



Major US Financial Institution selects SymphonyAI to drive compliance modernization and operational excellence

The global company incorporated agentic AI into their processes to brilliant effect.

The challenge

A major U.S. financial institution serves millions of customers across retail, commercial, and institutional banking, processing vast volumes of financial transactions every day. The organization depends on robust compliance, risk management, and operational resilience to protect customers, maintain trust, and meet evolving regulatory expectations.

With operations spanning multiple business lines and a near-zero tolerance for operational disruption, the institution recognized the need to modernize its financial crime and compliance capabilities. Its objective was to standardize processes, reduce manual effort, and improve efficiency while strengthening risk management.

Despite its strong market position and continued investments, the institution's financial crime compliance operations were constrained by legacy tools, siloed data, and fragmented workflows. This reduced operational agility, increased manual intervention, and made it more difficult to respond quickly to emerging risks and regulatory change.

The incumbent platform - deployed and maintained through third-party partnerships - had become increasingly difficult to manage and upgrade:

Inefficient, manual workflows hindered productivity and responsiveness.

Legacy architecture limited the pace of modernization and integration.

Prolonged upgrade cycles, in some cases extending beyond two years, created operational bottlenecks.

Ongoing migration projects remained incomplete, delaying innovation and increasing total cost of ownership.

Fragmented systems, including solutions from the incumbent and other third parties, led to duplication, inconsistent standards, and high maintenance and administrative overheads.

The organization required a unified, cloud-first compliance platform that was capable of delivering standardization, automation, scalability, and AI-driven risk detection. Alongside this, they needed to maintain their demanding operational availability and performance benchmarks.

Why SymphonyAI

SymphonyAI was chosen after an extensive evaluation and proof of concept (PoC) program that demonstrated the company's ability to address both strategic and operational imperatives:

Proven standardization and simplification

SymphonyAI's platform offered a standardized and consolidated scope of capabilities that replaced multiple legacy systems. This creates a unified operating environment that simplifies management and oversight across regions and business lines.

Unmatched cloud and availability performance

SymphonyAI's active-active SaaS architecture met the company's stringent uptime requirements, delivering 4-9s (99.99%) availability and 100% downtime compliance. This was a critical differentiator over the incumbent system's maintenance-heavy, on-premise model.

AI-driven efficiency and control

The integration of embedded intelligence via agentic AI introduced advanced automation and intelligent workflow orchestration. The proof-of-concept demonstrated:

- A **90% reduction in manual effort** for alert adjudication.
- **Automated alert routing and false positive reduction**, improving investigator productivity.
- A **governed human-in-the-loop AI framework**, ensuring transparency and model explainability aligned with the company's compliance standards.

Operational scale without compromising on performance

SymphonyAI's intelligent target operating model delivered high throughput and consistent performance, even at ultra-high transaction volumes. Advanced command-and-control capabilities enabled the organization to dynamically adapt workflows and maintain compliance integrity at scale.

The Solution

SymphonyAI implemented its compliance platform, supported by agentic AI, for intelligent detection and automation. The deployment leveraged the company's existing data ecosystem through seamless integration and unification across disparate systems, establishing a single source of truth for compliance operations.

The roadmap also includes ongoing collaboration to develop company-specific SRI Agents, tailored to their specific requirements, further automating workload and enhancing investigator insight across complex environments to provide Always-on Compliance.



The result

Through SymphonyAI, the organization realized measurable positive impact:

- **90% reduction in manual effort** during alert adjudication through agentic AI automations. By using agents, teams were able to process alerts **10x faster than current methods**.
- **Dramatic improvement in upgrade cycles**, replacing multi-year migrations with rapid, SaaS-based updates.
- **Unified compliance infrastructure**, reducing operational fragmentation and dependency on multiple legacy providers.
- **Scalable, future-ready architecture**, supporting the company's global compliance operations without compromising performance.

- **Enhanced resilience**, meeting 4-9s uptime requirements via an active-active architecture.

After the successful POC using agentic AI, the organization has committed to installing further SRI Agents from the simple (SRI Summary Agent, SRI Narrative Agent) all the way through to more complex, SRI Manager Agents that orchestrate multi-agent workflows (SRI KYC Onboarding Agent).

90%

Reduction in manual effort during alert adjudication through agentic AI automations.

The future

The organization's selection of SymphonyAI marks a decisive shift towards intelligent, standardized, and cloud-first continuous compliance operations.

By moving away from the incumbent's fragmented legacy systems and embracing AI-driven automation, using software built on SymphonyAI's proprietary Eureka AI platform, the company has strengthened its operational agility, reduced costs, and positioned itself for the future of digital payments compliance at scale.

Want to know more?

Visit SymphonyAI.com to see how our AI-native FinCrime platform, Symphony Risk Intelligence, can transform your compliance operating model