SymphonyAI

Reinventing the compliance operating model:

Transforming operations with AI

Contents

Executive summary

Financial institutions are re-evaluating their approach to compliance in light of mounting regulatory pressures: increasingly sophisticated financial crime, underperforming legacy systems, and relentless cost constraints. The risks of maintaining the status quo are profound with failures in compliance exposing organizations to regulatory fines, operational disruption, and reputational damage. More importantly, outdated operating models perpetuate inefficiency and risk rather than transforming compliance into the strategic advantage that it can and should be.

Traditional legacy compliance functions have been built around manual reviews, static rules, and siloed technologies. These models are no longer fit for purpose. Manual processes create bottlenecks, inflate staffing costs, and slow critical activities such as onboarding and investigations while fragmented systems prevent holistic risk assessments, which creates gaps and blind spots that criminals are exploiting.

To combat this, financial institutions are now expected to move beyond basic box-ticking and demonstrate that their programs genuinely disrupt money laundering, sanctions evasion, and terrorist financing. It is understandable that manual-heavy approaches cannot scale to meet this standard.

Furthermore, with most global regulators increasingly expecting institutions to prove effectiveness - by providing measurable reductions in financial crime risk and supported by defensible audit trails - improvements must be found.

It's time to move beyond small, incremental changes and focus on completely reinventing the approach to tackling financial crime.

Financial crime has advanced. Criminal networks leverage digital payments, cross-border structures, and new technologies to exploit these evident vulnerabilities. Static, rules-based systems fail to detect the subtle patterns at play, generating high false positives while missing true risk. Institutions therefore, face the double cost of overspending on compliance operations while still suffering regulatory enforcement actions.

By embedding AI into the operating model, banks can shift from reactive to proactive risk detection, from fragmented to integrated data, and from labor-intensive to intelligence-led operations. This is not about replacing human expertise but enabling compliance professionals to focus on the highest-value activities, supported by automation and advanced analytics.

AI-led technology like Symphony Risk Intelligence (SRI) embody this new model. A centralized, AI-native compliance platform, it integrates detection, investigation, data orchestration, and workflow automation into a single ecosystem. SRI reduces false positives, accelerates investigations, and provides a unified view of risk. Its modular design enables phased adoption, allowing institutions to build trust in AI while scaling transformation at their own pace.

Reinventing the compliance operating model is now a strategic imperative. Those who act decisively will reduce costs, meet rising regulatory expectations, and protect the financial system from evolving threats. Those who delay risk being left behind in a world where agility and intelligence define resilience.

> “Reinvention is no longer a question of ‘if’, but ‘when’. And the window for action is closing quickly..”

The AI-led transformation

From fragmented tools to an integrated ecosystem

For too long, compliance technology has developed in silos. Sanctions screening, transaction monitoring, due diligence, and case management often operate separately, with data fragmented across systems. This fragmentation hampers efficiency, consistency, and insight.

SRI offers this unified alternative. With an AI-native approach, it creates a seamless ecosystem, providing compliance teams with a single view of risk and data flowing effortlessly between functions. This centralization eliminates manual reconciliation and strengthens risk assessment across the organization.

This approach also enables financial institutions to fundamentally redesign their compliance operating models. While past technical innovations have offered incremental gains, the advent of intelligent, connected AI systems presents a unique opportunity to rethink the structure, roles, and workflows of modern compliance from the ground up to deliver transformational efficiency and effectiveness. Because the focus will be different for every company, flexibility is key.

With this in mind, and powered by modular functions, SRI transforms how organizations profile risk at every level and allows these institutions to move at their own pace. It enables comprehensive and ongoing risk assessment for customers, products, transactions, and enterprise operations, moving far beyond static, annual reviews. By automating dynamic data ingestion and real-time risk scoring, compliance teams are able to shift to continuous monitoring, instantly identifying high-risk exposures or typology shifts stemming from factors such as geopolitical events or emergent fraud patterns.

End-to-end AI-powered process automation

At the core of SRI is intelligent process automation driven by AI Agents. Agentic AI is the engine of process re-engineering and is set to radically transform what compliance looks like today. AI Agents can automate complex, subjective tasks with astonishing accuracy, which goes far beyond automating the simple, repetitive actions that should have been eliminated years ago. Imagine complex, non-linear workflows, risk assessments that require retrieving and interpreting data from numerous internal and external sources, and an understanding that all activity must align to the organization's policies and procedures. Agents can achieve all of these tasks autonomously, with humans in the loop to ensure accurate findings and adherence to regulations.

It gets better. With SRI Agent Management, a key part of SRI, organizations can automate end-to-end processes without requiring a single line of code. They can build their own agentic workforce to take on tasks that are completely unique to their business and deploy them within any operational layer where they are needed. This is more than efficiency. Automation allows institutions to redirect effort from slow, manual tasks to high-value activities such as typology analysis and engagement with regulators. Compliance becomes proactive, predictive, and scalable with full auditability at every step.

Compliance by design

This transformation is not just technical but structural. Compliance becomes embedded into governance and business strategy, not merely seen as the last line of defense. It integrates directly into broader risk frameworks, ensuring preventive measures are designed upfront.

The benefits of this transformation are clear – improved operational efficiency, increased agility, enhanced detection accuracy and resolutions, increase regulatory confidence thanks to explainable AI, and a future-ready, cloud-native tech stack that ensures adaptability to new technologies and threats.

> “SRI is not simply a technological upgrade. It is a blueprint for reinventing the compliance operating model.”

Designing the AI-led operating model

Data as the foundation

Data is the cornerstone of effective compliance and AI can help lead the way.

Historically, fragmented datasets have undermined risk assessment. SRI unifies data ingestion from structured and unstructured sources: transactions, customer files, sanctions lists, registries, behavioral signals, and regulatory updates, to name just a few. AI-enabled pipelines clean, normalize, and enrich this data, delivering a comprehensive view of risk across domains.

Alongside this, machine learning models continuously profile risk at the customer, transaction, and enterprise levels. They detect patterns invisible to static rules, enabling earlier identification of threats. Strong governance ensures transparency with explainability tools showing how decisions are reached, models being stress-tested and retrained, and performance being validated against regulatory standards.

AI Agents and orchestration reshape investigations and decisioning

We’ve already spoken about how SRI deploys specialized AI agents for tasks such as sanctions screening, behavioral analysis, and typology detection. Now it is important to understand how.

A supervisory orchestration layer coordinates these agents, prioritizing alerts and routing cases appropriately. These aren’t just pre-built either; institutions can also create their own agents that are perfect for their operational needs through no-code orchestration, tailoring automation to their risk appetite and working processes.

The outcome? Investigations are transformed. Case files are auto-populated with enriched data, while AI copilots generate summaries and regulator-ready narratives. Analysts spend less time gathering information and more time exercising judgment. Every decision is explainable, ensuring auditability and regulator confidence.

Continuous learning

But why stop there? It is important that agents can continuously improve using an adaptive model. Feedback via reinforced learning from investigators and regulators feeds directly into model retraining and refinement. New categories and classifications are rapidly operationalized, and risk frameworks evolve continuously. Compliance becomes a living system. Not just proactive but aligned with emerging threats and shifting regulatory expectations.

Reimagining the compliance workforce

From volume to value

The AI-led model reshapes the role of compliance professionals. Repetitive tasks such as data collection and false-positive clearing are automated. Analysts manage fewer alerts, but each case is richer in context and higher in risk relevance. In this way, the workforce shifts from volume processing to value-added analysis and judgment.

New roles and skills

As AI takes over the more basic, time-consuming and repetitive tasks, the future workforce will change as well, with new specialisms being vital to the effective running of the organization. **Key hires will include**:

- Model governance leads to oversee fairness, explainability, and regulatory compliance
- Detection specialists to manage model deployment, retraining, and risk management lifecycles
- Compliance data scientists to interpret analytics and design risk strategies
- AI ethics officers to ensure privacy and responsible use
- Orchestration specialists to optimize the balance between automation and human oversight

It isn't just about hiring. Existing talent within institutions also need to adapt. Analytical literacy and technical fluency now sit alongside traditional regulatory expertise. To take one example, compliance officers must move beyond where many sit today and act as supervisors of AI systems, validating outputs, stress-testing models, and engaging in data-driven regulatory dialogue. Continuous training, from AI certifications to interdisciplinary workshops, is now essential.

This approach also brings much needed cultural change, which is as important as new skills. Compliance functions must embrace a proactive, intelligence-led mindset with leadership allaying staff fears and reinforcing how AI augments to compliment human expertise. The result is an all-encompassing process where compliance becomes more strategic, feeding insights that influence decisions across the company.

The path forward: Beginning the journey with SRI

Strategic foundations

Completely changing a compliance operating model may be daunting but it is possible by following a structured procedure. Begin by ensuring leadership commitment, assessing current limitations, aligning stakeholders, and articulating a clear vision for an AI-native compliance function.

It's important to remember that your company doesn't have to do everything at once when implementing AI. To this end, SRI enables phased transformation, starting with targeted modules. For example, using SRI Detection to cut false positives or SRI Investigation to accelerate case handling. These can be adopted before expanding to full orchestration. By dialing up AI adoption gradually, it builds confidence and ensures alignment with regulatory expectations.

But it isn't just about the innovative technology. Successful transformation requires strong oversight. Institutions must establish governance frameworks covering model validation, explainability, and ethics, while also proactively engaging regulators and affected staff.

From cost center to value driver

With SRI, compliance ceases to be a cost burden. It becomes a value-driving function, reducing costs while strengthening resilience. More importantly, it provides intelligence that informs enterprise risk appetite, product development, and strategic growth.

Institutions that embrace this model will set the benchmark for intelligent, proactive and adaptive compliance. Those that delay risk falling behind in a world where agility and intelligence defines success.

Remaining with this current model exposes institutions to more than regulatory fines with reputational damage and erosion of customer trust also at stake. Peers who embrace intelligent, AI-enabled approaches will set new industry benchmarks with transformation therefore being a strategic necessity.

About Symphony Risk Intelligence

Symphony Risk Intelligence (SRI) is an AI-native FinCrime platform that's designed to help financial institutions move from reactive to proactive risk management. It centralises and optimizes every aspect of compliance operations, from data ingestion and model management to investigation and reporting.

Every layer of the cloud-native platform has been built to leverage the latest predictive, generative, and agentic AI technology to enable greater automation, improved detection effectiveness, and significant operational efficiency savings.

SRI represents a reimagining of the compliance operating model, built to eliminate legacy inefficiencies, unify fragmented systems, and turn compliance into a driver of business growth. With the ability to automate a wide range of processes and operational tasks, SRI halves the compliance workload while equipping teams with powerful AI-driven tools to accelerate workflows and maximise performance.

SRI allows financial institutions to begin their transformational journey to a next generation, evergreen infrastructure that futureproofs payment ecosystems and prepares businesses to scale with speed, efficiency, and regulatory resilience.

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About SymphonyAI

SymphonyAI, 2024 Microsoft Partner of the Year for Business Transformation– AI Innovation, is building the leading enterprise AI SaaS company for digital transformation across the most critical and resilient growth verticals, including retail, consumer packaged goods, finance, manufacturing, media, and IT/enterprise service management. SymphonyAI verticals have many leading enterprises as clients. Since its founding in 2017, SymphonyAI has grown rapidly to 3,000 talented leaders, data scientists, and other professionals. SymphonyAI is an SAI Group company, backed by a $1 billion commitment from Dr. Romesh Wadhwani, a successful entrepreneur and philanthropist.

SymphonyAI provides AI-focused SaaS solutions developed from the ground up for fighting financial crime. An end-to-end offering compiled from more than 25 years of knowledge in tackling money laundering and fraud, our award-winning product ecosystem comprises an innovative and modern approach to financial crime investigation using world-leading agentic, predictive, and gen AI. From KYC/CDD and transaction monitoring through to payments fraud, entity resolution, and sanctions, PEP, and adverse media screening, SymphonyAI is a trusted name in finance technology with more than a third of the world's top 100 banks enjoying the power, efficiency, effectiveness and productivity that our solutions provide.

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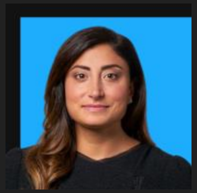

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