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Enhanced due diligence: the new bulwark against illicit capital in Africa

Illicit capital is moving faster than ever in Africa. Only enhanced due diligence can now safeguard partnerships and protect economic sovereignty, explains Guy Gweth, President of the African Centre for Economic Intelligence and Monitoring (CAVIE).

Guy Gweth

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The evolving nature of global financial threats and the tightening of international regulatory frameworks now necessitate a fundamental overhaul of risk monitoring systems. For African banks, financial institutions and governments, strategic or multi-sectoral monitoring alone, whilst useful for understanding different contexts and risks, is no longer sufficient on its own to guarantee robust protection against the infiltration of illicit capital and ‘mafia investors’.

From understanding risk to its legal demonstration

For a long time, risk analysis in African markets has been based on an

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connections, the anticipation of political trajectories and the deciphering of environments where public information remains fragmented and

largely undigitised. It provides an essential foundation for understanding highly opaque contexts.

However, in a formal decision-making context – such as accepting or rejecting a business relationship or approving a client – this approach faces significant operational limitations. For a financial institution, personal conviction or analytical inference is no longer sufficient grounds when dealing with the regulator. It must have compelling, documented evidence to justify its decision.

This is where forensic enhanced due diligence comes in: a strengthened due diligence process based on forensic investigation methods, which prioritises verifiable facts and strictly separates established facts from allegations. This rigour transforms uncertainty into actionable decision-making data, aligning the analysis with the imperatives of legal certainty.

A rigorous framework for absolute transparency

These increasing demands call for a rigorous investigative framework. The methodology of the African Centre for Economic Intelligence and Monitoring (CAVIE) is based on a structure comprising seven fundamental pillars. The review begins with an audit of the origin of funds and the company's profile to validate its operational reality. It continues with an analysis of the sphere of influence, reputation and strict compliance with sanctions lists. Added to this is a study of the ecosystem and local monitoring to pick up on weak signals.

Each report includes full traceability, with systematic referencing of every source consulted, as well as a dossier of evidence. This approach guarantees documentary neutrality. Unlike traditional intelligence, this

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media rumours on the other, in order to provide a robust defence in the event of an unannounced inspection.

The paradox of African expertise in the face of global digitalisation

However, this development is taking place against a backdrop of profound transformation in information ecosystems. A growing disparity is emerging between the investigative capabilities required in African markets and those needed to operate in highly digitalised jurisdictions. Whilst African experts demonstrate exceptional agility on the continent, characterised by the informal sector, they encounter new barriers in industrialised markets, where data is extensively digitised and protected by international instruments such as the GDPR.

On-the-ground expertise is sometimes less effective when faced with the digital fortresses of offshore jurisdictions. This reality highlights the importance of relying on forensic methodologies that incorporate advanced digital investigation and access to legal databases. This hybrid approach is proven: intelligence identifies where the risks lie, whilst the forensic phase documents what can be formally contested or accepted.

In short, the shift towards enhanced forensic due diligence is the key to ensuring a credible and vigilant African financial sector. By going beyond routine checks to adopt high-level investigative standards, African banks and governments are safeguarding their economic sovereignty. The challenge here is to combine contextual intelligence with a more comprehensive approach to documentation in order to permanently block the flow of dubious capital.

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