

How compliance software vendors describe themselves

What the first screen of 311 vendor websites leads with

The first screen of the websites of 311 vendors of compliance software for financial institutions, mostly from Europe, the UK and the US

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Foreword

We read the headline and opening line of 311 vendors that sell compliance software to financial institutions. More than half lead with what the product is. Four in ten use AI wording, far more often among horizontal platforms, and at least two in ten sell their own people with the software.

Every figure rests on public pages read between 18 and 24 November 2026; the data and methodology section at the end explains how the figures were made and checked.

The first screen of a website is its headline and the line under it, the first words a visitor reads. This report asks what compliance software vendors put there. Do they name the product, promise a result or offer proof? How often do they talk about AI, and does that match what they have on sale? Do they name their buyer, or a rule? And how many sell their own people alongside the software?

We read the first screen of 311 of the 318 vendors tracked in *Agents on the Record*. All of them sell compliance software to financial institutions: tools for compliance management and governance, risk and compliance (GRC), regulatory reporting, surveillance and communications compliance, AI governance and model risk, operational resilience and third-party risk, and regulatory change. Financial-crime software is not covered here because it has a report series of its own, at gossamergrowth.com/fincrime-reports. Two coders, each working without sight of the other's answers, coded every headline and opening line. The sections on vendors' own people and on proof cover all 318 vendors. Throughout, "European" includes the UK.

The report measures what a page showed on one day. The six headlines we quote are examples of each kind, in the vendors' own words. Where we say a gap is too large to be chance, we tested it; the other comparisons report what these 311 vendors show.

Two companion reports use the same vendors. *Agents on the Record*, the main report in the series, looks at what vendors have on record about AI agents, and *Compliance software vendors name the rule and seldom say when it applies* looks at which regulations vendors sell against.

We wrote this for founders and marketers at compliance vendors, for their investors, and for compliance buyers.

Key findings

55% lead with the product category

29% with an outcome for the buyer

1 **More than half the headlines name what the product is, and three in ten promise a result.** 172 of the 311 headlines (55%) lead with the product category and 90 of 311 (29%) with an outcome for the buyer. Proof almost never leads: 2 of 311 headlines open with a ranking, a customer count or an award.

63% horizontal platforms

25% finance specialists

2 **AI wording is on the first screen of four vendors in ten, and far more often among horizontal platforms.** 132 of the 311 vendors (42%) use AI wording in the headline or opening line. That is 89 of the 141 horizontal platforms (63%), against 43 of the 170 finance specialists (25%).

52% US vendors

33% Europe and the UK

3 **US vendors use AI wording more often than European vendors, partly because more of them are horizontal platforms.** 72 of the 139 US vendors (52%) use it, against 48 of the 147 in Europe and the UK (33%). Within each kind of vendor the gap is smaller.

78% of the 152 vendors with an agent on sale use no agent wording

43% of the 152 use no AI wording at all

4 **The first screen undersells agents.** Of the 152 vendors here with an agent of their own on sale, 118 (78%) use no agent wording in the headline or opening line, and 65 (43%) use no AI wording at all.

70% of the 170 finance specialists do not mention financial institutions

5 **Seven in ten finance specialists do not name a financial buyer on the first screen.** 119 of the 170 (70%) do not mention financial institutions, banks, insurers or asset managers in the headline or opening line. No horizontal platform names one.

26% horizontal platforms

20% finance specialists

6 **At least two vendors in ten sell their own people with the software, about as often in either kind of vendor.** 71 of the 318 (22%) do: 36 of the 141 horizontal platforms (26%) and 35 of the 177 finance specialists (20%). It is most common in regulatory reporting, at 21 of 63 vendors (33%).

The 311 vendors and the page we read for each

The headline is the main heading of the first screen, and the opening line is the first paragraph under it. We read both from a dated copy of the page. For a standalone company that page is the homepage, which gives 217 of the 311 vendors (70%). For a product line inside a larger company it is the product line's own landing page, because the parent's homepage describes the parent: 94 of the 311 (30%).

Seven of the 318 tracked vendors are left out. Six are product lines with no English-language page of their own, and one is a vendor whose site could not be opened to confirm its headline. That leaves 311 vendors (98%).

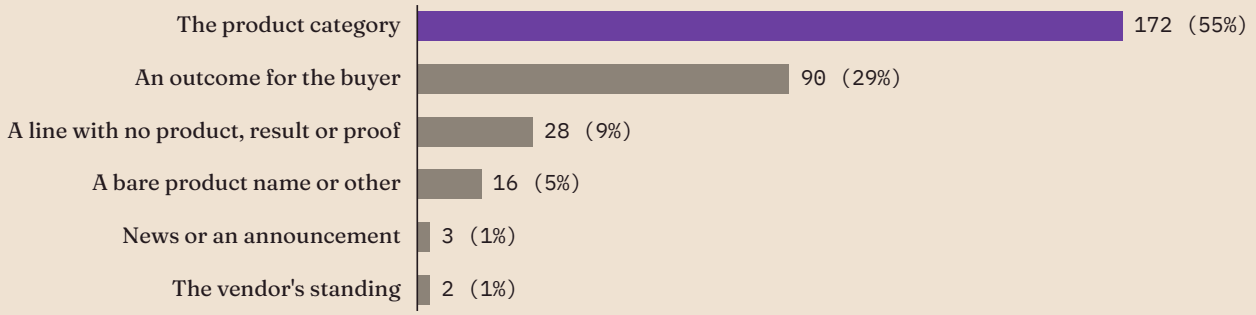
The two kinds of vendor in *Agents on the Record* run through this report. Of the 311, 170 are finance specialists, which sell mainly to financial institutions, and 141 are horizontal platforms, which sell across industries and count financial institutions among their buyers. By headquarters, 147 are in Europe and the UK, 139 in the United States and the rest elsewhere.

More than half the headlines name the product, and three in ten promise a result

Most vendors use the headline to say what the product is. 172 of the 311 headlines (55%) lead with the product category. An outcome for the buyer comes next, at 90 of 311 (29%), and 28 of 311 (9%) are a line that names no product, result or proof (Chart 1).

Chart 1. More than half the headlines name the product, and three in ten promise a result.

Share of headlines by what they lead with, 311 vendors.



Source: vendor headlines, November 2026.

What the headline leads with	All (311)	Horizontal platforms (141)	Finance specialists (170)
The product category	172 of 311 (55%)	69 of 141 (49%)	103 of 170 (61%)
An outcome for the buyer	90 of 311 (29%)	48 of 141 (34%)	42 of 170 (25%)
A line with no product, result or proof	28 of 311 (9%)	17 of 141 (12%)	11 of 170 (6%)
A bare product name or other	16 of 311 (5%)	4 of 141 (3%)	12 of 170 (7%)
News or an announcement	3 of 311 (1%)	1 of 141 (1%)	2 of 170 (1%)
The vendor's standing	2 of 311 (1%)	2 of 141 (1%)	0 of 170 (0%)

A category headline tells the visitor what the product is. Three examples, in the vendors' own words: Credo AI, "AI Governance, Built for the Agentic Era"; Strike Graph, "AI-native compliance management software empowering teams to scale"; and Gain Compliance, "100% focused on Stat. Reporting".

An outcome headline states a result or tells the buyer to do something. AscentAI says "Automate the full regulatory lifecycle", Cardamon "Launch. Expand. Stay Compliant. 10X faster" and Panorays "Third-party connections that just click".

Finance specialists lead with the category more often, at 103 of 170 (61%) against 69 of 141 horizontal platforms (49%). Horizontal platforms lead with an outcome more often, at 48 of 141 (34%) against 42 of 170 (25%).

The page makes a difference too. Product lines, which are more often finance specialists, are read from a product page, and those headlines lead with the category more often: 59 of 94 (63%), against 113 of 217 homepages (52%). Homepages lead with an outcome more often, at 70 of 217 (32%) against 20 of 94 (21%).

Proof is almost absent from the top of the page. Only 2 of 311 headlines (1%) lead with a ranking, a customer count or an award, and 22 of 311 vendors (7%) use a number as proof or as a promise in the headline or opening line.

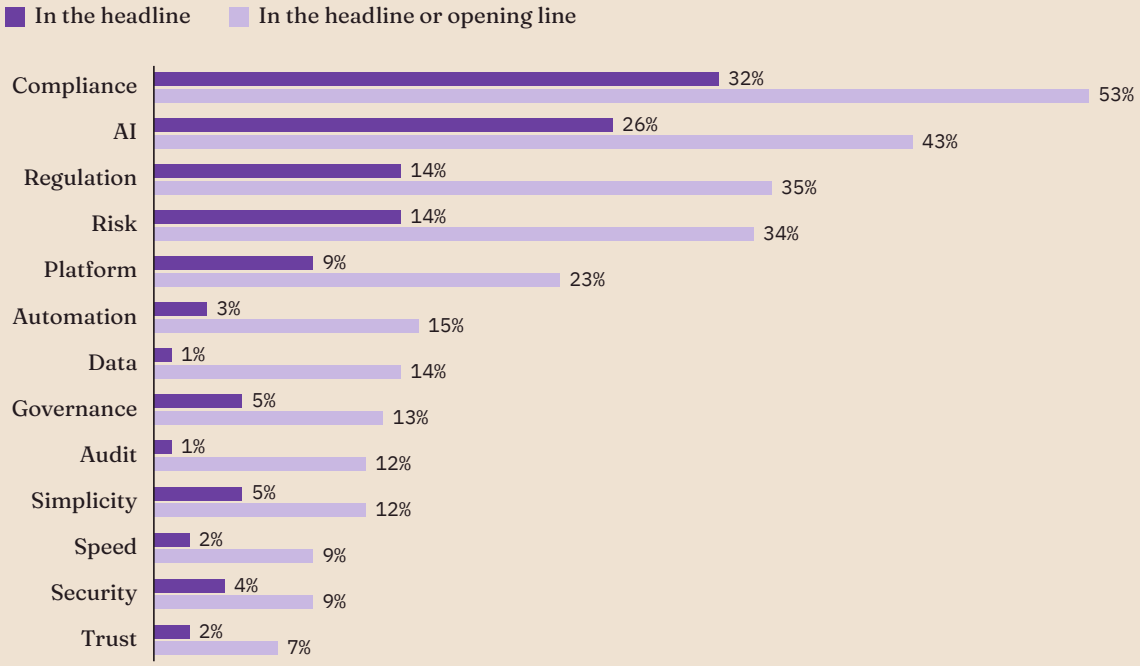
Vendors do not copy each other's headlines. Once case and punctuation are set aside, one headline is used by two vendors and every other headline is unique.

AI words are almost as common in a headline as the word compliance

Compliance and AI are the words vendors reach for most. We counted thirteen families of words, first in the headline alone and then in the headline and opening line together. Compliance leads: 101 of 311 headlines (32%) use it. An AI word comes second, in 81 of 311 headlines (26%) (Chart 2). Here AI wording means any AI word, including AI as the thing being governed, the name of the EU AI Act and brand names that contain AI. Our coders, reading each first screen as a whole, found AI wording on 132, one fewer than the word count, and the rest of the report uses their figure.

Chart 2. AI words are almost as common in a headline as the word compliance.

Share of vendors using each family of words in the headline, and in the headline or opening line, 311 vendors.



Source: vendor headlines and opening lines, November 2026.

Word family	In the headline	In the headline or opening line
Compliance	101 of 311 (32%)	164 of 311 (53%)
AI (AI, agent, copilot, machine learning)	81 of 311 (26%)	133 of 311 (43%)
Regulation	43 of 311 (14%)	110 of 311 (35%)
Risk	42 of 311 (14%)	106 of 311 (34%)
Platform	27 of 311 (9%)	72 of 311 (23%)
Automation	10 of 311 (3%)	48 of 311 (15%)
Data	4 of 311 (1%)	45 of 311 (14%)
Governance	17 of 311 (5%)	40 of 311 (13%)
Audit	4 of 311 (1%)	38 of 311 (12%)
Simplicity (simple, easy, effortless, effortlessly)	17 of 311 (5%)	36 of 311 (12%)
Speed (fast, faster, fastest, minutes, days, weeks)	7 of 311 (2%)	29 of 311 (9%)
Security	11 of 311 (4%)	27 of 311 (9%)
Trust	7 of 311 (2%)	21 of 311 (7%)

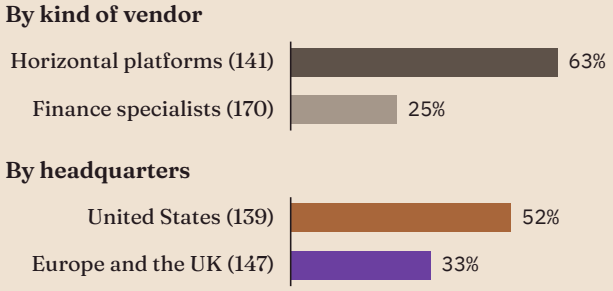
Promises of ease and speed are rare in headlines. Simplicity words appear in 17 of 311 headlines (5%) and speed words in 7 of 311 (2%). A quarter of headlines, 81 of 311 (26%), use none of the thirteen families.

Horizontal platforms and US vendors use AI wording far more often

Whether a vendor talks about AI on its first screen depends a great deal on what kind of vendor it is. 89 of the 141 horizontal platforms (63%) use AI wording in the headline or opening line, against 43 of the 170 finance specialists (25%). A gap of that size is very unlikely to be chance (Chart 3).

Chart 3. AI wording is more common among horizontal platforms and US vendors.

Share of vendors using AI wording in the headline or opening line, by kind of vendor and by headquarters, 311 vendors.



Source: vendor headlines and opening lines, November 2026.

One category explains part of the gap. In AI governance and model risk, where the product itself is about AI, 43 of the 50 vendors (86%) use AI wording, and 36 of those 50 (72%) are horizontal platforms. Leave that category out and the gap is still wide: 54 of 105 horizontal platforms (51%) against 35 of 156 finance specialists (22%).

The other categories follow at a distance. AI wording appears on the first screen of 43 of 94 vendors in compliance management and GRC (46%), 18 of 56 in surveillance and communications compliance (32%) and 3 of 59 in regulatory reporting (5%). In the two smaller categories it appears at 10 of 18 regulatory change vendors and 15 of 34 in operational resilience and third-party risk.

Headquarters makes a difference too. 72 of the 139 US vendors (52%) use AI wording, against 48 of the 147 in Europe and the UK (33%), also a gap very unlikely to be chance.

Some of that gap goes with the kind of vendor, because more of the US vendors are horizontal platforms. Within each kind the regional gap is smaller. Among horizontal platforms, 49 of 70 in the United States (70%) use AI wording, against 31 of 52 in Europe and the UK (60%). Among finance specialists it is 23 of 69 (33%) against 17 of 95 (18%).

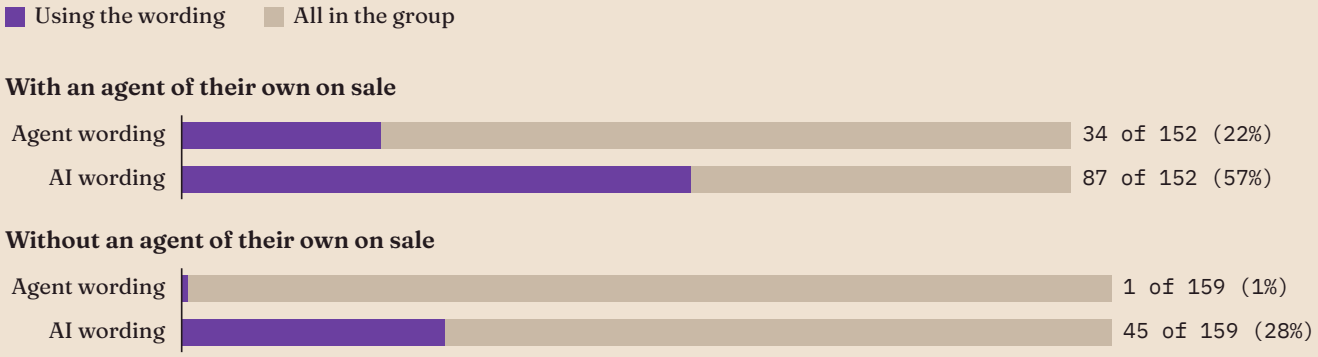
The first screen undersells agents

Most vendors that sell an AI agent do not say so on the first screen. *Agents on the Record* counts the vendors that have an agent of their own on sale, meaning a work agent or an assistant that a customer can buy today. 152 of the 311 vendors here (49%) have one.

Of those 152, 118 (78%) use no agent wording in the headline or opening line, and 34 (22%) do. AI wording of any kind is more common, at 87 of the 152 (57%), which leaves 65 (43%) that do not mention AI on the first screen at all (Chart 4). A visitor reading first screens alone would see agent wording at fewer than one in four of the vendors that have an agent on sale.

Chart 4. Fewer than one in four vendors with an agent on sale use agent wording on the first screen.

Number of vendors using agent wording and AI wording in the headline or opening line, of the 152 vendors with an agent of their own on sale and the 159 without.



Source: vendor headlines and Agents on the Record, November 2026.

Agent wording without an agent on sale is almost unheard of. Of the 159 vendors with no agent of their own on sale, only 1 uses agent wording, although 45 (28%) use AI wording of some kind.

Across all 311 vendors, 35 (11%) use agent wording about their own product on the first screen. Horizontal platforms do so more often, at 24 of 141 (17%), than finance specialists, at 11 of 170 (6%).

Three in ten finance specialists name their buyer on the first screen, and European vendors name rules there more often

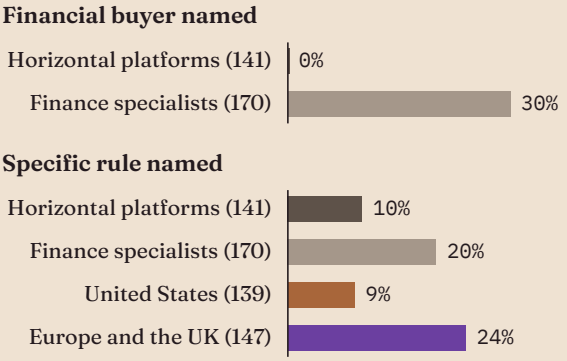
Only finance specialists name a financial buyer at the top of the page. 51 of the 311 vendors (16%) mention financial institutions, banks, insurers, asset managers or another kind of financial firm in the headline or opening line. All 51 are finance specialists, which is 51 of 170 (30%), and none of the 141 horizontal platforms does. Put the other way, 119 of the 170 finance specialists (70%) leave their buyer unnamed there.

Among the larger categories, naming the buyer is most common in regulatory reporting, where 22 of 59 vendors (37%) do it, and next in surveillance and communications compliance, at 11 of 56 (20%). Few vendors name a team or a role, such as compliance teams, risk teams or a chief information security officer (CISO): 13 of 311 (4%).

48 of 311 vendors (15%) name a specific rule on the first screen: a law, a regulator or a standard. It is more common among European vendors, at 36 of 147 (24%), than among US vendors, at 12 of 139 (9%). Finance specialists name a rule more often than horizontal platforms do, at 34 of 170 (20%) against 14 of 141 (10%) (Chart 5). The companion report *Compliance software vendors name the rule and seldom say when it applies* looks at which rules vendors sell against across their pages.

Chart 5. Only finance specialists name a financial buyer, and European vendors name rules more often.

Share of vendors naming each in the headline or opening line, by kind of vendor and by headquarters, 311 vendors.



Source: vendor headlines and opening lines, November 2026.

At least two vendors in ten sell their own people with the software

A sizeable minority of vendors sell expertise as well as software. A vendor counts when its own pages offer its own people as part of the product: compliance officers, a CISO or data protection officer, a managed service or an affiliated law firm. Implementation, onboarding and support do not count, and all 318 tracked vendors are included.

71 of the 318 vendors (22%) sell their own people with the software. Each of the 71 was confirmed on a second reading. Vendors first marked as not selling people were not read again, so this is a floor.

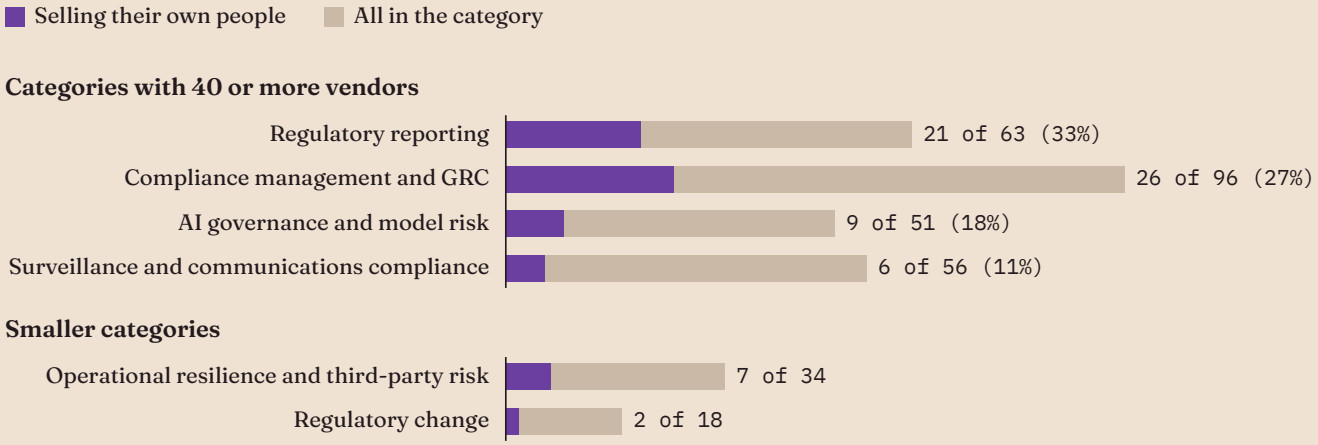
The two kinds of vendor are close. 36 of the 141 horizontal platforms (26%) sell their own people, against 35 of the 177 finance specialists (20%), a difference that could easily be chance. Headquarters makes almost no difference: 34 of 152 vendors in Europe and the UK (22%) and 32 of 141 in the United States (23%).

Category matters more (Chart 6). Among the larger categories, selling the vendor's own people is most common in regulatory reporting, at 21 of 63 vendors (33%), followed by compliance management and GRC, at 26 of 96 (27%), and AI governance and model risk, at 9 of 51 (18%). It is least common in surveillance and communications compliance, at 6 of 56 (11%). In the two smaller categories the counts are 7 of 34 in operational resilience and third-party risk and 2 of 18 in regulatory change.

Venture-backed vendors do it more often than those owned by private equity or listed, at 29 of 125 (23%) against 11 of 73 (15%). Standalone companies and product lines inside larger companies are close, at 50 of 218 (23%) and 21 of 100 (21%).

Chart 6. Selling the vendor's own people with the software is most common in regulatory reporting.

Vendors selling their own people, as a share of each category, 318 vendors; categories with fewer than 40 vendors are labelled with counts only.



Source: vendor research records, read a second time, November 2026.

Most of these vendors do not say whether the software can be bought without the people. Of the 71, 26 (37%) say the software is sold on its own, 2 (3%) say it is not and 43 (61%) do not say.

Three in ten put their people on the first screen. Of the vendors that sell their own people, 21 of 71 (30%) mention their people or service in the headline or opening line. Across all 311 vendors whose first screen we read, 27 (9%) do.

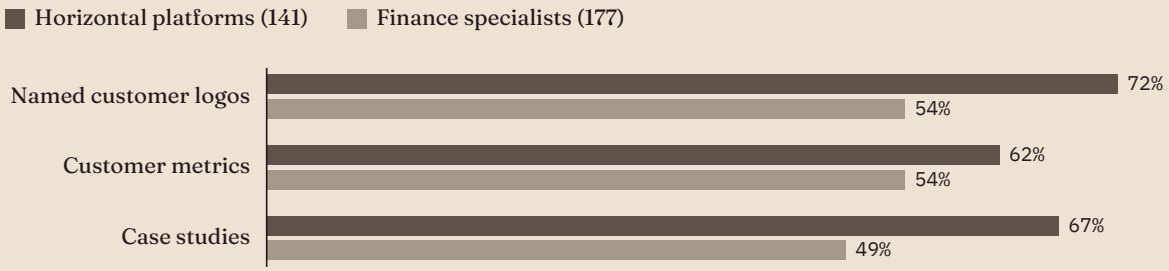
Six vendors in ten show named customer logos

Proof rarely leads a headline, but it is common on vendors' sites. Read across each vendor's own pages, 198 of the 318 vendors (62%) show named customer logos, 183 (58%) give customer metrics and 181 (57%) publish case studies (Chart 7). 107 (34%) show all three, and 56 (18%) show none of the three.

Horizontal platforms show each kind of proof more often. 102 of the 141 (72%) show named customer logos, against 96 of the 177 finance specialists (54%). For customer metrics it is 87 of 141 (62%) against 96 of 177 (54%), and for case studies 94 of 141 (67%) against 87 of 177 (49%).

Chart 7. Six vendors in ten show named customer logos.

Share of vendors showing each kind of proof on their own pages, by kind of vendor (141 horizontal platforms, 177 finance specialists).



Source: vendor research records, November 2026.

Conclusion

The first screens of compliance vendors mostly say what the product is, and the words they use most are compliance first and AI second. Proof seldom reaches the headline, although six vendors in ten show named customer logos on their sites. In our view the most striking result is the distance between what vendors sell and what they say first: about half of these vendors have an agent of their own on sale, and fewer than one in four of those say so in their headline or opening line.

If you sell compliance software

We would check whether the first screen says what the product actually does today. If you have an agent on sale and your first screen does not mention it, you are in the majority: 118 of the 152 vendors with one use no agent wording there.

We would also look at proof. Only 2 of 311 headlines lead with a ranking, a customer count or an award, so in our view a concrete piece of proof near the top is one of the few ways left to stand out.

If you are a finance specialist, we would name the buyer. 119 of the 170 finance specialists do not, so a first screen that names banks, insurers or asset managers is still unusual.

If you sell your own people with the software, we would say plainly whether the software can be bought on its own. 43 of the 71 vendors that sell people leave that unsaid.

If you are buying

We would treat a first screen as a starting point and read further. It understates agents, it seldom shows proof, and four vendors in ten use AI wording that can describe anything from an agent to the rules on AI. We would ask three questions:

- Does the product include an agent of the vendor's own, and is it on sale today?
- Does the vendor's offer include its own people, such as compliance officers or a managed service, and can the software be bought without them?
- Which named customers, metrics or case studies stand behind the claim on the first screen?

If you invest

In our view the first screen is a quick test of whether a portfolio company's message keeps up with its product. We would ask whether an agent on sale is visible at the top of the site, and whether the company sells people as well as software, since in our view that changes what it is selling. Nearly a quarter of venture-backed vendors, 29 of 125 (23%), do.

What to watch

We would watch whether vendors with agents on sale begin to say so on the first screen, and whether finance specialists start to close the gap with horizontal platforms on AI wording. Pages change, so these counts describe one week in November 2026.

Data and methodology

The vendors. The 318 vendors are those tracked in *Agents on the Record*, which explains how they were gathered: vendors of compliance software sold to financial institutions, outside financial crime. Region is the country of the headquarters. The first-screen study covers 311 of them.

The pages. The headline is the main heading of the first screen and the opening line is the first paragraph under it, read from copies of the page stored between 17 and 24 November 2026. A standalone company is read from its homepage, and a product line from its own landing page, chosen by fixed rules.

What we counted. The lead was judged on the headline alone, against a rubric written before coding. Seven features were judged yes or no on the headline and opening line together, among them AI wording, which counts any AI word, including AI as the thing governed, the name of the EU AI Act and brand names that contain AI. A script counted thirteen families of words. Own people and proof come from the vendors' own pages and cover all 318 vendors. Percentages are given only for groups of 40 or more.

Changes after review. Six rubric points were clarified after review, for example that an AI teammate counts as agent wording. The first pass had left 77 product lines out by choosing their pages unevenly, and all 77 were read again. The own-people test was first run before the second reading. On the earlier counts all three tests gave the same results.

Coding. Two coders coded every text blind. They agreed on the lead for 296 of 317 texts (93%) and on each yes or no feature for at least 314 of 317. A third reading settled the rest.

Checks. A script compared each recorded headline and opening line with the stored page: 219 of 318 (69%) matched, a reader set the text from the stored copy for 98 (31%) and 1 could not be confirmed. The quoted headlines were checked against dated screenshots on 24 November 2026. Of 97 vendors first recorded as selling their own people, a second reader supported 71 of 97 (73%), and only those are counted.

Statistical tests. Three comparisons were declared before any figure was run and tested with Fisher's exact test, two-sided, so a result needs p below 0.0167. AI wording by kind of vendor: p = 1.6e-11. AI wording by region: p = 0.0012. Own people by kind of vendor: p = 0.23. None adjusts for another factor. Every other comparison describes the vendors and was not tested.

Limits. A first screen is what a page showed on one day, and a small part of a site. Most headings were judged from a text copy, not a screenshot. Homepages and product-line pages are different kinds of page. The own-people count is a floor. One family of AI models did the research, the coding and the checks.

Methodology note. The full definitions and coding rules, the tables by kind of page, by category and by region within each kind of vendor, every test

result and the fact-check detail are in a methodology note, available on request from Gossamer.

How this report was made

The research, coding, analysis and fact-checking were carried out with AI research agents working from public sources, under the author's direction and review.

About this report

The author

Derrick Cramer is the founder of Gossamer, a marketing consultancy in Amsterdam that works with B2B software companies in fintech and AI.

How to cite

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