Build vs Buy

The Clear Advantages of WorkFusion's
AI Agents for Financial Crime Compliance

Build

Test

Fix

● Ready to go
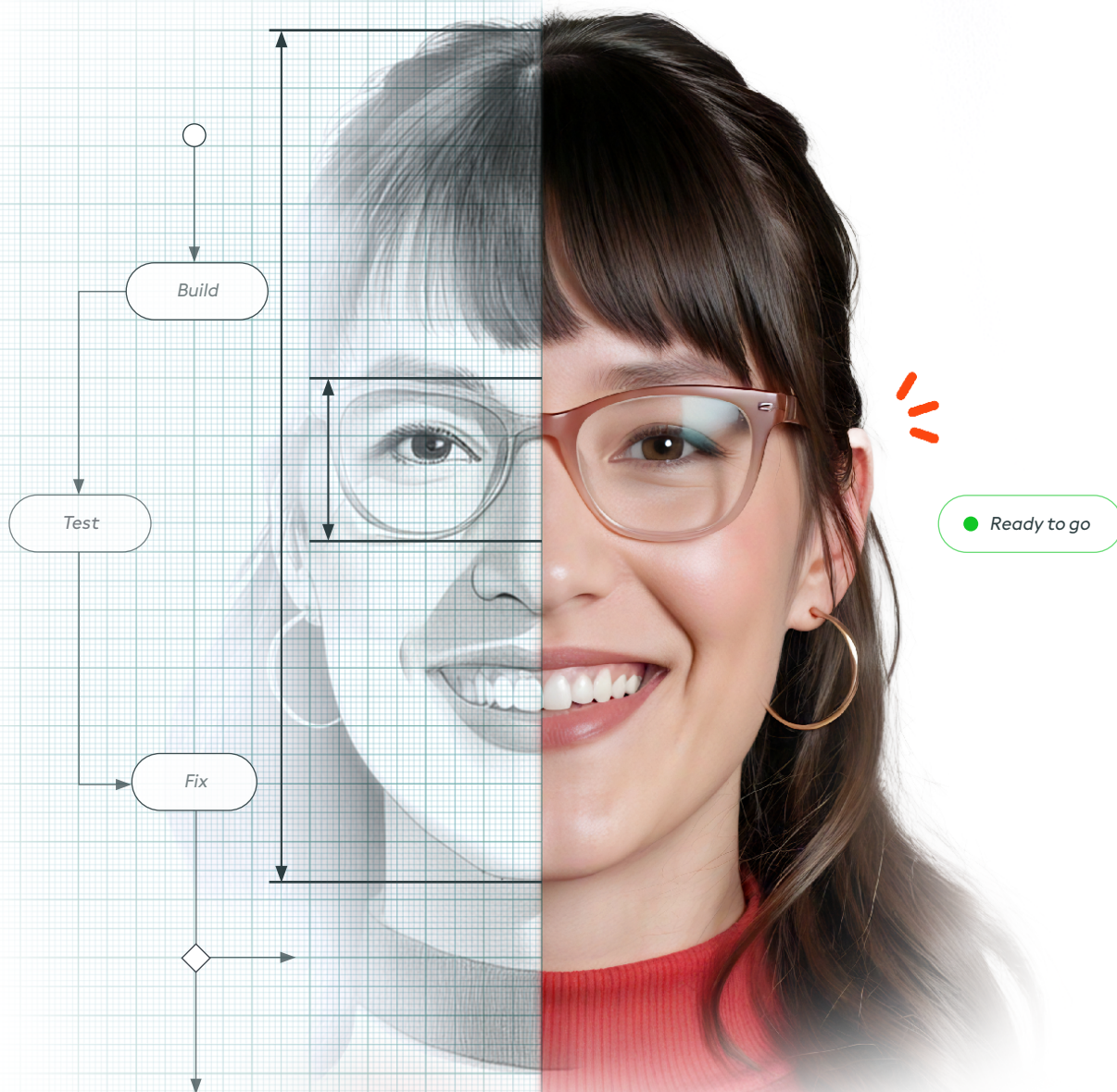
By WorkFusion – Experts in Developing
Solutions for Financial Crime Compliance

Attempting to build your own AI Agents for Financial Crime Compliance sacrifices value for many months — likely years.

Executive Summary

AI agents are pragmatic artificial intelligence systems designed to operate independently with minimal human intervention. They can make decisions, plan, and adapt to achieve predefined goals. In particular, WorkFusion's AI Agents are highly skilled and experienced AI anti-money laundering (AML) analysts. These AI agents automate many of the manual and repetitive tasks that compliance analysts have traditionally handled, freeing up millions of hours for investigators to focus on higher-value investigations.

While many banks and FIs are considering or attempting to build their own AI agents in-house, it is a very lengthy, high-cost proposition and one that fails to give organizations a regulatory-ready, end-to-end solution that can solve their customer satisfaction, revenue impact, and staffing challenges.

This paper highlights the challenges many banks and FIs have faced when attempting to build their own in-house financial crime compliance AI solutions. It also spells out the clear advantages for IT teams to leverage WorkFusion's pre-built, configurable, and customizable AI agent solutions for financial crime compliance.

1 What is WorkFusion?

WorkFusion provides pre-built, configurable, and customizable proven technology controls in the form of AI Agents that AML compliance organizations use to mitigate risk and drive operational efficiency.

WorkFusion has been delivering AI in production for over a decade, with the last six years focused on developing solutions purpose-built for financial crime compliance operations. As a result, our AI Agents know how to collaborate with your people and common FinCrime systems – including case management systems, sanctions and transaction screening tools, as well as other common enterprise systems used to store information critical to uncovering and stopping potential financial crimes. This is why 4 of the top 5 US banks and other leading financial institutions around the world use WorkFusion technology to help fight FinCrime today.

WorkFusion AI Agents are NOT detection software, such as screening tools. The WorkFusion AI Agent technology automates the tedious jobs done by Level 1 and Level 2 analysts. It works alongside and integrates into your existing anti-financial crime software, systems, tools and other data sources – residing between them and your operations staff, collaborating with both sides to perform specific end-to-end compliance processes.

Easier, faster, and cheaper than hiring employees or outsourcing, our AI Agents quickly scale team capacity by fulfilling complete Level 1 AML analyst job roles in functions like sanctions screening alert review, adverse media monitoring, transaction monitoring investigations, KYC and pKYC.

They're smart right out of the box — like hiring an employee with five years of experience. By automating tedious work, and applying your analysis procedures to each alert, our AI Agents ensure quality and consistency in your reviews and give your analysts the time and clarity to focus on the areas that pose the most risk to your business.

Four of the top five US banks use WorkFusion to solve critical business problems because our AI Agents:

- Perform at scale
- Reduce manual work
- Remove repetitive, error-prone tasks
- Address hiring & retention challenges
- Fortify compliance operations
- Strengthen compliance posture
- Improve quality and consistency
- Support IT modernization
- Deliver rapid and ongoing ROI

Image 1. WorkFusion AI Agents: non-intrusive collaboration with your people and systems


Screening Tool, Case Mgmt. System, Other Internal Systems

WorkFusion AI Agents

Your Team
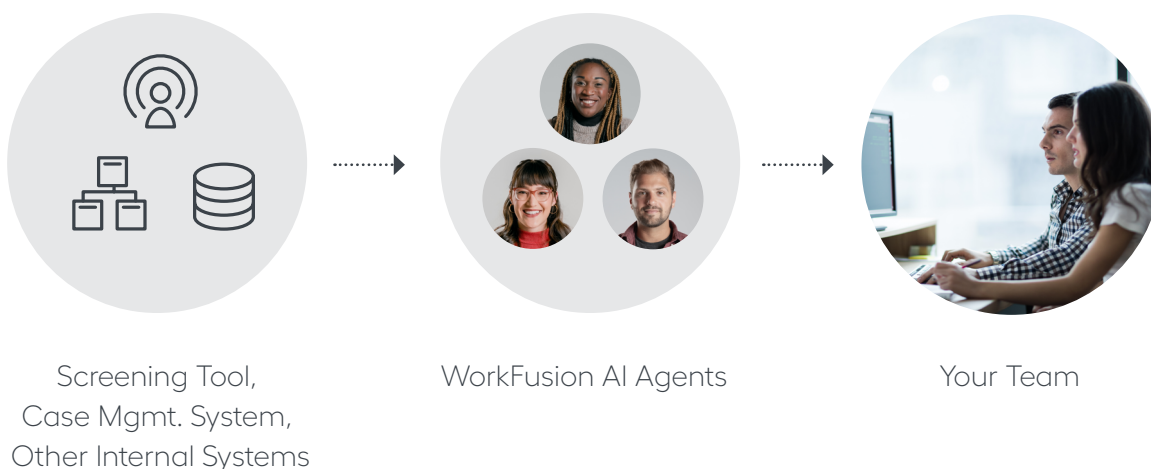
2

## WorkFusion's AI Agents eliminate the build-vs-buy question

By hiring WorkFusion AI Agents, you reach positive and significant ROI faster than you could by building custom solutions with the same functional scope. As Image 2 (below) demonstrates, hiring a WorkFusion AI Agent dramatically reduces your functional timeline and delivers substantially higher ROI in both the short and long terms.

Image 2. The faster ROI of hiring AI Agents vs. building your own AI solution

ROI with "Build Your Own" AI Solution
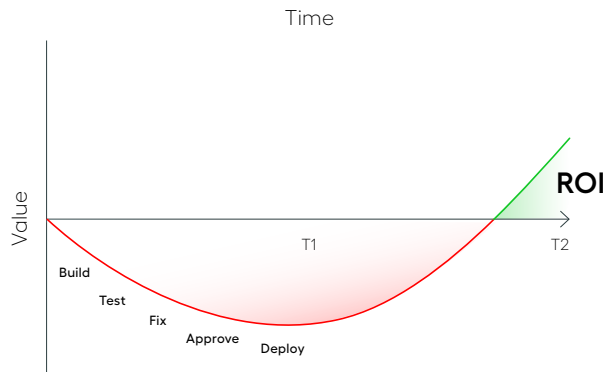
ROI from hiring AI Agents for FCC
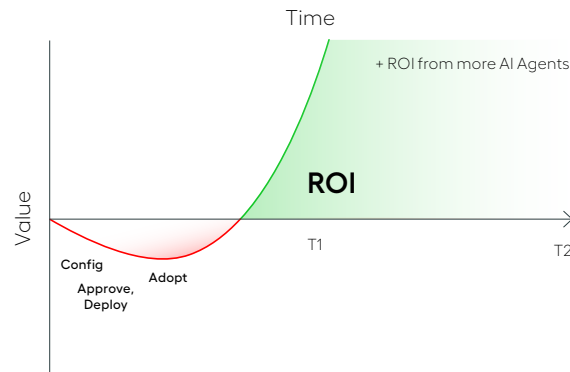
Why WorkFusion AI Agents Deliver Superior ROI over In-House Builds

Large FIs recognize that they could spend years attempting to build in-house what WorkFusion delivers immediately as an out-of-the box system and set of AI Agents. In fact, Forrester Research predicts that 75% of enterprises that attempt to build agents will fail this year [2025] and end up turning to consultancies for help. The main reason FIs turn to WorkFusion? We have already implemented our AI Agents at dozens of regulated FIs. These implementations are succeeding today because we thought through the systems to be accessed and/or integrated, how to handle the data, and how to run end-to-end FinCrime compliance processes using the data in a manner that supports MRM (model risk management) and employs comprehensive security best practices.

Our AI Agents represent a decade+ of development and are proven at many of the leading financial institutions around the world. WorkFusion AI Agents are built on the Work.AI™ platform, making them:

Easy to Hire.

You can hire pre-built AI Agents with embedded best practices, including pre-trained models and connectors to common industry software and data sources for unmatched time-to-value.

Easy to Configure.

You can easily configure AI Agents without development projects by leveraging pre-built steps and workflows as well as no-code configuration screens to simplify calibration to your specific requirements and needs.

Easy to Integrate.

You can flexibly and seamlessly integrate AI Agents to your systems. APIs, XML, and flat file integration make it easy to integrate with your existing systems and software.

Easy to Scale.

You can leverage the WorkFusion enterprise platform to scale, both in terms of volumes and use cases. Each AI Agent scales in line with your data volumes, and the autoscaling feature ensures that you will handle any unexpected volume surges. In terms of scaling your use cases, an AI Agent like Evan for Adverse Media can support multiple use cases, including customer onboarding, KYC refresh, and counterparties research for Payment Sanctions screening, all of which have different teams and stakeholders, yet perform very similar work.

Opportunities for GenAI without the risk

Our customers appreciate WorkFusion's proven time to value, scope of value, and maintenance value relative to self-builds. These levers of time, scope, and maintenance value expand the gap over self-builds as more AI Agents are deployed to address additional priorities. Not only do AI Agents future-proof financial crime compliance operations, but they also deliver high value in both the short and long terms, without the inherent risk of building and maintaining a custom in-house system.

Table 1. WorkFusion AI Agents' Levers of ROI

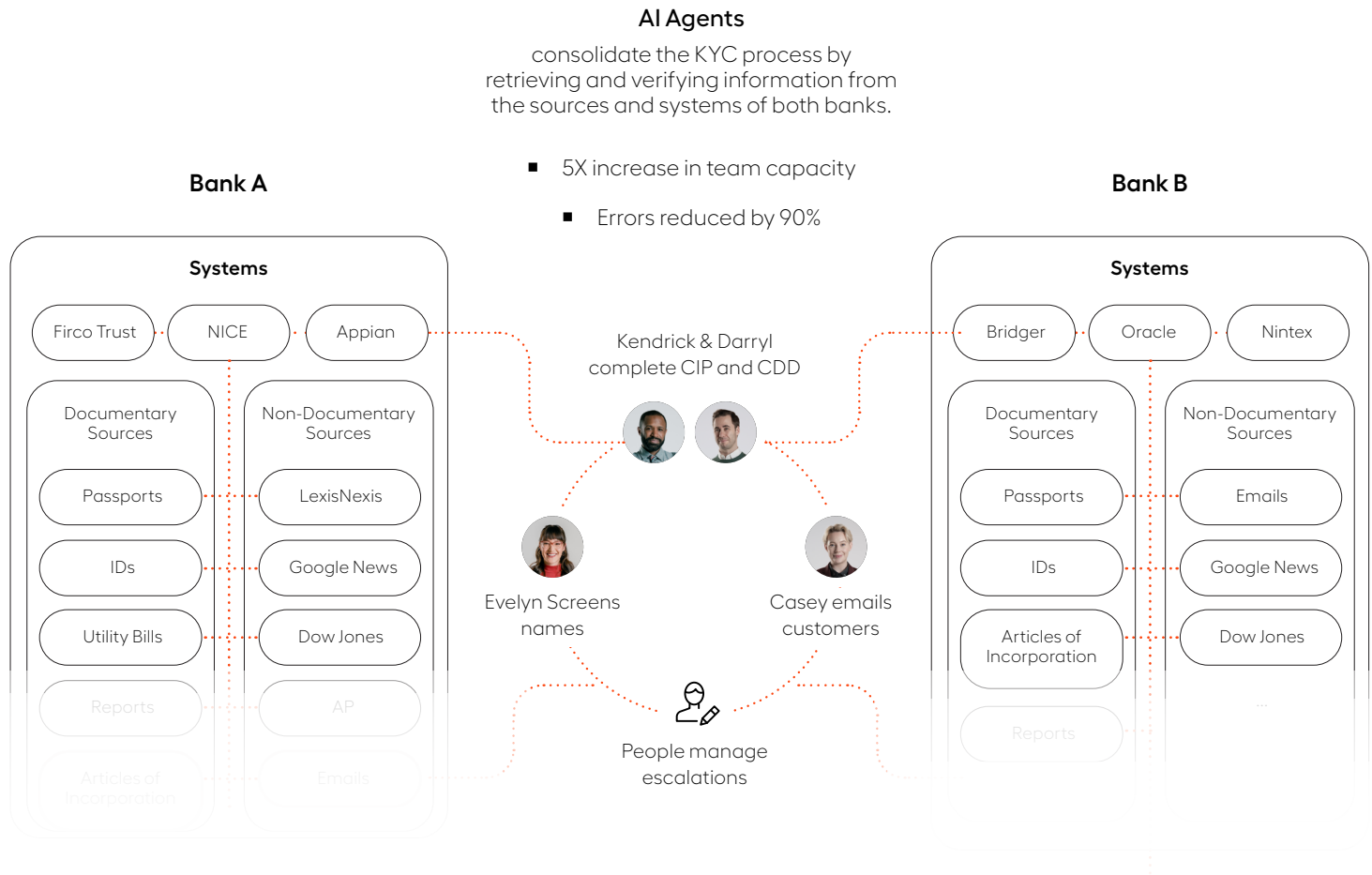| Time to Value	Scope of Value	Continual Value
■ **Build** Model building, rules engines, integration, enrichment sources, human-in-the-loop UIs, and more.	■ **$Millions of Value** Individual solutions generating significant value on their own	■ **QC/QA Controls** Ongoing monitoring via human-in-the-loop to check model performance, detect drift, etc.
■ **Approve** Internal compliance and audit, external regulators	■ **AI Agent Portfolio** Multiple starting points, use cases, and areas of impact	■ **No Code UIs** Simplify configurations with No Code and Coding Copilot UIs to support full code options
■ **Deploy** High volume infrastructure, ML Ops, QA/QC controls, security, governance, audit trails	■ **Limitless** Additional AI Agents can be built and deployed for additional priorities	■ **Continuous Learning** Ability to continuously collect, re-train, and approve model updates as new data accumulates

WorkFusion AI Agents Connect to All Your Compliance Data Sources

Customer data resides within many systems, often ten or more. To ensure you have comprehensive compliance data, your AI Agents should have connections to external data sources, news sites, and newer, unforeseen sources. By no means an exhaustive list, following are examples of systems and information sources which WorkFusion AI Agents connect with to optimize compliance processes:

- LexisNexis, Thomson Reuters, Moody's and additional sources for enriching data

- NICE Actimize, Verafin, SAS, Oracle SCM, Fiserv, FIS and other transaction monitoring software

- Case management software

Not only are pre-packaged integrations valuable under normal circumstances, but they deliver even higher value when a financial institution merges with another FI. As Image 3 on the following page shows, complexity skyrockets when situations like a bank merger occur.

Image 3. Data integration/access scenario managed by WorkFusion – Bank Merger

AI Agents

consolidate the KYC process by retrieving and verifying information from the sources and systems of both banks.

- 5X increase in team capacity
- Errors reduced by 90%

Bank A

Systems

Firco Trust · NICE · Appian

Documentary Sources
- Passports
- IDs
- Utility Bills
- Reports
- Articles of Incorporation

Non-Documentary Sources
- LexisNexis
- Google News
- Dow Jones
- AP
- Emails

Bank B

Systems

Bridger · Oracle · Nintex

Documentary Sources
- Passports
- IDs
- Articles of Incorporation
- Reports

Non-Documentary Sources
- Emails
- Google News
- Dow Jones
- ...

Kendrick & Darryl complete CIP and CDD

Evelyn Screens names

Casey emails customers

People manage escalations

Futureproofing Your FinCrime Compliance Infrastructure

A bank often has one tool for workflow or BPM, one or two RPA tools, and an IDP (Intelligent Document Processing) capability, combining them in various ways to make decisions about data. Add to those a plethora of Python ML models and GenAI experiments, and you end up with complicated and expensive-to-maintain integrations. Once each tool used in a key process requires an update to a new version or a new tool is added to the mix, every interacting tool must be re-integrated to ensure that all the various versions of software continue to operate in unison. Line-of-business professionals cannot perform this type of ongoing software maintenance and integration. It requires ongoing commitment from IT, despite software vendors claiming that their tools require little to no coding experience. That may be true for an individual solution, but integration expertise is an expensive and increasingly hard-to-source item.

The Underlying Infrastructure is Already Built for You

As you would expect from a proven and trusted platform handling your important data and transactions, the WorkFusion Work.AI platform – as well as the policies surrounding it – delivers the most modern and optimal forms of data management, data protection, and data security, including but not limited to the following:

Extensive integration into numerous system types.

Extensive integrations with a wide array of tools and systems specifically targeted toward FinCrime compliance. This enables WorkFusion to address any FinCrime compliance challenge faster than internal IT teams or any other technology vendor.

Work.AI has the ability to connect via API, RPA, and flat files (CSV, XML, etc.) to address the variety of enterprise applications (with or without APIs), including applications behind Citrix and legacy applications such as mainframes and homegrown systems. Individual AI Agents have pre-built connectors into some key systems (e.g. Tara with LN Firco Continuity).

Data management/protection/retention/ availability.

WorkFusion recognizes that data is the key item to use and protect in any implementation. As such, we employ security rules, policies, and best practices aligned to your organizational standards and practices.

Data location restrictions.

We never transfer data out of the secure zone of your environment, and that policy extends to data backups, test data, and more.

Data backup.

We perform backups within the same secure environment, never send them to another jurisdiction, and protect backups equally to your production data.

Data retention.

We provide long-term data retention (standard is 13 months) with an option for longer.

Data backup & recovery.

We follow best practices for data backup & recovery.

Data high availability.

Our cloud offering provides a high-availability option that leverages fully synchronized data stores between the two environments.

Scalability for enterprise volumes.

In place at many of the world's largest banks, the WorkFusion platform handles the highest volumes incurred in the industry. To ensure efficiency, we leverage autoscaling as needed, in real time.

Audit Trails.

For every decision made by an AI Agent, your company receives a complete audit trail which WorkFusion sends to your system of choice – typically a case management system.

Security.

We focus exclusively on banking and financial services security. Thus, the measures we take are comprehensive and address the following:

- WorkFusion security and conformity overview
- The shared responsibility model
- Platform and infrastructure
- Separation of duties
- Application and user provisioning and administration
- Security, Identity & Access management
- Network security
- Data encryption, storage, and retention
- Monitoring, auditing, and operations
- Certification and audits
- Cloud platforms
- Software development lifecycle

Note: Please contact your WorkFusion account executive for details regarding the extensive data security and other security features and practices. Your account executive can also describe details about WorkFusion cloud infrastructure, security, and data management.

WorkFusion AI Agents Support Model Risk Management

Collaborating with bank compliance teams for more than 10 years, WorkFusion has created alignment between our AI Agents and the models you use to address regulatory guidance on Model Risk Management (MRM).

WorkFusion supports your institution's MRM by providing explainable AI in all our products. Each WorkFusion AI Agent's AI and ML is a "glass box" model, allowing your compliance team to easily understand and clearly explain to regulators. This satisfies regulatory examiners who view transparent MRM as essential to AI and ML deployments.

Consider MRM in the context of automated transaction screening alert adjudication for sanctions. We have a specific compliant AI Agent for transaction screening alert review, named Tara.

AI Agent Tara helps you to process payments quickly and compliantly by automating entity recognition and name-matching for people, addresses, and organizations – comparing them against 'her' decision matrix to determine whether an alert (from your sanctions screening tool) is a false positive or a potential "hit" that indicates a compliance violation. This decision-making is driven by the creation of feature outputs from a machine learning ensemble model and a supporting rules engine.

Per the FDIC's supervisory guidance, the AI/ML models employed in Tara's sanction alert review incorporate the three core model components of Inputs, Processing and Reporting – with full explanations, audit trails, and reporting that addresses each component. To further optimize AI explainability and minimize model risk, WorkFusion continuously tests the models that underpin all Tara decisions. Tara also uses a multi-stage model testing methodology to ensure that final decisions, or outcomes, are accurate and robust. The following steps define the methodology:

Defining target metrics.
For each ML model (e.g. Name matcher, Entity classifier, Decisioning, etc.), the target metric is defined in line with the business objectives. For example, the target metric could be "Precision" for a compliance team seeking to minimize errors.

Model training, testing, validation and selection.
After defining the training and testing of datasets, the training dataset is subdivided into folds wherein one of the splits within the fold is used for testing the models, while the remainder of the splits are used for training. This process is repeated until all the folds are used for testing. The average of these cross-validation results is then used for model selection (I.e., algorithm selection) to reduce selection bias.

Testing on out-of-sample data and model tuning. FIs can only ensure implementation accuracy via thorough testing of the new technology. Testing occurs in a manner that is independent of existing rules/algorithms by replicating or re-executing the solution in a separate environment and following documented configuration settings and logic. A population-representative test set is used for hyperparameter tuning of all models.

Image 4. AI Agent Tara for Payment Screening Alert Review
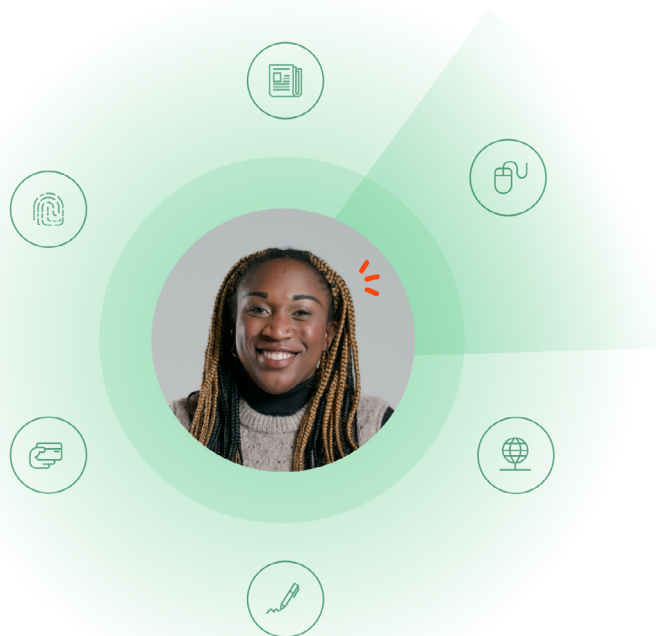
Model Effectiveness.
Model effectiveness is typically measured through metrics and reporting. FIs should review the effectiveness of rules/algorithms in place by statistically assessing alerts. This will reveal any opportunities to improve efficiency by revising the thresholds, configuration settings, and/or the rule's logic.

Trends associated with changes in all metrics can be tracked over adjustable periods. In this way, alignment with MRM can remain constant and optimized. For compliance and monitoring purposes, Tara captures and saves, for each alert/hit, all decisions made throughout the automated business process as well as the rationale behind those decisions. Event logs for automation flow are also provided. Reports specific to Business Process Instances show information such as date of review, hit characteristics, scenario analysis, proposed commentary, decision logic, and model confidence score.

## 3   Bringing it All Together for Your End-to-End Processes

To more easily appreciate how WorkFusion AI Agents perform end-to-end FinCrime compliance processes, let's review one example – the Adverse Media Monitoring process.

Taking information from a standard adverse media screening tool like Thomson Reuters® Adverse Media and Sanctions, our AI Agent "Evan" reviews adverse media information about your customers and potential customers, whether they are individuals or companies. Using AI in his review, Evan prioritizes news articles and other information based on relevance, demographic data, level of material significance, and other attributes.

Because Evan is prebuilt with deep industry and prior FinCrime knowledge, he can fully investigate an entity with as little information as just a name. He highlights articles/information that indicate risk, passing those cases to a human analyst to review. Whenever Evan makes a decision, he provides detailed justification in written, auditable form.

Thus, Evan does not just copy news articles into a report but finds meaning and applicability from various news sources to more efficiently and effectively determine potential risk.

Image 5. AI Agent Evan orchestrating the end-to-end AMM process
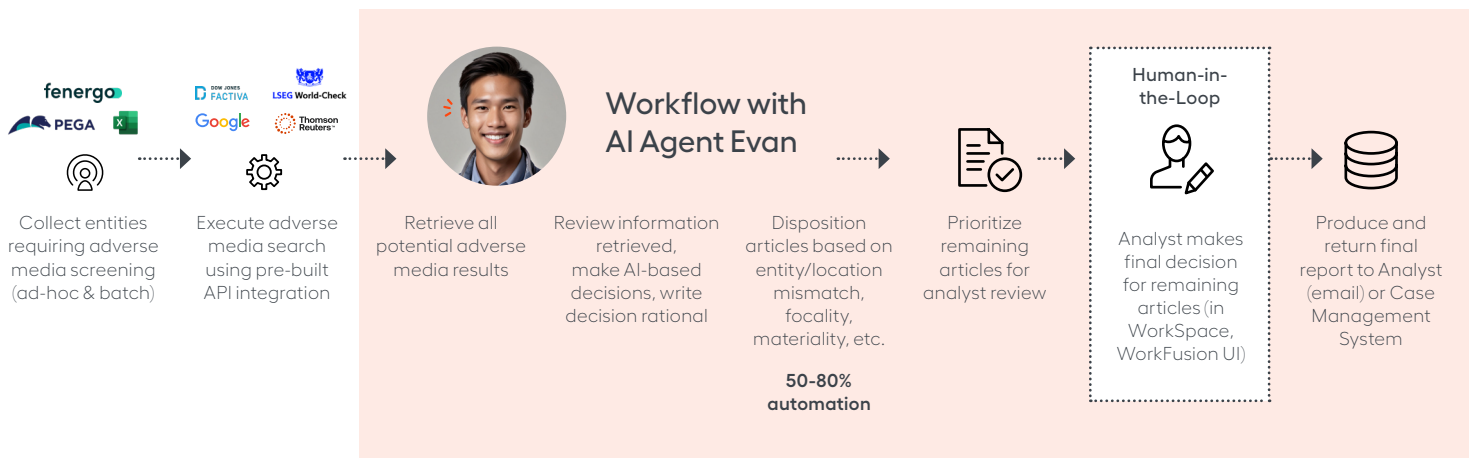
4   A decade of AI Automation Design

WorkFusion has baked into each AI Agent everything we have learned about building AI models in the banking and financial services industries over the past 10+ years. Combine that AI depth with their intelligent automation capabilities, and we are helping organizations take a different approach to talent by creating pragmatic AI and automations and orchestrating them into entire jobs. It all happens on the WorkFusion platform.

The newer technology features and capabilities incorporated into the Work.AI platform follow a decade of WorkFusion delivering on the early days of AI with:
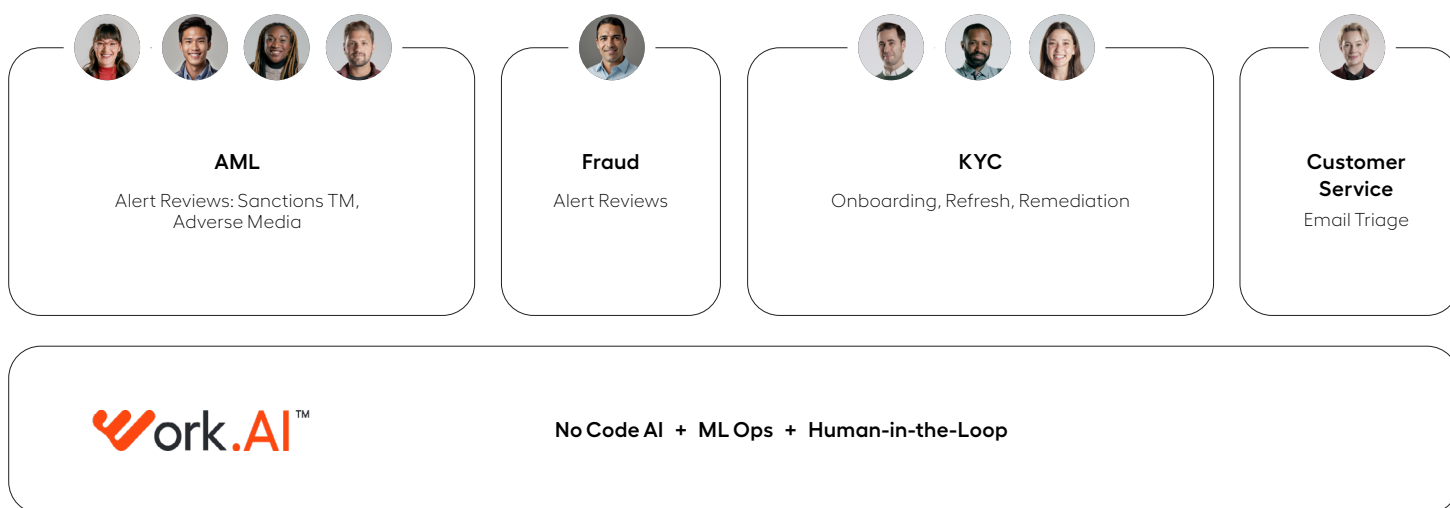
- Machine learning (ML)
- Natural language understanding
- Natural language processing
- Natural language generation
- Classification
- Information extraction
- Named entity recognition
- Question answering
- Summarization

Our Implementation Expertise Makes Everything Easier

WorkFusion Professional Services accelerate the deployment of intelligent automation solutions and AI agents for IT departments engaged in compliance operations by combining specialized expertise, best practices, agile methodologies, and pre-built AI Agents. Our team partners with clients to map compliance workflows, identify automation opportunities, and implement AI-powered solutions like Evan, Evelyn, and Tara. These solutions are tailored to reduce operational errors, lower costs, and ensure alignment with regulatory standards, all while leveraging machine learning to improve performance over time.

By using pre-built automation templates and proven best practices, WorkFusion ensures faster time-to-value with AI Agents that operate from day one. This approach delivers measurable results, such as a 60-80 percent reduction in manual effort for sanctions screening alert review and millions in annual cost savings. The professional services team supports clients throughout the lifecycle, from discovery to optimization, enabling seamless integration with existing IT systems and continuous adaptation to evolving compliance needs.

Image 6. Work.AI platform's core elements

AML
Alert Reviews: Sanctions TM, Adverse Media

Fraud
Alert Reviews

KYC
Onboarding, Refresh, Remediation

Customer Service
Email Triage

Work.AI™   No Code AI + ML Ops + Human-in-the-Loop

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5 WorkFusion AI Agents contribute to Your IT Modernization

All organizations seek to incorporate AI/advanced technology in order to grow revenue, deliver more and safer offers, improve customer experience, and gain efficiency.

One of the easiest, fastest, and proven ways to achieve IT modernization comes from WorkFusion's prepackaged managed service offering. With WorkFusion performing all the management, we remove the worry and resource strain from your IT team. This goes for both private cloud and public cloud managed service offerings.

Implementation of a WorkFusion AI Agent takes approximately 6-12 weeks. Following are three reference deployment timelines for our AI Agents.*

Reference Deployment A:
Less than one week. A global payments fintech was sending Production data to a SaaS deployment of Tara within 3 business days, being very proactive on infrastructure as contracts were being approved.

Reference Deployment B:
Six weeks. A $20B regional US bank implemented a SaaS deployment of Tara in 6 weeks, an urgent matter for the bank whose BSA Officer was personally contributing to Level 1 analyst work.

Reference Deployment C:
Eight weeks. A Top 50 regional US bank implemented a SaaS deployment of Tara, after systems consolidations from an acquisition required RPA for integration.

Image 7. WorkFusion AI Agent implementation timeline (cloud)

Legend: WorkFusion | Customer | Both

Phase	Description	Week 0	1	2	3	4	5	6	7	8	9	10	11	12	Live
Prepare	Ensure all people and environments are ready for the implementation	Env / Intros	Work-shops / Planning		Detailed Designs / Data Maps										
Configure	Adjusting and integrating the software into the customer environment						Initial Config	Integration	Enrichment						
Test	Ensure the software is performing properly							Config Test	Int Test / Model Risk Management (MRM)	User Acceptance Testing					
Deploy	Promote the software to Production and monitor for effectiveness													Go Live	Monitor / Support

*Actual timelines may differ, depending on the specific AI Agent and deployment method selected. See your WorkFusion account executive for further details surrounding the reference deployments cited here.

Your organization's deployment timeline will depend on factors controlled by your team, such as your required deployment method, organizational readiness (I.e., data readiness, InfoSec policies, etc.), and risk tolerance. Recently, a Top 10 US bank took longer than the typical timeline, primarily due to a long approvals process and a highly risk-averse approach to payment sanctions screening alert reviews. As a result of our FinCrime compliance knowledge and focus, WorkFusion AI Agents are tunable to align with varying risk tolerance levels.

WorkFusion

WorkFusion's AI Agents automate many of the manual and repetitive tasks that Financial Crime Compliance operations teams have suffered through for decades. AI Agents substantially reduce the work time needed to resolve the endless flow of low-value KYC screening and transaction monitoring alerts. With open models that are easy for financial crime executives and regulators to understand, this digital workforce reduces errors, ensures consistency, eliminates backlogs and frees up millions of hours a year for investigators to focus on actual risky activity and enables financial crime compliance executives to better allocate people and budgets.

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