From Policy to Practice

Oonagh van den Berg | Book introduction

Connects policies to execution under pressure. Covers risk assessment, programme management, ethics and culture, CDD, transaction monitoring, reporting, technology and connected financial crime risks. Helps readers examine the gap between written controls and daily practice.

Who it is for

Compliance practitioners, financial crime teams, managers and aspiring professionals.

Contents at a glance

- Frameworks under pressure: regulation, risk assessments, programme management, policies, ethics and culture.
- Financial crime and behaviour: product risk, AML, CDD, monitoring and case studies.
- Reporting and governance: testing, assurance, regulatory reporting and suspicious activity reporting.
- Data and technology: compliance capability, AML technology and tools.
- Connected risks: fraud, cyber, privacy, emerging threats, crypto and sanctions.
- Leadership and the future professional: prevention, business partnership, training and regulatory engagement.

How it helps in practice

Connect written policies to daily behaviour and controls. Review how onboarding, monitoring, reporting and business partnership work together, then use the diagnostics to locate gaps.

Practical material

Culture and product-risk diagnostics, CDD-to-monitoring mapping, regulator-style questions and a monitoring maturity model.

View the book on Amazon

MODERNISING COMPLIANCE SERIES

FROM POLICY TO PRACTICE

WHERE COMPLIANCE COMMITMENTS BECOME REAL-WORLD ACTION.

Policies set the intention.
Practice builds the outcome.
This book shows you how to close the gap between what is written and what is done.



JUDGEMENT
Make the right calls in complex, real-world situations.

ACCOUNTABILITY
Own decisions, escalate risks, and stand behind outcomes.

TRUST
Build a culture where compliance is valued, not avoided.

A PRACTICAL GUIDE TO TURNING POLICY INTO PRACTICE – AND COMPLIANCE INTO IMPACT.

THE PROBLEM

Too many frameworks look strong on paper but fail in practice.

Policies exist. Procedures exist.
But outcomes don't.

The gap between policy and practice creates risk, weakens culture, and leads to regulatory findings and reputational damage.

THIS BOOK HELPS YOU:

- Translate regulatory requirements into practical action
- Build effective controls that work in the real world
- Embed compliance into day-to-day decision-making
- Strengthen culture, behaviour and ethical judgement
- Measure effectiveness and drive continuous improvement
- Identify and close the gap between policy and practice
- Create evidence of compliance that stands up to scrutiny
- Build trust with regulators, Boards and stakeholders

WHAT YOU WILL MASTER INSIDE THIS BOOK

POLICY TO PRACTICE
Understand why great policies still fail and how to operationalise what matters.

RISK & CONTROLS IN ACTION
Design and test controls that address real risks, not just theoretical requirements.

BEHAVIOUR & CULTURE
Shape the behaviours that drive or destroy compliance outcomes every day.

THIRD LINE EFFECTIVENESS
Build assurance that adds value and drives improvement, not just reporting.

MEASUREMENT & MI THAT MATTER
Focus on meaningful metrics that drive decisions and show true effectiveness.

REGULATORY EXPECTATIONS
Understand what regulators really look at, and how they assess you on execution.

CONTINUOUS IMPROVEMENT
Build a culture and system that evolves with risk and remains defensible.

WHO THIS BOOK IS FOR

- Compliance & Risk Professionals
- Heads of Compliance & CCOs
- MLROs and Financial Crime Leaders
- Internal Audit & Assurance Teams
- Senior Managers & Executives
- Board Members & Committee Members

> COMPLIANCE IS NOT WHAT IS WRITTEN DOWN. IT IS WHAT HAPPENS WHEN DECISIONS ARE UNCOMFORTABLE AND CONSEQUENCES ARE REAL.

OUTCOMES YOU CAN EXPECT

- Better alignment between policy and practice
- Stronger, more effective compliance culture
- Reduced regulatory and operational risk
- Improved decision-making and accountability
- Greater trust from Boards and regulators
- A resilient compliance framework that delivers

FROM INTENTION TO ACTION. FROM POLICY TO PRACTICE. FROM RISK TO RESILIENCE.

TURN POLICY INTO PRACTICE | REDUCE RISK AND EXPOSURE | BUILD TRUST AND CONFIDENCE | IMPROVE PERFORMANCE | STRENGTHEN RESILIENCE | CREATE LASTING IMPACT

GREAT POLICY STARTS COMPLIANCE. GREAT PRACTICE DELIVERS IT.