

AIFINTECH100

Profiles of the **AIFINTECH100**, the world's most innovative companies developing AI technologies in Financial Services that every financial institution needs to know about in 2026

AIFINTECH100

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AIFINTECH100

The **AIFINTECH100** is an annual list of 100 of the world's most innovative AI solution providers for financial services selected by a panel of industry experts and analysts. These are the companies every financial institution needs to know about as they consider and develop their digital transformation strategies and new customer propositions.

The list is part of a series of studies that highlights the leading companies in sectors such as RegTech, InsurTech and WealthTech to help executives stay on top of the latest innovations. Companies that won places on the preceding lists generated huge awareness among financial services firms. Many were approached directly by banks and financial institutions, while other got a more welcome reception from prospective clients and partners.

The **AIFINTECH100** list will help senior management and technology executives evaluate which applications of AI in financial services have market potential and are most likely to succeed and have a lasting impact on the industry.

CRITERIA

The criteria assessed by the Advisory Board and FinTech Global team include the following:

- Industry significance of the problem being solved
- Growth, in terms of capital raised, revenue, customer traction
- Innovation of technology solution
- Potential cost savings, efficiency improvement, impact on the value chain and/or revenue enhancements generated for clients
- How important is it for a financial institutions to know about the company?

PROCESS



RESEARCH AI FINTECH UNIVERSE

Analyse the universe of AI solutions in Financial Services on FinTech Global database and external sources



NOMINATE COMPANIES

Shortlist candidates that meet criteria along with companies nominated via the website



CONDUCT INTERVIEWS & SURVEY

Undertake in-depth interviews or surveys with founders and CEOs of shortlisted companies



IDENTIFY AIFINTECH 100

Determine which companies excel in terms of the criteria and can be classified as AI innovation leaders



PUBLISH

Announce results to media and finalists



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additiv

Founded: 1998

Employees: 251-500

Segments of Financial Services: Banking, Insurance, Embedded Finance, Investment & Trading

Regions of Operations: Switzerland, Singapore, Dubai, United Kingdom, Frankfurt

additiv is a Swiss-based financial technology company providing a cloud-native, API-first orchestration platform for financial services. Its platform enables financial institutions and brands to design, source, operate and distribute digital propositions across wealth, pension, credit, insurance and banking, connecting core systems with third-party providers and ecosystem partners through one modular platform. With its AI Studio, institutions can orchestrate agents and people, fully explainable and compliant.

Agent IQ

Founded: 2015

Employees: 11-50

Segments of Financial Services: Banking, Customer Experience

Regions of Operations: United States, Canada

Agent IQ is an AI-powered relationship banking company that helps banks and credit unions transform digital interactions into stronger, more profitable customer relationships. Founded on the belief that technology should enhance human connection rather than replace it, the company enables financial institutions to combine the speed and efficiency of AI with the trust and personalisation that define relationship banking. By organising institutional knowledge, enabling trusted AI assistance, and supporting seamless digital engagement, Agent IQ helps institutions improve operational efficiency whilst empowering staff to serve account holders more effectively. The result is a technology foundation that strengthens loyalty, retention, and long-term growth. Agent IQ currently partners with forward-looking banks and credit unions across the United States and Canada that are redefining relationship banking in a digital-first world.

AIO

Founded: 2022

Employees: 11-50

Segments of Financial Services: Banking, Lending, Insurance, Compliance & Fraud Detection, Real Estate, Customer Experience

Regions of Operations: United States, Israel

Commercial lending processes are historically crippled by manual document collection, verification, and spreading. AIO solves this operational bottleneck by delivering an AI-powered financial platform that transforms complex borrower documents into a trusted, real-time data layer.Utilizing advanced AI orchestration, AIO instantly extracts and validates critical financial metrics within a unified workflow. This eliminates fragmented, manual reviews across credit risk, compliance, and client services, allowing banks to slash loan processing times and prevent high-value borrowers from leaving for faster competitors. Deployed across 40+ financial institutions, AIO has proven its ability to seamlessly scale their lending capacity, upgrade their native AI capabilities, and securely manage the full client lifecycle through a single, compliant platform.

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Why orchestration, not AI alone, will define the future of finance

Amid the hype surrounding agentic AI and its potential to transform financial services, firms across the sector have raced to adopt the technology. However, additiv founder and CEO Michael Stemmle believes the real differentiator is not how much AI you can implement, but how it is used.



additiv

Over a remarkably short period, AI capabilities have grown exponentially while costs have fallen dramatically, making AI tools accessible to firms of all sizes. However, having multiple AI tools is not the best way to generate the most value from them.

When operating in a regulated environment, firms looking to automate workflows through AI need to have deterministic rules that can be applied to ensure they handle tasks correctly. These models will need to have real-time access to data, and predefined frameworks around what the products are, business logic, pricing, risks, regulatory requirements and more. This information must then be made accessible across business functions and throughout the entire client lifecycle. To get the most value out of AI, firms need to wire this deterministic financial logic into the AI agents and orchestrate them to automate workflows in an expected way, providing reliable support to their human counterparts. Stemmle said, "You have to orchestrate that, otherwise it doesn't work."

What makes agentic AI such an exciting prospect for financial services is its ability to take automation to greater levels. While the digitalisation of the industry has helped to improve workflows by reducing manual workloads, such as automating data entry or collating information across datasets, agentic AI is able to go further by handling scenarios that need human-like logic. Instead of being a simple tool to handle a specific task, agentic AI can use reasoning across processes, enabling them to manage regulated processes end-to-end. Stemmle noted, "You can now offer end clients a completed experience and replace manual human processing work." However, it is important to note, the technology is not to replace the human, as while the technology is powerful, it is unreliable, especially for regulated environments.

Instead, the argument to be made is that the winners in the coming years will not be the firms with the most sophisticated models, but those that can safely route work between AI agents and people, ensuring transparency on each decision and run it on their existing core systems. He said, "AI itself is not a strategy; it's a tool. However, it allows for a new operating model or strategy, which haven't been possible before or feasible economically." However, when the technology, platform, and orchestration layer are combined, firms can deepen their services and "gives you a completely new starting point in the competition and in creating the services for your clients," he said.

additiv's commitment to orchestration

Orchestration has been central to additiv's strategy from the outset. When the new digital capabilities were becoming common across financial services, they understood there would be new challenges and orchestration was the way to overcome them. While many firms have focused on protecting legacy core systems or adding AI bolt-ons, additiv saw a better route forward was by serving the layer in between. This was a specific orchestration layer that could connect AI to existing rules-based financial logic, without needing to replace anything.

Stemmle explained, "I wouldn't underestimate that orchestration is nothing else than platform strategies, from

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a technology and business point of view. If you look at what Revolut is doing, because they had a pre-built approach. They have a platform where they can define services offering businesses, then distribute it, and then decide what they do by themselves and what they source from third parties. We give them full flexibility and control over the value chain and greater speed to the market and being much more client centric.

"That's a typical orchestration platform. That's the core enabler for them to do business. Financial service providers have learned if they would like to adhere to the same strategies or same operational advantages as, for example Revolut has, they can use our platform."

One of the most common scenarios when it comes to trying to adopt generative AI tools is to just bolt on solutions to their existing infrastructure without that orchestration layer. This only leads to a dead end, where the technology cannot function correctly. For the technology to be acceptable within a regulated environment, such as financial services, it needs to be explainable, auditable and accountable, which can only be achieved through orchestration, deterministic logic and human-in-the-loop. When it is done correctly, the AI will streamline processes, ensuring better decision making, lower costs and quicker turnaround times.

To illustrate the point, Stemmle said,

> ***"I'll make a comparison. When the PC came, if you would have taken away the typewriter and put the PC or the computer on the table, but kept everything the same, the productivity gain would be zero. You have to rethink how you distribute, how you operate, how you service, how you source, and so on."***

What the future looks like

Agentic AI will reshape how financial services operate. While many fear they could spell the end of the human worker, that is not the case. Instead, they will act more like a partner. These agents will absorb the repetitive processing, while the humans will be free to tackle more creative tasks, Stemmle noted. However, people are reluctant to change, and this could see firms sitting on the sidelines and waiting for others to pave the way. That is not the right path, firms need hands-on experience.

> ***"For the first movers, it's not just about having this stuff in place, it's having this learning curve. This is like an iterative process where you start and learn, and the learning curve and experience is a huge advantage, and the sooner you start, the better."***

This does not mean firms should start from scratch and redesign their whole company but start small with something that works and keep expanding and experimenting. For instance, an idea that appears promising today may prove ineffective after several months of testing. That is needed to ensure firms can keep pace with the rate of innovation with AI. "The ones who have a playful approach and learning attitudes are going to succeed," he said.

Agentic AI has been widely available in the market for under two years, and it will continue to change rapidly and gain more impressive capabilities. This is not going to be an optional development, in fact, Stemmle describes it as a generational change that will have seismic consequences, much like the advent of the steam engine. As such, those running a blended workforce with humans and agents, with an effective layer of orchestration will be best positioned to compete. Those that implement disjointed AI tools could be at risk.

On a final note, Stemmle concluded, "I would say that in three years, a financial service provider that is not working on a platform where they can define, govern, and execute agentic workflows will not be competitive anymore. You can still use a horse to go from Southeast London to Piccadilly Circus, feel free to do so, but it's outdated."

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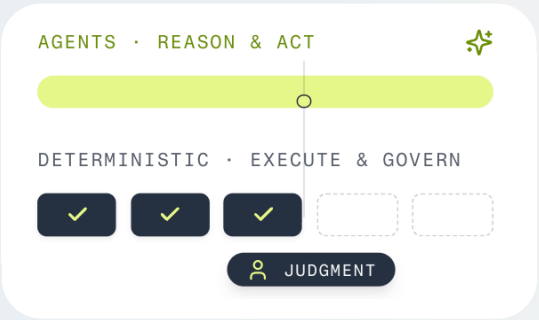
When Intelligence becomes abundant, Orchestration is the advantage.

In the agentic era, generating intelligence is no longer the hard part. Coordinating it is. The institutions that win the next decade won't own the most intelligence. They will orchestrate it best, across agents and people, on the cores they already run.



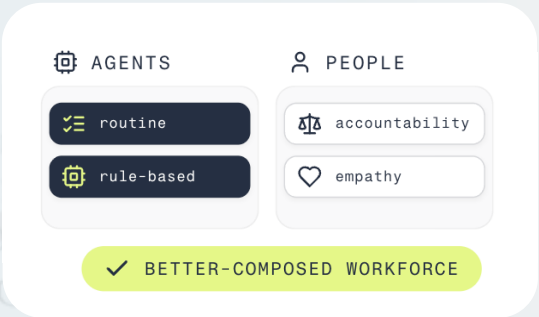
What orchestration actually means

Orchestration is the ability to take multiple specialized AI agents, wire them into the decades of deterministic, rule-based logic that financial services already run on, and **unite agentic and human workers** into a single workforce, **each doing what it does best.**



Why this is the moment

What is new is the dance between probabilistic and deterministic: **agents do the bulk of the work, a deterministic layer executes and governs it**, and people stay in the loop where judgment matters.



What it means for your institution

This is not humans versus AI. It is a **better-composed workforce**. The routine, rule-based work moves to agents. The work that needs accountability, empathy, and discretion stays with people.



"In three years, a financial services provider not working on a platform where they can define, govern, and execute agentic workflows will not be competitive anymore."

Michael Stemmle, Founder, additiv

Orchestration turns governance into a system

Agentic AI	Orchestrated finance
Reasons and acts across entire workflows, autonomously.	Wires those workflows into the rule-based logic finance already runs on.
Impressive in pilots, but most stall before production.	Carries regulated processes in production, at scale.
Competes on having more intelligence.	Wins on governing it, across agents and people.

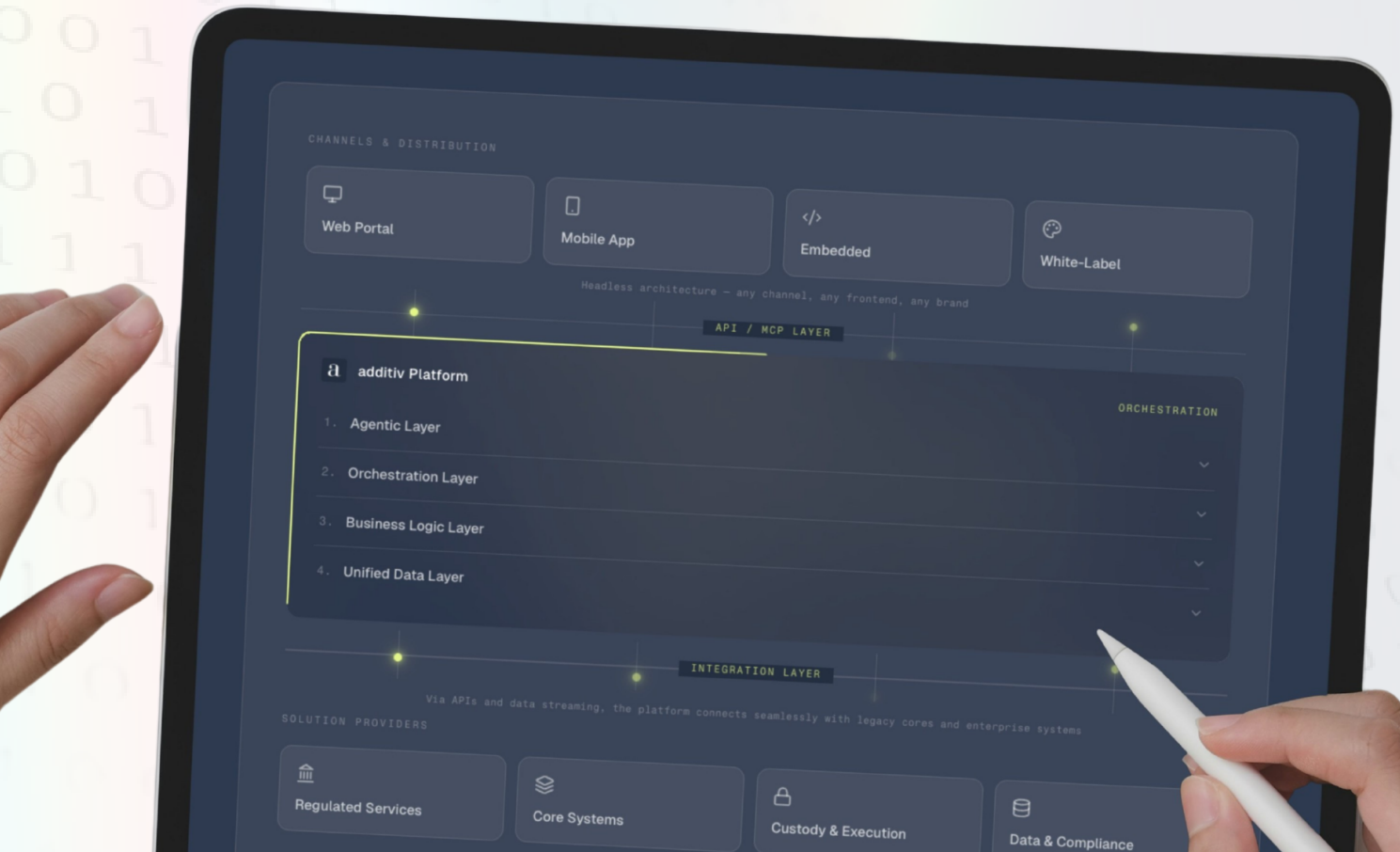
See what orchestration could do for you

additiv helps regulated financial institutions orchestrate agents and people on top of the cores they already run, so work that took days runs in minutes, fully explainable and compliant.

Let's map one of your opportunities together.

contact us sales@additiv.com +41 44 405 60 70

book a discovery call



AiPrise

Founded: 2022

Employees: 11-50

Segments of Financial Services: Compliance & Fraud Detection, Banking, Payments

Regions of Operations: Global

Onboard users and businesses globally with speed and confidence. AiPrise is the all-in-one platform for fraud prevention, risk mitigation, and compliance, providing access to over 800 business data points across more than 200 countries. AiPrise replaces complex and fragmented systems with a single, customisable solution that allows organisations to design the ideal onboarding experience. With AiPrise, businesses can quickly and reliably expand into new markets whilst maintaining the highest security and compliance standards.

AKUR8

Founded: 2018

Employees: 101-250

Segments of Financial Services: Insurance

Regions of Operations: Global

Akur8 is transforming the non-life insurance industry with its innovative suite of pricing and reserving solutions. Its Next Gen Pricing and Reserving Platform combines cutting-edge technology with actuarial excellence to drive business value, bringing speed, performance, transparency, and reliability to insurers of all sizes. Akur8 serves 300 customers across 40+ countries, including AXA, Generali, Munich Re, MAPFRE, HDI, Tokio Marine, and MS&AD. Over 3,000 actuaries use Akur8 daily to build their pricing models and reserving projections across all lines of business.

ARCTIC INTELLIGENCE

Founded: 2015

Employees: 11-50

Segments of Financial Services: Financial Crime, Risk and Compliance

Regions of Operations: Global

Arctic Intelligence is a multi-award-winning regulatory technology (RegTech) business specialising in financial crime risk and compliance assessment technology. It is designed to assist regulated businesses, regardless of size, industry sector, or geographic location, in identifying, assessing, mitigating, and managing their financial crime risks. The Risk Assessment Platform is a fully configurable financial crime risk assessment platform designed for larger enterprises that want to tailor their own risk and control models, digitise or automate their approach and conduct data driven risk assessments across their organisation.

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Luware
Recording

Automatically *flag compliance risk* in every recorded conversation.

Leverage Luware Recording, the *AI-driven compliance monitoring platform* that filters through millions of irrelevant recordings to catch the 3 conversations that harbor risk.

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AICPA SOC aicpa.org/soc4so

swiss safety center ISO 27001 certified system

swiss safety center ISO 9001 certified system

Microsoft 365 Certified



Founded: 2015

Employees: 11-50

Segments of Financial Services: Banking, Compliance & Fraud Detection, Investment & Trading, Payments, Lending

Regions of Operations: Global

Today's regulatory landscape is vast, complex, and in constant evolution, making enterprise compliance and risk management difficult. AscentAI enables firms to tame the tidal wave of global regulatory content and effectively operationalise it. The AscentAI Regulatory Lifecycle Management Platform consists of 2 modules: AscentHorizon: horizon scanning solution that captures and delivers regulatory information tailored to users' needs in a single platform. Advanced filtering, alerts, workflows, and audit trails enhance enterprise visibility and power data-driven decisions. AscentFocus: fully automated regulatory change management solution powered by their obligations. AscentFocus is the only solution in the marketplace that extracts obligations from regulatory text and automatically assesses applicability and impact to their business without the need for manual reviews. Side-by-side comparisons and summaries make it easy to understand obligation updates, along with policy and control alerts within their GRC. AscentAI empowers firms to materially reduce the time, risk and cost of regulatory compliance.



Founded: 2018

Employees: 51-100

Segments of Financial Services: Banking, Insurance, Compliance & Fraud Detection

Regions of Operations: United Kingdom

Aveni is a UK AI fintech headquartered in Edinburgh, founded as a spin-out from the University of Edinburgh's School of Informatics, combining world-class natural language processing research with deep financial services expertise. It developed FinLLM, the UK's first domain-specific large language model for financial services, in partnership with Lloyds Banking Group and Nationwide, and raised an £11m Series A in 2024. Its product suite includes Aveni Detect for AI-powered compliance monitoring, Aveni Assist for adviser productivity, and Agent Assure for governing autonomous AI agents. In early 2026, Aveni completed a pilot in the FCA's inaugural Supercharged Sandbox and launched the Agent Assurance Expert Council to define assurance frameworks for agentic AI in regulated environments. Its core principle is that the same standard of oversight should apply whether a customer is speaking to a human adviser or an AI agent.



Founded: 2022

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Compliance & Fraud Detection

Regions of Operations: North America, Europe

Blee is an AI-first marketing content compliance platform that helps legal and compliance teams automate the review, oversight, and governance of marketing, product, and sales materials. Used by global enterprises including PayPal, Nerdwallet and Marqeta, Blee's regulatory compliance agents proactively identify and flag potential risks before content reaches consumers. By centralising regulatory requirements, brand standards, and internal policies, Blee ensures consistent enforcement whilst creating defensible audit trails across channels and regions. Legal and compliance teams using Blee reduce average review times by up to 65%, whilst sales and marketing teams move faster, publish more content, and go to market with confidence. Built for scale and designed to integrate into existing workflows, Blee delivers accuracy without friction—and compliance that keeps pace with modern content velocity. Blee is backed by Y Combinator.

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Founded: 2020

Employees: 1,001-5,000

Segments of Financial Services: Insurance, Embedded Finance, Cybersecurity/Information Security

Regions of Operations: Global

bolttech is a fast-growing global insurtech founded in 2020 and headquartered in Singapore, building a leading technology enabled protection and insurance ecosystem.Through its B2B2C model, bolttech enables distribution partners such as electronics manufacturers, telcos, retailers, financial institutions and insurers to embed protection and insurance seamlessly into customer journeys. Spanning 39 markets across Asia, Europe, North America, and Africa, bolttech works with over 700 distribution partners and 250 insurance providers, supporting more than 7,000 product connections across devices and electronics, travel, home, auto, cyber and more. bolttech combines deep insurance knowledge with modular, API-led technology, enabling partners to launch and scale insurance propositions quickly without building insurance capabilities in-house.

Founded: 2025

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Compliance & Fraud Detection, Investment & Trading

Regions of Operations: Global

Founded in 2025 and backed by Y Combinator, Cardamon.ai is a regulatory technology platform that serves as an intelligent compliance co-pilot for regulated financial institutions. The platform enables firms to accelerate product launches, market entry, and ongoing compliance maintenance up to ten times faster by automating regulatory mapping, gap analysis, and horizon scanning across more than one hundred sources spanning the United Kingdom, United States, and European Union. Its specialised AI agents extract obligations, categorise risks, and assess business impacts from complex regulatory texts, cross-referencing global requirements against a firm's internal controls to identify gaps and generate precise policy remediation wording. Integrating seamlessly into existing governance, risk, and compliance ecosystems, the platform maintains complete, unalterable audit trails to ensure full transparency and institutional accountability.

Founded: 2019

Employees: 11-50

Segments of Financial Services: Banking, Compliance & Fraud Detection, Real Estate, Investment & Trading, Payments

Regions of Operations: Global

Cascade is a leading end-to-end AML software forged in Luxembourg, one of the world's toughest AML jurisdictions. Cascade bring a full 360° AML/KYC framework to every stage of all type of business relationships whether you deal with the client, fund, asset, investor or counterparties. From onboarding, structured risk assessments to ongoing monitoring. It includes daily name screenings against the world's top data sources Dow Jones, LSEG and Acuris Risk Intelligence and offering automated treatment of the alerts. Clients value Cascade's completeness of the risk based approach in AML processes, and live views of each file which makes AML reporting easy, consistent and always audit-ready while freeing compliance officers from spreadsheets and manual checks. Cascade serves as the core AML platform for 100+ asset managers, fund and corporate administrators, wealth managers and law firms across 25+ jurisdictions. Companies leverage Cascade's advanced reporting with BI, interactive dashboards, digital communication module and other sector-specific features that enhance transparency and streamline compliance work.

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MCO keeps human judgment at the center, giving compliance teams the context they need to move faster, stay consistent, and demonstrate defensible outcomes.

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Castellum.AI

Founded: 2019

Employees: 11-50

Segments of Financial Services: Banking, Embedded Finance, Compliance & Fraud Detection, Payments

Regions of Operations: Global

Castellum.AI helps AML teams at banks, fintechs, and other regulated institutions eliminate alert overload by combining AI agents, global risk data from over 200,000 sources, and a high-performing screening engine, all built in-house. Its flagship Arbiter alert adjudication AI agents resolve screening alerts across customer onboarding, payments, and investigation workflows, enabling teams to process investigations six times faster whilst eliminating 94% of false positives. Every adjudication includes a complete audit trail with decision logic designed to meet model risk management standards. The platform integrates with existing compliance infrastructure including LexisNexis Bridger, Fiserv, and Hummingbird, allowing institutions to go live in weeks rather than months without replacing existing systems.

Charm

Founded: 2024

Employees: 11-50

Segments of Financial Services: Banking, Cybersecurity/ Information Security, Compliance & Fraud Detection

Regions of Operations: United States, Canada, LATAM, Europe

Charm Security builds the Agentic AI Workforce for scams, fraud, and cybercrime prevention and resolution. Charm's AI agents combine fraud and security expertise with behavioural psychology and a deep understanding of human vulnerabilities and exploit techniques to guide real-time prevention, intervention, and resolution in high-risk moments. Acting as expert teammates to fraud, financial crime, security, and customer-facing teams, Charm helps institutions reduce losses and operational costs whilst improving decision quality, speed, and overall effectiveness.

CleverChain

Founded: 2021

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Payments, Embedded Finance, Specialty Finance, Procurement

Regions of Operations: Europe, Asia, North America

CleverChain is a multi-layer intelligence hub for verification, due diligence and monitoring of companies, individuals and digital wallets. CleverChain ingests the specific internal protocols, controls, risk appetite, regulatory mapping, use cases, data blocks and data of each user, then leverages high-quality global data sources (by scenario) and an LLM ensemble (based on fit per task and performance at any point in time), to deliver actionable intelligence and large-scale automation trusted by users and regulators alike. VERA, our autonomous AI Due Diligence Agent, performs in-depth, contextual, end-to-end analyses, including narratives, audit logs and QA checks. Meanwhile, AI Digital Consultants KIRA and LEXI interactively enable in-depth investigations and regulatory reviews. Together, our solutions represent a "Digital Line of Defence", driving deeper comprehension, sharper risk detection, faster decisions, higher onboarding conversion. CleverChain serves Financial Institutions, Industrial Groups and Risk Consultancies, and was selected to take part in the UK FCA Regulatory Sandbox.

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Feedback loops keep outputs accurate, explainable, and business-ready.

Built for Trust

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3x	2M+	>98%
savings	data points / quarter	quality

No silos. No rework. No black boxes. Just results.

Contact us at: info@scalabl.ai

COMPLY ADVANTAGE

Founded: 2014

Employees: 251-500

Segments of Financial Services: Banking, Insurance, Compliance & Fraud Detection, Real Estate, Investment & Trading, Payments

Regions of Operations: Global

ComplyAdvantage is the leader in AI-native financial crime risk intelligence, helping organizations detect and prevent money laundering, sanctions evasion, fraud, and other financial crimes. The platform supports companies across the entire customer lifecycle, helping them answer three critical questions: Is this business or person who they claim to be? Are they safe to onboard? And do they remain safe to do business with over time? By combining world-class risk data – covering sanctions, watchlists, PEPs, and adverse media – with real-time AI analytics, ComplyAdvantage provides dynamic screening, risk scoring, and transaction monitoring. This enables compliance teams to streamline onboarding, reduce manual workloads, and scale their operations with confidence.

complyexchange

Founded: 2009

Employees: 11-50

Segments of Financial Services: Compliance & Fraud Detection, Tax & Accounting

Regions of Operations: United States, Europe

Comply Exchange delivers automated tax compliance solutions to streamline global tax information reporting and withholding requirements. Its flagship tools, Comply Admin and Comply eForms, manage the full lifecycle of IRS Forms W-8, W-9, and self-certifications, offering automated collection, real-time validation, configurable workflows, and multi-jurisdictional support for regimes like FATCA and CRS. Comply eForms simplifies digital form collection across devices, integrating seamlessly with existing systems. At the forefront of its innovation is the AI-powered Tax Forms and Withholding Statement Extractor, which intelligently identifies, splits, and extracts data from PDFs containing multiple tax forms. By reducing manual review and improving accuracy, it showcases Comply Exchange's commitment to scalable, AI-driven compliance automation.

CONQUEST

Founded: 2018

Employees: 101-250

Segments of Financial Services: Financial Planning

Regions of Operations: Canada, United States, United Kingdom

Conquest Planning is a leading financial planning software company that enables advice delivery across the full spectrum, from digital to hybrid to traditional adviser-led engagements. Powered by its proprietary AI expert system, Strategic Advice Manager (SAM), Conquest combines an auditable, deterministic calculation engine with intelligent, AI-enhanced features and a robust open two-way API to help advisers build better plans, serve more clients at scale, and grow their practice whilst improving outcomes for all clients they serve. Established in 2018, Conquest Planning was founded by a team of financial technology veterans with a track record spanning more than 30 years in the financial planning software space.

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STAR
COMPLIANCE
You Need More
Than Automation—
YOU NEED
CLARITY
StarCompliance is proud to be recognized as part of the AIFinTech100 for innovation in AI-powered financial technology.
And now, with the launch of StarAssist, Star is bringing explainable AI directly into the heart of compliance workflows.
See What's Next ››
AIFINTECH100

Consilient

Founded: 2020

Employees: 1-10

Segments of Financial Services: Cybersecurity/Information Security, Compliance & Fraud Detection

Regions of Operations: United States, United Kingdom, Colombia, United Arab Emirates

Consilient was created to transform financial crime prevention through Federated Machine Learning (FL) — a breakthrough that enables the first secure collaboration between organisations and regulators without sharing sensitive data. This approach significantly improves the efficiency and effectiveness of detecting financial crimes such as money laundering, human trafficking, and fraud. By enabling machine learning models to learn from financial crime behaviours across multiple institutions, Federated Learning captures a broader and more diverse set of patterns and outcomes. This leads to more accurate, adaptive models that are closely aligned with real-world risk. As a result, false positives are reduced, investigations are accelerated, and resources are deployed more effectively. By overcoming long-standing barriers to intelligence sharing, Consilient empowers the financial industry to detect both known and emerging threats—helping to protect the global financial system from abuse.

Copla

Founded: 2023

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Cybersecurity/Information Security, Compliance & Fraud Detection, Payments

Regions of Operations: Global

Copla is transforming how organisations manage compliance, shifting it from a periodic tick-box activity to an ongoing, collaborative element of daily operations. Unlike traditional compliance tools designed for annual audits, Copla ensures organisations are always prepared. The platform steers teams through intelligent workflows, automates evidence collection, and identifies emerging risks such as shadow IT or control gaps before they become issues. Developed by seasoned CISOs with experience across various industries, Copla translates complex frameworks—including ISO 27001, NIS2, DORA, PCI DSS and others—into practical, actionable tasks. Each control is linked to real-world security practices, so compliance efforts enhance rather than detract from security outcomes. Copla enables organisations of all sizes to keep pace with changing regulations whilst improving internal coordination and accountability.

Corlytics

Founded: 2013

Employees: 51-100

Segments of Financial Services: Risk & Compliance, Banking, Insurance, Asset Management

Regions of Operations: Europe, North America, APAC

Corlytics is a regulatory risk intelligence company serving global financial institutions operating across multiple jurisdictions. Its enterprise platform combines AI, machine learning and regulatory expertise to analyse regulatory developments, supervisory activity and risk indicators at scale. This enables firms to identify emerging risks, benchmark exposure and make more informed risk-based decisions. Built to meet the requirements of large, regulated organisations, Corlytics operates to internationally recognised information security standards, including ISO 27001 certification, ensuring robust governance and protection of client data.

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CUBE

Founded: 2011

Employees: 501-1,000

Segments of Financial Services: Compliance & Fraud Detection, Banking, Insurance, Investment & Trading, Payments

Regions of Operations: Global

CUBE is the intelligence layer for regulatory change management. With a dataset that spans 750+ jurisdictions and 10,000+ regulatory bodies, continuously interpreted by over 200 in-house regulatory specialists and with AI natively embedded throughout, CUBE turns regulatory data into decisions. Four core products deliver that intelligence where it's needed; RegPlatform™ serves the most complex compliance environments at tier 1 financial institutions. CUBE Intel delivers regulatory intelligence across financial services, technology, corporates and beyond. CUBE Oden is purpose-built for the US insurance market. 'Powered by' CUBE brings the same intelligence to partners, including the world's leading professional services firms, embedded directly into their own client offerings. All four work inside the systems and workflows customers already run, so compliance and risk teams can navigate regulatory change with speed and confidence.

dacadoo

Founded: 2010

Employees: 51-100

Segments of Financial Services: Insurance, Banking

Regions of Operations: North America, APAC, LATAM, EMEA

Dacadoo is a Swiss-based platform health technology company that develops technology solutions for digital health engagement and health risk quantification. Its Enterprise SaaS-based digital health engagement platform is a mobile-first solution that leverages behavioural science, artificial intelligence, and gamification to help end-users improve their health outcomes whilst helping clients from various industry segments improve their customer engagement and loyalty through personalisation. The platform is available in over 18 languages and can be licenced as a white label offering or through APIs. Its award-winning Health Score and Risk Engine are also available for licence through APIs. Dacadoo's global team is committed to making the world a healthier place, with an Information Security and Privacy Management System certified to ISO 27001 and ISO 27701 standards.

dimply

Founded: 2020

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Embedded Finance, Customer Experience

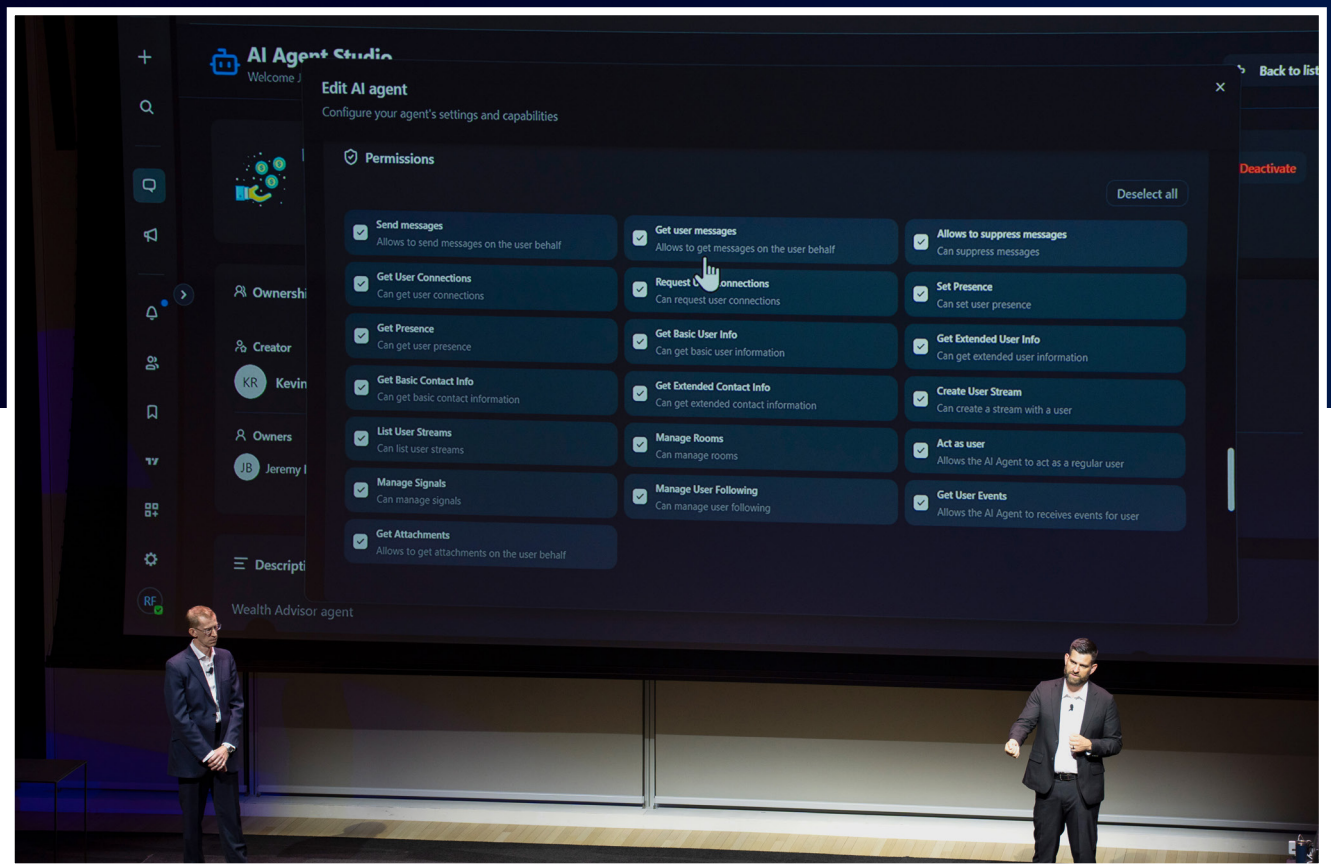
Regions of Operations: Ireland, United Kingdom, United States and expanding globally

Financial services teams have always had the ideas. They've never had the tools to act on them until now. Dimply is a Dublin-founded AI platform that puts product managers, designers, and business analysts in the driving seat. Teams build, personalise, and deploy digital customer journeys in days: no code, no dev queue, no compromise. The platform works on three levels: Experience Builder turns plain-language descriptions into live customer journeys; Micro-apps embed those journeys at the right moment in the customer lifecycle; and Holi, Dimply's deterministic AI agent, weaves together real-time customer data, product rules, and compliance logic into a single governed experience. That word, deterministic, matters. Unlike probabilistic AI, Holi's outputs are fully auditable, explainable, and built for regulated environments. Enterprise clients including AIB and Mercer trust Dimply to ship faster, give product teams real autonomy, and build experiences that actually reflect what customers need.

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Build, scale and govern AI agents in financial workflows

Symphony's AI Studio empowers financial services firms to build, deploy and scale AI agents with control and governance.



Watch the demo to see how our modular AI infrastructure offers flexible solutions to support your existing AI investments.

SYMPHONY

symphony.com



Founded: 2006

Employees: 11-50

Segments of Financial Services: Banking, Insurance

Regions of Operations: North America, Europe, Middle East

Duality Technologies enables financial institutions to collaborate on sensitive data and run advanced analytics without exposing the underlying information, solving one of the most persistent barriers to innovation in financial services. Banks, insurers, and financial networks hold enormous volumes of valuable data, yet regulatory requirements, confidentiality obligations, and competitive concerns prevent organisations from sharing or pooling it. Duality addresses this by operationalising Privacy-Enhancing Technologies (PETs) including Fully Homomorphic Encryption, Federated Learning, and Trusted Execution Environments, making complex cryptographic approaches practical for real enterprise environments. Financial institutions can analyse encrypted or distributed datasets, train models across multiple organisations, and generate shared insights without exposing raw data or violating regulatory constraints, enabling cross-institutional fraud detection, risk intelligence collaboration, and insights that would otherwise remain inaccessible due to privacy barriers.



Founded: 2001

Employees: 251-500

Segments of Financial Services: Banking, Insurance, Bancassurance

Regions of Operations: Global

Earnix is a global provider of AI-driven decisioning, pricing, and underwriting solutions for insurers and financial institutions. The company enables organisations to operate with speed, precision, and agility by transforming how they price risk, underwrite policies, and engage customers. Trusted by leading insurers worldwide, Earnix enables real-time decision-making that improves profitability, operational efficiency, customer retention, and growth. The Earnix Intelligent Decisioning Platform combines predictive, generative, and agentic AI to deliver pricing, underwriting, rating, and customer personalisation capabilities through products including Price-It, Underwrite-It, and Engage-It. Built specifically for the insurance industry, the platform provides explainable, auditable, and production-proven AI that helps insurers move beyond legacy systems and manual processes. By orchestrating intelligence across the insurance lifecycle, Earnix enables continuous optimisation, faster time-to-market, improved risk selection, and stronger regulatory compliance at enterprise scale.



Founded: 1899

Employees: Over 10,000

Segments of Financial Services: Banking, Insurance, Embedded Finance, Cybersecurity/Information Security, Tax & Accounting, Payments, Lending

Regions of Operations: North America, Europe, Australia, New Zealand, Asia

Equifax is a trusted global provider of data, analytics, and technology, dedicated to fuelling innovation within the fintech sector. It combines a rich heritage of data management with forward-thinking AI and machine learning to provide fintech companies with the insights and tools they need to thrive. Working closely with fintechs to understand their specific needs, Equifax delivers solutions that enhance risk management, improve customer experiences, and drive sustainable growth, underpinned by a commitment to ethical AI and data security.

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EXANTE XV YEARS

Founded: 2011

Employees: 501-1,000

Segments of Financial Services: Investment & Trading

Regions of Operations: United Kingdom, Hong Kong, Cyprus

EXANTE is a global prime broker that launched its proprietary trading environment in 2011 with a clear objective: to overcome the fragmentation and inflexibility of traditional brokerage systems. EXANTE built its infrastructure and trading solutions from scratch, and is flexible to change on demand. Designed by professional traders, EXANTE has been custom-built to suit the needs of professional traders . Their goal was to create a full-service, secure, and scalable environment that would offer seamless access to global markets through a single multi-currency account. Its proprietary trading platform provides access to over 2,000,000 financial instruments from a single multi-currency account. EXANTE serves professional traders and institutional clients across Europe, Asia-Pacific, the Middle East, and beyond, remaining committed to innovation and client-centric solutions. Its platform is accessible via desktop, web and mobile applications. EXANTE is regulated by the FCA (UK), MFSA (Malta), CySEC (Cyprus), and SFC (Hong Kong).

expert.ai

Founded: 1989

Employees: 101-250

Segments of Financial Services: Banking, Insurance, Customer Experience, Compliance & Fraud Detection, Real Estate

Regions of Operations: Europe, North America

Expert.ai empowers organisations to operate better, faster, and safer with enterprise-grade, vertical AI solutions that transform complex data and knowledge into trusted decisions. Founded in Modena in 1989 and listed on the Euronext Growth Milan market, Expert.ai has evolved into an international group active across Europe and North America. At the forefront of neuro-symbolic AI, it supports enterprises and public administrations through EidenAI, a suite of AI engines and customisable solutions designed for vertical industries. Bringing together emerging technologies with responsible, explainable, and auditable AI, Expert.ai serves Fortune 1000 clients worldwide across hundreds of successful AI implementations.

fenris™

Founded: 2020

Employees: 11-50

Segments of Financial Services: Insurance

Regions of Operations: United States

Fenris is an insurance intelligence company that provides real-time data enrichment and predictive intelligence, enabling insurers, MGAs, and distribution platforms to evaluate risk, prioritise opportunities, and align distribution with underwriting appetite before downstream inefficiencies occur. Built specifically for insurance workflows, its platform delivers insurance-grade data and predictive scoring through a single API, supporting use cases including lead routing, underwriting triage, quote optimisation, and customer lifecycle management. Its predictive models are trained on real-world insurance outcomes and improve through closed-loop feedback over time. Today, Fenris powers decisioning across high-volume production environments, helping organisations reduce acquisition costs, improve conversion rates, and operate more efficiently under tightening underwriting constraints.

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Velocity
FinCrime Suite

One Platform, Smarter Detection. Faster Investigations. Stronger Compliance.

Velocity FinCrime Solutions Suite delivers a 360° FRAML capability that unifies AML, fraud prevention, AI-powered investigations, and data intelligence in a single platform.



Connected AML & Fraud

One platform. One workflow.

Monitor sanctions, AML, fraud, KYC, and investigations from a single environment.

AI Investigator

Investigate faster. Stay in control.

Generate structured case summaries and evidence reports while keeping analysts in charge of decisions.

End-to-End Case Management

Reduce alert backlogs. Improve oversight.

Track alert aging, investigations, assignments, and regulatory audit trails in real time.

Data Intelligence First

Better data. Better decisions.

Resolve entities, identify country risk, and enrich transaction data before monitoring begins.

Why Institutions Choose Velocity

200%
AI-Powered Investigation Efficiency

256
Country Risk Ratings

1200+
Banks Monitored

30+
Financial institutions clients globally

Connect With Our Experts.
Transform Compliance Faster.

velocityfss.com

fileAI

Founded: 2020

Employees: 51-100

Segments of Financial Services: Banking, Insurance, Compliance & Fraud Detection, Tax & Accounting

Regions of Operations: Singapore, United States, Japan, Australia, Malaysia

fileAI is the enterprise intelligence company behind fileForge - the leading platform for complex business process automation. Where most AI falls short in production, fileForge provides the structure, validation, and traceability that makes agentic AI reliable by design. It unifies data capture, preparation, governance, and orchestration into auditable, SOP-driven workflows that transform unstructured and semi-structured data into trusted, reusable process intelligence. Trusted by global enterprises including MS&AD, Toshiba, PwC, KPMG, Nippon Paint, and Keppel, fileAI has processed over 1 billion files across finance, insurance, supply chain, healthcare, and core business operations - delivering governed automation and contextual reuse for the world's most complex workflows.

fincite Harvest Group

Founded: 2015

Employees: 51-100

Segments of Financial Services: Wealth Management, WealthTech, Investment Reporting, Investment & Trading

Regions of Operations: Germany, Switzerland, Austria, Italy, France, The Netherlands, Belgium, Luxembourg

Fincite is a leading European WealthTech company dedicated to digitising wealth management through AI-powered advisory workflows. Its end-to-end platform fincite • cios serves banks, wealth managers, and family offices across the full advisory value chain — from client onboarding and investment advice to order execution and reporting. With AI use cases built directly into the advisor workflow — including Voice to Action, Hyper-personalised Reporting, and a CIOS Copilot — fincite enables advisors to deliver smarter, faster, and more personal advice. Serving over 630,000 end customers and 9,000+ financial advisors across more than 15 major financial institutions, including five of the top 20 European banks, fincite drives measurable outcomes: 32x faster onboarding processes, 12 weeks saved per advisor per year, and an average AuM increase of 17%. With a diverse team of over 80 professionals, fincite builds AI that lets advisors focus on what only humans can do: connect with clients.

Flagright

Founded: 2021

Employees: 11-50

Segments of Financial Services: Compliance & Fraud Detection

Regions of Operations: North America, EMEA, APAC

Flagright is an AI operating system for financial crime compliance, trusted by 100+ financial institutions and leading fintechs globally including UniCredit, GoCardless, and Intuit. Flagright was established to create a modern anti-financial crime tool for financial institutions, addressing the shortcomings of legacy AML systems: sluggish performance, inscrutable rule engines, and price tags designed only for the largest institutions. Flagright's solution combines an excellent developer experience, exceptional user experience, and real-time detection of suspicious activities, bridging the gap between AML and fraud prevention. Flagright is recognized globally as a leading compliance solution provider garnering significant industry and user recognition including Chartis FCC50 2026, FinCrimeTech50 2026, AIFinTech100 2025. Flagright continues to be the preferred choice of users with 5 star ratings on G2, Gartner, and Capterra. Flagright is the #1 Transaction Monitoring on G2, earning recognition badges such as Users Love Us, Best Support, High Performer, and Easiest To Do Business With.

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AI FINTECH

COMPANY RESEARCH PROFILE

FINASTRA

PRODUCT NAME:
Finastra OperatorAssist

Founded 2017
London, United Kingdom
Employees: Over 7000

www.finastra.com
www.finastra.com/contact
Regions of operation:
Australia, Austria, Canada, France, Germany, India, Ireland, Israel, Italy, Japan, Mexico, Netherlands, Philippines, Poland, Portugal, Romania, Costa Rica, Singapore, South Africa, Spain, Sweden, Switzerland, Thailand, United Kingdom, United States

KEY EMPLOYEES:


Chris Walters
CEO


Barry Rodrigues
EVP of Payments


Radha Suvarna
Chief Product Officer


Sylvie Boucheron
Chief Revenue Officer


Boaz Krelbaum
Chief Technology Officer

Segments of Financial Services: **Payments, Lending, and Universal Banking**

OFFERING

Finastra OperatorAssist supports generative AI across payments lifecycle, working alongside human-in-the-loop processes within Finastra's cloud-native, ISO 20022-native, multi-rail payments hubs to drive significant efficiencies in payment investigations, repairs, initiation, queue monitoring and configuration setup for new bank customers. Unlike generic assistants, it is payments-context aware, understands ISO 20022 message structures, exceptions, error codes, and operational workflows. This enables natural language interaction, contextual analysis, and guided repair recommendations that reduce manual effort and accelerates resolution. It also delivers enterprise-grade scalability with multilingual support, role-based security, and reporting, running on globally proven payment infrastructure to improve efficiency and future-proof operations.

OperatorAssist is further enhanced to automate manual payment creation, configure business rules, monitor business activities, and more.

This is receiving significant interest from our bank customers and expected to drive material efficiencies to bank operations, enhanced customer experience driving competitive differentiation for banks.

PROBLEM BEING SOLVED

Despite significant investment in modern, ISO 20022-enabled, multi-rail payment platforms, banks continue to face high operational cost and complexity in day-to-day payments processing. While straight-through processing rates are high, a small percentage of exceptions, investigations, and repairs consume a disproportionate amount of time, expertise, and efforts. Payments teams manually navigate multiple queues, logs, and message formats to understand failures, determine corrective actions, and respond to internal or client inquiries. As payment volumes increase and new rails and regulations are introduced, this operational friction becomes difficult to scale. Modern payment platforms process transactions efficiently, but OperatorAssist focuses on the work that happens when transactions don't go as planned.

TECHNOLOGY

Finastra OperatorAssist leverages Generative AI, Large Language Models (LLMs), Natural Language Processing (NLP), advanced analytics, and cloud-native technologies to streamline the entire payments lifecycle including simplifying operations alongside Finastra's ISO 20022-native, multi-rail payments platforms. OperatorAssist uses LLMs and NLP to interpret payment context, unstructured data, and user queries, delivering intelligent search, contextual summaries, real-time analysis, and guided repair recommendations that reduce manual investigation and operational effort. Designed for interoperability, the platform integrates efficiently with Finastra's existing payments hubs and workflows, enabling faster resolution, improved accuracy, higher straight-through processing, and scalable AI-driven payments insights to drive.

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PRODUCT DESCRIPTION

Finastra OperatorAssist is a cloud-native, Generative AI-powered solution developed to transform the payments lifecycle and operations and reduce the operational impact of failed or delayed payments. Designed to work alongside Finastra's ISO 20022-native, multi-rail payment hubs, the platform introduces intelligent, context-aware assistance directly into the daily workflows of payment teams. By supporting AI capabilities into the operational layer of payments processing, OperatorAssist enables banks to improve efficiency, accelerate issue resolution, and reduce reliance on manual investigation and institutional knowledge.

The solution allows users to interact with complex payment data through natural language queries, enabling operators to search, analyse, and act on payment information quickly and accurately. Using Large Language Models and Natural Language Processing, OperatorAssist interprets payment messages, error codes, operational workflows, and contextual transaction data to provide intelligent summaries, automated analysis, and guided recommendations. This significantly reduces the time required to investigate exceptions, repair payment issues, and complete operational tasks.

OperatorAssist supports a broad range of payments use cases across the payments lifecycle. These include streamlined payment searches, real-time analysis, audit and configuration searches, repair recommendations, payment action workflows, and multilingual operational support. The platform is designed to support globally distributed payments teams, with collaborative training capabilities, role-based access controls, and secure workflows that ensure consistent execution across regions and functions.

A core differentiator of OperatorAssist is its deep payments-domain intelligence. Unlike generic AI assistants, the platform is purpose-built for payment teams and understands ISO 20022 structures, payment exceptions, routing logic, and operational processes. This enables institutions to move from reactive, manual investigations to more automated and intelligent resolution processes while maintaining a human-in-the-loop operational model. The solution integrates seamlessly with Finastra's existing payments hubs i.e., Global PAYplus and Payments To Go workflows, allowing banks to adopt AI capabilities with minimal operational disruption and without extensive infrastructure replacement.

OperatorAssist is also designed to help banks address broader industry challenges associated with growing payment volumes, increasing operational complexity, and rising regulatory expectations.

Built on Finastra's globally deployed payments infrastructure, OperatorAssist combines enterprise-grade scalability, resilience, and security with AI-driven operational intelligence. The platform supports real-time visibility into payment processing while complementing Finastra's wider payment ecosystem capabilities, including liquidity monitoring, risk management, intelligent routing, and orchestration services. This enables financial institutions to scale operations, expand into new markets, improve customer experiences, and future-proof payment operations for increasingly complex, high-volume transaction environments.

TRACTION/GROWTH

- **Clients** – MUFG, First American Trust, Vietcombank, Lloyds Bank, Westpac, LGT, Jefferson Bank, VyStar Credit Union, Beacon Bank
- **Partners** – Microsoft, Circle, FraudAverse, Databricks

Key differentiation for Finastra Payments includes:

- Trusted by 300+ financial institutions
- Processing $7 trillion in transaction value daily
- 30+ years of payments industry leadership delivering hundreds of successful implementations
- Industry-leading automation delivering 98%+ straight-through-processing

MANAGEMENT BIO

Chris Walters – Chief Executive Officer

Chris Walters is Chief Executive Officer of Finastra, leading the company's strategy, growth, and transformation. He is focused on strengthening Finastra's role as a mission-critical partner to financial institutions worldwide, helping them modernize core systems, drive innovation, and compete with confidence in a rapidly evolving market. A growth-oriented leader with deep expertise across technology, data, and financial services, Chris has built his career scaling businesses, sharpening customer focus, and delivering durable financial performance. He is known for aligning clear strategy with disciplined execution, bringing together product innovation, operational rigor, and commercial focus to create lasting impact. His leadership emphasizes customer centricity, accountability, strong culture, and building organisations designed to adapt and win over time. Chris brings extensive experience leading both public and private equity-backed companies through periods of transformation and growth. Prior to joining Finastra, Chris served as CEO of Pluralsight, a leading workforce development platform. He was also CEO of Avantax, where he led a period of strategic and financial transformation, culminating in its acquisition by Cetera Financial Group. During his tenure, Avantax was recognized as a Great Place to Work in 2023. Earlier in his career, Chris held senior leadership roles including Chief Operating Officer of Bloomberg's Industry Verticals Group, Chief Operating Officer of The Weather Company, and CEO of Encompass Digital Media. He began his career in consulting, serving as a Partner at McKinsey & Company and later as a Senior Partner at Activate Consulting, advising technology, data, and investment firms on growth strategy and M&A. Chris holds an MBA from the University of Chicago Booth School of Business and a Bachelor of Science in Business from the University of Vermont.

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Realizing value from a modern payments and financial architecture



FINASTRA

Founded in 2017, UK-based Finastra is a global leader in financial services software, trusted by 7,000+ customers including 40 of the top 50 banks. In Payments, Finastra is focused on partnering with banks, corporates, financial institutions, and NBFIs to deliver modern, reliable and secure mission-critical payments and financial messaging solutions shaped by their needs and driven by innovation. We recently sat down for an interview to find out more.

How can banks turn payments modernisation into sustained business value? In the view of Radha Suvarna, Chief Product Officer, Payments at Finastra, banks create tangible value from payments modernisation when they approach it as a long-term platform strategy rather than a one-time technology upgrade.

Suvarna said, "At the foundation, modernisation enables consolidation and standardisation by replacing fragmented, rail-specific systems with unified platforms that reduce cost, simplify operations, and deliver consistent customer experiences across markets and payment types.

Building on this foundation, payments are no longer treated as back-office utilities but as strategic revenue enablers. Finastra's view is banks that modernise effectively can launch products faster, respond to 24/7 customer expectations, support treasury services, embedded finance, cross-border flows, and real-time liquidity management, while accelerating time-to-market and unlocking new commercial opportunities through data and orchestration.

For Suvarna, to sustain value banks must look beyond core transaction processing and address the full payments lifecycle. As volumes grow and complexity increases, operational layers such as investigations, exception handling, and service queries become critical to maintaining efficiency and service quality.

He added, "Enabling AI-driven intelligence into these workflows through solutions like OperatorAssist that are built on top of Finastra's modern payments platforms delivers faster context interpretation, and streamlined resolution.

The key is ensuring investments are tied to measurable outcomes, whether that is customer experience uplift, operational resilience and efficiency, faster time-to-market, or revenue growth. Ultimately, the banks creating lasting value are the ones building platforms designed for continuous evolution, rather than relying on periodic transformation cycles every decade.

Value at scale

A critical aspect of modern payments architecture is value at scale. Value at scale in modern payments architecture is the ability to grow transaction volumes, geographies, and services without creating matching increases in cost, operational complexity, or infrastructure strain. The goal is to achieve scalable efficiency, said Suvarna.

In practice, that means building a single payments backbone that supports multiple rails, markets, and customer types through shared infrastructure rather than fragmented systems. Standardisation reduces duplication, lowers maintenance costs, and improves resilience.

Suvarna added, "A modern architecture also allows centralized orchestration with localized flexibility. Banks can maintain consistent control and visibility globally while still adapting to market-specific regulations, schemes, and customer expectations. That balance is becoming increasingly important as payments become more real-time, always-on, and globally interconnected."

OperatorAssist built on centralized, configurable architectures enables faster interpretation of payment context, guiding resolution workflows, and helping teams manage growing complexity without a proportional increase in effort.

The benefit of modular platforms

How are modular, composable platforms cutting cost and reducing complexity across markets?

In the view of Suvarna, modular, composable platforms are reducing cost and complexity by allowing banks to modernize incrementally rather than through large-scale, high-risk transformation programmes. Instead of replacing entire core environments at once, institutions can introduce new capabilities in phases, reducing disruption while accelerating delivery.

This approach also creates far greater strategic flexibility. Banks can adapt to changing regulations, customer expectations, and market opportunities without repeatedly reinventing their underlying architecture. By using standardized integration

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frameworks and plug-and-play components, institutions can deploy capabilities selectively based on regional priorities while maintaining consistency across the organization.

A major advantage is the reduction in total cost of ownership. Many banks still operate fragmented legacy estates with duplicated infrastructure across markets and payment types. Composable architectures simplify that landscape through reuse and standardization, reducing maintenance overhead while improving interoperability and operational resilience, added Suvarna.

He said, "Over time, this creates a more scalable and efficient operating model. Banks can enter new ecosystems faster, integrate partners more easily, and establish a consistent architectural foundation across regions, products, and customer segments, all while supporting the speed and flexibility required in modern real-time payments environments."

Making payments architecture future ready

According to Suvarna, payments architecture becomes future-ready for AI and digital assets when it is built for continuous evolution rather than structural replacement. The core capability is absorbing new technologies without destabilising existing rails or operations.

A strong, unified data foundation is essential, enabling real-time intelligence, automation, and AI-driven decisioning across both traditional and digital asset systems. This turns payments infrastructure into an active intelligence layer, not just processing plumbing.

Suvarna added, "Future readiness also depends on openness and coexistence, supporting traditional payment rails alongside stablecoins, tokenised deposits, and programmable settlement models within a single interoperable framework.

For Suvarna, it's about agility at the core, which includes the ability to adapt quickly to technological, and market shifts while enabling entirely new AI- and digital asset-driven business models.

The power of reliable architecture

How can scalable, resilient architecture accelerate time-to-market for new payments services? From the standpoint of Finastra, this kind of architecture speeds time-to-market by giving banks a foundation where new payment capabilities can be introduced without major structural disruption.

Instead of relying on large, complex transformation programmes, institutions can continuously evolve their platforms and respond far more quickly to market opportunities and regulatory change. This flexibility allows banks to launch new payment services faster while leveraging existing infrastructure, said Suvarna.

Suvarna said scalable infrastructure turns payments architecture into a strategic lever for speed, innovation, and competitiveness, enabling banks to adapt continuously in an increasingly real-time financial environment.

How banks are extracting ISO 20022 value

Banks are increasingly extracting value from ISO 20022 by treating it as more than a compliance requirement. The richer, structured data model gives institutions greater transparency and control across the payment lifecycle, improving visibility, decision-making, and operational efficiency.

Suvarna remarked, "Enhanced data quality strengthens fraud prevention, compliance, and risk management. At the same time, standardized messaging supports smarter routing, improved liquidity optimization, and stronger interoperability across domestic and cross-border payment ecosystems"

The power of Gen-AI intelligent operators

Gen AI-powered intelligent operator solutions are transforming operations from reactive processing into proactive, insight-driven environments. Teams can identify risks, anomalies, and inefficiencies in real time, enabling faster decision-making.

"These platforms also improve the speed and consistency of resolving complex payment scenarios. By combining contextual data with intelligence, Gen AI augments human expertise with recommendations, prioritization, and adaptive insights, reducing manual effort while improving accuracy at scale," said Suvarna.

Finastra OperatorAssist represents this shift in practice, complementing generative AI across the payments lifecycle. By combining deep payments-domain intelligence with natural language interaction, it enables operators to interpret ISO 20022 messages, navigate workflows, and execute actions more intuitively. The approach helps standardise decision-making, reduce reliance on individual expertise, and improve consistency across teams.

Suvarna summarised, "This shifts operations from a back-office support function into a strategic driver of customer experience, operational efficiency, and business resilience."

Where alternate money movement can deliver outcomes

For Suvarna, AI, stablecoins, and tokenised deposits are alternate money movement instruments that can deliver outcomes across efficiency or economic gains rather than broad wholesale replacement of existing systems.

AI is already improving operational decision-making, exception management, and workflow efficiency by helping institutions identify issues faster, automate resolution paths, and augment human expertise with real-time intelligence.

At the same time, stablecoins and tokenized deposits are gaining traction in specific payment and treasury corridors where speed, liquidity efficiency, and programmability provide measurable value. Real-time settlement, 24/7 liquidity movement, and programmable value transfer are becoming increasingly relevant in cross-border payments, capital markets, and treasury operations.

Suvarna concluded, "In particular, Finastra is exploring the role of stablecoins as part of the shift toward alternate money movement, ensuring it remains at the forefront of innovation and interoperability as these capabilities evolve."

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AI FINTECH

COMPANY RESEARCH PROFILE

ForwardLane

Founded 2016
New York, United States
Employees: 11-50

www.forwardlane.com
info@forwardlane.com
Regions of operation: United States

KEY EMPLOYEES:



Nathan Stevenson
Founder & CEO



Dylan Distasio
CTO



Jack Woerner
COO



Tracey Solanas
Interim CRO

Segments of Financial Services: **Banking, Insurance, Consumer/Personal Finance, Investment & Trading, Wealth and Asset Management**

OFFERING

ForwardLane is an enterprise decision intelligence company purpose-built for financial services, helping organisations close the gap between data and action.

The platform securely connects to a firm's existing applications, surfaces prioritised insights into the systems people already use, and deploys AI agents that automate the workflows behind them. Firms move from connection to production within a week.

In production for eight years at some of the world's largest asset managers — including Invesco, a global investment manager with $3.4tn in client assets — ForwardLane pioneered the concept of Decision Velocity: the speed at which an organisation converts what it knows into what it does, now established as the defining competitive metric for enterprise AI. ForwardLane has also worked with multiple mid-sized RIAs ranging from $500m to $20bn in AUM — and it is precisely this experience that shaped the design of its three offerings for that segment.

PROBLEM BEING SOLVED

Enterprises have invested heavily in data and analytics, yet the journey from business question to executed decision remains measured in weeks rather than seconds. Three blockers persist:

Distribution teams operate with data scattered across CRM, market feeds and documents, leaving wholesalers and advisers to enter meetings under-prepared.

Operations leaders lack visibility into how work actually gets done, leaving automation initiatives to guesswork and SOPs out of date by launch.

Compliance teams face accelerating AI adoption without a mature oversight model, exposing the firm to regulatory risk under emerging supervisory regimes including the SEC, FINRA and the EU AI Act.

TECHNOLOGY

Multi-agent AI orchestration deploys purpose-built domain agents fine-tuned on eight years of financial services production data, conferring native understanding of industry terminology, compliance requirements and adviser workflows.

A natural language processing layer enables zero-code querying across hundreds of pre-built data connectors, including Salesforce and Microsoft Teams. SOC 2 Type II certified, with in-database processing options so sensitive data never leaves the client environment.

Secure connection, analysis and production deployment in under a week.

PRODUCT DESCRIPTION

Three offerings, one outcome: decisions and actions — not dashboards.

Signal Studio transforms enterprise data into automated, auditable business decisions — not dashboards. Financial professionals pose questions in plain English (for example, identifying high-net-worth clients suited to tax-loss harvesting in a given week) and receive prioritised, sourced, compliance-ready answers in eleven seconds with a full audit trail, against an industry baseline of three weeks of meetings and manual research. For asset management distribution teams, insights, meeting prep and next best actions are delivered directly into Salesforce — including the Salesforce Mobile app — so the field walks into every meeting prepared.

Agent Ops Service begins with a firm's own data. FoarwardLane securely analyses the operational application stack and produces reports on how work is genuinely performed — how closely SOPs are followed, how long each step takes, where time is lost — then builds personalised agents that automate those workflows and keep both processes and agents current as the business evolves.

AI Governance & Compliance Policies for RIAs is a complete, counsel-reviewed policy set that firms tailor to govern AI agents from day one, mitigating regulatory risk and saving more than 100 hours of legal and executive work.

Eight years of production at trillion-dollar institutions has produced models trained on real compliance edge cases that general-purpose large language models cannot approximate. Governance is architecture rather than an afterthought: explainability and audit logging are first-class platform citizens, aligned with the accountability frameworks now demanded by the EU AI Act and institutional procurement committees.

TRACTION/GROWTH

- **Partners —** Oracle, Microsoft, Salesforce
- **Live in 1 week** · **25%** more productive meetings · **32 days** payback · **10×** faster than custom build

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ForwardLane

AI-DRIVEN. INDUSTRY-PROVEN.

FOR MID-SIZED FIRMS · OPERATIONS & WORKFLOWS · LIVE IN A WEEK

Your operations, *automated* by agents *that know your business.*

Agent Ops analyses how work actually gets done, generates reports on where SOPs drift and time is lost, then builds agents that automate workflows and stay current as the business changes.

Built on 8 years in enterprise production.
Tailor the rollout in days, not months.

HOW IT WORKS

Three steps. One operating layer.

01 Observe

Connect to the operational stack and process telemetry.

02 Design

Reveal how work actually gets done, where SOPs drift, and define the workflow logic.

03 Automate

Deploy agents that run repetitive workflows end-to-end and stay current.

LIVE IN 1 WEEK

Fast deployment with minimal engineering lift.

25%+ PRODUCTIVITY

Reduce manual effort across operations teams.

32 DAYS PAYBACK

Move from analysis to ROI quickly.

10× VS. BUILD

Faster than standing up a custom solution.

WHAT AGENT OPS COVERS

- Operational Stack
- Process Telemetry
- SOP Drift
- Workflow Automation
- Audit Logging
- Oversight Controls

BOOK AN AGENT OPS WALK-THROUGH

Scan to see it work.

See how Agent Ops observes, designs, automates, and governs operational workflows.

- Azure-native.
- SOC 2 Type II.
- Data stays in your environment.

forwardlane.com/agent-ops

- Instant visibility.
- Automate faster.
- Operate with confidence.

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Beyond AI pilots: How ForwardLane is helping financial firms scale agentic AI



ForwardLane

An MIT report found that 95% of generative AI pilots never make it into production. ForwardLane, with eight years of production deployment at some of the world's largest wealth and asset managers, sits firmly in the other camp. "We are part of that very small percentage of companies that actually deliver results and have been building not when it's fashionable, but since it started," said CEO Nathan Stevenson.

The arrival of agentic AI is pushing firms back to business process reengineering — rethinking how they operate and where autonomous agents can take over the tedious work that bloats the day of advisers, wholesalers and operations teams, working 24/7 so people have what they need, when they need it. ForwardLane is meeting that wave with three offerings.

From months to minutes

The first is Signal Studio. ForwardLane saw firms spending months collating signals that an agent can now produce in minutes. Signal Studio connects structured databases, unstructured documents, CRM and market feeds through hundreds of supported integrations including Salesforce and Microsoft Teams; teams ask questions in natural language and receive prioritised, sourced answers with next-best actions and a full audit trail, delivered straight into the CRM — using 95% fewer tokens.

> ***"A subject matter expert now can create a signal and insight, test it out, and then push it out in a matter of minutes."***

The second, the Agent Ops Service, tackles a quieter problem: standard operating procedures that are outdated by launch and ignored by staff who have their own ways of working. Agent Ops automatically gathers data on a firm's real-world processes, then turns them into agents tailored to the organisation — automating workflows and keeping them current. The service is aimed at the broad middle of the market — small and mid-sized fintechs, asset managers, wealth managers and insurance boutiques that have invested in processes but lack the engineering teams to automate them. Having worked with multiple mid-sized RIAs ranging from $500m to $20bn in AUM, ForwardLane designed these offerings specifically for that segment. "You don't have to spend a lot of time, money, and effort on this to get the value out of it," Stevenson added.

Closing the governance gap

Adoption is outpacing oversight. A recent Deloitte survey found nearly three-quarters of respondents plan to deploy agentic AI within two years, yet only 21% have a mature governance model — a gap compounded, Stevenson noted, by a skills divide between those who can use agents and those who cannot, and by weak data foundations at many firms.

ForwardLane's answer is its AI Governance and Compliance Policies for RIAs, authored with legal and compliance experts: a complete set of documents firms can tailor so that AI agents are governed and compliant from day one, without hiring or training a lawyer to learn AI. "It ensures RIAs stay ahead of the curve, mitigate risk and save more than 100 hours of legal and executive work across the organization," Stevenson said.

Reframing how you do business

Stevenson is confident the payoff goes well beyond efficiency. "Agents enable new ways of working, which mean a different role for the everyday knowledge worker. Once the knowledge worker is familiar with different techniques, tools and methods to orchestrate, delegate and assign tasks across one or many agents, that knowledge worker suddenly becomes supercharged — in the most agent-ready workflows we have seen as much as a 10-12 times improvement in productivity."

This, he argues, is the real reengineering wave: not improving a single worker's output, but rethinking roles and how products and services are delivered. "It's about reframing how you do business."

As for why ForwardLane should be the partner for that future: "Anyone can show you a pilot; we can show you eight years in production at firms managing trillions. We build agents from your own data, govern them from day one, and have you live within a week. Come for the results — we will deliver."

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ForwardLane

AI-DRIVEN. INDUSTRY-PROVEN.

FREE FOR REGISTERED INVESTMENT ADVISERS · $100M–$5B AUM

The AI governance pack your examiner *will ask for.*

A complete AI compliance policy baseline for RIAs — authored with compliance counsel and distilled from 8 years in enterprise production at firms managing trillions. Tailor it in an afternoon.

REDUCE REGULATORY RISK
Meet evolving SEC, FINRA and state requirements with confidence.

SAVE 100+ HOURS
Skip the blank page. Get examiner-ready fast.

BUILT FOR RIAs
Practical, right-sized policies for advisory firms.

COUNSEL-REVIEWED
Written with compliance counsel. Adapt and implement.

FIVE DOCUMENTS. ONE FOUNDATION.

Examiner-ready out of the box.

01 **AI Use Policy**
Approved & prohibited uses, state-law triggers, and oversight roles.

02 **Use-Case Inventory**
Catalog every AI use case answering the eight governance questions.

03 **Vendor Due Diligence**
~50-question DDQ plus contract clauses tailored for AI vendors.

04 **Recordkeeping Policy**
Rule 204-2 record matrix and Reg S-P awareness triggers.

05 **AI Constitution**
10 guiding principles and 7 agentic invariants for responsible AI.

COVERED ACROSS KEY REGULATIONS

- SEC Rule 206(4)-7
- SEC Rule 204-2
- Reg S-P 2024
- FINRA 2026 ARO
- State AI Laws (e.g., Colorado)
- EU AI Act
- FinCEN Deepfake

GET THE PACK — FREE FOR RIAs

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Five regulator-ready documents.
Counsel-reviewed.

forwardlane.com/ria-governance

Instant access.
Implement today.
Lead with confidence.

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Not legal advice. Counsel review recommended before adoption.

GENTEK

Founded: 2024

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Compliance & Fraud Detection, Transaction Reporting Quality Assurance & Reconciliation, Energy Markets

Regions of Operations: United Kingdom, EMEA, United States

Gentek is an AI-native regulatory and enterprise intelligence platform, founded in 2024 and headquartered in London. Built by former IHS Markit and S&P Global executives, Gentek embeds autonomous AI agents into the workflows that matter most, starting with regulatory reporting across EMIR, SFTR, MiFIR, CFTC, and APAC regimes. Its flagship platform, I.R.I.S., automates the full compliance lifecycle - from data ingestion and exception detection through to remediation and submission - dramatically reducing cost, error rates, and the need for manual intervention. Alongside it, Gentek Reconciliation adds AI-driven regulatory reconciliation with complete audit trails and human-in-the-loop oversight. Beyond regulatory reporting, Gentek's agentic platform powers enterprise workflow automation across financial services and energy markets, with clients including TS Imagine, ISDA and leading energy brokers. Gentek was named among the most Innovative AI Companies in Financial Services and recognised as a Regulatory Transaction Reporting Leader.

harmoney

Founded: 2016

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Compliance & Fraud Detection

Regions of Operations: Europe

Harmoney is a compliance orchestration platform that connects people, processes, data, and third-party tools across the entire counterparty lifecycle. Rather than replacing existing systems, it unifies them into clear, audit-ready workflows covering onboarding, continuous monitoring, and risk management across multiple jurisdictions. Clients achieve a 70% reduction in manual data entry, 60% fewer false positives through AI-assisted prioritisation, and audit reconstruction in under one hour. At the core is HarmonAI, a human-in-the-loop AI layer that assists analysts with document fraud detection, anomaly identification, and case prioritisation, whilst humans always make the final compliance decision. Its modular, white-label platform enables rapid deployment without lengthy IT projects and is well suited for banks, insurers, asset managers, and compliance-as-a-service providers operating across borders.

HAWK

Founded: 2018

Employees: 101-250

Segments of Financial Services: Banking, Compliance & Fraud Detection, Payments, Lending

Regions of Operations: North America, EMEA, APAC

Hawk is the leading provider of AI-supported anti-money laundering, screening, and fraud prevention technology. Banks, payment providers, and credit unions globally use Hawk's modular platform to pinpoint financial crime risk with precision, reduce fraud losses, and ensure regulatory compliance. Hawk's holistic, real-time approach to transaction monitoring, payment and customer screening, customer risk rating, and fraud prevention enables financial institutions to significantly increase the effectiveness and efficiency of their anti-financial crime operations, responding to threats rapidly.

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Hexaview

Founded: 2010

Employees: 251-500

Segments of Financial Services: Banking, Investment & Trading, Lending

Regions of Operations: United States, Canada, India

Hexaview Technologies is an AI-first engineering partner transforming visionary ideas into production-ready outcomes. For over 15 years, it has delivered high-impact digital transformation for regulated industries, including FinTech, Healthcare, and Travel. Its mission is to make AI real, reliable, and revenue-impacting through enterprise-grade engineering and automation-first principles. As a Tier-1 systems integrator, Hexaview provides managed agentic services, building sophisticated Agentic AI systems and production LLMs, and ensures infrastructure readiness by developing AI-ready data pipelines and secure lakehouses. Its expertise also encompasses full-stack product engineering and legacy modernisation, re-engineering core processes to eliminate technical debt. Utilising HAKI AI accelerators and specialised AI First Teams, Hexaview delivers results 1.8x faster, reducing time-to-market by up to 40%. With 450+ engineers and a 90% client retention rate, it ensures every system is secure, scalable, and strategically aligned with client business goals.

HuLoop

Founded: 2022

Employees: 51-100

Segments of Financial Services: Banking, Credit Unions - AI Powered Work Optimization (Agentic Workers, Robotic Workers, Automations, Workflows, and Human in the Loop Controls)

Regions of Operations: North America, Asia

HuLoop Automation is an AI-powered Work Optimization company helping community banks, credit unions, and other highly regulated organizations improve efficiency, reduce operational costs, and achieve future-of-work readiness. Its Unified Work Optimization Platform combines Productivity Discovery, Work Orchestration, Process Automation, Agentic Workers, Content Processing, and Test Automation into a single platform. Unlike standalone AI models, HuLoop operationalizes AI by orchestrating intelligent agents, robotic workers, workflows, systems, and people within governed business processes. At the heart of the platform is HuLoop's Human-in-the-Loop ethos, ensuring AI and automation work alongside people rather than replacing them. This approach provides the oversight, compliance, auditability, resiliency, and operational control required in regulated industries. Serving financial institutions and other operationally complex organizations, HuLoop helps eliminate repetitive work, streamline operations, accelerate decision-making, and scale growth without increasing headcount at the same rate, often delivering measurable productivity improvements and significant return on investment.

Insurity

Founded: 1985

Employees: 1,001-5,000

Segments of Financial Services: Insurance

Regions of Operations: Global

Insurity is a leading provider of cloud-based software for insurance carriers, brokers, and MGAs, trusted by 22 of the top 25 P&C carriers and 7 of the top 10 MGAs in the US. Its differentiation lies in applying AI directly into core insurance workflows rather than as a standalone tool, enabling customers to move from fragmented analysis and manual intervention to intelligent, workflow-driven execution. This delivers improved underwriting decisions, streamlined claims, reduced billing complexity, strengthened premium recovery, and clearer financial insight. Backed by $50m in AI and R&D investment, Insurity combines deep domain expertise, modern cloud architecture, and embedded AI to help transform P&C insurance into a more intelligent, responsive, and profitable financial system.

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AI FINTECH

COMPANY RESEARCH PROFILE

PRODUCT NAME:
Siron®One

Founded 1987
Fribourg, Switzerland
www.imtf.com
info@imtf.com
Employees: 251-500
Regions of operation:
Europe, North America, Middle East, Africa, and Asia-Pacific

KEY EMPLOYEES:



Gion-Andri Büsser
Co-CEO



Dr. Sebastian Hetzler
Co-CEO

Segments of Financial Services: **Financial Crime Compliance, AML, Fraud Detection, Banking, Payments, Insurance**

OFFERING

IMTF helps financial institutions transform fragmented financial crime compliance operations through a unified, AI-powered intelligence framework. Its Siron®One platform combines KYC and customer lifecycle management, AML transaction monitoring, sanctions screening, fraud detection, investigation workflows, and regulatory reporting within a single integrated platform designed for highly regulated financial institutions.

What differentiates IMTF is its hybrid AI approach, combining explainable AI, machine learning, and real-time analytics with human oversight and governance-driven decision-making. This enables institutions to improve detection accuracy, reduce operational complexity, and strengthen compliance effectiveness while maintaining transparency and control.

PROBLEM BEING SOLVED

Financial institutions continue to face rising compliance costs, fragmented risk visibility, increasing regulatory pressure, and rapidly growing transaction volumes. In many organizations, AML, sanctions, fraud, onboarding, and investigation processes still operate across disconnected systems and siloed teams, limiting operational efficiency and reducing the ability to detect complex financial crime patterns. IMTF addresses this challenge through a unified financial crime compliance platform that centralizes customer, transaction, and risk intelligence across the entire compliance lifecycle.

By combining automation, real-time monitoring, AI-supported investigations, and configurable workflows, Siron®One helps institutions improve operational effectiveness, reduce false positives, and enable faster, more consistent risk decisions.

TECHNOLOGY

IMTF's unified AI-powered financial crime compliance architecture connects customer, transaction, behavioral, and risk intelligence across AML, sanctions, fraud, onboarding, and investigation processes within a single operational framework.

The platform combines rule-based detection, machine learning, predictive analytics, entity deviation scoring, and behavioral analytics with configurable no-code workflows and embedded automation. Its hybrid AI approach augments investigators rather than replacing human judgment, enabling explainable, governed, and scalable compliance decision-making.

Built for integration into existing banking environments, the platform supports scalable deployment across multiple jurisdictions while adapting to evolving regulatory and operational requirements.

PRODUCT DESCRIPTION

IMTF's Siron®One is a unified, AI-powered financial crime compliance platform combining KYC and customer lifecycle management, AML transaction monitoring, sanctions screening, fraud detection, trade finance compliance, investigation workflows, alert and case management, and regulatory reporting within a single integrated platform. Designed around a holistic and entity-centric compliance model, the platform provides institutions with a 360-degree view of financial crime risk across the customer lifecycle. AI-enhanced capabilities including behavioral and network analytics strengthen anomaly detection, connect-the-dots investigations, and alert precision across AML, fraud, sanctions, and trade finance workflows. Additional capabilities include AI-enhanced payment fraud detection, expanded lifecycle data integration, and advanced trade finance and trade-based money laundering (TBML) controls combining transaction monitoring, sanctions screening, and trade intelligence.

TRACTION/GROWTH

- Trusted by more than 1,500 financial institutions worldwide, including DBS, HSBC, Luminor, Finanz Informatik, and Vodafone
- Global network of reseller, implementation, and technology partners

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AI-Augmented Financial Crime Compliance: What Must Remain Human?

As AI rapidly reshapes financial crime compliance, the industry is confronting a more fundamental question: not whether AI can automate compliance, but what must remain human. For Dr Jean Voigt, Head of AI at IMTF, the term "AI-led" makes too strong an assertion that humans simply follow.



He said, "Compliance is a societal choice and a risk decision which I don't believe can be AI-led, I'd rather frame it as AI augmented, a hybrid approach." Dr Voigt believes three things must remain human. Firstly, risk appetite. A threshold parameter in a transaction monitoring model is not a technical setting, he states, it is a governance decision about how much risk the institution is willing to miss.

The second area is the SAR/STR decision. "Filing a suspicious activity report is a legal assertion with consequences for the customer and for law enforcement, and the investigator who signs off owns that conclusion — it cannot be transferred to a model," he said.

The third is judgment on novel cases. Voigt said the pattern the AI misses is the one that does not match what it was trained on, and when something surfaces that fits no existing category, you need an experienced human.

Jean said, "This is where compliance officers will spend time on supervisory controls checking rejected transactions and cases to assert system effectiveness does not degrade. What good AI does is free-up humans for exactly those three tasks by absorbing the research burden that previously made them slow and expensive."

How to slow down automation bias

A significant question being asked in the industry is how automation bias can be stopped from quietly replacing judgement with acceptance.

In the view of Dr Voigt, this is where governance becomes key. "First, you need to have model monitoring in place and second you must have supervisory controls that tell you the actual false negative rate so that you can adjust models."

The IMTF AI head added there is a more nuanced issue, an incentive problem.

"The analyst who accepts every AI output and clears the queue is professionally safe," Voigt said. "But the analyst who challenges a finding, delays a decision, and turns out to be wrong faces consequences."

According to Dr Voigt, the structural incentive to defer will remain until institutions measure and publish analyst override rates, track how often analysts disagree with AI outputs and prevail, and reward that behaviour rather than throughput.

What real operational AI governance looks like

For Dr Voigt, operational pressure often changes how compliance effectiveness is measured in practice. When sanctions list updates or new monitoring scenarios suddenly generate hundreds of alerts, teams naturally focus on reducing backlogs, improving cycle times, and processing alerts faster rather than evaluating false positives or detection quality.

This is precisely why AI governance must operate continuously through clearly defined monitoring frameworks, escalation protocols, and measurable control indicators rather than through ad hoc oversight discussions.

Jean said, "Most firms establish separate governance frameworks for alert-generation AI and investigation-support AI, because these are genuinely different risk profiles and conflating them creates either unnecessary friction or insufficient rigor depending on which standard you apply."

As compliance integrates more with prudential risk controls, institutions will increasingly move toward quantified risk appetite models based on expected losses and event probabilities rather than broad principles-based approaches.

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The real constraint

Voigt also spends time wrestling with a highly prescient question, that being whether the real constraint is AI capability or legacy compliance operating models.

For Jean, the answer is the operating model, almost entirely. He said, "At IMTF we are iterating new models such as federated learning-based systems at a much faster pace than it would be possible to integrate these in compliance programs. When I speak with industry leaders about adoption barriers, the answer is not technical uncertainty; it is usually data and sometimes legal challenges."

He added that institutions are repeatedly running the same expensive data-mapping projects, never achieving true standardisation because urgent remediation deadlines always win the budget argument.

"AML, sanctions, and fraud functions remain in separate organizational silos, so the entity-level picture that would make cross-domain risk visible is never assembled. Without such an integrated knowledge graph, AI reasoning is limited and humans struggle to confidently close alerts," Dr Voigt said.

What is blocking cross-institution FinCrime

Four barriers still stand in the way of truly connected cross-institution financial crime intelligence, but for Voigt, the biggest is data complexity. Cross-entity sharing is expensive, fragmented and structurally misaligned because no single institution captures enough of the upside to justify the full investment.

> ***"Get the incentives right — supervisory recognition for genuine detection improvement, safe-harbour for participation in reporting, outcome-based supervision rather than filing volume — and the accountability architecture becomes far easier to build."***

Dr Voigt points to Europe as an example, where information-sharing initiatives are growing, but operationalisation and data standardisation still lag. "One initiative told me it will take 10 years, which I believe we do not have."

Legal barriers remain another constraint. Privacy rules often limit what can be detected, shared and acted upon, while the absence of a clear safe-harbour framework for AI-generated typology intelligence pushes institutions toward cautious interpretations.

He also warns regulatory uncertainty is slowing progress. But the most underestimated blocker, according to Voigt, is definitional inconsistency. "There is no shared language to build on." Different institutions define true positives, false positives and risk outcomes differently, making meaningful collaboration almost impossible. Without common standards, even the best AI models remain trapped inside isolated systems.

Responsible AI: still just narrative?

Responsible AI can be measured, but only if the industry stops measuring the wrong things. As Dr Voigt puts it, "the problem in the industry is measuring the wrong things." Too often, success is framed around volume metrics such as the number of SARs filed, even though that can simply reflect systems flooded with false positives that overwhelm compliance teams while missing the real illicit flows underneath.

Jean argues that this has created a distorted view of effectiveness across financial crime compliance.

The shift now underway is toward outcome-based metrics rather than activity-based theatre. Recovery rates, conviction rates and actual reductions in financial crime are becoming more important than operational volume alone. "The question should be whether our AI is improving financial crime outcomes," Voigt says, "and that should be answered with evidence."

For Voigt, responsible AI stops being narrative once firms are willing to quantify effectiveness, efficiency and risk reduction with precision.

Who is accountable

In a shared intelligence model, who is accountable when financial crime is missed? For the IMTF AI head, between AI and human, the accountable party is still the obligated person – as shared intelligence does not transfer compliance obligations, and any framework suggesting otherwise would be unworkable.

He said, "This is legally binding in most jurisdictions. But I want to challenge the premise slightly, because the current siloed model does not resolve this question beyond a single institution; it obscures it. In the multi-bank money laundering cases I have seen, each institution carried its own regulatory exposure for what it individually missed, but the systemic miss — the information asymmetry that let the activity propagate across the network because no single bank had the full picture — had no accountable owner at all."

For Dr Voigt, a collaborative AI model at least makes that gap visible and therefore addressable.

"More importantly, the accountability question cannot be separated from the incentive question: the penalty-driven compliance model produces over-reporting and defensive behavior because those are individually rational under the current reward system" he said.

Dr Voigt concludes, "Get the incentives right — supervisory recognition for genuine detection improvement, safe-harbour for participation in reporting, outcome-based supervision rather than filing volume — and the accountability architecture becomes far easier to build."

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Founded: 2014

Employees: 5,001-10,000

Segments of Financial Services: Customer Experience, Investment & Trading

Regions of Operations: Global

IntellectAI's WealthForce.AI sets itself apart in the wealth management ecosystem as more than just another platform. Built on the eMACH.ai architecture—characterised by being event-driven, microservices-enabled, API-led, cloud-native, and headless, with integrated AI—it offers a revolutionary approach to wealth management. This platform enables rapid innovation and guards against obsolescence, ensuring banks and wealth firms remain competitive. Key features include pre-packaged AI models that enhance relationship management and decision-making, and hyper-personalisation engines that provide tailored insights for individual client needs, facilitating bespoke wealth management strategies. Additionally, WealthForce.AI's hyper-automation engine streamlines operations, boosting operational efficiency. This automation allows relationship managers to focus on high-value engagements and advisory services, ensuring a focus on client satisfaction and strategic advice. WealthForce.AI is not merely a tool but a transformative force in wealth management, redefining the interaction between technology, relationship managers, and clients for a superior wealth management experience.



Founded: 2011

Employees: 11-50

Segments of Financial Services: Banking, Wealth Management, Asset Management, Insurance

Regions of Operations: Nordics, Middle East, Europe

By distilling decades of research in quantitative finance and behavioural economics into easily accessible APIs, Kidbrooke empowers banks, insurers, and wealth managers to build next-generation investments, pension, and wealth experiences. It provides KidbrookeONE, a complete investment and wealth analytics platform designed to improve customer and adviser experiences as well as increase the efficiency of investment and wealth operations.



Founded: 2018

Employees: 51-100

Segments of Financial Services: Insurance, Consumer/ Personal Finance, Cybersecurity/Information Security

Regions of Operations: Global

KYND is redefining how the insurance industry understands cyber risk in the age of AI. Built specifically for insurance, KYND transforms internet-scale cyber risk data into clear, actionable intelligence that supports smarter underwriting, portfolio management and exposure oversight. By combining internet-scale asset discovery, cyber risk assessment and continuous monitoring, KYND helps insurers understand not just where cyber risk exists, but how it is evolving over time. With visibility into any organisation with an online presence, including 100% coverage of the SMB sector, KYND enables insurers to assess cyber risk at a scale and depth that traditional approaches often cannot achieve. As AI reshapes both cyber threats and insurance workflows, KYND provides the trusted intelligence layer insurers need to understand, quantify and manage cyber risk with confidence, while helping the market prepare for emerging AI-related exposures. Headquartered in London, KYND partners with leading insurers, brokers and reinsurers worldwide to make cyber risk understandable, actionable and insurable.

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AI FINTECH

COMPANY RESEARCH PROFILE

KHARON

PRODUCT NAMES:
Kharon Clearview, Kharon GraphCast, Kharon CoreStream, Kharon API

Founded 2016
Denver, United States
www.kharon.com
info@kharon.com
Employees: 101-250
Regions of operation: Global

KEY EMPLOYEES:



Matthew Epstein
CEO



Howard Mendelsohn
President, Global Business Development & Engagement



Benjamin Schmidt
President, Product & Technology

Segments of Financial Services: **Banking, Insurance, Compliance & Fraud Detection**

OFFERING

Kharon is a data and technology company specialising in risk intelligence for sanctions compliance, trade controls, and financial crime prevention. Its proprietary platform combines continuously updated risk data, exposure analysis, and AI-enhanced, analyst-validated research to reveal ownership structures, trade flows, shipping activity, and financial relationships that conventional screening misses.

Kharon helps organisations move beyond government-list screening to see the full network of risk — identifying exposure through ownership, control, and other indirect relationships. The same intelligence powers partner platforms across the compliance ecosystem, embedding Kharon's risk data where decisions are made.

Today, Kharon is trusted by 7 of the 10 largest US banks, 6 of the 10 largest EU banks, over 35 Fortune 100 companies, and major government agencies worldwide. Its intelligence gives compliance teams the verifiable, actionable insight they need to navigate financial crime risk with confidence.

PROBLEM BEING SOLVED

Financial institutions today often operate in a state of "information chaos." While data is more abundant than ever, it often remains fragmented and disconnected — leaving compliance teams either blind to real risk or buried in false positives.

Kharon draws on a vast range of sources — corporate registries, trade and shipping records, enforcement actions, and local-language media — using AI and human expertise to ingest and contextualize raw, unstructured data across 30+ languages. Advanced analytics and subject matter experts then guide, refine, and verify connections and conclusions. This removes the investigative burden from risk and compliance teams by transforming complex data into visual network maps and clear narratives — easy to understand and validate — rather than raw alerts that require further research.

By surfacing hidden risks within a unified, network-based intelligence environment, Kharon provides finished, authoritative intelligence complete with primary sources. This ensures that every insight is verifiable and regulatory-defensible, allowing institutions to shift from reactive research to proactive, AI-driven risk management with absolute confidence.

TECHNOLOGY

Kharon's platform is built on the Kharon Core, a living analytic environment of sanctioned, trade-restricted and high-risk actors and the networks that surround them. Leveraging AI, proprietary technology, and subject matter experts, Kharon's mapping of connections includes deep research on risk-relevant entities - identifying commercial connections, resolving name variations and transliterations across 30+ languages, and mapping complex ownership structures across multiple degrees of separation. Bespoke human-led verification ensures contextual accuracy. The Kharon platform ingests and continuously updates data from a wide range of primary sources, meaning intelligence reflects the current state of a network rather than an out-of-date snapshot. The result is auditable intelligence that surfaces hard-to-detect relationships between individuals, entities, and trade-restricted actors.

PRODUCT DESCRIPTION

Kharon is the system of record for risk intelligence.

Kharon's product ecosystem is powered by Kharon Core, a proprietary platform that fuses AI-driven technology with expert human research to reveal relationships invisible to conventional screening. These solutions take compliance beyond only screening government lists to surfacing risk based on dynamic, network-based intelligence.

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- **Kharon ClearView:** A web-based search and visualization tool that turns complex data into interactive network charts. Investigators can rapidly trace indirect affiliations — convoluted ownership hierarchies, forced labor links — with full source transparency for audit-ready defensibility.
- **Kharon GraphCast:** Customizable data extracts spanning risk themes and typologies, including: sanctions ownership, connections to trade controls lists, forced labor, and more — formatted for seamless integration into existing screening and GRC platforms.
- **Kharon CoreStream:** Continuous, AI-driven risk monitoring scoped to your areas of responsibility, delivering tailored intelligence summaries as conditions change.
- **Kharon API:** Embeds real-time risk intelligence directly into financial crime, global trade, and supply chain workflows, enabling automated and highly custom deployments of Kharon insights.

Across these products, Kharon's Dynamic Exposure Scores quantify an entity's proximity to global security risks — giving teams the contextual evidence to both cut false positives and make high-stakes decisions with confidence.

TRACTION/GROWTH

- **Clients** – U.S. Department of the Treasury, U.S. Customs and Border Protection, Barclays, General Motors, Johnson & Johnson, Microsoft, Nike, University of Notre Dame
- **Partners** – Acuris, Automotive Industry Action Group (AIAG), Altana, AML RightSource, Carahsoft, CSI, Descartes, Digital Science, e2open, Everstream, Expeditors, EY, Facctum, HERSA, Infor, Innovative Systems (FinScan), Livingston International, Mendel, Neterium, NICE Actimize, SymphonyAI, Supplier Assurance, OCR, Quantexa, Reguvis, Resilinc, Retraced, Ripjar, Sourcemap, Trabex, Tradebeyond, Trademo, Transparency-One, TrusTrace, WiseTech, Z2Data
- **KPIs:**
  Serve 35+ Fortune 100 companies
  Serve 7 of 10 largest U.S. banks
  Serve 6 of 10 largest E.U. banks
  Serve 4 of 5 largest global accounting firms
  Serve 9 of 10 largest semiconductor companies
  Serve 4 of 5 largest global software companies
  Serve 4 of 5 largest global pharmaceutical companies

MANAGEMENT BIO

Matt Epstein, CEO

Matthew leads and supports the Kharon team in executing the strategic mission of the company. Matthew served at the U.S. Treasury Department from 2003 to 2010, in the Office of Foreign Assets Control (OFAC), the Office of Terrorism and Financial Intelligence (TFI), and as a Financial Attaché. Matthew spent four years in Washington D.C. working on Middle East and Iran-related terrorism finance issues, and three years based in the Gulf leading all regional sanctions and economic policy coordination for the Treasury Department. Prior to co-founding Kharon, Matthew headed the Middle East office for ICE Canyon — a global investment firm specialized in emerging market and global credit strategies. Matthew received his BA from UC Berkeley and JD from UCLA, where he serves on the Dean's Board of Advisors. Matthew has provided expert testimony before the U.S. Senate and U.S. House of Representatives, and been published in, cited by, and appeared on major media outlets including the Financial Times, New York Times, National Review, CNN, and Fox News.

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KHARON

SANCTIONS 50-PLUS AND CONTROL

UNDERSTAND COMPLEX OWNERSHIP AND CONTROL STRUCTURES.

Entities that are majority owned or controlled by sanctioned parties, but that do not appear on a sanctions list, are subject to the same restrictions as the designated parties under EU and U.K. sanctions regulations. In the U.S., OFAC's 50 Percent Rule extends blocking sanctions to any entity owned 50% or more by one or more designated parties. Though the 50 Percent Rule speaks only to ownership and not to control, OFAC urges caution when considering a transaction with an entity that may be controlled by a sanctioned party, as that entity itself could later be sanctioned or targeted in an enforcement action. Exposure to majority-owned or controlled entities can therefore present significant business and reputational risk to your enterprise.

Kharon's Sanctions 50-Plus dataset, with an optional Control add-on, keeps you ahead of the regulatory curve by providing the most accurate and comprehensive coverage on entities majority owned — directly or indirectly, individually or in the aggregate — by sanctioned parties, as well as entities controlled by sanctioned parties. With thousands of such entities spanning 100+ global jurisdictions and dozens of industries, Kharon's Sanctions 50-Plus and Control datasets enhance customer, transaction, and supply chain screening capabilities — allowing your enterprise to identify and manage risk more effectively while reducing operational costs.

Through Kharon GraphCast, our proprietary data delivery solution, the Sanctions 50-Plus and Control datasets can be seamlessly integrated into your existing screening and monitoring frameworks and customized in line with specific requirements and policies.

DISCOVER CLARITY. DISCOVER KHARON.

Kharon conducts in-depth, multilingual investigations utilizing all reliable open-source documentation to thoroughly map complex ownership structures involving sanctioned parties.

Ownership and control interests of sanctioned parties are often opaque and multilayered, involving multiple parties and jurisdictions. Kharon's Sanctions 50-Plus and Control datasets covers complex ownership and control structures that include entities majority owned in the aggregate by multiple parties sanctioned by the U.S., EU, and/or U.K., as well as majority-owned and controlled entities that may be several degrees removed from the sanctioned parent.

Kharon's enriched data is regularly updated, offering timely critical insights on new sanctions listings and delistings, as well as shifting ownership structures that may result in entities falling within or outside the scope of global 50% ownership and control rules.

RAPID RESPONSE.

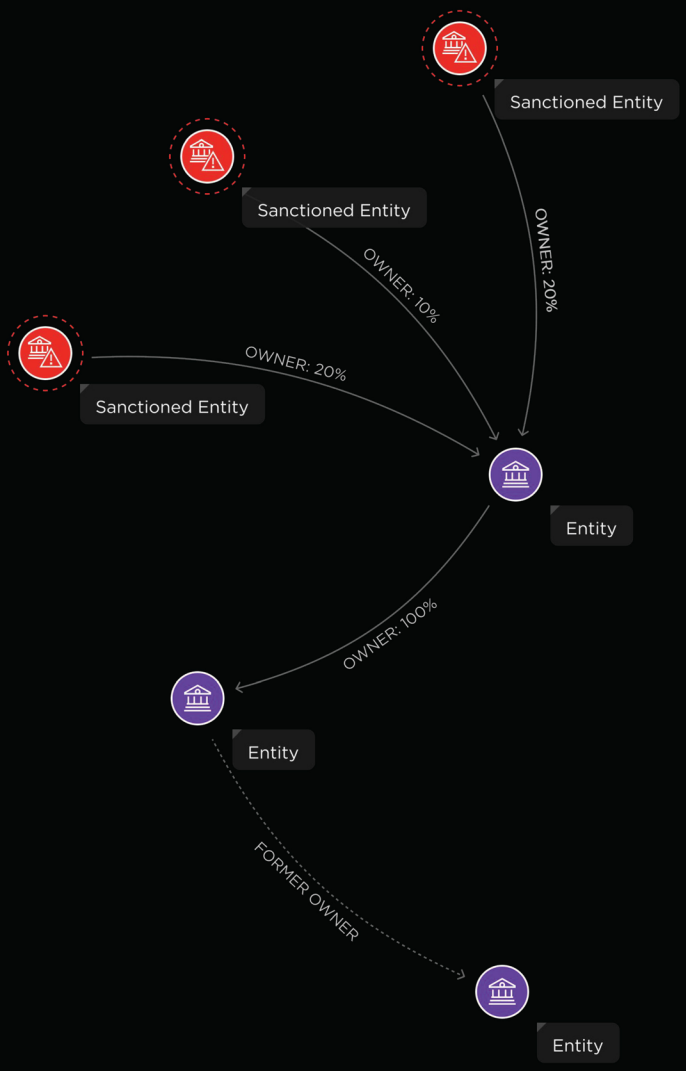
Allocating your internal resources to review and investigate the latest sanctions actions is neither effective nor efficient. Kharon's optional Rapid Response offering provides a timely, cost-effective solution that saves your resources from distracting fire drills. Customers of Rapid Response will receive data files that include any units of and entities owned 50% or more by parties that are newly sanctioned by the U.S., EU, or U.K., within 72 hours (3 business days) of the effective date of the new sanctions action.

Following each new sanctions listing and delisting, Rapid Response promptly delivers the data, intelligence, and assurance you need to screen customers, transactions, and supply chains for compliance with global 50% rules and make quicker, more informed decisions.

KHARON

According to Kharon's research findings, more than 30% of sanctioned-by-law companies are three or more degrees removed from the sanctioned parent — highlighting continuous efforts by sanctioned actors to circumvent restrictions using a combination of evasion tactics and further demonstrating the need for stronger risk management frameworks.

Kharon's enriched data is regularly updated, offering timely critical insights on new sanctions listings and delistings, and shifting ownership structures that may result in entities falling outside the scope of the 50 Percent Rule or Control test.



KHARON'S SANCTIONS 50-PLUS AND CONTROL OFFERINGS: SCOPE OF COVERAGE

- Entities owned 50% or more by sanctioned parties (50-Plus)
- Branches, representative offices, and other units of sanctioned entities (50-Plus)
- Entities controlled or operated by sanctioned parties, including front and shell companies (Control)
- Entities owned 40% or more by sanctioned parties or their family members (Control)
- Entities where sanctioned individuals hold senior leadership positions or exert significant influence (Control)
- Vessels and aircraft controlled or operated by sanctioned parties (Control)
- Kharon also offers other sanctions ownership thresholds, including 25-Plus, 10-Plus, and 0-Plus

→

LEARN MORE AT KHARON.COM

Label

Founded: 2021

Employees: 1-10

Segments of Financial Services: Tax & Accounting, Compliance & Fraud Detection

Regions of Operations: Global

Label is a next-generation RegTech platform that automates and streamlines global tax transparency compliance for financial institutions and service providers. Label simplifies complex regimes including FATCA, CRS, and the emerging CARF, helping firms stay compliant whilst reducing cost, risk, and operational burden. Financial institutions face rising regulatory demands to identify reportable accounts, collect self-certifications, monitor data, and submit accurate reports across multiple jurisdictions, processes that are traditionally manual and error-prone. Label replaces fragmented workflows with a fully digital, end-to-end compliance solution for financial institutions and service providers. Powered by a smart rules engine, it automates onboarding, due diligence, classification, and reporting with digital tax forms and real-time validation. Label's European and US-based team, composed of top-tier engineers and leading tax subject-matter experts, keeps the organisation intentionally small, highly specialised, and exceptionally efficient, enabling its clients to scale with confidence.

LSEG

Founded: 2007

Employees: Over 10,000

Segments of Financial Services: Compliance & Fraud Detection, Tax & Accounting

Regions of Operations: Global

LSEG Risk Intelligence offers a comprehensive suite of solutions to help organisations navigate the complex landscape of risk management and regulatory compliance. By utilising advanced data analytics, robust technology, and deep industry expertise, it addresses various challenges faced by financial institutions and businesses in today's fast-paced and increasingly regulated environment. The platform's key offerings include powerful data analytics and insights, aggregating vast amounts of data from diverse sources to provide actionable insights into market trends, credit risk, operational risk, and compliance-related issues. It simplifies regulatory compliance with tools for automated reporting and real-time monitoring of changes, helping firms stay ahead of requirements. Additionally, LSEG Risk Intelligence provides advanced risk assessment tools, KYC and AML solutions, and market intelligence tools. Its standout feature is its seamless integration with existing systems, allowing organisations to adopt the solutions without extensive overhauls of their current infrastructure.

M-Files

Founded: 2002

Employees: 501-1,000

Segments of Financial Services: Banking, Investment & Trading

Regions of Operations: Global

M-Files is the Context-First Document Management system that has redefined how work gets done by organizing information based on what it is, not where it's stored. By connecting documents, people, projects, and processes in a unified view, M-Files eliminates operational friction and gives business and IT leaders a performance advantage. Its AI-native, metadata-driven design captures the knowledge and relationships surrounding documents to transform static files into a connected ecosystem. M-Files is native to Microsoft 365 and integrated with leading business applications, enabling organizations across a variety of industries to work in familiar tools while gaining enterprise-grade automation, governance, and control. More than 6,000 customers in 100+ countries rely on M-Files to streamline processes, strengthen compliance, and improve business performance.

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AI FINTECH

COMPANY RESEARCH PROFILE

Luware

Founded 2010

Zurich, Switzerland

www.luware.com/products/recording

solutions@luware.com

Employees: 101-250

Regions of operation: Global

KEY EMPLOYEES:



Alexander Grafetsberger
CBO Recording



Dale Cross
Head of Product & Partners



Serge Gansner
CEO

Segments of Financial Services: **Banking, Insurance, Embedded Finance, Customer Experience, Cybersecurity/ Information Security, Compliance & Fraud Detection, Consumer/Personal Finance, Investment & Trading, Tax & Accounting, Payments, Lending**

OFFERING

Luware offers **Luware Recording**, an AI-driven, cloud-hosted compliance recording and analytics platform built for financial services. Powered by Verint, it captures and archives regulated communications **across multiple communications platforms** such as Microsoft Teams, Cisco, Webex, IPC Unigy, BT Trade and Trader Voice. It then turns them into structured intelligence and consolidates it all into one single interface. **AI bots** automate risk detection, meeting summaries and persona-based call reviews. Integration with SteelEye extends surveillance for trade and communication oversight.

PROBLEM BEING SOLVED

Compliance teams face growing volumes of regulated voice, video and chat data. Manual review can only cover a sample, leaving high-risk events undetected. Luware Recording addresses this with AI that interprets context, not just language. **Risk detection, transcription, translation and role-specific summaries** run automatically across all recorded conversations, **cutting review time, closing oversight gaps,** and supporting compliance with regulatory obligations to mitigate fines and reputational exposure.

TECHNOLOGY

Luware Recording leverages state-of the-art Verint Financial Compliance software, combining machine learning, NLP and large language models purpose-built for regulated financial communications. The platform delivers **auditable, explainable, and responsible AI,** with deployment flexibility across cloud, on-premises, or hybrid environments to meet data residency and risk requirements.

Open APIs extend the platform into existing compliance, CRM and analytics stacks. Luware Recording is hosted securely on Microsoft Azure, has a SOC 2 Type II accreditation as well as Microsoft 365, ISO 27001 and ISO 9001 certifications.

PRODUCT DESCRIPTION

Luware Recording is delivered as a fully managed service. Backed by a 99.99% uptime SLA, it provides financial services firms with a single source of truth and a consolidated audit trail for all regulated voice, video and chat interactions.

- **Luware Recording Capture and Archive** streamlines monitoring by integrating seamlessly with multiple communications platforms. This enables businesses to meet regulatory requirements such as those set by MiFID II, Dodd-Frank and MAR while maintaining flexibility in choosing communication tools.
- **Luware Recording Speech Analytics** applies Verint Financial Compliance AI to transcribe and translate conversations across 30+ pre-trained languages tailored to financial services, with automatic detection when speakers switch language mid-call. AI bots run continuously on top of this layer: **Conduct Risk Insights** uses explainable AI to detect contextual risk such as insider trading, regulatory breach, or policy deviation. **Notes & Actions Insights** generates structured meeting summaries with chronological chapters and auto-assigns action items to owners. **Activity Summary Insights** uses LLMs to produce persona-based summaries for compliance, relationship managers and operations. Predictable **user-based pricing** avoids the token-based billing common to public-cloud services.

TRACTION/GROWTH

- Luware Recording partners with industry leaders to provide the best-in-class products as Software as a Service including Microsoft, Verint, and SteelEye.
- Luware Recording has more than 220 customers capturing and archiving over 3,000,000 records a month.

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Closing the Compliance Gap with Speech Analytics



Regulations such as MiFID II increasingly demand that financial services firms demonstrate active monitoring of recorded conversations, not just passively store them. But due to the overwhelming volume of recorded conversations, most compliance teams cannot meet this requirement manually. The result is reactive investigation and random sampling; a posture that is increasingly difficult to defend.

Speech analytics closes that gap by transforming passive archives into **proactive surveillance**. The four use cases below set out how.

Use Case 1: Replace Random Sampling with Automatic Detection

Every conversation is automatically analysed; only flagged segments are reviewed:

1. Each recording is transcribed and scanned against **pre-configured monitoring keywords** tailored to the firm's risk profile.
2. Phrases such as "let's take this offline" are **automatically flagged** as a potential attempt to move a regulated discussion outside recorded channels.
3. The compliance officer **navigates directly to the flagged segment** without having to listen to the full recording.

> **"Only 0.018% of our alerts resulted in a formal compliance follow-up and review. This tool will allow us to increase this figure and reduce the possibility of fines."**
>
> **— Compliance Officer, Tier 1 International Bank**

Use Case 2: Cut Audit Response from Days to Minutes

When a regulator requests a specific conversation, what follows for most compliance teams is a manual search through an archive that was never built to be searched. Speech analytics with a unified archive changes this entirely: **Indexed transcripts, sentiment metadata, and jump-to-topic navigation allow direct retrieval of the relevant segment within any conversation, across any channel.** What previously took hours per call now takes minutes.

Use Case 3: Turn Compliance Data into Operational Intelligence

Compliance monitoring produces a substantial secondary asset that most firms underuse: structured data itself. Automated summarisation converts every recorded conversation into a searchable, structured record. This eliminates manual note-taking and creates institutional content that did not previously exist in usable form.

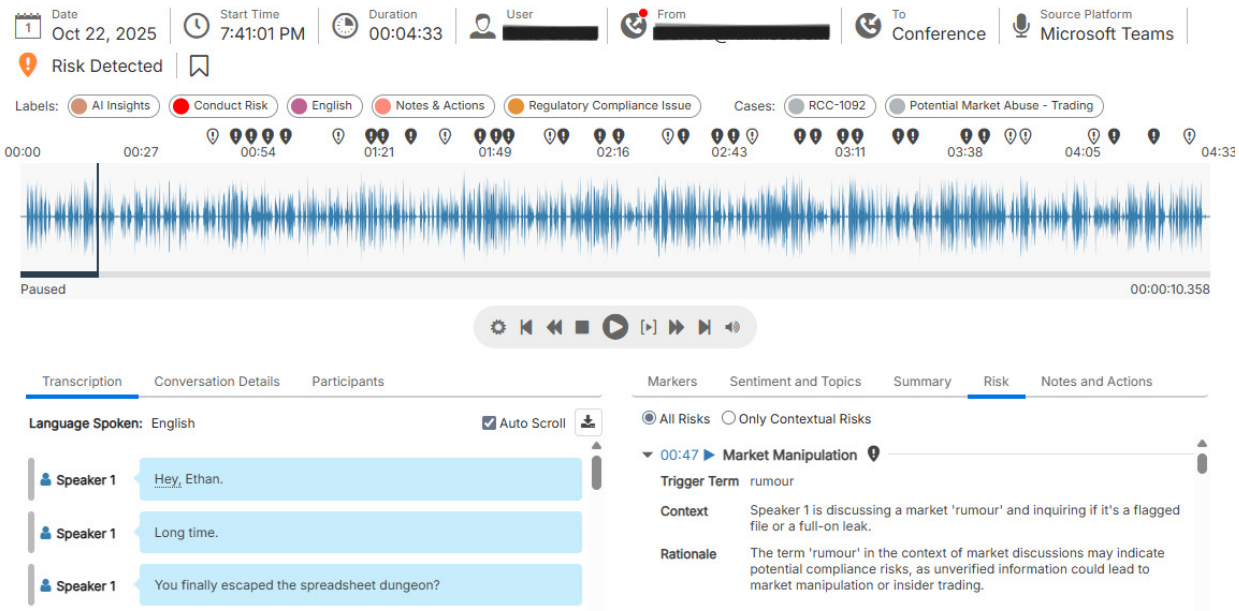
Escalating sentiment in a particular team flags a service or capacity issue before it reaches complaints. Clusters of hesitation around a regulatory topic point to advisers who need clearer guidance and to product or process changes that would resolve the friction at the source. **The same data that protects the organisation also improves it.**

> **"The fact that we can deliver different flavours of summaries based on who is receiving and viewing the content was a big win for us."**
>
> **— Wealth Manager, Large European Bank**

Use Case 4: Identify Systemic Training Gaps Before Regulators Do

By analysing patterns across the firm's entire recorded conversation set, speech analytics enables a shift from policing individual calls to identifying systemic gaps before they generate regulatory findings. For example, if 15% of advisers are consistently skipping a specific risk disclosure, the analytics engine surfaces the pattern before it becomes a regulatory matter.

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The ROI: Avoided Fines and Annual Savings

The return on invest on speech analytics is measurable on two fronts. On the **prevention** side, the calculation is straightforward: A single regulatory fine (for a missed breach, an inadequate audit response, or a GDPR data handling violation) can dwarf the annual cost of an enterprise speech analytics deployment.

On the **efficiency** side, the advantages are clear as well:

- **Cost savings of up to €4.45 million per year and a 10% uplift in employee capacity*** through automated summarisation, which eliminates manual review and note-taking across large compliance teams.
- **Audit preparation reduced from days to hours** thanks to faster audit response via indexed, searchable conversation archives.

Four Criteria That Define Compliance-Grade Speech Analytics

Not all speech analytics platforms are built for the compliance requirements of financial services. The four criteria below separate the solutions built for regulated environments from those retrofitted for them.

1. Domain-trained models. A generic model has no basis to flag "guaranteed returns". A financial-domain model recognises it as a non-compliant action under MiFID II suitability requirements. In compliance monitoring, that gap is the difference between catching a breach and missing it.

2. Data privacy. Many platforms route audio through third-party AI providers. For institutions subject to GDPR or DORA requirements, this is a material risk. Look for a provider who deletes its media copy after upload to the customer's storage account and doesn't train models on customer data.

3. Explainable AI. The EU AI Act and MiFID II require decisions in regulated contexts to be transparent and auditable. Every flag must trace back to a specific keyword, timestamp, and segment.

4. Certifications. SOC 2 Type II attestation, ISO 27001, ISO 9001, and Microsoft certification are the baseline credentials for enterprise SaaS in regulated industries.

See Compliance-Grade Speech Analytics in Action

The cost of getting compliance monitoring wrong has never been higher. Luware Recording provides the active monitoring layer regulated firms now need. It is domain-trained for financial services, explainable by design, built to safeguard data sovereignty and holds all necessary certifications.

Learn More

*Source: Verint Financial Compliance deployment data.

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AI FINTECH

COMPANY RESEARCH PROFILE

majesco

Founded 1982

New Jersey, United States

www.majesco.com

Employees: 1,001-5,000

Regions of operation: North America, EMEA, Latin America, APAC

KEY EMPLOYEES:



Adam Elster
CEO



Manish Shah
President & Chief Product Officer



Denise Garth
Chief Strategy Officer

Segments of Financial Services: **P&C Insurance, L&AH Insurance, Retirement & Pension**

OFFERING

Majesco's AI capabilities have evolved from delivering basic insights to generating measurable operational and financial outcomes for insurers. Current benchmarks indicate potential savings of $5.7m in operational costs for L&AH insurers and $12.4m for P&C insurers, depending on product mix, workload volume, and staffing. Performance improvements, include 70% faster quote creation, 75% faster claims invoicing, 88% faster policy cancellation, and 93% faster task setup. The embedded GenAI and Agentic AI intelligent automation enables insurers to accelerate productivity, reduce expense ratios, improve quality and consistency, improve talent acquisition and retention, elevate customer experience, cost effectively scale the business, and strengthen market competitiveness that will outperform their peers.

PROBLEM BEING SOLVED

Majesco's next-gen intelligent platforms address the need for scale, speed, flexibility, and innovation by leveraging native cloud and AI technology with embedded analytics. The platforms enable insurers to adapt quickly to changing market demands while accelerating business growth initiatives. This empowers insurers to rethink the operating model, optimise operations, boost productivity, improve financial metrics, rapidly introduce new products, deliver enhanced and customer experiences. Gen AI shows what's possible with intelligence on tap that can explain, summarize, and answer questions; Agentic AI goes further by handling operational mechanics of planning and executing work on behalf of the business that allows humans to be freed up of repetitive work that allows them to provide the humanistic empathy for customers.

TECHNOLOGY

Majesco's next-gen architecture addresses modern business demands with a cloud and AI-native, API-first, microservices framework with embedded analytics – BI, AI/ML models, GenAI, and Agentic AI with access to all operational data in the data lake directly within underwriting, policy, billing, claims and loss control workflows. The AI capabilities automate high-volume tasks such as write-offs, refunds, certificates of insurance, book rolls, and reinstatements through GenAI and Agentic AI agents introduced across 2025 and 2026. These capabilities don't just inform the business; they help run it. They cut processing times by 70-90%, lower operational costs, improve product pricing, and address persistent talent gaps.

PRODUCT DESCRIPTION

Majesco offers native AI and cloud platforms for P&C and L&AH insurance and retirement & pension solutions that redefine and empower the entire business value chain and ecosystem, integrating advanced technologies like AI/ML, Agentic AI and GenAI to enhance operational efficiency, improve productivity, reduce expense ratios, and decision-making, while driving innovation. Intelligent core redefines and optimizes the business processes and operating model to levels not seen before, turning strategic potential into market-beating results that open the door to a new opportunity.

TRACTION/GROWTH

- **Clients** – Allstate, Aon, Arch Insurance Group, Boston Mutual Life, Celina, Cigna, Convex, Homesite, Heritage Insurance, Liberty Mutual, Metlife, OpenRoad, Physicians Mutual, State Farm, Ullico, Unum UK, ManuLife, Munich Re Specialty, ICW, Palomar, Aetna, MMG, Frank Winston Crum, Chubb, Mass Mutual, Pacific Life

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How Majesco made the transition to becoming an AI-first company

While hype around AI has intensified recently, it has been around for decades, albeit confined to more niche and specific technology branches that lacked wide scalability. It wasn't until the advancements in generative AI that unlocked the potential of the technology, especially for the insurance sector.



Manish Shah, president and CPO at Majesco, explained that insurance is highly complex; each function within an insurer has its own nuances. When ChatGPT launched in 2022, it opened a whole new level of opportunity to solve that complexity. Shah said, "It was very limited, yet it was quite powerful."

This was the spark that led Majesco on its mission to become an AI-first company that could help its insurance clients leverage the full power of generative AI, and later, agentic AI.

Initial ideas at Majesco of how to implement generative AI into insurance focused around simplifying some of the complexity in insurance. For instance, providing a tool customers could use for answers about policies. If a customer wants to know if they are covered for an earthquake, they can get a quick answer to that and any follow-up questions they might have about technical terms like deductibles and exclusions, rather than having to sift through documents and attempt to understand it by themself. The result was Intelligent Core, an embedded AI solution that could support policy, billing and claims. It started as a simple solution, but the idea was to get started as quickly as possible and scale from there.

Shah said, "That's how we started out, but our approach and innovation style at Majesco follows what we call 'patient urgency', which means we like to go immediately into it, and then we'd like to evolve it very patiently." This method of getting a solution live as soon as possible and then refining it over time has various benefits, but primarily, it allows the team to get first-hand experience to see how it works in real world, reactions to it and where improvements can be made. Simply observing from the sidelines does not offer the same level of insights.

After positive client feedback, Majesco started experimenting with how to improve the platform. An early addition was enabling it to handle low-level tasks. If a someone wanted to change the name and address on the policy, they could ask the platform to do so with a full audit trail.

Several enhancements later, Majesco had entered the next logical development, AI agents. In October 2025, Majesco launched 13 AI agents for the Intelligent Core platform. These featured advanced reasoning, human-in-the-loop control and company specific guardrails to help transform insurance, spanning P&C, L&AH and loss control, to help users accelerate quoting, claims, billing, and other manual workloads, while improving customer experience. Majesco is posied to releasing more, with a total of 100 expected by October 2026. Shah added, "What we believe is that the future is the human-AI collaboration and not just human or AI."

The driving force behind this innovation was not technology, it was the realisation insurance was still dependent on documents. While their format has changed to emails and digital forms, insurers are encumbered by them, and teams spend thousands of hours compiling them. This is where agentic AI can save time and free people to focus on relationships. However, people need to trust the technology and an out-of-the-box tool would lack accuracy. As such, Majesco's data scientists built their own data ingestion and document reader tools to ensure clients could fully trust the tool's output.

On a concluding note, Shah said, "This is a very fast moving and uncharted journey. I don't think that there is a guided path. The path that you see is probably based on what you know and what you know is changing by day. We will do it in Majesco style, and we will pivot if we find a different path. But at this point, one thing is for sure that this is going to change faster than anything else we have seen before. This is not a fad; it's going to stay. Nobody is immune from an AI related impact, and we want to make sure that we continue to innovate and put an investment on making insurance better in the post-AI era."

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Frontier Insurer - New Era of Intelligent Insurance

We must confront a critical truth: growth isn't accidental, it's earned through deliberate strategy and execution. It's a measurable advantage, compounding over time, creating a widening gap between those who act and those who don't.



Denise Garth, Chief Strategy Officer, Majesco

majesco

Consider this near-universal consensus: 82% of insurance leaders believe AI will define the future of insurance. Yet only 14% have fully integrated AI into their operations. This gap between belief and action is accelerating an already wide gap between Leaders and Laggards in the insurance industry.

Leaders aren't asking, 'Where can we try AI?' They are asking, 'Where can't we use AI?' To use or not use AI is a strategic choice with real business consequences. Is 2026 the year this choice becomes irreversible?

The Core Challenge

Insurance operating models were crafted over decades of constraints, business assumptions, and layering in technologies over core legacy hoping for optimization, but resulting in inefficient, unprofitable, and employee-constrained operations.

The result: spaghetti architecture that is fragile, heavily customized, exorbitant to maintain, and nearly impossible to upgrade and leverage AI. Leading insurers are reassessing their core technology through the lenses of financial and operational resilience and next-gen cloud and AI-native intelligent core by asking, "What business operating model and technology architecture prepares us for the future?"

The Frontier Insurer

A Frontier Insurer has an entirely new operating and technology architecture underpinned by intelligent core, powered by intelligence on tap, run by human-agent teams, and defined by a new role for every employee: the agent boss.

Intelligent core has embedded automation using GenAI and Agentic AI. It is extremely flexible, less expensive and time-consuming to upgrade, and allows for quick access to new innovations to stay at the forefront of change. It redefines and optimizes business processes and operating models to levels we have not seen before, turning strategic potential into market-beating results that enable agility, scale, operational optimization, and innovation.

Redefined Business Value

While many may not grasp the complete business value of AI, emerging data highlights the tremendous business impact. Enhancing individual business tasks—claims adjudication, underwriting, policy servicing, fraud detection—AI generates efficiencies that compound across the enterprise, creating a strategic multiplier that drives competitive advantage, agility, and long-term profitability.

Intelligent core elevates customer experiences, improves risk assessment, underwriting, billing and claims, while it fosters talent retention, acquisition and training. It changes financial metrics by lowering loss ratios, expense ratios, and combined ratios which positively impact product pricing and market competitiveness, helping reduce the protection gap.

Majesco benchmarking of P&C Intelligent Core shows a baseline of 250,000+ hours saved. L&AH Intelligent Core shows a baseline of 142,000+ hours saved (based on business volume and staffing). This is significant operational savings and improves scalability. It empowers insurers to change business and financial metrics including reduction of expense ratios to open the door to a new era of growth and market leadership.

Replacing legacy core technology with next-gen intelligent core is foundational to becoming a Frontier Insurer, to achieve strategic business goals, beat financial metrics, and accelerate innovation and growth.

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Unlock Intelligence on Tap with Majesco

Our Generative and Agentic AI helps you eliminate thousands of hours of manual work, uncover real-time insights, and stay ahead of competitors.

Built to Keep You Moving Toward What's Next



majesco

www.majesco.com

ManageMy

Founded: 2018

Employees: 51-100

Segments of Financial Services: Insurance, Customer Experience

Regions of Operations: United States, Canada, United Kingdom, New Zealand

ManageMy is a leading SaaS technology provider purpose-built for the insurance industry, transforming digital experiences across Life, P&C, Group, and Health lines of business. Founded in 2018 and headquartered in Charlotte, North Carolina, its category-leading Deep Front-End delivers a no-code experience layer that sits above existing core systems, unifying fragmented technologies into a single digital experience without replacing legacy infrastructure. Designed around the outcomes that matter most to carriers — accelerating time-to-market, reducing servicing costs, and improving policyholder retention — ManageMy integrates with policy administration systems, CRMs, and third-party tools to orchestrate digital journeys across onboarding, servicing, renewals, and claims. Embedded analytics, automation, and AI-driven decisioning connect front-end experience directly to back-end performance, giving carriers the agility to compete and the data to prove it.

Manetu

Founded: 2019

Employees: 11-50

Segments of Financial Services: Cybersecurity/Information Security, Infrastructure Across the Enterprise

Regions of Operations: Global

Manetu is an AI governance and knowledge protection company that helps financial institutions and other highly regulated organisations control how AI systems access, use, and act on sensitive and regulated data. Its platform combines policy-based authorisation, continuous runtime enforcement, and observability to govern AI agents, copilots, APIs, and enterprise AI workflows in real time. As AI adoption accelerates across banking, insurance, healthcare, and payments, Manetu helps reduce risks related to unauthorised data exposure, third-party AI integrations, policy drift, and limited auditability. Through products including Policy Engine and AgentVisor, Manetu provides a centralised control plane for intelligent systems, enabling organisations to enforce security and compliance policies consistently while supporting safe AI deployment at scale. Its mission is to help enterprises accelerate responsible AI innovation without compromising governance, privacy, or regulatory obligations.

melento

Founded: 2016

Employees: 251-500

Segments of Financial Services: Banking, Insurance, Customer Experience, Compliance & Fraud Detection, Real Estate, Investment & Trading

Regions of Operations: India, UAE, United States

Melento transforms digital documentation, onboarding, KYC/AML compliance, and contract lifecycle management from fragmented, human-driven processes into autonomous, end-to-end execution workflows using Agentic AI. In vendor onboarding, its AI agents orchestrate the entire lifecycle — from document verification to KYC/AML checks and risk assessment — dynamically adapting to each case, flagging anomalies, and triggering additional verification when required. In contract lifecycle management, Melento manages the complete contract lifecycle from drafting through approvals, obligation tracking, and renewals. What differentiates Melento is its ability to operate as a unified intelligence layer across previously siloed tools and data sources, creating a single, context-aware workflow engine that continuously learns and improves, enabling organisations to shift from manual coordination to autonomous, outcome-driven operations.

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AI FINTECH

COMPANY RESEARCH PROFILE

MCO
MyComplianceOffice

Founded 2008
New York, United States
mco.mycomplianceoffice.com
advance@mycomplianceoffice.com
Employees: 251-500
Regions of operation: Global

KEY EMPLOYEES:



Brian Fahey
Founder and CEO

Segments of Financial Services: **Compliance & Fraud Detection, Investment & Trading, Banking, Payments**

OFFERING

MCO is the only integrated financial services compliance solution that combines governance of the regulated activities of the company, employees and third parties with robust obligation management.

MCO incorporates artificial intelligence across its compliance solutions to strengthen risk detection, monitoring, and decision-making. All AI capabilities are implemented responsibly, transparently, and securely to meet evolving regulatory expectations.

Available as a unified suite or à la carte, MCO's easy-to-use and extensible SaaS based solutions get firms up and running quickly and cost-efficiently.

PROBLEM BEING SOLVED

MCO enables companies around the world to effectively manage regulatory obligations on a single compliance platform.

MCO's customers are working in a highly regulated and volatile environment with extensive enforcement. MCO helps firms with even the most complex regulatory obligations gain more efficient and effective compliance management.

MCO's powerful platform lets compliance professionals demonstrate they are proactively managing the regulated activities of the company, employees, customers, and third-party vendors and provide evidence of regulatory compliance.

MyComplianceOffice easily integrates with other systems including HR, operations and CRMs.

TECHNOLOGY

MCO's "Know Your" solution suites are built on the dynamic MyComplianceOffice platform. Its capabilities enable comprehensive monitoring and reporting, workflow-directed task management and real-time exception alerts via a simple and intuitive interface.

MyComplianceOffice features sophisticated hierarchy management and integrated data sets, including global company and security master of public and private companies, limiting the need for "swivel chair compliance" across multiple disconnected systems.

With MCO's unified platform, firms benefit from a single aggregated data source across the areas of compliance, eliminating silos and blind spots that can undermine AI-driven insights.

PRODUCT DESCRIPTION

MyComplianceOffice helps companies, large and small, meet evolving regulatory needs and ensure compliance more easily. Their interconnected suites with a centralized data centre offer firms a comprehensive and cost-effective complete compliance solution.

- **Know Your Employee** provides compliance teams with an easy and affordable way to monitor, manage and ensure adherence to employee policies, identifying issues before they become problems and mitigating the risk of misconduct.
- **Know Your Transactions** helps firms mitigate risk that can originate from breaches in the firm's financial products, including market manipulation, insider trading, suitability, conflicts of interest, transaction screening and monitoring and money laundering.
- **Know Your Third Party** delivers a clear understanding of KYC and third-party risks, providing oversight of due diligence activities associated with third party relationships including customers, vendors, counterparties, agents and partners.
- **Know Your Obligations** enables firms to identify and manage regulatory change and structure policies, procedures and controls to drive understanding of compliance requirements across the organization and assure compliance.

TRACTION/GROWTH

- **Client acquisition numbers:** 1500+ customers in 125+ countries across North America, Europe and Asia Pacific
- **Expected Revenue in five years:** $50m - $100m

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MCO and AI: Building the next generation of compliance intelligence

With the hype surrounding AI, many companies have sought to quickly develop or implement a tool they can launch to market. Instead, for MCO (MyComplianceOffice) AI is not just another feature added to its repertoire; it is foundational to the company's operations, internally and externally.



From Left to Right: Paddy Fagan, MCO Director of Enterprise Architecture & John Kearney, Product Director

MCO is a purpose-built platform that unifies key compliance functions into a single system, helping to remove blind spots and inefficiencies caused by disparate systems. Its platform is founded on four core suites: Know Your Employee, Know Your Transactions, Know Your Obligations, and Know Your Third Party, covering areas including AML/KYC compliance, communications monitoring, digital asset compliance, insider risk and more. AI is intertwined across each of its products "because compliance risk doesn't live in silos and neither should the intelligence layer that surfaces it," MCO's product director John Kearney said. AI should be embedded directly within compliance products and processes, not layered on or managed as a separate capability. It must operate within the existing control framework, subject to the same oversight and accountability as the broader compliance program.

MCO director of enterprise architecture Paddy Fagan added, "Strategically, AI is how we compress time-to-value, lift the productivity of stretched compliance teams, and reduce both cost and risk for clients." AI is a core part of MCO's product strategy, and the team has some big plans for its continued evolution.

Real-world use cases

MCO customers are seeing clear value across a range of capabilities, with three in particular standing out.

The first is ConceptAI, which applies risk detection to employee communications surveillance. Dealing with large amounts of employee communications remains an ongoing challenge for firms across the financial services sector. A recent MCO survey found that 68% of respondents monitored between 10 and 50 communication channels. The goal of ConceptAI is to effectively manage these large volumes of communications data by converting them into a prioritized, manageable set of items for human review.

The second AI use case is CARA, MCO's digital assistant that can answer compliance questions directly from its knowledge base and gives teams actionable guidance without the need for a support ticket.

And the final use case is trade summarization, which helps to condense the key details behind an alert. Reviewers can then quickly absorb the context and make a judgement within minutes, as opposed to sifting through the raw records.

Kearney said, "The common thread is that each one removes a specific bottleneck: review volume, help-desk load, and investigation time. The payoff for clients is the ability to reallocate scarce compliance staff to the work that actually needs human judgment. These innovations enable firms to be more productive, reallocate resources to other tasks, and take the strain from help desk personnel among other benefits."

Trusting AI

Effective AI use demands trust, and this is paramount within compliance workflows. Using unchecked and unproven AI across compliance is a ticking time bomb. One error can cost a firm significant damage, through fines, reputational damage, or both. To ensure clients have peace of mind and can meet regulatory expectations, MCO has several core principles embedded throughout its AI capabilities.

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The first of is human-in-the-loop as an architectural principle. All AI capabilities within MCO are initiated by users and designed to augment judgment.

They do not alter alert generation, workflow routing or decision outcomes, unless there is explicit human action. Fagan said, "As such, AI use is optional in MCO, and users are in control of how they expose data to AI at all times."

The second principle is that AI outputs always include built-in explainability and auditability. To support defensible outcomes, all outputs created by MCO's AI include reasoning context and links to source records, enabling compliance teams to understand how each output was derived and verify it against underlying data. Similarly, all interactions and outputs are logged in MCO's infrastructure so clients can access a full audit trail if needed.

Finally, the AI is built upon the deterministic, rules-based compliance engine at its core of the MyComplianceOffice platform.

Kearney noted,, "AI operates alongside this engine to enhance reviewer efficiency and insight. It does not override policy-driven controls, alter rule logic, or introduce opaque decision-making. MCO's Responsible AI framework is aligned to the NIST AI Risk Management Framework (AI RMF 1.0) and EU AI Act guidelines and is governed by a cross-functional Responsible AI Committee."

When it comes to AI, many providers overpromise and underdeliver, eroding trust in the technology. This leaves firms struggling to distinguish between credible capabilities and marketing claims. As Fagan notes, many organizations have already been disappointed by AI vendors that failed to deliver on their promises.

MCO's AI capabilities are not approved once and left unchecked. They are assessed for risk before development, tested for accuracy and unintended behavior before release, and continuously monitored in production with comprehensive oversight and auditability.

Compliance teams are strained, being asked to do more with less, even against the backdrop of ever-expanding regulations and a 24/7 compliance environment. As such, firms cannot rely on AI investments that do not demonstrate measurable impact, such as productivity gains, cost savings and risk mitigation.

Leading by example

MCO's investment into AI does not exclusively rest in the MyComplianceOffice platform. The company understands the real transformative potential of the technology and embeds it throughout its own operations. Kearney explains that, "AI skilling is an essential ingredient in making MCO's workforce successful."

AI tools and applications are used across all its business functions to enhance productivity, including engineering, marketing, sales and field teams, and back-office functions. As with its client offerings, MCO applies clear governance to internal AI use, including defined policies around data access and approved tools.

> ***"With AI tools embedded across MCO's office and collaboration stack, traditional departmental silos have been reduced, enabling faster, more data-driven cross-functional collaboration"***

What is next for MCO and AI

With AI at the centre of MCO's strategy, continued innovation in this area is a natural progression. The company is actively developing a range of new capabilities, both for internal use and client-facing solutions. Some of the highlights from that list include AI investigative assistance, deeper trade alert review capabilities, and case/deal/employee summaries.

Kearney and Fagan are confident AI's transformation of compliance has only just started. They believe that one of the biggest shakeups in the coming years will be the shift from reactive compliance to proactive oversight. Instead of teams being overwhelmed by manual workloads, such as triaging alerts, assembling case context and drafting investigations, AI will free them to focus on judgment, Kearney explained.

This is where the transition from co-pilot to autonomous operator will come into play. AI will move beyond applying generic rules to learning the specific policies and procedures of the firm, enabling it to handle routine tasks more effectively—filtering out false positives and surfacing the alerts that require human attention.

While these agents will help firms improve their compliance efforts, it will actually add a new area for them to monitor. Fagan concluded, "The frontier we're most focused on is the compliance perimeter itself expanding. As regulated firms deploy their own AI agents into trading, communications, and client-facing roles, those agents become new actors that have to be monitored, attributed, and held to the same conflicts and surveillance standards as employees.

"We think the firms that get ahead of this — treating AI agents as supervisable entities from day one — will define the next era of market integrity. Through all of it, our position doesn't change: the deterministic engine and human accountability stay at the core. The goal isn't to remove the compliance professional from the loop; it's to make their judgment go further."

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AI FINTECH COMPANY RESEARCH PROFILE

PRODUCT NAME:
mea Operations

Founded 2021
Hamilton, Bermuda
www.meaplatform.com
hello@meaplatform.com
Employees: 101-250
Regions of operation: Global

KEY EMPLOYEES:



Martin Henley
CEO



Max Richter
EMEA CEO & Global Growth Leader



Grayson Poole
Chief Product Officer

Segments of Financial Services: **Insurance**

OFFERING

mea is an insurance-native agentic AI company built by industry veterans; mea Operations, the company's core product suite, automates end-to-end workflows across underwriting, claims, finance, and broking. The platform is powered by the industry's only domain-specific AI model and an insurance-specific knowledge graph, giving mea's AI agents the context to operate across (re)insurance workflows with an unparalleled level of accuracy and understanding. It deploys rapidly, non-invasively, integrates with leading LLMs, and has a direct impact on combined ratio and margin.

PROBLEM BEING SOLVED

Insurance operations consume a disproportionate share of every premium dollar. For a typical carrier, 12 to 14 cents of every dollar goes to operational costs, including underwriting workflow, policy administration, and claims handling. The industry has lived through OCR, BPO, system replacements, integration programmes, and hundreds of insurtechs arriving from outside the industry to "disrupt" operations. Most addressed isolated steps in the workflow rather than the operational layer itself, and generic AI tools have continued that pattern. What has been missing is a platform that executes the full operational layer, built specifically for (re)insurance. mea Operations solves this by executing full insurance workflows, end-to-end.

TECHNOLOGY

mea's core innovation is its proprietary domain-specific language model (dsLM) and insurance knowledge graph. Both are built from the ground up for (re)insurance and trained on real insurance documents and workflows; together, they preserve context across every workflow step. This foundation allows 50+ pre-built component agents to execute insurance workflows across systems, data sources, and exception paths. The platform reaches production in under eight weeks and integrates seamlessly with leading LLMs and existing core insurance systems.

PRODUCT DESCRIPTION

mea Operations is a modular suite of agentic AI products that operate across underwriting, claims, finance, and placement. mea Operations ingests incoming work, extracts and structures data, and executes workflows end-to-end, routing only exceptions to humans so teams focus strictly on judgement and consequential decisions. It delivers up to 60% operating cost reductions, a 40% increase in underwriting capacity, and a 30% increase in broker productivity. This is enabled through agent orchestration, where processor agents manage full business processes while component agents execute discrete tasks such as ingestion, classification, validation, triage, pricing, and deal structuring, with 50+ pre-built insurance agents working together. In production, email receipt to structured submission takes minutes, and underwriting to bind takes hours.

TRACTION/GROWTH

- **Clients** – Ardonagh group, The Hartford, Scor, Axis Capital, Markel, Descartes Underwriting, Accenture, Mosaic, Starr, Rising Edge, Acord, Verisk, CNA, whitespace, BMS, HDI Global, and more

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Why insurance innovation keeps failing — and how mea Platform is changing this

Despite years of digital transformation and rising AI adoption, insurance operations remain largely unchanged, but mea Platform believes it is changing the game.



Shown Above: Elliott Bundy, Chief Marketing Officer, mea Platform

Across the global insurance value chain, operational spend still accounts for an estimated 12–14 cents of every premium dollar, while only 3–5 cents is typically directed toward activities that generate true competitive differentiation. Despite billions invested in digital transformation programmes and, more recently, artificial intelligence, much of the industry continues to rely on fragmented systems and manual workarounds. Additionally, many of the highest paid (and most important) talent in the industry still spend the majority of their time on manual workflows.

Speaking to FinTech Global, as part of the prestigious AIFinTech100 list, mea Platform's Chief Marketing Officer Elliott Bundy argued that he sees the issue as structural rather than technological.

"The insurance industry made a fundamental bet that spending on processes and the back office would create differentiated performance. It hasn't. The bet was wrong, and today, competing on the back office means losing the opportunity to work where it matters," says Bundy.

Instead of rethinking how insurance work is executed, most firms have digitised existing processes, layering new tools on top of legacy infrastructure without fundamentally changing how decisions are made or workflows are run.

That gap between ambition and execution is where a new category of insurance-native platforms is beginning to emerge in the form of operational infrastructure, rather than the more traditional and more loosely defined "tools".

What's different now

The insurance industry, traditionally slow to evolve, has embraced AI faster than almost any previous wave of technology. But adoption has not yet translated into performance transformation.

Across carriers, brokers and MGAs, AI programmes tend to follow a familiar pattern: rapid experimentation, tightly defined use cases, and limited progression into production at scale. On paper, the activity signals momentum. In practice, very little changes in how the industry actually operates.

"There's huge pressure to get AI programs up and running," says Bundy. "Pilots and quick wins are fantastic. But the chance to create solved problems is now bigger than it ever has been — the broader opportunity is to work differently."

And that distinction matters more than it first appears.

Point solutions such as document processing, triage and data extraction can make a big difference in efficiency gains. But they might sit inside operational departments that are working in silos. In the insurance value chain broking links to underwriting, which links to claims, which links to finance, and each function still depends on fragmented layers of technology that do not fully connect.

"AI often becomes an enhancement layer rather than an operational reset," Bundy says. So even as pilots succeed, the broader structure holds.

And so, the pattern repeats. Projects demonstrate technical viability, but struggle to scale beyond isolated pockets of the business.

What gets missed, in his view, is the nature of the opportunity itself.

"Chances are you are missing the bigger opportunity," he says, "of not just embedding AI into existing solutions, but rethinking how the workflow itself should operate."

Because once AI is introduced into a system built for human execution, it inherits the constraints of that system. It speeds things up, but it does not change what the system is.

Bundy argues that this is the core mistake, and one that mea Platform can solve. Rather than layering intelligence onto existing workflows, organisations can invert the model entirely, designing workflows around automation from the outset.

In that structure, AI is no longer an assistive layer sitting beside human work. It becomes the execution layer itself, handling repeatable operational tasks end to end.

"The AI takes care of the repetitive, mundane tasks, and the human workforce takes care of the consequential," Bundy says.

And that minor tweak in language is incredibly significant in implication, and where real change is beginning. Because the question is no longer whether AI works inside insurance. It is whether insurance is willing to be rebuilt around how AI works.

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Building purposefully for insurance

If insurance is to be rebuilt around how AI works, then the technology itself needs to understand the industry it is being asked to transform.

That belief sits at the heart of mea Platform's approach. While much of the market has focused on applying increasingly sophisticated AI models to existing insurance processes, the company took a different path. Rather than adapting generic technology to the sector, it set out to build an AI-native platform designed specifically for the language, workflows and operational realities of insurance itself.

For Bundy, that distinction is fundamental. "We really try and understand the problem our clients are trying to solve," he explains.

"From there, we then go and apply technology to those problems, versus being a technology-first shop that is going in search of problems to solve."

That philosophy shaped the platform's development from the outset.

The company spent years building an insurance-specific language model and knowledge graph designed around the industry's terminology, processes and decision structures. The goal was not to adapt a general-purpose AI model to insurance workflows, but to create technology purpose-built for the sector.

The rationale was straightforward. Insurance is filled with nuance. A policy placement, a claims submission and a bordereaux reconciliation may all sit within the same value chain, but each carries its own language, context and operational complexity.

That decision now sits at the centre of the company's proposition, and partners are waxing lyrical at the benefits.

"The choice to partner with mea means you're getting a solution that is pre-trained in the language and workflow of insurance operations," Bundy explains. "As a result, it is very quick to integrate, and the ROI is fast to achieve."

The results are already being demonstrated at scale. mea Platform has more than 30 live deployments across 20+ countries and has processed over $400bn in gross written premium through its platform. Customers have reported a 30% increase in broker productivity, a 40% average increase in underwriting capacity and reductions in operating costs of up to 60%, helping insurers redirect resources towards activities that drive competitive differentiation.

For insurers, the appeal is the prospect of avoiding the lengthy integration cycles that have accompanied so many previous technology deployments. And that is where mea sees its greatest distinction.

"It has that ability to just work out of the box," Bundy says. "That's a huge differentiator for us. It's something that's very hard to replicate from many competitors."

The ambition, however, extends beyond efficiency gains.

What mea has ultimately built is a system capable of understanding insurance in its own language, operating within its own logic, and executing work across multiple stages of the value chain.

Eyeing new opportunities

For mea Platform, the opportunity ahead extends far beyond automating individual processes or improving operational efficiency. The company's vision is centred on helping insurers shift their focus away from the mechanics of running the business and towards the activities that create genuine competitive advantage.

"We really think there's an opportunity to rationalise that spend that has traditionally gone into operations or the back office," says Bundy. "We think of this as the opportunity to finally say back office is a solved problem."

It is an ambitious proposition, but one that reflects a broader shift taking place across the industry. As AI capabilities continue to mature, the conversation is beginning to move beyond experimentation and towards execution at scale.

For mea Platform, that means continuing to develop an operating layer capable of supporting the full lifecycle of insurance operations: across underwriting, claims, finance, and broking, not as a point solution bolted onto one part of the workflow. The ultimate goal is not to remove human expertise from the process, but to elevate it.

> ***"From the point of view of a mea customer, we can allocate our most valuable time, and our people's most valuable time, to creating differentiated performance."***

If the last decade was defined by digitisation, the next may be defined by execution. And for mea Platform, that represents the beginning of a new era for insurance operations ●

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CASE STUDY

Moonrock and mea Platform Case Study: Agentic AI as the New Underwriting & Operating Model

CLIENT	TYPE	ENGAGEMENT	REGION	SCOPE	BUSINESS LINES	DEVELOPMENT	SYSTEMS
Moonrock Insurance	Specialist MGA	Announced May 2026	London Market	UW + Operations	UAS - BVLOS - eVTOL	Operating Layer • REST API	No System Replacement

The Specialty MGA Operating Problem

- Drone and emerging aviation risks evolve monthly; current cycles cannot keep pace
- Brokers expect speed and clarity; operators cannot fly until insurance is bound
- Traditional workbenches surface information but leave the work to humans
- Without intelligence embedded in the workflow, AI investment becomes cosmetic rather than substantive

"AI works best when it converts the natural variability of broker submissions into structured information, freeing underwriters to focus on judgement-led decisions rather than repetitive tasks. ***Moonrock chose mea*** *because that kind of tech requires a partner with direct insurance operational experience."*



Rachel Oliver,
COO, Moonrock Insurance

Capabilities Deployed: The Solution

- AI-native submission intake, classification, and triage; every incoming submission is routed and structured on arrival
- Agentic workflow execution across the underwriting lifecycle that assigns, refers, requests information, declines, and orchestrates binds within rules
- Underwriting decision support with AI rationale; risk scoring, rule breach detection, and reasoning at the point of decision
- Domain-specific language model (dsLM) and insurance knowledge graph trained on insurance logic across real lines of business
- REST API integration preserving Moonrock's existing platform investments

THE BUSINESS CASE FOR AN AGENTIC OPERATING MODEL

OUTCOME	WHAT THE OPERATING MODEL ENABLES
Speed	Submissions structured and triaged on arrival • brokers quoted faster • clients fly sooner
Loss Ratio Control	Cleaner data and embedded rule logic into pricing and risk assessment • fewer errors at the point of decision
Broker Experience	Predictable turnaround • transparent risk decisions • consistent treatment across submissions
Operational Resilience	Routine work executed by the platform • throughput decouples from headcount • capacity to scale into new markets and lines

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MOZN <AI>

Founded: 2017

Employees: 251-500

Segments of Financial Services: Banking, Insurance, Embedded Finance, Compliance & Fraud Detection, Investment & Trading, Payments, Lending

Regions of Operations: EMEA, APAC

MOZN was founded in Saudi Arabia in 2017, at a time when AI was still in its early stages worldwide. Enterprises faced challenges accessing intelligent solutions that catered to their unique market needs, especially in emerging markets where offerings were often generic and lacked contextual depth. Recognizing this gap early on, we set out to build AI differently: developing technologies designed for the realities of every market we serve and delivering outcomes that matter. Today, MOZN leads in two key areas: Financial Crime Prevention and Enterprise Knowledge Intelligence. We empower organizations to make informed decisions, centralize critical operations, and unlock new opportunities for innovation leveraging our sovereign AI platform and expert Forward Deployed Engagement. Backed by international recognitions and an expanding global presence, MOZN continues to demonstrate what's possible when technology is built with contextual depth and global ambition.

muinmos

Founded: 2012

Employees: 11-50

Segments of Financial Services: Compliance & Fraud Detection

Regions of Operations: Global

Muinmos provides an AI-orchestrated KYC/KYB/AML and Client Lifecycle Management platform that enables regulated firms to achieve true Straight-Through Processing across onboarding and the client lifecycle. A pioneer of Agentic AI, Muinmos replaces fragmented, linear systems with a single adaptive journey, delivering seamless onboarding and continuous compliance. Its award-winning platform automates and manages key regulatory tasks through specialised agents, including IDV, liveness, eIDV, proof of address, screening, regulatory classification, suitability and appropriateness assessments, KYB, corporate data analysis, Enhanced Due Diligence, and Client Risk Assessments. Muinmos supports compliance with major global frameworks including MiFID II, MiCA, COBS, AMLD, FATF guidance, Dodd-Frank, ASIC, MAS, DFSA, SCA and FCA requirements, enabling firms to onboard any client in any jurisdiction within minutes. Clients have achieved 45%–96% reductions in onboarding time, 32% lower IT costs, 90% less compliance workload, greater sales capacity, and improved scalability. Through one platform and API, Muinmos delivers ready-to-review cases across client types and jurisdictions.

NAPIER AI

Founded: 2015

Employees: 101-250

Segments of Financial Services: AML Software, Financial Crime Compliance, Sanctions Compliance

Regions of Operations: EMEA, APAC, NALA

Napier AI is a new breed of RegTech delivering anti-money laundering and financial crime compliance software to banks, large financial institutions, payments and wealth & asset management firms. Napier AI designs and engineers' technological innovation to make a measurable difference in driving down financial crime. Founded on broad experience and deep expertise, and trusted by over 100 institutions worldwide, the company's platform, Napier AI Continuum, is transforming compliance from a legal obligation to a competitive edge. Built for speed and scale, its advanced financial crime risk management platform, Napier AI Continuum, which can be delivered via public cloud, private cloud, or on premise, increases operational efficiency, lowers TCO and minimises risk by successfully combining automation and big data technologies with AI.

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Founded: 2011

Employees: 1,001-5,000

Segments of Financial Services: Banking, Customer Experience, Compliance & Fraud Detection, Lending

Regions of Operations: United States, Canada, EMEA, APAC

Founded in 2011 and headquartered in Wilmington, North Carolina, nCino (NASDAQ: NCNO) is the platform for agentic AI banking. Serving more than 2,700 financial institutions across the United States, Canada, EMEA, and APAC - from community banks and credit unions to tier-one institutions like Wells Fargo, TD Bank, Associated Irish Banks, and Yorkshire Building Society - nCino powers a new model of banking where AI agents work alongside human teams to automate complex processes, accelerate decisions, and drive measurable outcomes. Customers report results including 54% faster account opening and a 40% reduction in operational costs. With a global partner ecosystem that includes Accenture, Deloitte Digital, PwC, Infosys, and KPMG, nCino delivers the infrastructure financial institutions need to operate as intelligent enterprises.



Founded: 2018

Employees: 11-50

Segments of Financial Services: Banking, Compliance & Fraud Detection, Investment & Trading, Lending

Regions of Operations: United Kingdom, United States, Japan

Nexus FrontierTech is the production and operations layer for the AI-native enterprise, turning frontier AI into governed, audit-ready output. We deploy on top of foundation models with the engineering, controls, and credentialed human oversight that regulated environments require. We deliver regulated workflows - financial spreading, KYC, credit memo drafting, ESG risk assessment, regulatory reporting - as a single output-based service measured in units of completed cases called Nexus Outcome Units on OneNexus, our AI-native deployment platform. Our approach: Machine-First, Human-Final, Extending Human Capital. AI agents deterministically execute roughly 90% of volume. Crucially, credentialed professionals govern and sign off every output, ensuring absolute regulatory accountability. This frees internal teams from mechanical tasks, elevating them to high-value advisory work. Deployed in weeks and billed by completed case, Nexus turns experimental pilots into industrialised operations below fully-loaded internal costs, trusted by tier-1 banks, wealth managers, and overseeing public-sector bodies.



Founded: 2023

Employees: 251-500

Segments of Financial Services: Regulatory AI, Agentic Law

Regions of Operations: United States, Europe

Norm Ai builds the legal infrastructure for AI agents. Its systems govern how AI operates in high-stakes, regulated environments across a client base representing more than $30tn in combined assets under management. Norm Ai also powers Norm Law, the first AI-native full-service law firm built for institutional clients. Together, they combine legal engineering, frontier AI, proprietary legal reasoning systems, and embedded legal and regulatory expertise to automate increasingly complex legal work. Norm Ai has raised more than $140m from Blackstone, Bain Capital, Vanguard, Citi, New York Life, TIAA, Coatue, Craft Ventures, Henry R. Kravis, and Marc Benioff.

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Novidea

Founded: 2009

Employees: 251-500

Segments of Financial Services: Insurance, InsurTech

Regions of Operations: United States, United Kingdom, EU, APAC, Global

Novidea is a leading provider of a unified, cloud-native insurance management platform for brokers, agents, MGAs, MGUs, and hybrid fronting carriers. The platform enables insurance businesses to manage the full customer journey across the insurance lifecycle on a single platform, from submissions and quote-to-bind through policy servicing, claims, accounting, and reporting. Novidea replaces siloed systems with a customer-centric, data-driven, AI-ready foundation that delivers visibility, control, and actionable insight at the point of decision. By combining structured data, automated workflows, and API-first connectivity, Novidea helps organisations accelerate execution, improve governance, and scale with confidence. Designed for complex and regulated environments, Novidea supports end-to-end operational coverage, real-time insight, global scalability, and continuous innovation, while delivering a modern digital experience for teams, partners, and customers. In 2024, Novidea acquired Docomotion, a leading document generation platform. Novidea currently serves more than 350 customers worldwide.

ORTEC FINANCE

Founded: 1981

Employees: 251-500

Segments of Financial Services: Investment & Trading, Insurance, Banking, Consumer/Personal Finance

Regions of Operations: Europe, Canada, North America, Middle-East, APAC

GLASS PRISM is a next-generation Strategic Asset Allocation (SAA) optimization solution powered by Scenario-Based Machine Learning (SBML). It addresses the limitations of traditional, static optimization approaches by enabling a forward-looking, multi-scenario perspective that better reflects today's volatile and complex investment environment. Designed for insurers, pension funds, and asset managers, the solution allows portfolios to be optimized directly against key balance sheet metrics, such as solvency, liquidity, dividends, and surplus, while incorporating non-linear and multi-period constraints without approximation. By integrating Asset Liability Management (ALM) insights and supporting regulatory frameworks globally, GLASS PRISM enhances both decision quality and transparency. Embedded within the GLASS platform, it transforms complex SAA analysis into a scalable, efficient, and governance-ready process. The result is more adaptive, resilient portfolios, improved operational efficiency, and the ability to identify investment strategies that would be difficult to uncover using traditional optimization techniques.

PERCIPIENCE

Founded: 2020

Employees: 11-50

Segments of Financial Services: Insurance

Regions of Operations: United States, Canada, United Kingdom, Japan

Percipience LLC is a leading provider of AI-ready data and analytics infrastructure purpose-built exclusively for the insurance industry. Its cloud-native, core-system agnostic platform rapidly integrates, standardises, and governs data from across policy, claims, billing, and finance systems into a unified, trusted data foundation. This single source of truth empowers insurers to streamline regulatory reporting, enhance operational efficiency, and unlock advanced analytics and AI-driven decisioning without requiring costly system replacements. By transforming complex data ecosystems into AI-ready infrastructure, Percipience enables insurers to improve business performance, reduce operational friction, and confidently navigate digital transformation.

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PHOTOCERT®

Founded: 2016

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Customer Experience, Compliance & Fraud Detection

Regions of Operations: EMEA, North America, Asia

Photocert is an AI company that helps insurers, banks, and regulated industries verify images and documents instantly and at scale, restoring trust in visual and document-based evidence. Selected by UKRI and IBM Research to advance its generative AI detection capabilities, and awarded Guidewire Technology Partner of the Year EMEA and Counter Fraud Innovation of the Year at the Insurance Times Innovation Awards, Photocert builds AI systems that prevent fraud, streamline claims, and enable straight-through processing by converting unstructured visual data into trusted, decision-ready signals. With more than ten enterprise clients and inclusion in the AIFinTech100 list, the company enables organisations to automate decisions that previously required manual review, delivering cost savings, faster claims, improved customer experience, and reduced fraud losses.

Producerflow

Founded: 2025

Employees: 11-50

Segments of Financial Services: Insurance, Compliance & Fraud Detection

Regions of Operations: United States

Producerflow is a modern insurance distribution management platform designed to help carriers, MGAs, and agencies streamline the full lifecycle of producer management, from onboarding to compliance. It centralizes fragmented workflows into a single, integrated system, reducing manual work, improving accuracy, and enabling faster growth. At its core, Producerflow automates key operational processes. Its producer onboarding tools allow organizations to collect and validate agent data, manage contracts, and enrich profiles with real-time data. The platform also provides license management, enabling teams to track, renew, and maintain licenses across multiple states with automated alerts to prevent lapses. Overall, Producerflow is an all-in-one infrastructure layer for insurance distribution, helping organizations reduce costs, accelerate onboarding, stay compliant, and scale their producer networks.

prometeia

Founded: 1974

Employees: 1,001-5,000

Segments of Financial Services: Banking, Insurance, Embedded Finance, Customer Experience, Investment & Trading, Payments, Lending

Regions of Operations: Europe, Middle East, Africa

Prometeia's Digital Wealth Management Platform enables financial institutions to deliver scalable, personalized, and compliant investment advice, supporting more than 80,000 advisers across 20 countries. Combining investment expertise, advanced analytics, and robust technology, the platform digitalizes the entire advisory lifecycle, from portfolio analysis and proposal generation to client reporting and ongoing monitoring. At the core of Prometeia's AI strategy is Advisor Coach, a context-aware GenAI assistant embedded within the platform. Advisor Coach helps advisers analyze portfolios, identify opportunities, prepare client meetings, explain investment proposals, and draft client communications, improving productivity while maintaining adviser control and regulatory oversight. Prometeia is also developing Wealth Workspaces: a customizable workbench where advisers can create their own workflows and advisory workspaces. By bringing together client context, portfolio analytics, institutional knowledge, and AI-generated insights within dynamic canvases, Wealth Workspaces transforms fragmented tasks into reusable, governed, and actionable work products, representing the next evolution of AI-powered wealth management.

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AI FINTECH

COMPANY RESEARCH PROFILE

PURESFACTS

PRODUCT NAME:
PureRevenue

Founded 2010
Toronto, Canada
www.purefacts.com
info@purefacts.com
Employees: 101-250
Regions of operation:
US, Canada, Europe, Caribbean, APAC

KEY EMPLOYEES:



Robert Madej
Co-Founder & CEO



Pete Hess
President



Jeff Marsden
Chief Product Officer

Segments of Financial Services: **Banking, Compliance & Fraud Protection, Wealth Management, Asset Management, and Asset Servicing**

OFFERING

For more than two decades, PureFacts Financial Solutions has helped wealth and asset management firms turn revenue into a strategic advantage. The PureRevenue platform unifies fees and billing, advisor compensation, and practice management within a governed Revenue Book of Record, delivering accuracy, transparency, and control across the full revenue lifecycle. Purpose-built for complex, regulated environments, it combines deep domain expertise with AI-powered insights that surface revenue opportunities and next best actions. The result is stronger pricing discipline, reduced leakage, and measurable gains in organic growth, profitability, and enterprise value, all supported by a high-touch delivery model and continuous innovation.

PROBLEM BEING SOLVED

In wealth and asset management, revenue is often fragmented across pricing, billing, compensation, and reporting systems, limiting growth and obscuring performance. What begins as manageable complexity evolves into inconsistent pricing, revenue leakage, operational risk, and limited visibility into the drivers of growth. PureFacts Financial Solutions addresses this by unifying the full revenue lifecycle within a single, governed framework, aligning data, processes, and incentives. By bringing clarity, control, and intelligence to revenue, firms can reduce errors, improve discipline, and unlock growth opportunities that would otherwise remain hidden, turning revenue from a back-office function into a strategic lever for performance.

TECHNOLOGY

PureFacts is built on a robust, cloud-native foundation with full deployment support across Microsoft Azure and Amazon Web Services. Its scalable micro-services architecture delivers the elastic capacity today's wealth and asset management firms demand, underpinned by a high-throughput data infrastructure engineered to process and reconcile complex, multi-source data sets. Machine learning capabilities – powered by TensorFlow, Python and R – drive advanced analytics and modelling across the platform, whilst natural language processing, built on Microsoft's Azure AI Language services, enables users to query and interpret complex financial data conversationally. The result is a future-ready stack that scales and adapts alongside clients.

PRODUCT DESCRIPTION

PureRevenue is an all-in-one revenue platform, purpose-built for wealth managers, asset managers, life insurance firms, financial platforms and capital markets firms. It unifies front-office, back-office and data management into a single, cohesive system – consolidating revenue calculation, collection, distribution, compensation and optimisation across the full revenue lifecycle. Its advanced rules engine accommodates a broad spectrum of fee, compensation and billing models, adapting precisely to each firm's distinct operating model. Engineered as an enterprise-grade SaaS platform, PureRevenue scales with complexity – automating revenue workflows, surfacing actionable insights and enabling clients to redirect focus towards higher-value activity and sustainable growth.

TRACTION/GROWTH

- **Clients:** 150+ globally, including National Bank Financial, Scotia Wealth Management, Fidelity Clearing Canada, Canaccord Wealth, Canada Life
- **Partners:** VestMark, Capco

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How AI is turning revenue performance management from reactive to proactive

Financial services have prioritised digitalisation strategies over recent years in order to stay relevant in the market, but one important area is not getting the attention it needs – revenue performance management (RPM).



RPM is a data strategy that consolidates disconnected systems and teams to foster greater collaboration and revenue growth. For wealth management firms RPM allows them to connect fee and billing, advisor compensation and enterprise-level analytics into a single location to give them greater control. Unfortunately, many firms are still not leveraging RPM, impacting their ability to maximise their growth.

Purefacts president Pete Hess explained, "Revenue is still being operationally recorded and not leveraged as a strategic growth driver." Disconnected systems, manual billing spreadsheet-based compensation and fragmented analytics are still a common sight. Yet the firms that embrace RPM as a coordinated, end-to-end discipline can unlock significant gains. This can materialise as "doubling organic growth, expanding EBITDA margins, and telling a much more compelling enterprise value story to the board," Hess said. "In a margin-compressed environment, RPM is no longer optional. It's the lever."

Not only does RPM ensure firms can better capitalise on growth, but it also helps them solve issues that are costing them financially. At the top of this list are revenue leakage and revenue spillage. The former refers to the loss of earned revenue that never makes it onto a firm's books. These are caused by compounding errors across billing, collections, pricing execution, payout calculation and advisor incentives. Revenue leakage allegedly sees firms lose between 1-5% of topline revenue annually, amounting to $10m lost in every $200m, according to MGI Research. As for revenue spillage, this is the loss of potential revenue occurring at the front-end of the client lifecycle during the pricing, proposal generation, and onboarding, and can also carry significant annual losses.

A common cause of these incidents, and one of the biggest problem firms currently face with their RPM, is the fragmentation of data. Pricing, billing and compensation all happen independently in isolated workflows. As a result, this leads to inconsistent pricing revenue leakage, advisor misalignment and limited visibility into actual growth drivers.

Hess explained, "There is a cause and effect in the relationship between fees, compensation and practice management. To optimize revenue while managing revenue risk, firms require a single platform that addresses revenue strategy, structure, incentives, execution, governance and transparency."

How AI is transforming RPM

Artificial intelligence (AI) has been a game changer for countless workflows across the financial services landscape and RPM is one of them.

The biggest transformation, according to Hess, is its ability to turn RPM from reactive reporting to proactive decision-making. It achieves this by surfacing anomalies before they become real issues, identify underpriced segments and recommend the next best actions at both the advisor and enterprise level. He added, "The real value isn't just automation—it's direction. It's about telling advisors and their firms where to act to improve growth and profitability."

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Automation has been a core driver of AI adoption over the years, but as its capabilities deepen, it is starting to become more than that. Instead of being a tool to handle repetitive manual tasks or holistic dashboards, these tools are becoming embedded decision engines that guide behaviour in real time, especially for advisors, Hess explained.

By giving users the ability to dynamically adjust pricing, incentives and engagement strategies based on live conditions, firms will unlock a new growth avenue, he added.

While AI carries a lot of potential, firms can easily underestimate the level of work that is needed to ensure it can reach its full potential. At the root of this problem is underinvesting in its foundation. The fragmentation challenge in RPM has already been mentioned, but it also has impacts on the output of AI, and without consolidated data the technology's capability is limited.

Hess said, "Without a unified Revenue Book of Record, AI is working with incomplete or conflicting data, which limits both trust and usefulness. Fragmentation doesn't just create inefficiency; it actually breaks intelligence. You can't optimize what you can't see clearly."

> ***"The right balance is AI surfacing what matters, and people making faster, more confident decisions based on that clarity."***

Firms need to ensure their foundations are strong, fortified with clean data, governed process and clear ownership. Otherwise, AI will just amplify the noise, rather than provide users with value. A similar risk is to treat AI as its own tool, rather than embedding it into the core workflows.

How PureFacts is leveraging AI

PureFacts Financial Solutions is a revenue optimisation solution aimed at wealth and asset management firms. Its platform, which boasts an ability to double organic growth rates, consolidates pricing, billing, compensation and insights together into a single Revenue Book of Records. This, Hess explained, creates a trusted foundation for revenue. Through its services, PureFacts claims it can help clients achieve up to 10% more top line revenue, as well as bringing conformity across teams. In one case study, the firm helped a client capture $12m by plugging revenue leakage and save $1m in costs through automation.

What helps PureFacts stand out from other solutions in the market is its holistic approach to RPM. Hess noted that many solutions in the market are designed to solve specific problems, whereas PureFacts was built for the system. Its unified overview provides end-to-end visibility and control that fosters meaningful gains in growth, efficiency and enterprise value.

AI is an embedded part of its offering, with the technology helping to identify opportunities, flag inconsistencies and provide the next best actions that can improve outcomes. Hess said, "It's really the combination of structure and intelligence that drives measurable impact."

To reinforce its AI-powered RPM capabilities, PureFacts recently partnered with Innover Digital, a digital transformation and intelligent automation provider. As part of the deal, Innover's AI expertise will help PureFacts develop scalable, insight-driven solutions that can integrate with existing technology ecosystems. A focus of the partnership will be on building predictive and generative AI capabilities that aim to reshape how firms engage with clients and manage wealth. It will also support data modernisation and cloud-native platforms to bring greater agility and efficiency to revenue performance management, as well as integrated analytics and intelligent automation to provide real-time business intelligence at scale.

While PureFacts' AI capabilities help firms improve their ability to track anomalies and improve analysis within RPM, that does not mean they are there to replace the human analysts. Hess noted, "AI should inform, not replace." The technology is perfect for handling scale, pattern recognition and recommendations, but the human analysts are still vital for judgement, context and accountability. It is all about finding balance. "The right balance is AI surfacing what matters, and people making faster, more confident decisions based on that clarity."

Looking ahead to the future, Hess believes AI will continue to become an increasingly important aspect of RPM. He describes it as the "connective tissue of revenue management." The technology will help firms monitor performance, predict outcomes and guide actions across the entire lifecycle.

He added, "Firms that embrace this will move from explaining revenue after the fact to actively shaping it in real time—which is ultimately how you double organic growth."

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PUREFACTS

Case Study of **Large U.S. RIA** and **Independent Platform Provider**

Enterprise-wide automation of Advisor Compensation, Fee Billing & Revenue Governance

Business Context

- One of the fastest-growing RIA platforms in the United States, managing over $25 billion in Assets Under Management (AUM).
- Backed by institutional capital to support aggressive national expansion.
- Operates a dedicated advisor platform and needed a more scalable operating foundation to support continued growth, advisor enablement, and stronger financial oversight.

Pain Points

- Proprietary system was heavily manual, reliant on spreadsheets, and could not scale with the firm's growth.
- Existing portfolio management and reporting systems could not adequately handle complex business needs.
- Advisor compensation workflows were slow, fragmented, and highly advisor-intensive.
- Advisors were frustrated with a lack of fee transparency and inadequate reporting.
- Leadership needed the ability to run real-time analysis on the business.
- The firm urgently needed a more defensible revenue governance model and a stronger way to identify and eliminate revenue leakage.

Value Delivered

- Implemented PureRewards to automate complex advisor compensation.
- Implemented PureFees to ensure accurate, transparent billing.

Growth & Scalability – Replaced unscalable, manual processes with enterprise automation capable of supporting rapid expansion and increasing operational complexity.

Efficiency & Cost Savings – Reduced the time and effort spent by staff on manual, spreadsheet-based compensation and billing processes, improving operating leverage across the business.

Advisor Satisfaction – Improved fee transparency, reporting, and compensation accuracy, creating a better advisor experience.

Leadership Visibility – Enabled stronger real-time insights into business performance and key revenue drivers.

Risk Mitigation & Governance – Established a more defensible revenue governance framework while helping identify and eliminate revenue leakage.

Financial Impact

- Generated a **19x ROI** over a 5-year timeline.
- Contributed to a **$350 million** impact on Enterprise Value (EV).
- Identified and recovered **$37.6 million** in revenue leakage.



Founded: 2009

Employees: 101-250

Segments of Financial Services: Banking, Insurance, FinTech, Wealth Management, Public Sector Agencies

Regions of Operations: North America, South America, Europe, Asia, Australia

Quantifind is the AI leader in financial crime intelligence, trusted by top public and private sector organisations. Purpose-built for accuracy, speed, and scale, its solutions span KYC, sanctions compliance, transaction intelligence, investigations, and third-party risk management. The Quantifind Risk Intelligence platform delivers 90%+ accuracy, instantaneous results, and a 95%+ boost in analyst productivity with 100% explainability. Its proprietary name science, AI, ML, and NLP technologies reduce false positives, triage time, and manual review burdens. The Graphyte platform enables frictionless customer experiences with real-time insights and precise risk analytic results, continuously monitoring thousands of data sources and scaling effortlessly to screen tens of millions of entities in hours. As a fully automated SaaS solution, Graphyte redefines risk intelligence, delivering unmatched accuracy, speed, and scalability to help organisations stay ahead of threats while meeting regulatory and reputational demands.



Founded: 2013

Employees: 1,001-5,000

Segments of Financial Services: Banking, Insurance, Customer Experience, Cybersecurity/Information Security, Compliance & Fraud Detection, Payments, Lending

Regions of Operations: United States, Canada, LATAM, United Kingdom, Netherlands, Singapore

Founded in 2013, Quantiphi is an award-winning AI-first digital engineering company driven by the desire to reimagine and realize transformational opportunities at the heart of the business. Quantiphi solves the toughest and most complex business problems by combining deep industry experience, disciplined cloud, data-engineering practices, and cutting-edge artificial intelligence research to achieve quantifiable business impact at unprecedented speed. With proprietary IPs including Dociphi, Baioniq, Codeaira, we further strengthen our ability to accelerate digital transformation across Banking, Financial Services and Insurance value chain. A leading partner for GCP, AWS, NVIDIA, Snowflake, Quantiphi has been recognized by Gartner, IDC, Everest Group, Constellation, Frost & Sullivan, and other leading analyst firms for its capabilities in Data and Cloud Modernization, GenAI and Agentic AI implementation, banking, insurance, wealth management, process automation, and financial services innovation.



Founded: 2015

Employees: 1-10

Segments of Financial Services: Insurance

Regions of Operations: United Kingdom, United States, Chile, UAE, New Zealand, Spain

Quensus is an award-winning British technology company dedicated to preventing water damage and promoting conservation through smart IoT solutions. Founded in 2015 by Dr. Dan Simmons, its mission is rooted in innovation and a commitment to sustainability. The company designs and manufactures its hardware and software in-house, proudly carrying the Made in Britain emblem as a mark of quality and reliability. Its flagship product, LeakNet, has revolutionised water management for both commercial and residential properties. With over 5,000 systems sold, its impact and growth are validated by its recent announcement as a specialist partner with global insurance leader, Aviva. This partnership underscores its position as a trusted risk mitigation provider within the insurance ecosystem. At its core, Quensus is more than just a tech company. By combining cutting-edge technology with a profound social purpose, it delivers exceptional value to its customers, partners, and the wider community.

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Red Oak

Founded: 2010

Employees: 51-100

Segments of Financial Services: Insurance, Compliance & Fraud Detection

Regions of Operations: Global

Red Oak is the creator of the industry's first Compliance Connectivity Platform — a new category in compliance technology that unifies marketing, compliance, distribution, and supervision into one continuous, learning-driven system. Serving 19 of the top 20 US asset managers and 17 of the top 20 global asset managers, Red Oak's platform supports firms managing over $57tn in assets across advertising review, registration and licensing, employee supervision, and automated content distribution. Red Oak's Compliance-Grade AI™ architecture is purpose-built for the rigor, transparency, and auditability that regulated environments demand, delivering a 54% reduction in time to approval and a 35% efficiency improvement across compliance workflows. Founded in 2010 by career compliance professionals, Red Oak's highly configurable, 17(a)-4/WORM-compliant platform provides audit-ready oversight and centralized recordkeeping, turning compliance from a cost center into connective infrastructure that actively enables growth. Red Oak is headquartered in Austin, Texas.

Regnology

Founded: 1993

Employees: 501-1,000

Segments of Financial Services: Compliance & Fraud Detection, Payments, Regulatory Reporting

Regions of Operations: Global

Regnology is a leading technology firm on a mission to bring safety and stability to the financial markets. With an exclusive focus on regulatory reporting and more than 35,000 financial institutions, 70 regulators, international organisations, and tax authorities relying on its solutions to process regulatory reporting data, it is uniquely positioned to bring greater data quality, efficiency, and cost savings to all market participants. With over 900 employees in 16 offices and a unified data ingestion model powering its work, clients can quickly implement and derive value from its solutions and easily keep pace with ongoing regulatory changes. Regnology was formed in 2021 when BearingPoint RegTech, a former business unit of BearingPoint Group, joined forces with Vizor Software, a global leader in regulatory and supervisory technology. The company is on a continued organic and external growth path, building up as one of the world's most recognised global regulatory reporting powerhouses.

RiskSmart

Founded: 2020

Employees: 11-50

Segments of Financial Services: Compliance & Fraud Detection

Regions of Operations: United Kingdom

RiskSmart is an all-new risk management platform. It sounds simple, doesn't it? That's because its purpose is. RiskSmart is not just there to make the lives of risk professionals – who have been historically underserved – easier. It is there to help them excel at their work, allowing them to gain the recognition they deserve and taking their business's risk management to the next level. In order to tackle today's challenging economic climate, businesses need empowering. Managing risks with confidence is critical to growth. That is exactly what RiskSmart is there to do. The creators of RiskSmart are all former risk professionals themselves. They have experienced the challenges and longed for a platform that solved all of their problems.

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RuleXis

Founded: 2023

Employees: 11-50

Segments of Financial Services: Compliance & Fraud Detection

Regions of Operations: Crown Dependencies, Europe, Middle East, Caribbean, Mauritius, Seychelles

RuleXis, a division of Duforest Ltd, is a governed SaaS compliance operating platform for regulated financial-services firms. It helps compliance teams manage regulatory change, obligations, policies, procedures, controls, evidence, training, due diligence, OSINT research, board reporting and audit readiness in one connected workspace. RuleXis works from each client's approved Sources of Truth and turns formal regulatory material into mapped obligations, Work Orders and defensible compliance artefacts. Compliance users can ask exploratory questions through Ask RuleXis, save research notes, and convert consequential matters into governed workflows for policy drafting, regulatory impact assessment, training, MLRO review, PEP/EDD support, adverse media research and control remediation. Designed for regulated environments, RuleXis preserves source links, human review, approval history, audit trails, version records and hash-based integrity checks. It supports firms operating with fiat assets, virtual assets, cryptoassets and DLT-related business models, helping compliance teams move faster while preserving accountability and defensibility.

saifr®

Founded: 2020

Employees: 11-50

Segments of Financial Services: Compliance & Fraud Detection

Regions of Operations: United States

Saifr, a RegTech within Fidelity Labs, helps clients save time, reduce costs, and improve accuracy whilst protecting their firm. Its advanced, AI-powered risk prevention and management solutions include capabilities for marketing compliance review, adverse media monitoring, and electronic communications surveillance. Saifr enables marketing and compliance teams to reduce risk in content creation and approval processes by highlighting potential risks in text, images, video, and audio. Its adverse media monitoring solution uses ML and NLP to accurately, efficiently, and continuously monitor for bad actors in full customer and vendor populations by crawling and indexing over 230,000 sources worldwide. Saifr's electronic communications solution uses advanced LLMs to monitor electronic communications archives at scale, scanning messages across multiple formats to identify potential legal and regulatory risks and reducing false positives whilst managing increasing data volumes with exceptional accuracy.

Sardine

Founded: 2020

Employees: 101-250

Segments of Financial Services: Banking, Insurance, Embedded Finance, Customer Experience, Cybersecurity/ Information Security, Compliance & Fraud Detection, Consumer/Personal Finance

Regions of Operations: Global

Sardine is the leading agentic risk platform for fighting financial crime, trusted by more than 450 enterprises in over 70 countries. Its integrated solution unifies data across risk teams to help organizations stop fraud in real time, prevent AI-driven attacks, and automate fraud and AML operations. Leading banks, online retailers, and fintechs — including FIS, GoDaddy, Deel, Checkout, and Brex — use Sardine to automate risk decisioning, catch more fraud, detect money laundering, and protect customers from scams. Sardine's platform is strengthened by one of the fastest-growing fraud consortiums in the market, spanning more than 5.75 billion profiled devices, 850 million consumers, and 3 million businesses worldwide.

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AI FINTECH COMPANY RESEARCH PROFILE

Scalabl AI

Founded 2025
Mangalore, India
www.scalabl.ai
info@scalabl.ai
Employees: 101-250
Regions of operation: North America, Europe, Asia
Offices: Australia, Canada, India, UAE

KEY EMPLOYEES:



Ramnath Iyer
CEO & Co-Founder



Rohit Kodancha
CRO & Co-Founder



Arunkumar Doraisamy
CTO & Co-Founder

Segments of Financial Services: **Banking, Insurance, Embedded Finance, Customer Experience, Compliance & Fraud Detection, Real Estate, Investment & Trading**

OFFERING

Scalabl AI is an AI orchestration company that deploys AI into live enterprise environments where workflows are complex, data intensive and businesses are regulated. Its platform unifies AI models, enterprise data, human expertise and process controls into a single operating layer, taking organisations from fragmented pilots to production grade implementation. Modular pipelines can be activated within weeks, with built-in audit trails, human oversight and dynamic model switching, ensuring governance is achieved alongside performance. The company is particularly well suited to financial services, where workflows such as reconciliations, document extraction, exception handling, client onboarding and regulatory reporting require precision without sacrificing efficiency. Its blend of automation and specialist supervision ensures output is continuously reviewed and models are progressively refined.

PROBLEM BEING SOLVED

The gap between AI pilots and real operational adoption remains one of the most common and costly problems, particularly in financial services. Operations typically span multiple teams, document types, data sources, business rules, approval hierarchy and exception handling steps. Traditional point solutions address isolated steps but leave manual handoffs between them, creating rework, traceability gaps and compliance exposure that regulated ecosystems are ill-equipped to manage. Scalabl AI addresses this by providing a coordination layer that connects AI models, enterprise data, business rules and human oversight into governed, end-to-end workflows. Governance is built in from the outset rather than retrofitted later, and operations can go live within weeks.

TECHNOLOGY

Scalabl AI's cloud-hosted platform orchestrates LLMs, Vector DBs, Graph DBs, RAG pipelines, a workflow UI for human review, a no-code Rule Engine, and a Lab/Playground for prompt generation and testing across multiple models. Its Model Gateway configures commercial and self-hosted LLMs with model-specific parameters, while UI-configurable guardrails help protect PII and client-confidential data. The platform ingests documents, structured and unstructured data, applies contextual extraction using LLMs, and links every output to source evidence. Business-rule validation and auto-correction improve accuracy before low-confidence or high-risk items are routed to human reviewers. Dynamic model switching through the Model Gateway enables clients to optimise for cost, quality, and use-case fit without rebuilding pipelines as requirements change. Embedded audit trails and explainability controls support operational and regulatory standards for financial services and other industries.

PRODUCT DESCRIPTION

Scalabl AI is an end-to-end AI orchestration platform purpose built for complex enterprise workplaces where governance and speed must coexist. The platform unifies AI models, people and processes into a single environment, processing raw inputs into structured, audit-ready outputs. Its modular architecture and adaptive model selection mean it can be configured to the precise demands of each workflow without wholesale reconfiguration. Scalabl AI is particularly well-suited to regulated financial services and data-intensive industries. Use cases include client onboarding, reconciliations, document-heavy operations and regulatory reporting.

TRACTION/GROWTH

- **Partners:** MongoDB, AWS
- **KPIs:**
  - Expected Revenue: Between $2m and $5m
  - Over 2 million data points extracted per quarter achieving 98% quality and 80% cycle time reduction.

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Why Scalabl AI believes workflow matters more than the model

Founded in 2025, Scalabl AI is sector-agnostic, supporting financial services, insurance, certification companies, ESG and sustainability, research, supply chain assessments, healthcare, logistics and other enterprise sectors where teams need to process large volumes of information accurately and quickly.



The common thread across these is not the sector itself, but the nature of the problem, claims Ramnath Iyer, co-founder and CEO of Scalabl AI.

He said, "If a client has repetitive data-heavy workflows, manual review processes, complex reporting needs, document intelligence requirements or product ideas that need AI-enabled execution, Scalabl AI can help design and run the workflow."

Iyer stressed that the company's approach is always client specific, stating that the firm doesn't take a generic AI tool and force it into an industry. Instead, it understands the client's data, business rules, risk controls, users and desired outcome.

"Then we build the AI workflow around that context. This allows clients to adopt AI faster, support new products, reduce manual effort and keep their teams focused on client success rather than operational bottlenecks," said Iyer.

Why enterprise AI strategies break

The world is currently in a stage where the AI race is standing front-and-center as a key dividing line between standing out and falling by the wayside.

One key question facing the industry is why enterprise AI strategies break before they ever break-even.

For Iyer, he comments how he is increasingly hearing stories of AI strategies failing because the business is not clearly defined.

He said, "Many organisations do not redesign the workflow around measurable outcomes and instead start with a pain area or a proof of concept and federate the implementation to teams that have little or no incentive to show AI success. With limited focus on outcomes, slowly the AI implementation either result in shoddy outcomes or involve cost overruns with no outcomes. Some companies then pivot and hire AI experts who are not only super expensive but also are focussed on tools than business outcomes again jeopardising the strategy."

Scalabl AI starts with the use case, the data, those involved, the current cost of the process and the value expected from AI implementation. Only then does the firm decide what architecture will support the outcomes. "Our goal is to help clients move quickly from idea to production, with clear ROI, controlled cost and accountability from day one," said Iyer.

Stopping AI automation becoming a cost centre

How can firms stop AI automation becoming a cost centre disguised as innovation? Iyer uses this chance to be succinct – stating that you can stop it by being very clear on what success means before the workflow is built.

He commented, "AI can become expensive when companies automate without understanding the volume, accuracy requirement, exception rate and business value.

Our approach is to design AI workflows around unit economics. We look at what should be automated, where human review is needed, which model is most cost-effective, and how quality will be measured."

Iyer added that Scalabl AI also avoids using expensive AI models for every task, with the business switching between models and combining automation with human-in-the-loop validation. This, he says, helps clients keep quality high while avoiding unnecessary AI spend.

What separates the real thing

What separates a production-grade AI deployment from a polished demo in the eyes of Iyer? Here, he states that whilst a demo shows what is possible, a production deployment shows what works every day, with real data, real accountability and real exceptions.

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He continued, "In production, the system must handle messy documents, incomplete information, changing client rules, compliance requirements and operational pressure. It also needs audit trails, data security, monitoring, escalation paths and clear ownership."

This is where Scalabl AI focuses. The company builds workflows that fit into the client's operating environment, not just a standalone AI tool. "Our work with enterprise teams across the EU, US and Asia has shown us that success depends on integration, governance and continuous support after go-live," said Iyer.

Why human-in-the-loop becomes more valuable

In an age of increasing AI and automation, keeping the human-in-the-loop is progressively vital.

Iyer remarked, "With AI, the role of humans changes from doing repetitive work to reviewing exceptions, prompt engineering, guiding the system and applying business judgement."

> ***"We do not believe clients should be locked into one model or one way of working. The better approach is to use the right model for the right task, connect it to the client's data and workflow, and add human oversight where it creates value."***

This, the Scalabl CEO claims, is especially important in financial services, where small errors can create regulatory, financial or reputational risk. The AI provided answer is not always the right answer if the context is complex.

He added, "At Scalabl AI, human-in-the-loop is a control layer. AI handles scale and speed, while domain experts review the right samples, edge cases and high-risk outputs. This improves trust, reduces rework and keeps costs under control."

Building workflows you can trust

How do you build AI workflows that regulators, compliance teams and operators can all trust?

For Iyer, trust comes from transparency and control. "Compliance teams need to know how data is handled, what decisions were made, who reviewed them and whether the process is repeatable and can be audited. Operators need the workflow to be simple, fast and reliable," he said.

Scalabl builds these controls into the workflow from the beginning. This, he states, includes data privacy by design, client-specific environments, audit trails, access controls, clear reporting and human validation.

He added, "We also spend time understanding the client's internal rules and risk appetite. Every client has different policies, data structures and approval processes. AI adoption becomes easier when the system respects those nuances rather than forcing everyone into a generic workflow."

How explainable AI looks

A challenging question for many in financial services is what explainable AI looks like inside a live environment. In such a space, it means for Iyer that the user can understand why an output was generated, what data was used, what confidence level was applied, if the rules and logic are transparent, if the inputs can be provenanced and whether a human reviewed and validated the output.

He gave an example, "In document-heavy or data-heavy workflows, explainability means linking the output back to the source document, showing extraction logic, flagging low-confidence fields, and keeping a review history."

This for Iyer matters because financial institutions cannot rely on black-box outputs. They need systems that can be questioned, reviewed and improved. "Scalabl AI is designed to make AI outputs usable by operations, compliance and management teams, not just data science teams," he remarked.

Where competitive advantage arises

As AI adoption accelerates, will competitive advantage come from the model itself or from workflow integration, governance and proprietary data?

The model is important, but it won't be the main differentiator for most enterprises, states Iyer.

He remarked, "Many companies will have access to similar models. The real advantage has always been as to how well AI is integrated into workflows, how securely proprietary data is used, and how effectively governance is built around it."

This is why Scalabl AI is 'model-flexible', in the words of Iyer. "We do not believe clients should be locked into one model or one way of working. The better approach is to use the right model for the right task, connect it to the client's data and workflow, and add human oversight where it creates value."

He concluded, "In the long run, companies that win with AI will be those that make it practical, secure and measurable across the business."

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Sedric

Founded: 2020

Employees: 51-100

Segments of Financial Services: Banking, Insurance, Embedded Finance, Compliance & Fraud Detection, Consumer/Personal Finance, Investment & Trading, Lending

Regions of Operations: North America, EMEA

Sedric is the agentic compliance platform for financial services, enabling regulated organizations to control risk across customer communications and marketing at scale. The company helps compliance teams extend oversight through AI agents that monitor communications, review content, apply policy, and identify risk across the entire communications lifecycle. Unlike generic AI solutions, Sedric builds a dedicated model for every client, engineered around that institution's specific regulatory obligations, brand requirements, and operational workflows, delivering higher detection precision, fewer false positives, and faster review cycles. Its platform combines a system of record for policies and regulations with an agentic execution layer that provides real-time guardrails during live interactions, pre-approval review before content is published, and continuous monitoring across customer communications, marketing assets, and affiliate channels. Founded in 2020 and backed by an $18.5 million Series A led by Amex Ventures, Sedric operates from New York and Tel Aviv.

shield.

Founded: 2018

Employees: 101-250

Segments of Financial Services: Digital Communications Surveillance, Compliance eDiscovery, Compliant Archiving, Anti-Bribery and Corruption, Insider Dealing & Market Manipulation, Data Security, Risk Assessment, Fraud Prevention

Regions of Operations: North America, Europe, Asia, Australia, Israel

Shield is the industry's most comprehensive digital communications governance and archiving solution, working with the world's leading financial institutions globally. Recently named a Visionary by Gartner and a Top 3 Vendor in the Digital Communication Governance and Archiving sector, Shield was also named to the Deloitte Technology Fast 500 and received the Regulation Asia Awards for Excellence. Its platform combines AI-powered innovation with deep regulatory expertise to strengthen compliance intuitively, efficiently, and securely.

Sparkling [logic]

Founded: 2010

Employees: 11-50

Segments of Financial Services: Insurance, Customer Experience, Compliance & Fraud Detection, Payments, Lending

Regions of Operations: North America, APAC, EMEA, LATAM

Sparkling Logic Inc. is a Silicon Valley-based company dedicated to helping organisations automate and optimise key decisions in daily business operations and customer interactions in a low-code, no-code environment. Sparkling Logic empowers business analysts and non-technical domain experts to efficiently and effectively use their data to author, test, and deploy decision logic and to continuously improve the quality of their decision outcomes. Its founders were pioneers in business rules and decision management technology and together have over 30 years of big data, advanced analytics, and decision automation expertise. Its customers include global leaders in financial services, insurance, healthcare, retail, utilities, and IoT.

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Founded: 2012

Employees: 51-100

Segments of Financial Services: Banking, Insurance, Customer Experience, Compliance & Fraud Detection, Investment & Trading

Regions of Operations: Europe, United States, Asia

Squirro is an enterprise AI platform built specifically for regulated financial institutions, streamlining enterprise search and automating complex, custom workflows. Founded in 2012 and headquartered in Zurich, its proprietary architecture combines retrieval augmented generation, machine learning, and knowledge graphs to power agentic AI applications strictly grounded in a financial institution's unique enterprise ontology. Designed for the strictest regulatory environments, the platform features fully auditable, permissions-aware access controls. Squirro is trusted by institutions including the European Central Bank, Deutsche Bundesbank, and OCBC, and has been named a Visionary by Gartner and featured in KMWorld's 100 Companies That Matter in Knowledge Management.



Founded: 2016

Employees: 11-50

Segments of Financial Services: Banking, Compliance & Fraud Detection, Lending

Regions of Operations: United States

Stratyfy delivers advanced machine learning designed for the rigorous compliance realities of modern banking. By seamlessly integrating human oversight with transparent AI, Stratyfy enables risk and lending teams to safely automate and optimize credit decisioning, fraud detection, and bias mitigation. With Stratyfy, financial institutions make better, faster, and more equitable decisions without compromising on risk.



Founded: 2023

Employees: 1-10

Segments of Financial Services: Embedded Finance, Consumer/Personal Finance, Savings

Regions of Operations: Europe

Sync Savings is a UK-based fintech founded in 2023 that uses payroll as the infrastructure for embedded financial services, starting with savings and expanding to investments, ISAs, retirement planning, and beyond. The platform makes saving automatic and effortless for employees by integrating directly with payroll, removing friction and inertia. Employers access Sync directly; payroll providers and financial institutions integrate once as a white-label product. All deployments operate within FCA-regulated and FSCS-protected frameworks, with Universal Access ensuring every employee is eligible from day one without KYC friction. The team brings experience from Monzo, Seccl, BlackRock, and Octopus EV, and is building towards a single financial ecosystem that travels with people throughout their entire working life.

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AI FINTECH

COMPANY RESEARCH PROFILE

PRODUCT NAME:
STAR Platform

Founded 1999
Maryland, United States
www.starcompliance.com
info@starcompliance.com
Employees: 251-500
Regions of operation: StarCompliance is a leading provider of employee and firm compliance technology solutions. trusted for over 25 years by millions of users in 120 countries

KEY EMPLOYEES:



Jennifer Sun
CEO



Kelvin Dickenson
CPO



David Rowland
CTO

Segments of Financial Services: **Financial Services including Asset Managers, Broker-Dealers, Digital Assets, Private Equity and Banking**

OFFERING

StarCompliance (Star) is the leading intelligence and automation platform for employee and firm compliance technology solutions. Trusted for over 25 years by leading firms in the financial services community and with users in 120 countries, the StarCompliance Enterprise Platform provides a user-friendly interface that connects people, workflows, and data, delivering AI-enabled technology and actionable insights needed to proactively mitigate risk and monitor conflicts globally. StarCompliance provides comprehensive security, explainable intelligence, and unparalleled assurance you need to build a connected culture of compliance today. Its client base encompasses the world's largest financial institutions, including investment banks, asset managers, broker-dealers, digital asset providers, private equity and banks.

PROBLEM BEING SOLVED

Regulatory pressure is accelerating, with fines for non-compliance growing larger and more frequent. But the cost of failure extends far beyond the fine. Yet many firms still rely on fragmented, manual processes that cannot scale with the pace of regulatory change. StarCompliance addresses this directly with a scalable, cloud-based SaaS platform designed for both end users and administrators, driving employee adoption and reducing the operational burden on compliance teams. Built around the configurability and control that complex compliance programs demand, the platform gives global enterprises the clarity and confidence to meet their regulatory obligations at scale.

TECHNOLOGY

StarCompliance is built on a scalable, cloud-native infrastructure designed to manage high-volume compliance data across global organizations in real time. The recent launch of StarAssist brings AI-powered, explainable intelligence directly into compliance workflows, helping teams better understand, validate, and explain complex decisions with greater speed and clarity.

Embedded analytics capabilities within the Star platform allow compliance teams to access actionable insights directly within their workflows, reducing the need to move between systems to analyze data and make decisions. For firms leveraging Star's Data Warehouse Connector, compliance data can also be integrated into downstream business intelligence environments, such as Power BI, enabling broader analysis alongside HR, finance, and operational information to support more connected, cross-functional oversight.

PRODUCT DESCRIPTION

StarCompliance's cloud-based SaaS platform is designed with end users and administration in mind, built to drive employee adoption and reduce risk across the organisation. The platform addresses the full spectrum of employee compliance obligations, from conflict of interest and personal account dealing to gifts and hospitality, political contributions, and employee accountability. Together, these capabilities give compliance teams the control and visibility they need to meet their obligations confidently.

TRACTION/GROWTH

- **Clients:** Invesco, Bain Capital, 7IM, Honda, Optiver, ZanBato, NatWest, Pacific Life, Ameriprise
- **Partners:** SAP Concur, Snowflake, Thoughtspot, Ocorian, Huron, Securities Institute of America (SIA)

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From Surveillance to Intelligence: How StarCompliance is Transforming Regulatory Oversight

At the same time as regulatory expectations are increasing, the task of supervising employee trading and potential conflicts is becoming more complex. StarCompliance is leading the way to help global banks navigate this complexity and move beyond static controls toward real-time, intelligence-driven compliance.



Financial services has entered a new phase of employee and firm compliance. Expanding regulatory requirements, growing asset complexity, and rising pressure for real-time oversight have created demand for compliance officers and their teams to be increasingly proactive and highly visible.

At the centre of that evolution is StarCompliance (Star), a leading provider of employee compliance technology, supporting many of the world's largest financial institutions as they adapt to new risks, rising regulatory expectations, and increasingly interconnected markets. The platform serves as a foundational layer for managing employee and firm compliance at a global scale.

In an interview with FinTech Global following Star's inclusion in the AIFinTech100, Chief Product Officer Kelvin Dickenson discussed the challenges reshaping modern compliance, the firm's latest innovations, and why agentic AI will be a defining force in the next era of regulatory technology.

Current market dynamics

Employee compliance has changed dramatically over the past two decades. What began as a straightforward response to regulatory obligations has evolved into a discipline that spans multiple jurisdictions, asset classes and risk domains, placing increasing pressure on systems built for a much less complex world.

Regulatory expectations surrounding employee conduct have steadily expanded, requiring firms to monitor market activity, prevent conflicts of interest, and guard against insider trading.

According to Dickenson, while the objectives were clear, the technology supporting those requirements evolved in a far less coordinated manner.

"Financial institutions have long been required to supervise employee activity in the markets to prevent insider trading and manage conflicts of interest," explains Dickenson. "The challenge is that many of the early solutions were never designed to address complexity in a unified, scalable way."

Over time, that has left many firms managing a patchwork of systems and processes while attempting to maintain consistent governance across increasingly global operations.

Those challenges are most visible in personal trading compliance, where firms must balance regulatory requirements with increasingly complex business and risk considerations.

"Employees are typically required to register brokerage accounts and obtain approval before executing trades," says Dickenson. "Whether a trade is approved depends on a range of factors, from potential conflicts and material non-public information risks to trading behaviour and firm-specific restrictions."

But employee compliance no longer begins and ends with personal trading and the maintstreaming of new asset classes such as crypto, tokenized securities and prediction markets has resulted in a compliance blindspot as these are all invisible to traditional exchanges and broker account monitoring. As regulatory expectations have evolved, firms have been required to take a more holistic view of employee conduct, creating an increasingly diverse and interconnected set of risks to manage.

The superstar offering

The shift towards always-on oversight has placed significant pressure on compliance teams. It is no longer enough to simply monitor activity. Compliance functions are increasingly being asked to interpret activity quickly and consistently at scale, identify trends, and detect potential risks before they become problems. It is within this environment that Star has introduced StarAssist, an AI capability embedded directly within the existing platform.

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"At its core, StarAssist explains completed decisions in plain language," says Dickenson. "It shows which rules were triggered, how the decision was reached, and why a particular outcome was produced, helping compliance professionals avoid the time-consuming process of reconstructing that logic after the fact."

That reconstruction process is typically part of audit preparation or internal review cycles, where firms must demonstrate clearly how and why a decision was reached, particularly when dealing with regulator-facing documentation or internal escalation processes.

StarAssist removes the need for teams to manually trace through rule configurations to build explanations from scratch.

"Trading surveillance generates a tremendous amount of information," says Dickenson. "StarAssist helps bring that information into focus by identifying the key risk factors and rule triggers behind a case, enabling investigators to get to the heart of the issue more quickly."

This becomes especially relevant in high-volume surveillance environments where firms are dealing with significant volumes of employee personal trading activity that must be triaged and resolved within tight operational timeframes.

StarAssist was designed to operate within existing compliance processes, reducing friction, accelerating case resolution, and maintaining consistency throughout the review process.

From assisted workflows to deeper decision intelligence

"The natural next step in Star's AI journey is helping compliance teams make sense of regulatory change," says Dickenson. "When new regulations emerge, firms need to understand what has changed, assess the impact on existing workflows and controls, and determine what adjustments are required. Our vision is to go beyond StarAssist and provide new tools that will help interpret those requirements and provide guidance on how policies, procedures, and controls can evolve to meet new obligations."

> ***"Compliance professionals won't disappear, but their responsibilities will change."***

This brings compliance closer to a future in which regulatory change can be translated into policies and controls with far greater speed and consistency, reducing the need for labour-intensive interpretation and implementation.

From there, the emphasis shifts towards identifying potential risks that lie just beneath the surface and emerge through relationships, behaviour patterns, or seemingly unrelated activity across employees and entities.

"The goal is to move beyond simply enforcing rules and towards identifying risks that conventional approaches might overlook," says Dickenson. "Many conflicts only become apparent when you examine relationships and patterns of behaviour across a broader context."

Rather than relying solely on predefined triggers, this approach introduces a layer of analysis that connects data across employee activity, organisational structures, project associations, and even employee interactions to highlight risks that might otherwise remain unseen.

Star's objective is to evolve from explaining decisions to expanding the scope of what constitutes a relevant risk in the first place, thereby creating a more proactive layer of intelligence within compliance workflows.

Moving towards an agentic compliance model

Looking further ahead, Dickenson believes the next chapter of AI in compliance will be defined not just by insight, but by action.

Until now, much of the industry's focus has been on helping compliance teams understand risks and make better decisions. The next evolution is enabling systems to respond to those risks automatically within clearly defined governance frameworks.

"We're moving towards a model where the platform can do more than identify issues or recommend next steps," says Dickenson. "It can help initiate appropriate actions within established governance boundaries. That could mean applying trading restrictions, triggering disclosure processes, or updating controls when specific risk conditions are met."

The implications extend beyond efficiency, to extend more comprehensive compliance oversight. By embedding compliance more deeply into day-to-day operations, firms can reduce the time between detecting a risk and responding to it, while preserving the oversight and accountability required in highly regulated environments.

The broader shift is from reactive compliance to adaptive compliance. As AI capabilities evolve, compliance becomes more deeply woven into the operational fabric of the institution, allowing firms to move from identifying risks to addressing them with greater speed, consistency, and confidence.

The role of the compliance professional will evolve as well. Rather than being responsible for executing each stage of the workflow, their focus will move towards oversight, validation, and governance of system-driven activity. They will become less transactional and more strategic

"Compliance professionals won't disappear, but their responsibilities will change," says Dickenson. "Instead of manually executing every task, they'll spend more time directing workflows, exercising judgement, and overseeing intelligent systems that can carry out routine actions within defined governance boundaries."

Underpinning this transition is the need for a strong and structured data foundation capable of representing relationships across employees, business transactions, and organisational entities in a consistent and connected manner.

"The data foundation is critical," says Dickenson. "It's not just about having data. It's about having the right controls, the right access, and confidence in the integrity of that information. Without proper oversight and data discipline, AI will not improve outcomes, it will just deliver bad decisions more quickly."

As AI becomes more deeply embedded within compliance processes, firms need robust governance around how data is structured, accessed, and used. Intelligence is only as effective as the quality, integrity, and oversight of the data that supports it.

Taken together, these developments point towards a model of compliance that is more deeply embedded in day-to-day operations, enabling firms to respond to risk with greater speed and consistency. Intelligent systems will not replace human judgement, but they will increasingly help firms identify, interpret, and address risk while preserving the oversight and accountability required in highly regulated environments.

As the industry moves towards this next phase, Star's inclusion in FinTech Global's prestigious AIFinTech100 underscores the growing importance of technologies designed to bring greater intelligence, transparency, and adaptability to regulatory oversight ●

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AI FINTECH

COMPANY RESEARCH PROFILE

SYMPHONY

Founded 2014

New York, United States

www.symphony.com

interest@symphony.com

Employees: 501-1,000

Regions of operation:
North America, South America, APAC, EMEA, Africa

KEY EMPLOYEES:



Ben Chrnelich
President & CEO



Michael Lynch
COO



Dietmar Fauser
CIO

Segments of Financial Services: **Banking, Insurance, Cybersecurity/Information Security, Compliance & Fraud Detection, Consumer/Personal Finance, Investment & Trading**

OFFERING

Symphony is an AI-powered communication and technology company serving over 1,400 financial institutions across North America, South America, APAC, EMEA, and Africa. Built on four interconnected platforms – messaging, voice, directory, and analytics – its end-to-end encrypted infrastructure enables institutions to accelerate AI adoption, safeguard data sovereignty, navigate complex regulatory obligations, and optimise operational workflows. Symphony positions itself as the trusted AI collaboration infrastructure for global financial markets.

PROBLEM BEING SOLVED

Financial institutions face three compounding challenges that Symphony's interconnected platforms are designed to resolve. Unstructured voice data generated on trading floors – dense with specialist jargon – resists conventional processing. Widespread institutional reluctance to adopt AI persists owing to well-founded data privacy concerns, and the sheer volume of unstructured text emanating from regulatory filings, earnings calls, and market news creates acute information overload, impairing the quality and timeliness of investment decision-making.

TECHNOLOGY

Symphony utilizes a security-first AI framework designed for financial regulatory compliance. This architecture features end-to-end encryption, robust data control, and a "Bring Your Own Model" approach for firm-approved or Symphony-hosted LLMs in secure environments. Deployment via the Directory & Network uses Federation for identity and permissions across 500,000+ users, maintaining human-in-the-loop supervision. Intelligence features include AI Assistants for summarization, Trader Voice Analytics for transcription, and Messaging Analytics for conversation insights.

PRODUCT DESCRIPTION

Symphony, and its AI Agent Studio, provides a secure AI framework built on trust, specifically designed for the highly regulated financial services community. This framework allows financial institutions to safely transition from AI experimentation to enterprise adoption, addressing critical industry concerns like fragmented systems, compliance, and data security. The platform enables firms to build their own AI agents, integrate third-party capabilities, and deploy them to both employees and clients within a secure, compliant, and auditable environment.

Core capabilities include offering various AI solutions, facilitating collaboration, and providing intelligence through access to user insights from messaging and voice data. With security by design, Symphony ensures end-to-end encryption for messaging, data control, and robust audit capabilities tailored for regulatory compliance and control. This unified approach ensures AI agents are safe, supervised, and value-generating without risking data exposure or regulatory violations.

TRACTION/GROWTH

- **500,000+** users
- **1,400+** institutions served
- **Clients** – BNP PARIBAS, citi, Goldman Sachs, HSBC, J.P.Morgan, SOCIETE GENERALE, WELLS FARGO

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Will Knowing Your Agent become the new foundation of trust in AI-driven markets?

The rise of AI agents is posing new and challenging questions for many in the financial industry. As such agents become active participants in financial workflows, how is this going to drive the future in finance, and where should the real control layer sit – inside the model, or above it?



Michael Lynch, COO of Symphony, believes that as agents become more common in financial markets, the answer to the latter question will be both.

"There are certain controls that will have to live within the model, such as data access, MCP access and token usage. But we think there's an important control plane that exists beyond that, that gives you context around the agents interaction and the specific controls that a firm would need to apply around what the agent's capabilities are, what its mandate is and the role and functions that it is involved with," said Lynch.

Lynch gave the example of an investment team on the private side of a company that has built an agent. He said that such an agent fundamentally cannot connect to a public-side trading employee and expecting that level of control to exist within the model is not practical, but can exist as a set of controls around the agent itself, aligning with many of the controls already applied to user-to-user communication.

Restricting AI-driven communication risk

A key debate for many in the financial industry is how firms stop AI-driven communication becoming the next off-channel compliance risk. Lynch's view is that the risk profile of AI-driven communication is fundamentally different from traditional off-channel messaging because governance is being designed from the outset.

"I think the key here - and why I'm not as concerned as I would be around an off-channel communication, is that control and compliance is a day zero topic with our customers around how they're thinking about AI-driven communication," he explains.

He continues to explain this shift matters because "this is not growing organically from outside the organisation, and they're playing catch up to put in place controls on tool sets that don't fundamentally have that control available."

Instead, firms are actively designing AI use cases with embedded governance, aligning innovation with compliance requirements at the point of creation rather than after deployment.

This ability to align innovation with compliance can be achieved through platforms such as Symphony's AI Agent Studio. The Studio enables the creation of agents using Symphony-provided tools, facilitates the integration of customer-owned agents into Symphony Messaging workflows, and ensures access to controlled Model Context Protocols (MCPs) from Symphony and its partners, as well as the ability to bring in their own MCP and LLM services. This ensures that governance requirements are met at the point of creation, supporting a "day zero" control posture.

What is next for financial collaboration

Michael Lynch frames the future of financial collaboration not as a binary choice between standalone copilots and embedded intelligence, but as a dual-track evolution shaped by use cases.

"I think it's going to be both," he says. "There's a role for standalone copilots, but also for AI that is embedded directly into business workflows, supporting both agent-to-human and agent-to-agent interactions."

He draws a clear functional distinction between the two. In analytical, high-judgement environments - such as investment research - copilots are particularly powerful: "If I think about a portfolio manager or an analyst who is interrogating an earnings statement or another larger data set for the purposes of creating an investment thesis, that is a perfect use case for a co-pilot that has access to the right data and the right tools."

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By contrast, workflow-heavy operational environments demand deeper integration. "When I think about use cases that are more workflow driven, such as operations and middle office use cases, managing trade exceptions across firms and trying to resolve that in a T+1 world, that's where a direct AI-powered workflow makes complete sense," he explains, citing the need for speed, scale and decision efficiency in data-intensive processes.

For Lynch, the conclusion is not competition between models, but segmentation by function: "I think both have their places, and I think they'll both be use case driven as we see this market continue to evolve."

What separates innovation from theatre

In an age of bountiful and mass production, especially in AI, what separates genuine innovation from AI theatre in capital markets?

Lynch identifies a lot of both sides. However, he believes what is most important with anything like this is understanding and creating a deep need for a use case that solves a problem – whether that's managing risk for a financial organisation, helping them generate more revenue and profit or creating cost savings.

> ***"You can take those same controls and apply them with additional layers to human-to-agent, agent-to-agent, and agent-to-agent with a human in the loop."***

The role of communications platforms

Could communication platforms become the orchestration layer for modern finance?

Michael Lynch suggests that communication platforms are well placed to evolve into the orchestration layer of modern finance, but only those that already operate with embedded regulatory-grade controls.

"We certainly think some communication platforms could become that orchestration layer," he notes, pointing to firms with "native controls built into the product from day zero—data loss prevention, malware controls, information barriers," alongside strong identity and role-based access as foundational requirements for operating in financial markets.

The key evolution, he argues, is that these same control frameworks can extend beyond human communication into AI-driven interactions: "You can take those same controls and apply them with additional layers to human-to-agent, agent-to-agent, and agent-to-agent with a human in the loop," effectively creating a governed environment where autonomous systems can operate safely at scale.

He also highlights the importance of connectivity beyond institutional boundaries. Alongside regulated environments, Symphony already provides compliant connectors into channels like WhatsApp, WeChat, SMS and LINE, enabling institutions to meet users where they already are while still maintaining oversight.

"We can not only do human-to-human or human-to-agent connectivity for institutional financial markets, but also power retail and wealth use cases where the end user may be on WhatsApp or WeChat, while the regulated institution is on Symphony, leveraging our control plane and our communication pipes to be able to deliver their AI value to their end users," said Lynch.

Underpinning this is an existing ecosystem of "thousands of bots already on the platform powering workflows," which are increasingly evolving into autonomous agents—signalling, in his view, the early stages of a broader shift in how financial communication systems will be structured and orchestrated.

The new definition of trust

As companies deploy more autonomous systems, what becomes the new definition of trust in financial infrastructure?

As autonomous systems become more embedded in financial services, trust will increasingly hinge on what Lynch describes as "knowing your agent". Much as KYC became the foundation for understanding who firms do business with, organisations will need to understand the AI agents acting on their behalf and interacting across the financial ecosystem.

"Knowing your agent is going to become as critical, if not more critical" than traditional identity verification, Lynch argues. Firms will need visibility into an agent's function, its data access permissions, the decisions it can make, and whether its actions align with established mandates and controls. Just as importantly, organisations will need confidence that the agents they engage with are operating within clearly defined guardrails.

This shift expands the definition of trust beyond a purely human-centred model. While human accountability will remain essential, trust in financial infrastructure will increasingly depend on understanding, verifying and governing the AI-powered agents that participate in business processes. As Lynch notes, the future of trust will be rooted not only in people, but also in the data, controls and AI capabilities that underpin these new systems

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Founded: 2021

Employees: 1-10

Segments of Financial Services: Customer Experience, Consumer/Personal Finance, Investment & Trading, Financial Advisor Front, Middle and Back Office Infrastructure and Client Management

Regions of Operations: United States

Tactive Advisors is a technology-driven TAMP and RIA ecosystem built specifically for independent financial advisers and RIAs under $100m in assets. It delivers a unified platform combining investment management, adviser infrastructure, and growth systems into a single ecosystem, incorporating an AI-native infrastructure that uses multiple large language models to integrate compliant, real-time intelligence across the adviser workflow. The platform also functions as a growth engine, incorporating marketing, lead generation, and client engagement systems designed to drive measurable business outcomes. Since its inception, Tactive has scaled to over $600m in assets, demonstrating strong demand for a more efficient, technology-enabled model in the independent adviser market.



Founded: 2016

Employees: 11-50

Segments of Financial Services: Tax Compliance, Regulatory Technology, AI-Powered Tax Operations, Customer Experience, Data Validation

Regions of Operations: United States, United Kingdom, Switzerland, Canada, APAC

TAINA Technology is an award-winning RegTech company helping financial institutions transform tax compliance, onboarding, and documentation workflows through AI-driven automation and validation technology. Trusted by global financial institutions and advisory firms, TAINA provides a market-leading platform supporting FATCA, CRS, QI, and emerging CARF compliance requirements. The platform combines intelligent validation, AI-powered document recognition, workflow automation, data quality controls, and advanced onboarding capabilities to reduce operational risk and improve customer experience. TAINA is also advancing the use of AI within tax operations, helping firms automate validation, remediation, document verification, and compliance workflows while maintaining governance, auditability, and operational control. By improving data accuracy at source and streamlining complex compliance processes, TAINA enables organisations to build scalable, audit-ready tax operations.



Founded: 2017

Employees: 101-250

Segments of Financial Services: Banking, Insurance, Customer Experience, Cybersecurity/Information Security, Compliance & Fraud Detection

Regions of Operations: North America, United Kingdom, EU, APAC

Theta Lake assists leading global financial services organisations in adopting, deploying, and maximising the use of their unified communication platforms (such as Microsoft Teams, Zoom, Webex, RingCentral, and many others) securely and compliantly. By utilising Theta Lake, these organisations can take advantage of all existing and future capabilities of unified communications (including chat, voice, video, whiteboards, SMS, and more) whilst adhering to their regulatory requirements, governance policies, and promoting safe user behaviours.

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tieto Banktech

Founded: 1968

Employees: Over 10,000

Segments of Financial Services: Banking, Payments, Compliance & Fraud Detection, Insurance, Lending, Investment & Trading, Cybersecurity/Information Security

Regions of Operations: Global

Tieto provides mission-critical solutions across different industries through its specialised software businesses Tieto Caretech, Tieto Banktech and Tieto Indtech as well as Tieto Tech Consulting business. Its around 14,000 talented vertical software, design, cloud and AI experts are dedicated to empowering its customers to succeed and innovate with the latest technology. Tieto's annual revenue is approximately EUR 2bn. The company's shares are listed on the NASDAQ exchange in Helsinki and Stockholm, as well as on Oslo Børs.

T.AI Transient.AI
Declarative AI Operating System for Capital Markets

Founded: 2025

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Embedded Finance, Investment & Trading

Regions of Operations: United States, EMEA, India, Singapore, Australia

Transient.AI, founded by former traders and technologists from Goldman Sachs, UBS, Credit Suisse & McKinsey has built the first Declarative AI Operating System purpose-built for capital markets. Its intelligent AI ecosystem sits seamlessly atop existing infrastructure-without requiring system replacement-to transform fragmented data into unified, actionable intelligence in real time. Transient.AI delivers Digital AI Associates that span the entire capital-markets workflow, helping institutions boost revenue and profitability. These include Caddie.AI, which supports trading, sales, and research, as well as specialized AI Associates across the middle and back office to ensure compliance and regulatory precision. Every output is auditable, governable, and defensible, meeting the traceability standards demanded by regulators and compliance officers while keeping token costs in check. Series A-backed by NEXT Investors and headquartered in New York City, Transient.AI is in production today across multi-strategy hedge funds, asset managers, sell-side banks, and middle-office derivatives operations-redefining how financial institutions harness AI.

UnlikelyAI

Founded: 2018

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Compliance & Fraud Detection, Consumer/Personal Finance, Tax & Accounting

Regions of Operations: United Kingdom

UnlikelyAI is a London-based AI company backed by over £24m from Amadeus Capital Partners and Octopus Ventures, built to make AI consistently and structurally correct rather than merely capable. Its platform is designed for high-stakes financial services workflows where standard AI tools guess, contradict themselves, and cannot show their reasoning. In a recent proof of concept with Grant Thornton, the platform automated complex financial disclosure checklists with 100% precision and an estimated 61% time saving, outperforming GPT-5.2 significantly. Working with Lloyds Banking Group on regulated product recommendations, it outperformed GPT-5 directly on accuracy and precision. Its approach builds accuracy and explainability into the foundation of the AI itself, rather than adding them as features, making it suited for financial institutions that have found mainstream AI tools unfit for high-stakes regulatory decisions.

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UpSlide

Founded: 2011

Employees: 101-250

Segments of Financial Services: Banking, Insurance, Real Estate, Investment & Trading, Tax & Accounting

Regions of Operations: United States, United Kingdom, Singapore, France

UpSlide is a leading provider of productivity and governance solutions for financial professionals, delivering a finance-grade AI document production layer within Microsoft 365. Trusted by over 1,400 teams worldwide, UpSlide helps firms ensure that every client-facing document is accurate, consistent, and on-brand. By sitting across the entire document lifecycle — from research and content creation to review, verification, and distribution — UpSlide enables organisations to govern how deliverables are generated, structured, and validated at every step. Its AI-powered controls support users in building high-quality outputs from the first draft, refining content through iterative review, and automatically checking for inconsistencies in data and narrative. With over 15 years of experience serving global finance firms, UpSlide combines deep industry expertise with purpose-built technology to improve efficiency, reduce risk, and enhance document quality.

VALIDMIND™

Founded: 2022

Employees: 11-50

Segments of Financial Services: Banking, Insurance, Payments, Lending

Regions of Operations: Global

ValidMind is the enterprise AI governance platform for regulated organizations deploying AI, GenAI, and agentic AI at scale. Built on decades of model risk management (MRM) rigor, ValidMind provides centralized oversight, accelerates AI adoption, and delivers measurable ROI across modern AI systems. By extending proven MRM controls—including independent validation, audit trails, and evidence generation—ValidMind enables banks and financial institutions to scale AI innovation without scaling regulatory or operational risk.

VIVOX

AI Agents for Compliance Teams

Founded: 2024

Employees: 1-10

Segments of Financial Services: Banking, Compliance & Fraud Detection, Payments

Regions of Operations: Global

Vivox AI builds trusted, explainable AI agents for AML, KYB and financial crime compliance, enabling fintechs and banks to accelerate onboarding from days to minutes. As onboarding volumes increase and regulatory scrutiny intensifies, compliance processes remain largely manual, slow and costly. Vivox AI addresses this by automating up to 90% of KYB and AML operations and reducing enhanced due diligence from several hours to under 30 minutes. The platform is built on robust domain-trained models with explainable reasoning and integrates with more than 150 corporate registries to retrieve, analyse and structure entity information. Independent audits confirm alignment with the EU AI Act, FCA AI expectations and the high assurance standards required by regulators. Today, Vivox AI supports regulated institutions across three continents, with clients spanning the UK, EU, US and Singapore and serving global operations, helping them onboard thousands of legal entities each month securely, consistently and at scale.

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AI FINTECH

COMPANY RESEARCH PROFILE

PRODUCT NAME:
Velocity FinCrime Solution Suite

Founded 2019
Seattle, United States
www.velocityfss.com
info@velocityfss.com
Employees: 51-100
Regions of operation: United States, Canada, Puerto Rico, Guatemala, Saudi Arabia, United Arab Emirates, United Kingdom, Australia, Bangladesh

KEY EMPLOYEES:



Vineet Mishra
CPO



Sanjay Avasthi
COO



Richard Paxton
CEO

Segments of Financial Services: **Banking, Insurance, Embedded Finance, Compliance & Fraud Detection, Consumer/Personal Finance, Investment & Trading, Payments, Lending**

OFFERING

Velocity FinCrime Solutions Suite, developed by Alacer, is a next-generation, AI-powered financial crime compliance platform serving over 30 financial institutions across the United States, Canada, EMEA, and APAC. Built by practitioners with deep expertise across AML, fraud, sanctions, and risk management, the platform delivers a unified 360° FRAML capability –integrating fraud prevention, AML, sanctions screening, KYC, case management, and regulatory reporting within a single, configurable environment designed for the demands of complex regulatory landscapes.

PROBLEM BEING SOLVED

Financial crime compliance remains fragmented, reactive, and heavily manual across much of the industry. Disconnected systems for KYC, transaction monitoring, sanctions screening, fraud detection, and case management generate poor data quality, elevated false-positive rates, and protracted investigations, all of which amplify regulatory exposure. Velocity addresses this by unifying the entire financial crime lifecycle into a single AI-driven platform, incorporating entity resolution across 256 jurisdictions, enabling institutions to identify hidden relationships and transition from siloed, reactive processes to an intelligence-led compliance operating model.

TECHNOLOGY

Velocity is built on a Microsoft-based architecture using .NET/C#, ASP.NET, SQL Server, and integrated ETL pipelines, supporting secure cloud or private deployments. Its AI foundation combines machine learning, graph analytics, natural language processing, and large language models – including Gemma, Llama, and Mistral – to power entity resolution, country risk scoring, anomaly detection, and alert prioritisation. Graph-based analytics expose concealed relationships across customers, accounts, and transactions, whilst the AI Investigator applies NLP and LLM capabilities to generate investigative narratives and automate review workflows across AML, fraud, sanctions, and CDD/EDD processes.

PRODUCT DESCRIPTION

Velocity FinCrime Solutions Suite is a unified, AI-powered 360° FRAML platform designed to manage financial crime risk across the full customer lifecycle. Its AML suite encompasses transaction monitoring, sanctions and list screening, customer due diligence, risk rating, FinCEN 314(a) compliance, and specialist monitoring for emerging asset classes including crypto and cannabis. The fraud suite delivers real-time detection across electronic payments, card, ATM, cheque, and insider fraud channels, whilst an integrated case management and regulatory reporting framework enables seamless investigation workflows and submission-ready outputs.

At the platform's core sits an advanced data intelligence layer, combining AI-driven entity resolution and country risk models spanning 256 jurisdictions to sharpen customer risk profiling and surface relationships that conventional systems routinely miss. The AI Investigator further transforms operations by automating alert analysis across transaction monitoring, fraud, sanctions, and periodic CDD/EDD reviews — substantially reducing manual effort whilst preserving human oversight for governance and regulatory accountability.

Critically, all AI and machine learning decisions remain fully auditable and explainable, addressing regulators' well-founded objections to opaque, black-box systems. This transparency has enabled clients to strengthen compliance frameworks and successfully navigate demanding regulatory interventions, including exits from consent orders.

Talk to Velocity's Subject Matter Expert to Learn More: https://velocityfss.com/contact/

TRACTION/GROWTH

- 33 live paying clients
- **Clients** – Community Federal Savings Bank, New York Old Dominion National Bank, VA Bet365 AAA SuperChoice Pty Ltd.

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Why Velocity FSS sees investigations as AI's biggest opportunity

Founded in 2019, Velocity FSS offers a comprehensive AML platform acts as an all-in-one solution for AML compliance and reporting requirements. Offering a FRAML – fraud and AML – platform, the company is well placed to meet the evolving needs of a widening market.



Vineet Mishra, managing partner & chief product officer at Velocity FSS, explained that as a FRAML platform, the company offers real-time sanctions screening and payment fraud monitoring. In addition, the company recently launched its agentic AI pack, which is now in production with its clients.

He explained, "We offer agentic AI investigators to our clients who are generating sanctioned alerts, transaction monitoring alerts, or fraud alerts. We also use AI-driven fraud models to screen payments in real time, predicting whether a transaction is likely to be fraudulent. We also apply AI-based decisioning models to adverse media screening, helping institutions identify and assess potential risks more efficiently.

How AI changes the AML and fraud approach

How is AI changing the way that companies approach AML and fraud prevention? For Mishra, his industry perspective is that its making a good impact amongst its clients, with some of Velocity's clients using its AI offerings. "They're seeing a huge impact when it comes especially to efficiency," said Mishra. "I think there's a great opportunity right now for AI to come into the efficiency and productivity play, and these are the much bigger plays at the moment.

An area where Mishra is already starting to see growing adoption is around AI decisioning. Whilst appetite for decisioning is still lower that efficiency and productivity, one of the company's clients has adopted the decisioning offering, and in his view, is starting to go parallel.

"From our client perspective – we work with a lot of small to medium sized clients like beginning money transfer companies and community banks – whilst the appetite is still less, we're starting to see more uptake," said Mishra.

The FinCrime challenges

What are for Mishra the biggest challenges that financial institutions face in detecting financial crime in 2026?

Mishra believes the challenge for financial institutions remains fundamentally unchanged: criminals are "always one step ahead", forcing firms to continuously adapt their financial crime controls.

However, he argues that smaller institutions face a distinct set of challenges. Community banks and smaller financial institutions are often still trying to keep pace with wider industry developments and may not have access to the same capabilities as their larger peers. While many financial crime solutions are available across the market, they are frequently built with enterprise-scale organisations in mind.

"The products and solutions are available for everybody," he says, but in practice, they are not always accessible to smaller institutions. In some cases, enterprise-grade tools are simply out of reach financially, while in others they are not designed for organisations operating at a smaller scale.

As a result, many smaller institutions continue to face a gap in both technology access and adoption as they look to strengthen their financial crime defences.

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Balancing innovation and regulation

A pivotal balancing act to consider how organisations can balance AI innovation with the expectations of regulators.

In the view of Mishra, when the regulators come in, the only important thing they look for is explainability and auditability. In this case, if a firm is building AI or offering AI which offers enough explainability and the auditability is fine for the regulators, AI doesn't throw up many challenges.

However, the challenge that lies for regulators, Mishra states, is the explainability and auditability of AI. "Regulators don't want a black box. For example, you put AI in an alert investigation – they don't want to know just that the investigation looks false positive. They're looking to see what you did to arrive on that recommendation as to why it looks like a false positive. That's when your AI is accepted."

Agentic AI opportunities

Companies in the financial services space are currently grasping with an important question: what is the greatest opportunity for agentic AI in financial crime operations?

Mishra is succinct in his belief that investigations is the greatest opportunity, as this has traditionally been the most people-hungry process.

"The moment you start to grow, and this is a bigger problem in the FinTech space, they come in, start to grow fast, their alert volume grows and they need to pump in the people to look at those alerts. This is where AI is, and can continue to play a major role," he said.

Next-gen AML and fraud

As AI continues to evolve at a break-neck pace, areas such as the AML and fraud market will need to keep up. What capabilities will distinguish the next gen of such solutions?

Mishra raises the example of stablecoin, which is a backed currency and means it is protected. Right now, he views the future solution in financial crime prevention with AI as one where you can manage fiat and digital currency – especially stablecoin – together, as a future will arise where users can have both such currencies in one bank account.

With this, monitoring of the customer will become even more critical. Mishra raised the recent acquisition of BVNK by Mastercard, with the former offering a one payment system where both currency types can be managed under one payment rail.

He added, "That's a unique offering, and I think that is what the future is looking like, combining everything into one aspect, as customers are now spending in both fiat and stablecoin currency, so you need to understand all the spending patterns as this will be the new digital currency."

Measuring AI success

How should companies measure the success of AI within financial crime prevention? The number one here for Mishra is decision making – and how good the decisions the AI is making.

Critical here for Mishra is the human-in-the loop. "If you read the EU AI Act very carefully, there is one component standing out loud, which is human-in-the-loop." In near-term, this for the Velocity CPO is a critical touchpoint for how firms can measure the success of their AI within financial crime.

Future developments

A pressing debate in the industry right now centers around what AI developments are likely to have the biggest impact on AML and fraud over the next few years. For Mishra, a big part will be building around their data.

Mishra made clear that for anyone publicly launching a model, this won't help.

> ***"If you're a financial institution or a banking institution, your customers' data lies with you, all past years of history lies with you, so the important part is going to be building your AI model according to that customer demographic and past experiences."***

The way to take this to its conclusion for Mishra is that the most impactful AI development in financial crime won't be foundation models, but the ability of institutions to build and train AI around their own proprietary data, customer behaviour and risk appetite ●

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WealthBlock

Founded: 2008

Employees: 11-50

Segments of Financial Services: Customer Experience, Compliance & Fraud Detection, Investment & Trading, Private Markets/Alternative Investments Investor Infrastructure

Regions of Operations: United States

WealthBlock is the investor infrastructure platform for private markets, helping private equity, venture, private credit, real estate, and alternative investment firms modernise investor onboarding, compliance, communications, and lifecycle operations through one unified operating system. The platform provides the workflows, controls, data architecture, and investor servicing capabilities firms need to scale securely, supporting KYC and AML, accreditation, subscription workflows, document management, e-signature, investor communications, reporting, and multi-offering administration. WealthBlock powers hundreds of funds and platforms, supporting billions of dollars in investor commitments and tens of thousands of investor accounts, with a mission to help private market firms scale investor operations without sacrificing control, trust, or performance.

WorkFusion
Putting AI to work.

Founded: 2010

Employees: 1,001-5,000

Segments of Financial Services: Onboarding, KYC, Transaction Monitoring, Anti Money Laundering, PEP & Sanctions Screening Alert Review

Regions of Operations: North America, EMEA

WorkFusion was acquired by UiPath in 2026. Its AI Agents aid financial institutions in scaling their financial crime operations capacity, allowing them to strengthen compliance while reducing costs. These pre-built AI Agents perform tasks usually managed by financial crime compliance analysts, handling the decision-making and adjudication of alerts. By utilising AI, machine learning and intelligent automation, they review and disposition alerts, conduct third-party enrichment searches, gather data, and record evidence and supporting documentation in near real time. This process mirrors the work of a Level 1 team, effectively removing noise and enabling human analysts to focus on higher-value investigations.

Zeidler group

Founded: 2008

Employees: 51-100

Segments of Financial Services: Compliance & Fraud Detection, Investment & Trading

Regions of Operations: Europe, North America, APAC

Zeidler Group is a global tech-driven law firm and regulatory compliance partner transforming the asset management industry. Combining deep investment fund expertise with proprietary digital infrastructure, the firm streamlines fund registration, cross-border distribution, regulatory reporting, and investor disclosure across UCITS, AIFMD, MiFID II, and SEC frameworks. Its solutions integrate automated document production, vendor and counterparty due diligence, marketing material reviews, and real-time regulatory intelligence through the Zeidler Swift platform. Supported by a global team of specialised investment fund lawyers with extensive in-house experience, regulatory compliance specialists, software engineers, and data analysts, Zeidler delivers accurate, scalable, and cost-efficient legal and compliance operations for investment managers worldwide. Zeidler's technology reduces operational risk, standardises multi-jurisdictional workflows, and ensures regulatory alignment across key global markets including Europe and North America. With a commitment to innovation, transparency, and legal excellence, Zeidler Group empowers its clients to accelerate distribution, enhance governance, and future-proof their regulatory lifecycle.

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