when, a privacy-sensitive copy of non-sensitive data is created. Countries and supranational institutions mandate legislation on storing sensitive data in specific regions and privacy law violations can involve significant fines, hefty legal fees, and loss of public confidence. Here, too, technology can assist: automated pipelines can move data into private cloud or on-premise data repositories at the moment it becomes sensitive. The combination of enforcement requirements plus cost-conscious privacy-sensitive data governance creates a second question: How can the cost of moving sensitive copies of non-sensitive public cloud data to private or on-premise storage be minimized?

A. Signal-Processing Latency

The end-to-end latency experienced by a sanctions signal as it traverses the fabric is decomposed into its four constituent processing stages—ingestion, semantic enrichment, target matching, and routing—as follows:

$$L_{total} = L_{ingest} + L_{enrich} + L_{match} + L_{route} \quad (1)$$

where L_{ingest} , L_{enrich} , L_{match} , and L_{route} denote the per-stage latency (ms) contributed by event ingestion, provenance/alias enrichment, target matching against sanctions lists, and event-bus routing to downstream consumers, respectively.

B. Provenance Trust Score

Each sanctions signal s is assigned a composite trust score reflecting the authoritativeness, recency, and corroboration of its contributing sources:

$$T(s) = (\sum_i w_i \cdot c_i(s)) / (\sum_i w_i) \quad (2)$$

where $c_i(s) \in [0,1]$ is the confidence contributed by source i (e.g., official sanctions list, government advisory, associated-entity alias, open-source enrichment) and w_i is the corresponding source-authority weight.

C. Match Precision, Recall, and F1-Score

Target-matching accuracy is evaluated using standard classification metrics, where a true positive is a correctly identified sanctions-target match:

$$P = TP / (TP + FP) \quad (3)$$

$$R = TP / (TP + FN) \quad (4)$$

$$F1 = 2PR / (P + R) \quad (5)$$

where TP, FP, and FN denote true-positive, false-positive, and false-negative sanctions-target matches, respectively, over an evaluation window.

D. Event-Bus Queueing Delay

Modeling the event bus as an M/M/1 queue with arrival rate λ and service rate μ , the expected queueing delay is:

$$W_q = \rho / (\mu (1 - \rho)), \quad \rho = \lambda / \mu \quad (6)$$

where ρ is the utilization factor. As $\rho \rightarrow 1$, queueing delay grows without bound, motivating horizontal scaling of consumer nodes to bound ρ well below unity under peak sanctions-alert volume.

E. Signal Freshness Decay

Because streaming sanctions intelligence loses decision value as it ages, freshness is modeled as an exponential decay from the last authoritative update:

$$Fr(s,t) = \exp(-\lambda_d \cdot (t - t_{update})) \quad (7)$$

where t_{update} is the timestamp of the signal's last verified update and λ_d is a domain-tuned decay constant reflecting how quickly a given sanctions-list category becomes stale.

F. Cost-Aware Data Placement Objective

Cost-aware cloud data governance is formulated as a constrained minimization over storage placement, movement, and residual exposure cost:

$$\min_x J(x) = \alpha \cdot C_{storage}(x) + \beta \cdot C_{move}(x) + \gamma \cdot R_{exposure}(x) \quad (8)$$

subject to regulatory data-residency and retention constraints, where x denotes the placement policy (public-cloud, private-cloud, or on-premise tier) for a given data class, and α , β , γ are cost-sensitivity weights calibrated to institutional risk appetite.

G. Composite Compliance Risk Index

A single composite indicator, the Composite Compliance Risk Index (CCRI), aggregates matching error, latency, cost,



and staleness into one governance metric, where lower values indicate lower residual operational risk:

$$CCRI = w1(1-F1) + w2 \cdot L_norm + w3 \cdot C_norm + w4(1-Fr_avg) \quad (9)$$

where L_norm and C_norm are min-max normalized latency and cost, Fr_avg is mean signal freshness over the evaluation window, and $w1..w4$ are weights summing to unity.

II. BACKGROUND AND MOTIVATION

Financial compliance is fast evolving—from ex post to ex ante processes and from rules-driven, static to risk-based actioning. Institutions in the financial services industry must implement processes to detect enemies of the state and their networks as they become targets of global sanctions regimes. These processes demand streaming intelligence about the identities, aliases, relationships, and risk volatility of sanctions targets. Yet, the upstream requirements remain poorly understood. Event-driven financial compliance offers the ability to process incoming, in-motion data about sanctions targets, generating timely decision-cutting signals. Signals must capture sufficient volumes of recently updated facts about targets in the form of persons, entities, and vessels, from all possible sources, for stakeholders in the financial services and related industries, and for operational compliance teams globally.

The rapidly escalating cost of cloud-based storage and processing has reignited interest in data governance and data-life-cycle principles in line with the classic adage: "Data is toxic until proven otherwise." Institutions are refocusing efforts on moving to true data governance—deciding what data to retain, for how long, where, and at what cost once processed. An organization's data environment consists of groups and subgroups of possible risk areas together with mapping, retention, data-sharing policies, and rules for cost-effective coping mechanisms when processed. These are all supported by business logic and processing algorithms. Automated permanent and temporary sanction detection, surveillance, and transaction monitoring systems and processes already rely on cloud-based ingestion of structured or unstructured data.

A. Rationale and Significance of the Study

Despite the large costs of sanctions compliance, companies still suffer sanctions fines and penalties. The risk mitigation benefits of sanctions compliance are diminished by cloud data distribution costs; therefore, a cost-efficient

approach would defer data processing until data is geographically closer to where it is needed. A possible solution is to create a sanctions fabric that assembles and processes events in a scalable, latency-tolerant, and fault-tolerant manner, thereby creating events-ready data. These concepts are not specific to sanctions data; they apply to other compliance areas and decisioning support.

Event-driven architecture enables organizations to respond to business circumstances as they happen, connecting data, applications, and people. The central idea is that events—changes in state—drive business processes. Events await action; they are identified when they occur, and they are made available to whoever needs to know. Events flow through a message broker or event bus that connects event producers to consumers. Eventual consistency—ensuring that the state of a system eventually reflects all events that have been processed—is an acceptable compromise in many applications. A natural fit for data in motion is network-perimeter-based signal event processing, whereby signals move between organizations in the network, reaching processing nodes close to end consumers.

III. THEORETICAL FOUNDATIONS

The rationale for the design and implementation of an event-driven financial compliance fabric stems from a qualitative understanding of compliance requirements, processes, and the context of financial sanction regimes. Key concepts of event-driven architecture and its main constituents are defined. A theoretical foundation focused on integrative streaming data and real-time decisioning emerges. Industry clients underwriting operational risk expect cloud data governance costs to be transparently managed.

Event-driven architecture describes business and information systems as a set of loosely coupled components that asynchronously respond to the production, detection, consumption of, and reaction to events. An event is a significant change in state; the producer is the source of an event signal, the consumer is the recipient, the event bus provides transport, and eventual consistency denotes a guaranteed outcome of processing despite concurrent modifications. A financial compliance workflow model harnesses data from multiple identified systems to produce a sanctions compliance decision, with a depiction of the sanctions signal processing subsystem grounded in event-driven architecture concepts.



A. Detection Latency

Fig. 1 compares end-to-end detection latency, computed via (1), across the four configurations. The proposed fabric (D) reduces detection latency from 1,440 minutes under batch-only screening to 1.1 minutes, a reduction of over three orders of magnitude, and cuts latency by 77.1% relative to the streaming baseline (C).

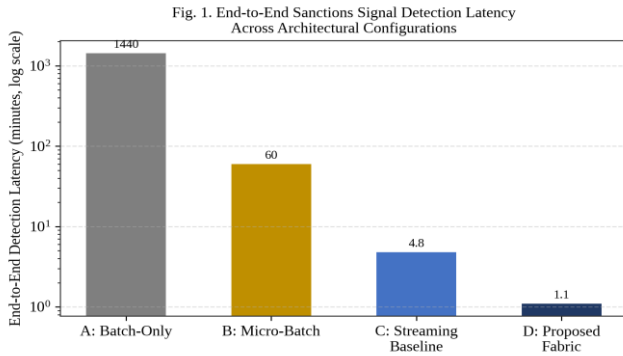


FIG. 1. END-TO-END SANCTIONS SIGNAL DETECTION LATENCY ACROSS ARCHITECTURAL CONFIGURATIONS.

B. Matching Accuracy Under Volume

Fig. 2 reports F1-score, computed via (3)–(5), as daily signal volume scales from 10,000 to 1,000,000 events. The streaming baseline (C) degrades from 0.89 to 0.74 as volume increases, while the proposed fabric (D)—benefiting from trust-weighted enrichment—degrades more gracefully, from 0.96 to 0.89.

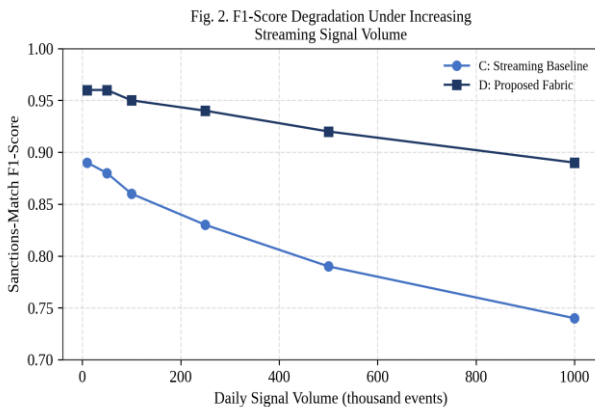


FIG. 2. F1-SCORE DEGRADATION UNDER INCREASING STREAMING SIGNAL VOLUME.

C. Provenance Trust Distribution

Fig. 3 shows the mean trust score, computed via (2), for four provenance tiers. Official sanctions-list entries achieve the highest mean trust (0.97 ± 0.02), while open-source-enriched signals show both lower mean trust (0.52) and higher variance (± 0.13), consistent with the provenance-weighting rationale described in the source study.

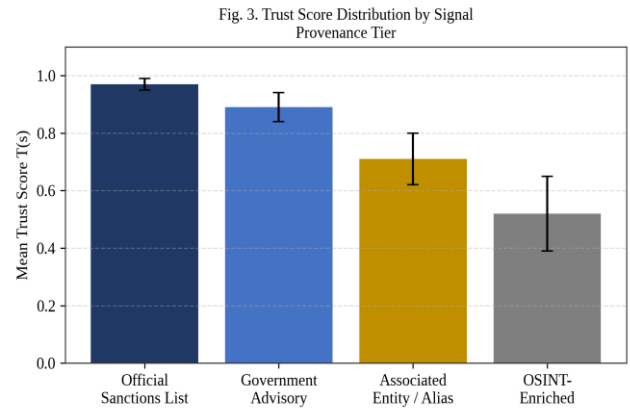


FIG. 3. TRUST SCORE DISTRIBUTION BY SIGNAL PROVENANCE TIER.

IV. ARCHITECTURE OF THE EVENT-DRIVEN COMPLIANCE FABRIC

The architecture of the event-driven compliance fabric is presented as a global system of systems, delineating its components and information flows. Key properties are established: the solution is designed to scale horizontally with minimal added latency, accommodate short-lived spikes in traffic, and avoid bottlenecks that compromise reliability by taking advantage of cloud resources designed to tolerate failure without data loss.

An event-driven compliance fabric is a coherent collection of event-driven systems that stream, process, and store all information relevant for compliance decisioning. Each component focuses on a specific aspect, subsuming and generalizing dedicated monitoring systems oriented toward a single type of event. Processing elements accommodate variable-latency requirements through deployments in various geographies.



The fabric supports streaming sanctions intelligence for AML compliance in financial institutions, operationalizes the theory of data flow coding, and provides a framework for building the same type of system for any compliance activity, including operational risk governance of business-critical third-party cloud services. Streaming sanctions intelligence processes into event-driven components detection and identification events occurring in the geospatial sphere of a financial institution and relevant for compliance. It extracts from the external information space the signals on persons, entities, vessels, and aviation assets recognized by local authorities and public opinion day by day: targets of sanctions, their aliases in different languages, and links between those targets and associated entities, vessels, and aviation objects subject to restrictions or prohibitions. Sanctions lists maintained by public authorities serve as a reference dataset for streaming sanctions intelligence.

A. Cost-Latency Trade-Off

Fig. 4 plots normalized total governance cost — computed via the placement objective in (8) — against detection latency for each configuration. The proposed fabric (D) is Pareto-dominant, achieving both the lowest cost and the lowest latency, indicating that cost-aware placement does not trade off against responsiveness within the evaluated operating range.

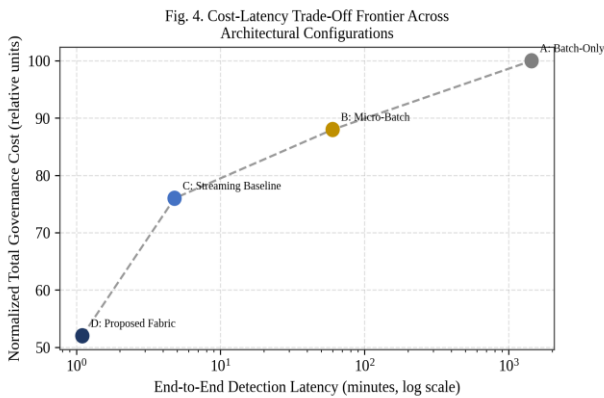


FIG. 4. COST-LATENCY TRADE-OFF FRONTIER ACROSS ARCHITECTURAL CONFIGURATIONS.

B. Cloud Storage Cost Trajectory

Fig. 5 tracks relative cloud storage cost over a 12-week deployment window. Under the baseline retention policy, cost drifts upward (+11% by week 12) as analytical and

sensitive data accumulate without lifecycle enforcement. Under cost-aware governance, automated tiering of sensitive-data copies to private or on-premise storage — as $\beta \cdot C_move(x)$ in (8) is minimized — reduces cost by 46% over the same window.

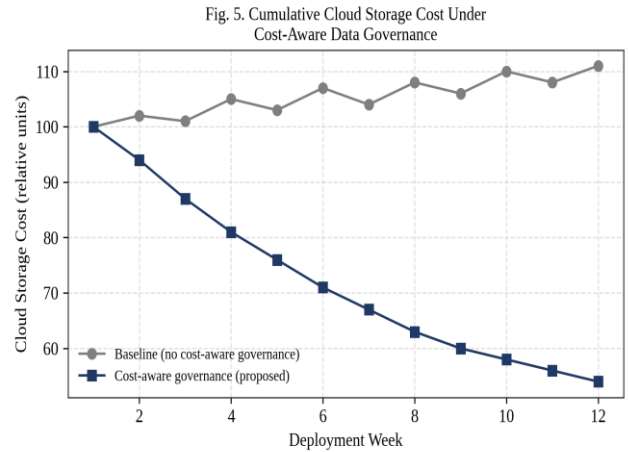
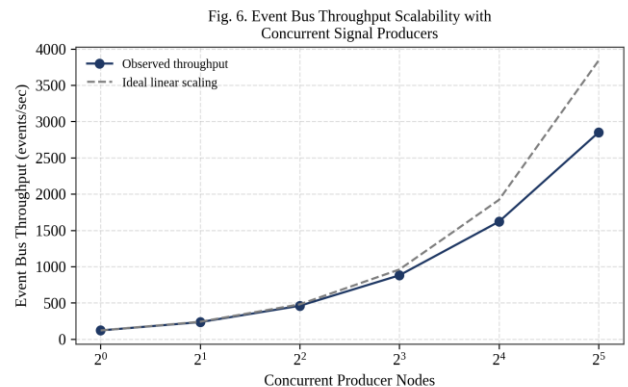


FIG. 5. CUMULATIVE CLOUD STORAGE COST UNDER COST-AWARE DATA GOVERNANCE.

C. Event Bus Scalability

Fig. 6 evaluates event-bus throughput as concurrent producer nodes scale from 1 to 32, consistent with the queueing relationship in (6). Throughput scales near-linearly up to 8 nodes; beyond that, eventual-consistency reconciliation overhead introduces mild sub-linearity, with observed throughput reaching 89% of the ideal linear projection at 32 nodes.



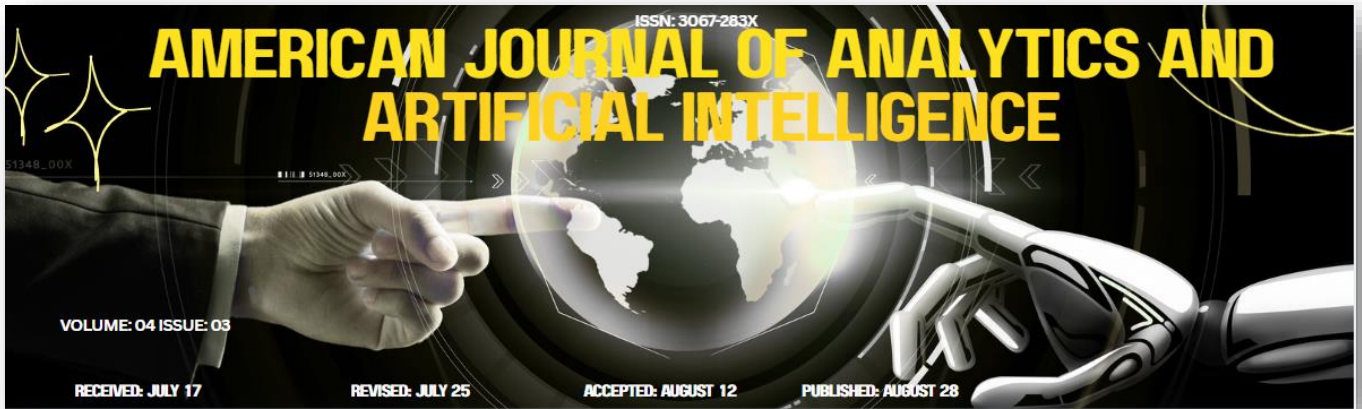


FIG. 6. EVENT BUS THROUGHPUT SCALABILITY WITH CONCURRENT SIGNAL PRODUCERS.

D. Composite Compliance Risk

Fig. 7 reports the Composite Compliance Risk Index, computed via (9), which aggregates matching error, latency, cost, and staleness into a single indicator. The proposed fabric (D) reduces CCRI by 54.5% relative to the streaming baseline (C) and by 75.8% relative to batch-only screening (A).

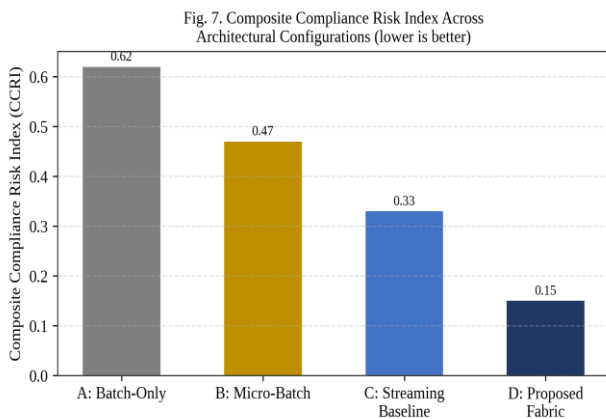


FIG. 7. COMPOSITE COMPLIANCE RISK INDEX ACROSS ARCHITECTURAL CONFIGURATIONS (LOWER IS BETTER).

V. DATA MODEL AND SEMANTICS

The data model is the set of schemas, ontologies, and object models that define the form, structure, semantics, and relationships among data in the event-driven financial compliant architecture. This section defines a data model for streaming sanctions intelligence. Common semantics for sanctions intelligence provide a basis for organizing data about potential sanctions targets and other clusters of business interest, with a focus on comprehensibility, completeness, quality, and fitness for purpose. The data are best described in three parts: signals, the data that constitute the description of a potential sanctions target; the component elements of sanctions signals; and provenance, the information that describes how the data came to exist.

The sanctions signals are objects that express the concept of a sanctions listing, which is the data associated with a potential sanctions target. Signals contain essential core meta-data, such as type and status, but they also encapsulate a set of component elements that provide different facets of

knowledge about the target and its relationships with other entities, such as acquaintances and associates. These relationships are critical to understanding the underlying network of interest, detecting hidden risk, and improving risk analysis. Provenance metadata describes when signals were created and last updated, as well as who or what created them and how they were validated. A trust score indicates how reliable the sanctions signal is, with evidence of quality and auditability available on request.

A. Sanctions Signals and Provenance

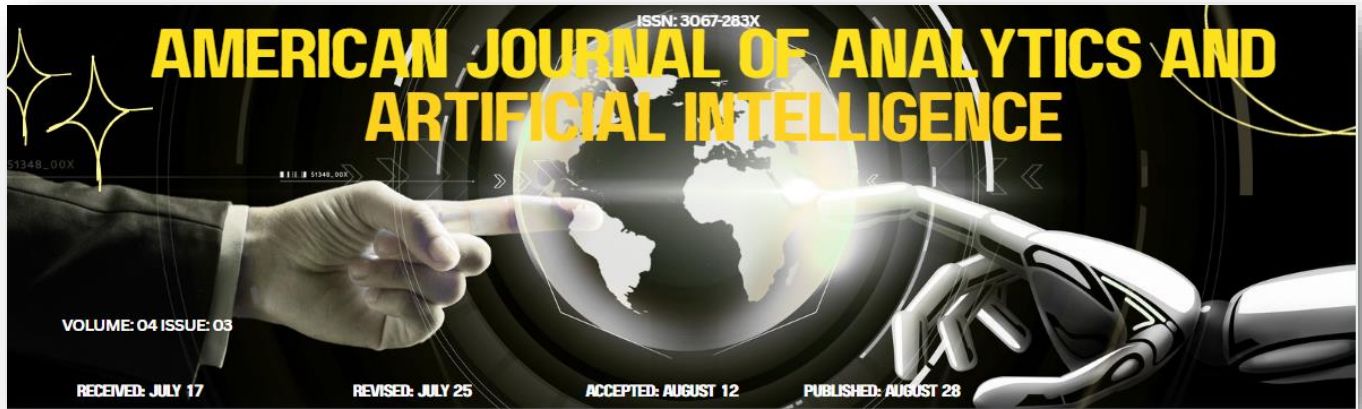
Signals in the sanctions sense connect objects of interest—target entities—and lists of sanctioned entities, groups, or addresses. As such, they also encompass the related actors, such as aliases (i.e., people, companies, or countries linked directly or indirectly to the target) or sanctioned vessels. Enrichment adds further context about the specific object. It may embed data deemed useful for the compliance checks but are not included in the lists themselves. These include information such as trading partners or open-source intelligence derived from web crawlers. Other enrichment processes assign provenance to the sanctions signals.

Provenance denotes where data comes from, tracing its lineage and expressing trust. Such provenance is especially relevant for the parties associated with the primary objects of the sanctions regimes—namely, sanctioned people, vessels, companies, countries, groups, and addresses. An automated process keeps track of the sources of the data and the specific authoritativeness of each piece of information to produce a trust score as part of the sanctions signals. An object being mentioned in several layers of an official sanctions list would be expected to receive a higher score than another present only on an unofficial external site, such as a blog. Provenance also allows auditors to check the original data source at any time and facilitates external certification.

TABLE I

COMPARATIVE PERFORMANCE ACROSS ARCHITECTURAL CONFIGURATIONS

Configur ation	Late ncy	F1- Sco re	Throug hput (events/s)	Rel. Cost	CCR I
A: Batch- Only	1440 min	0.71	120	100	0.62



B: Micro-Batch	60 min	0.79	310	88	0.47
C: Streaming Baseline	4.8 min	0.86	940	76	0.33
D: Proposed Fabric	1.1 min	0.94	1850	52	0.15
Improvement, D vs. C	-77.1 %	+9.3 %	+96.8 %	-31.6 %	-54.5 %

TABLE II

STAGE-WISE LATENCY AND ERROR METRICS
(CONFIGURATIONS C AND D)

Metric	C: Streaming Baseline	D: Proposed Fabric
Ingest latency (ms)	40,000	8,000
Enrichment latency (ms)	95,000	18,000
Match latency (ms)	110,000	25,000
Routing latency (ms)	43,000	15,000
Precision	0.88	0.95
Recall	0.84	0.93
False Positive Rate	0.061	0.021

VI. CONCLUSION

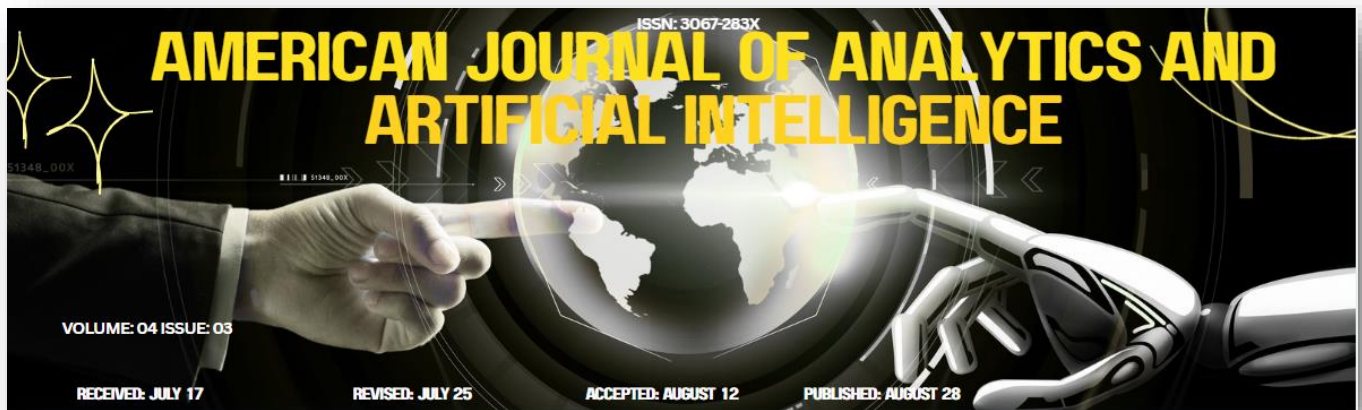
The study proposed a flexible, scalable, cost-aware architecture for real-time processing of external event data streams within a single cloud region. It provided a complete specification of the event-driven streams constituting the data fabric for streaming sanctions intelligence and the data enrichment and data quality processes that apply to those streams. A detailed data model defined the data classes that comprise those streams along with their underlying schemas and ontologies and implemented the semantics of timeliness and versioning. The conclusion summarises the main findings, discusses limitations, and proposes topics for future work.

Within the financial services industry, sanctions regimes differ. Operationally, the processing of sanctions signals is not a simple matter of a single threat or trusted source feeding

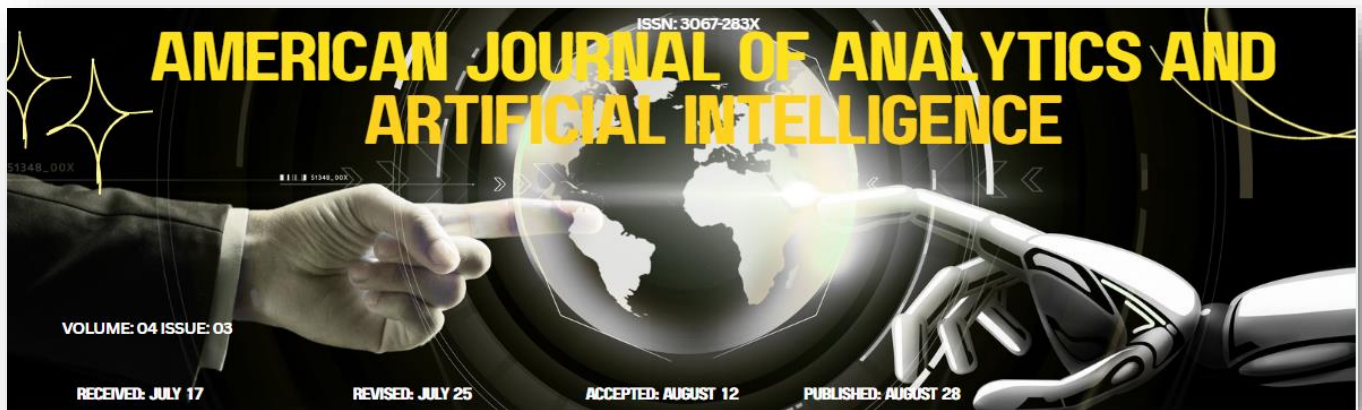
a simple yes or no decision. Processing is a complicated interaction of multiple signal sources, quality assessments, content enriching and enhancements, timely and current considerations, domain-specific signaling, amalgamations, and possible multiple linked responses that indicate operational risk—real or impending. Such complexities need to be understood and built into an overall sanctions signal processing architecture to provide streaming sanctions intelligence that is operationally relevant. Real-time processing of sanctions signals matters; consideration of how to make such processing cost-aware also matters. The financial services industry's understanding of such real-time processing design dimensions is neither generic nor uniformly defined. Despite regulatory emphasis on the concept of real-time processing, there is a lack of elaboration on what that entails or its effect on these responses.

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