sanctions.io

CASE STUDY

Human-Led, AI-Supported Sanctions Screening.

How WeFi streamlined global sanctions screening with sanctions.io and evolved the process with Agentic AI.

> “Our goal was never to automate compliance decisions. It was to make sure our compliance specialists spend their time judging the evidence rather than gathering it.”
>
> Rob Knight, Chief Technology Officer, WeFi Technology Group

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INTRODUCTION

Introduction

WeFi Technology Group provides innovative working capital solutions to technology manufacturers, distributors and resellers across global markets. As the business has grown internationally, so too has the complexity and volume of the compliance processes supporting its operations.

With thousands of invoices moving through its systems and transactions spanning multiple jurisdictions, sanctions screening is a mission-critical control. WeFi needed a solution that could provide comprehensive, reliable sanctions data at scale without creating friction within its funding processes.

sanctions.io provided the foundation for that capability, giving WeFi access to comprehensive global sanctions data that could be integrated into its technology environment.

Since then, the process has continued to evolve.

Today, WeFi is incorporating AI and Agentic AI capabilities into the sanctions screening workflow, combining external sanctions intelligence with internal transaction information and AI-supported research to help its compliance team investigate potential matches more efficiently.

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> Our goal was never to automate compliance decisions. It was to make sure our compliance specialists spend their time judging the evidence rather than gathering it. Combining sanctions.io data with agentic AI lets us do exactly that, at global scale.
>
> **Rob Knight**
> Chief Technology Officer, WeFi Technology Group

THE CHALLENGE

The Challenge

Screening at Global Scale

As WeFi expanded across international markets, the volume and complexity of sanctions screening increased significantly.

Thousands of invoices can be processed each day across multiple jurisdictions. Screening therefore needs to happen quickly and reliably without slowing financing decisions or creating unnecessary operational bottlenecks.

Managing Regulatory Complexity

Operating globally means screening against multiple sanctions lists and dealing with different regulatory environments.

Manual screening was no longer practical at WeFi's scale. The business needed comprehensive global coverage while also being able to reduce irrelevant matches and unnecessary false positives.

Maintaining Strong Governance

Speed could not come at the expense of compliance.

WeFi needed a process that supported its broader audit and governance requirements, including SOC 2 Type II and GDPR controls, with appropriate evidence, audit trails and clearly defined human oversight.

THE OPPORTUNITY

At the same time, the team saw an opportunity to use emerging AI technology to improve how information was gathered, analyzed and presented to compliance decision-makers.

THE SOLUTION

The Solution

A Scalable Sanctions Data Foundation

WeFi selected sanctions.io for its global sanctions coverage, scalability and ability to integrate with the company's technology environment.

Sanctions data is incorporated into WeFi's screening processes, enabling checks to take place at the speed required by its transaction volumes.

The sanctions.io dataset provides the external sanctions intelligence required for screening, while WeFi applies its own internal data, technology and governance around the results.

Integrated into WeFi's Technology Environment

Sanctions screening forms part of the broader technology ecosystem supporting WeFi's operations.

The process is designed to fit into existing transaction and compliance workflows rather than operating as a standalone manual activity. This allows screening to happen efficiently while maintaining the controls required by the business.

Adding an Agentic AI Layer

WeFi has now evolved the process further by introducing Agentic AI into the sanctions review workflow.

When a potential sanctions match is identified, the case can be passed into WeFi's AI-supported review process. The technology brings together relevant sanctions.io information with WeFi's own transaction data and additional contextual research, providing a broader evidence base against which the potential match can be assessed.

The AI agent then performs much of the investigative work that would traditionally require manual research. It examines the available information, considers whether the potential match is consistent with the parties and circumstances involved in the transaction, and identifies relevant evidence for further review.

Rather than simply presenting raw data, the process brings that information together into a structured case report, giving WeFi's AML specialists a clearer view of the evidence and the reasoning behind the AI-supported assessment.

Where additional information is required, the process can be extended with further transaction documentation and targeted research before the case is returned for review.

HOW A POTENTIAL MATCH IS REVIEWED

1
Potential match
Identified using sanctions.io data

→

2
AI agent researches
Combines sanctions, transaction and contextual data

→

3
Structured case report
Evidence and reasoning organized for review

→

4
AML specialist decides
Final decision stays with a person

CRUCIALLY, THE AI AGENT DOES NOT MAKE THE COMPLIANCE DECISION

Its role is to research, analyze and organize the evidence. The final decision remains with an authorized WeFi AML specialist, maintaining clear human accountability within the process.

This human-led, AI-supported model reduces repetitive information gathering and allows specialist compliance resources to focus on assessing the evidence and making informed decisions.

Governed Decision-Making

Potential sanctions matches continue to follow defined review and escalation procedures.

Technology supports the investigation and prepares the evidence, while authorized AML specialists retain responsibility for the final decision.

Actions and supporting information are recorded against the case, providing traceability and supporting a clear audit trail.

This allows WeFi to increase automation around the compliance process without transferring accountability away from the people responsible for it.

Comprehensive Sanctions Coverage

sanctions.io provides broad domestic and international sanctions-list coverage, with regularly refreshed, standardized data and auditable timestamps.

This provides the external data foundation that WeFi can combine with its own systems, research and compliance expertise.

External data	Internal data	Human judgment
sanctions.io sanctions intelligence	WeFi transaction information	Authorized AML specialists

THE OUTCOMES

The Outcomes

Screening at Scale

WeFi can screen high transaction volumes without introducing unnecessary friction into its financing processes.

The underlying sanctions data is integrated into its technology environment, helping screening keep pace with the speed of the business.

More Intelligent Investigation

Agentic AI introduces a further layer of efficiency into the review process.

Instead of requiring an analyst to manually assemble all the relevant information following a potential match, AI can assist in gathering, comparing and organizing the available evidence before presenting it for review.

This gives compliance specialists more context while reducing time spent on repetitive investigative work.

Human Oversight Remains Central

The process is deliberately designed around human accountability.

AI provides research, analysis and structured recommendations, while WeFi's authorized AML specialists retain responsibility for assessing the evidence and making the final decision.

This distinction is fundamental to WeFi's approach to responsible AI.

Greater Traceability and Audit Readiness

Defined controls, evidence trails and escalation processes support WeFi's wider governance and audit requirements.

The AI-supported process also creates a structured record of the information considered during an investigation and the decision taken by the authorized reviewer.

By combining intelligent automation with human oversight, WeFi can improve operational efficiency without weakening the defensibility of its compliance processes.

Ready for Continued Growth

The approach provides a scalable foundation as WeFi continues expanding its global operations.

It also demonstrates how established compliance technology and emerging Agentic AI capabilities can work together:

1	**Trusted external data**	provides the foundation
2	**AI**	helps investigate and organize the evidence
3	**People**	retain accountability for the decisions that matter

CONCLUSION

Conclusion

WeFi's relationship with sanctions.io began with a straightforward requirement: reliable global sanctions screening that could scale alongside a rapidly growing international business.

That foundation remains important, but the technology surrounding it has evolved.

Today, WeFi is building an increasingly intelligent compliance process in which sanctions.io data, internal information and AI-supported research work together to help its compliance specialists investigate potential matches more efficiently.

The result is not AI replacing compliance expertise. It is AI augmenting it.

By combining trusted sanctions data, intelligent automation and human oversight, WeFi is creating a screening process designed to support both operational efficiency and strong governance as the business continues to grow.

To see where AI and automation are taking compliance next, read **The Future of Compliance Automation**.

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In financial services, the winners of the AI era will be the ones who can move faster without weakening governance. Sanctions screening is a clear proof point for us: human-led, AI-supported and audit-ready by design.

Rob Knight
Chief Technology Officer, WeFi Technology Group

Schedule a call

See how sanctions.io can fit into your own platform and workflows.