Speakers | A partnership to reshape the process

Prashant Desale

SVP of Technology, Health and Benefits

Expertise in Technology vision and execution, modernizing technology, building and operating high-availability services at scale, and applying deep knowledge of the payments industry, fintech, and AI.

Jennifer Whitmire

SVP of Product, Health and Benefits

Expertise in: Healthcare finance and technology, with over 25 years of experience in senior product leadership and transforming the healthcare financial technology space.

About WEX

WEX is a B2B fintech company whose purpose is to **simplify the business of running a business.**

We manage payment processing behind-the-scenes across fleet **Mobility, Corporate Payments, and employee Benefits,** so that management can focus on the bottom line.

In the last 10 years we had **6 major acquisitions** across our ecosystem.

WEX SOLUTIONS ECOSYSTEM

Simplify employee benefits

Benefits administration

Benefits accounts

COBRA/ billing solutions

Streamline making & receiving payments

Expense management

Workflow automation

Travel booking

Manage fleets & mobility

Controls & fraud prevention

Proprietary network

EV & mixed fleets

6,500
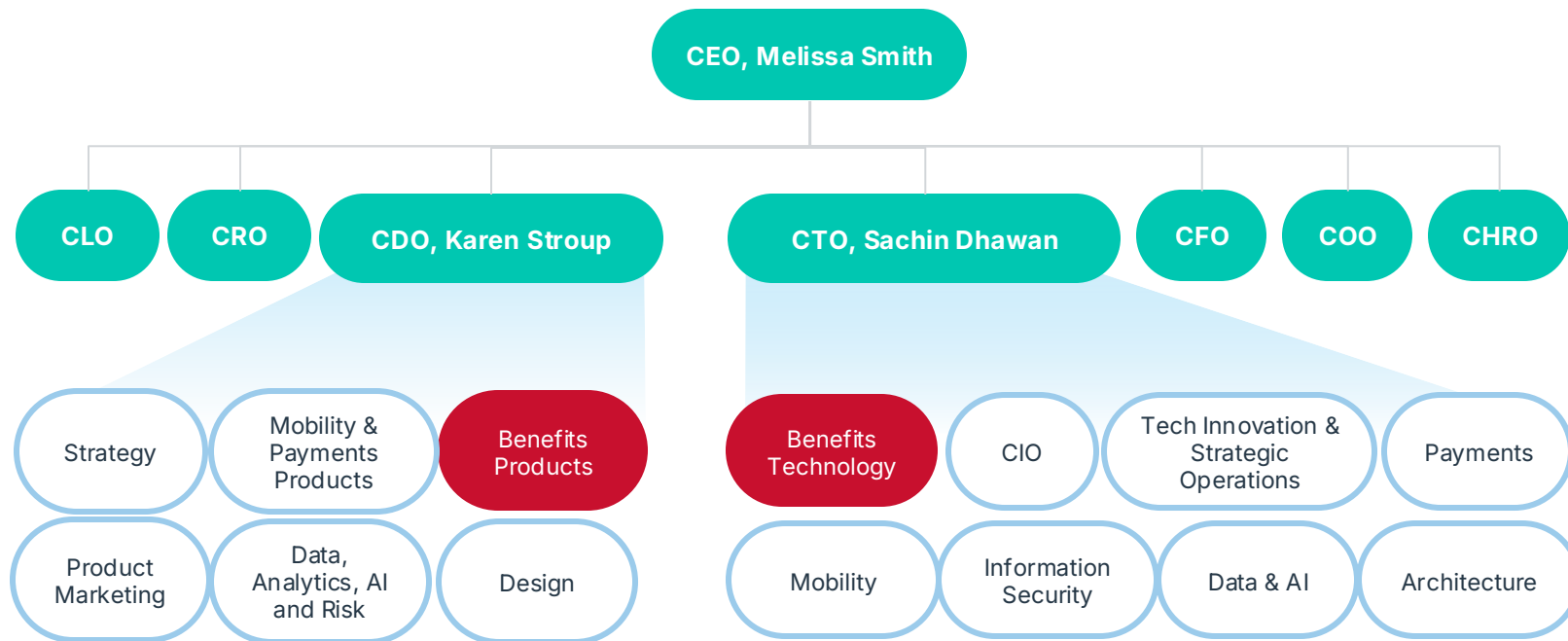global full-time employees
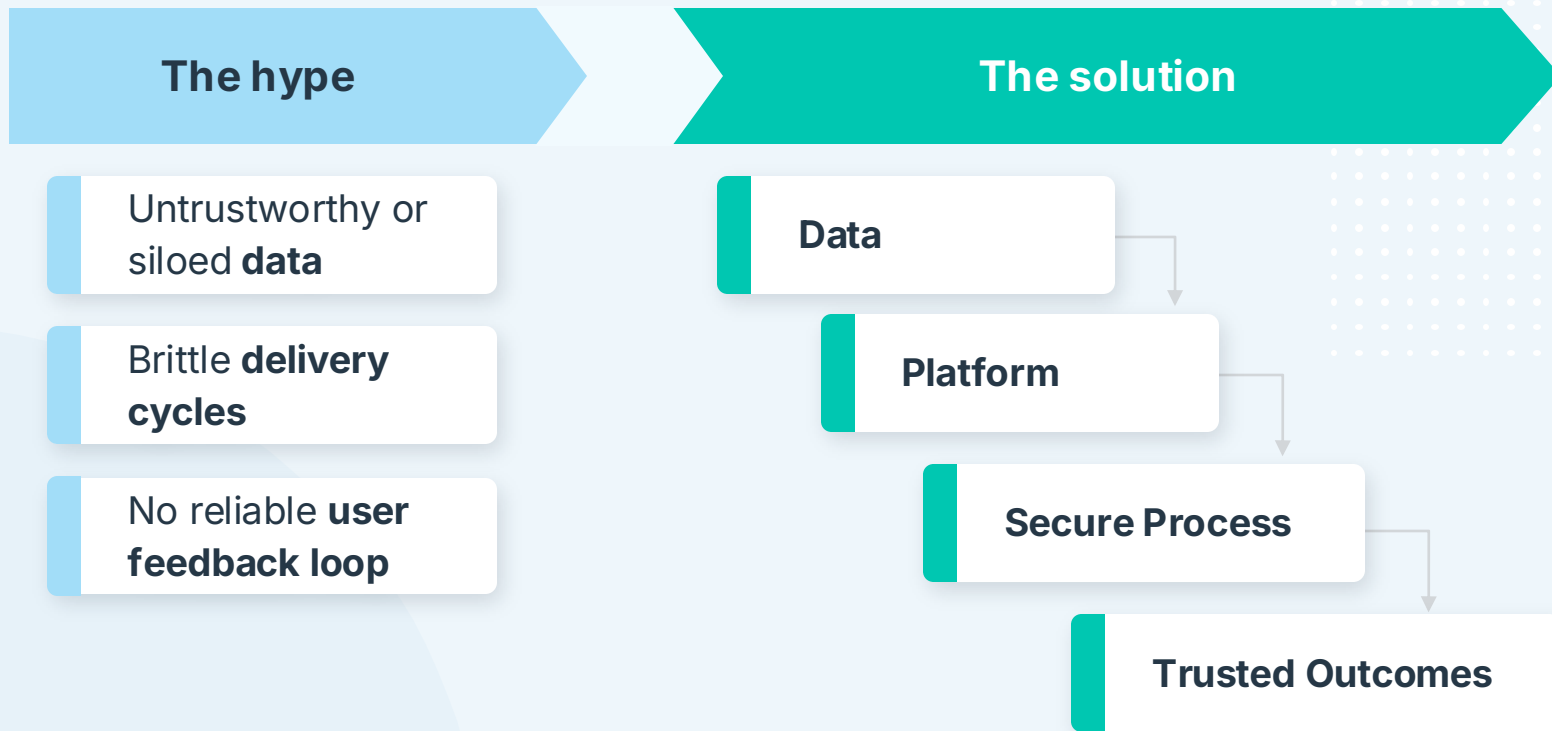
$2.6B
revenue

15 countries
where employees are located

40 years
of proven success

Organizational chart

The universal problem

The hype

The solution

Untrustworthy or siloed **data**

Brittle **delivery cycles**

No reliable **user feedback loop**
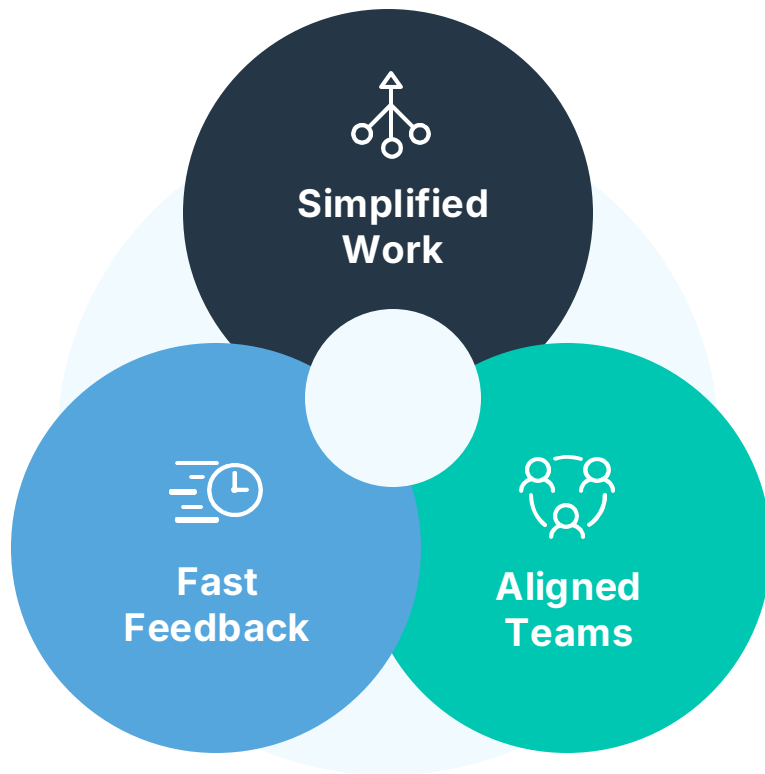
Data

Platform

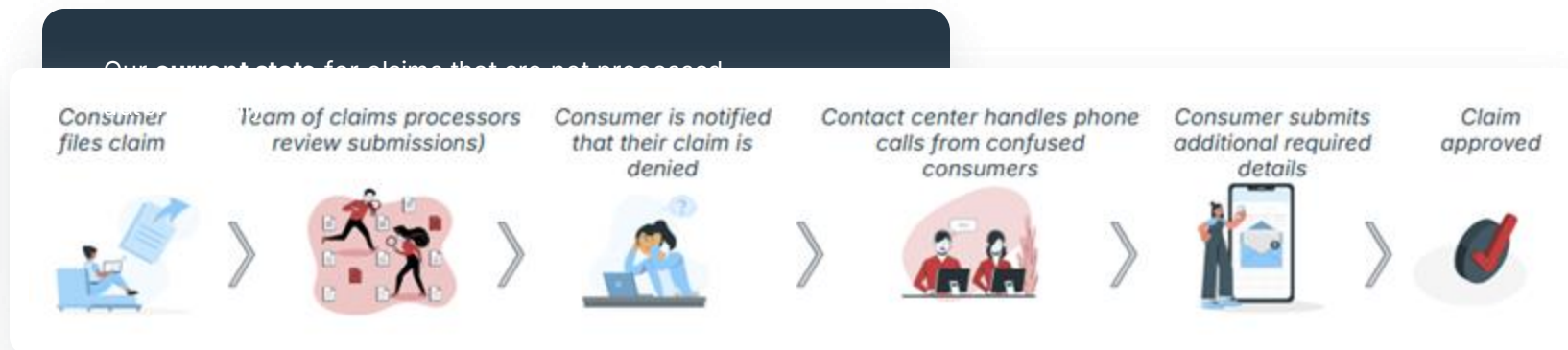Secure Process

Trusted Outcomes

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We succeeded by architecting a platform for flow, not just for models.

- Prioritize **fast feedback** over model perfection.

- Simplify the **human workflow** in the loop.

- Align teams around the **entire system**, not just the algorithm.

Simplified Work

Fast Feedback

Aligned Teams

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Our journey began by targeting a single, high-friction user problem

- **The Problem:** Manual, slow, and error-prone FSA claim submissions.

- **The Pain:** A high administrative burden for HR teams and frustrating delays for employees.

- **The Opportunity:** A contained process with clear potential for high-impact automation.

Our current state for claims that are not processed

| Consumer files claim | Team of claims processors review submissions) | Consumer is notified that their claim is denied | Contact center handles phone calls from confused consumers | Consumer submits additional required details | Claim approved |

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Our platform's first product: An intelligent tool for FSA claims

Introducing WEX's new **AI-powered intelligent claims tool**.

- **The Goal:** Eliminate manual review with real-time document verification and smart form completion.

- **The Target Customer:** Overburdened HR teams and employees seeking fast, confident reimbursement.

- **A Cross-Functional Mission**: Delivered in ~7 months by a core team of 8 experts.

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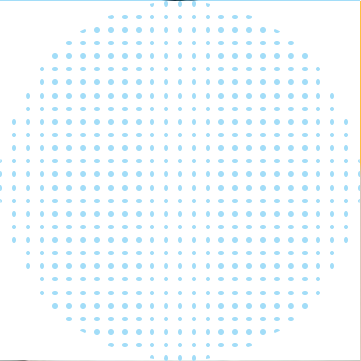
Let's See It in Action
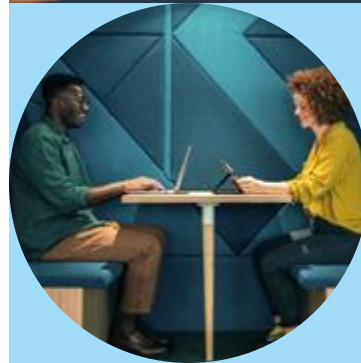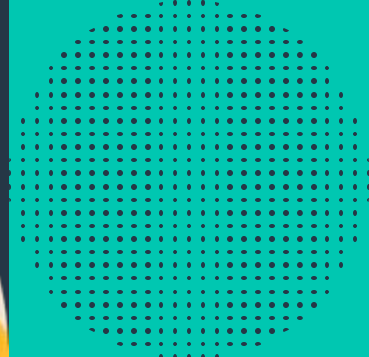
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>90% **Reduction in claim processing time** (2 days to <2 minutes)

>97% **Precision in determining correct reimbursement**

- Drastically lighter workloads for HR teams

- Faster, more confident financial relief for employees
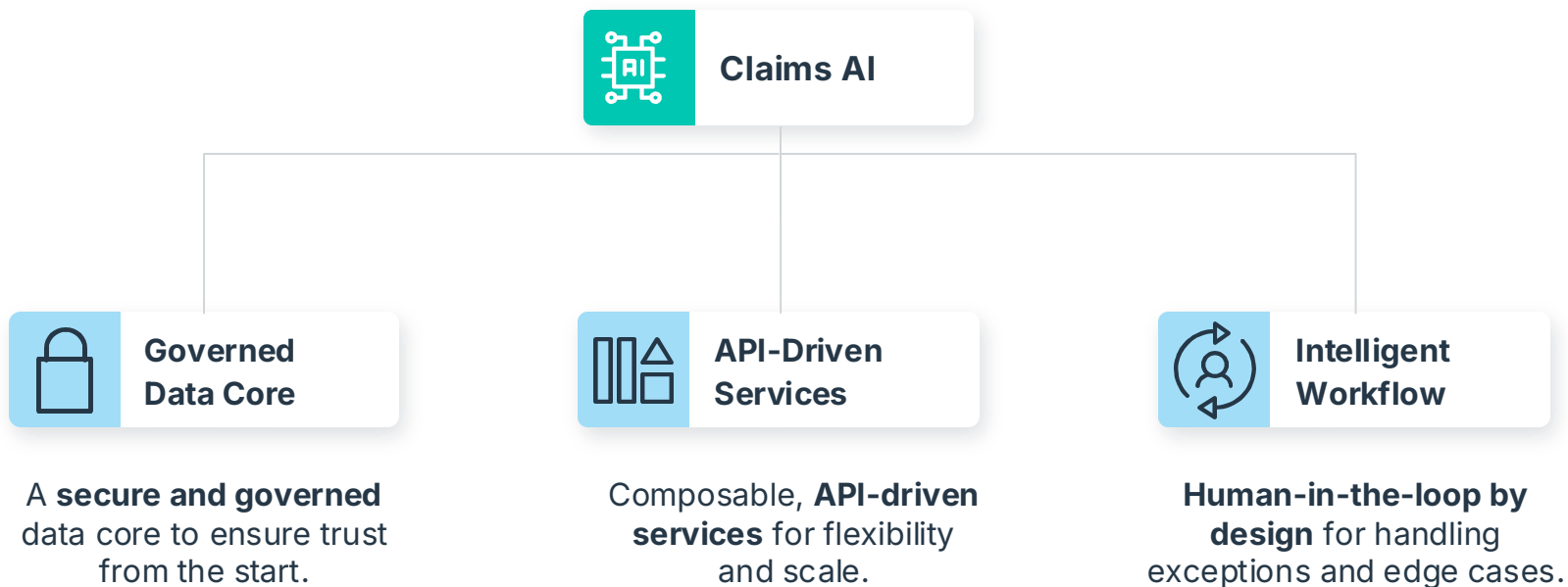
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Our Stakeholders Perception

Adopting Claims AI has been pivotal in our journey to modernize the claims experience. Even in the early stages, its impact has been promising: nearly 25,000 claims adjudicated with over 98% accuracy. For any organization focused on future readiness, integrating Claims AI isn't just an upgrade, it's a strategic investment we strongly recommend.
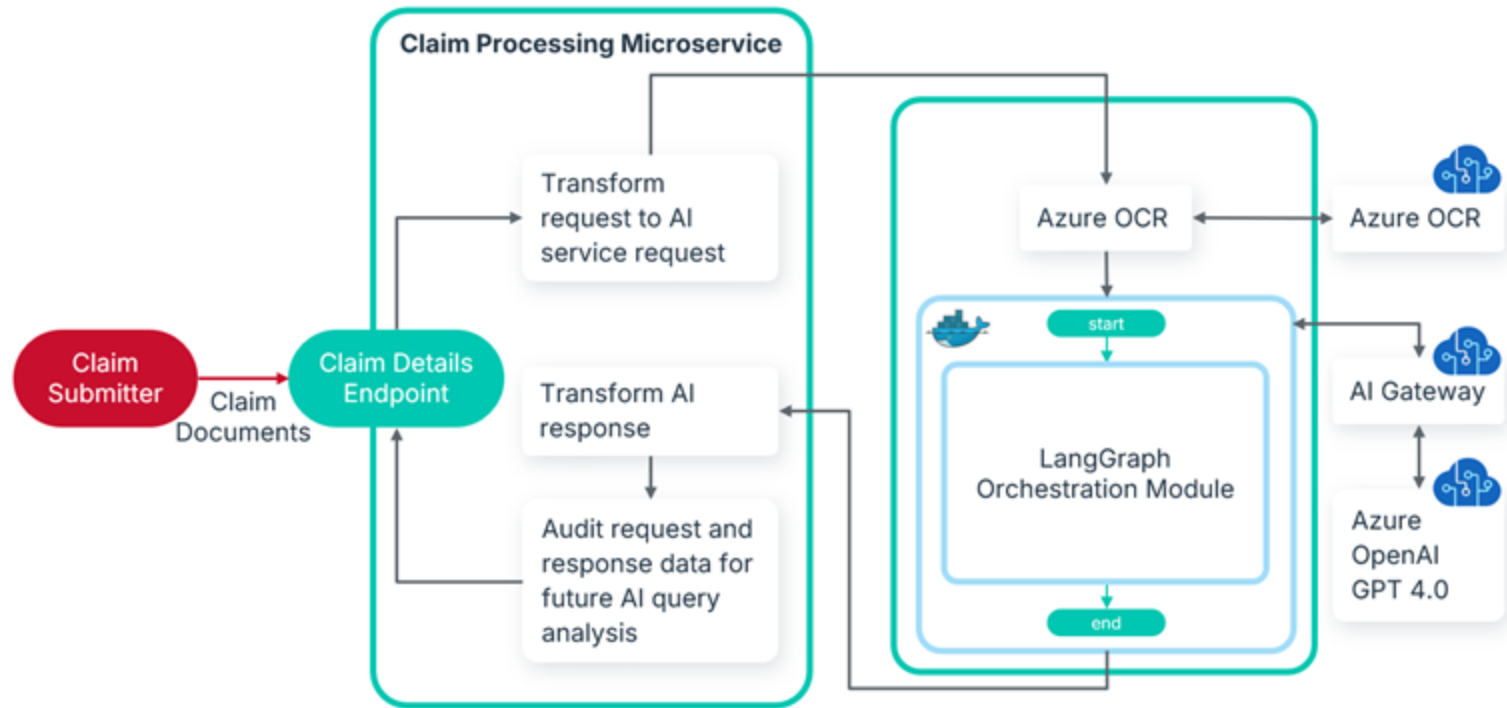
Shantell Holen
Director, Claims and Operations, WEX Inc

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This speed is powered by a secure, governed, API-driven architecture

Claims AI

Governed Data Core

API-Driven Services

Intelligent Workflow

A **secure and governed** data core to ensure trust from the start.

Composable, **API-driven services** for flexibility and scale.

Human-in-the-loop by design for handling exceptions and edge cases.

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This speed is powered by a secure, governed, API-driven architecture

Our Platform Is Engineered to Deliver the 'Five Ideals'

Customer Focus as our ultimate measure of success.

Locality and Simplicity in our system design.

"Five Ideals" of Flow and Trust.

Psychological Safety through a trustworthy, explainable system and AI Governance.

Focus, Flow, and Joy for our users and developers.

Improvement of Daily Work for our HR partners.

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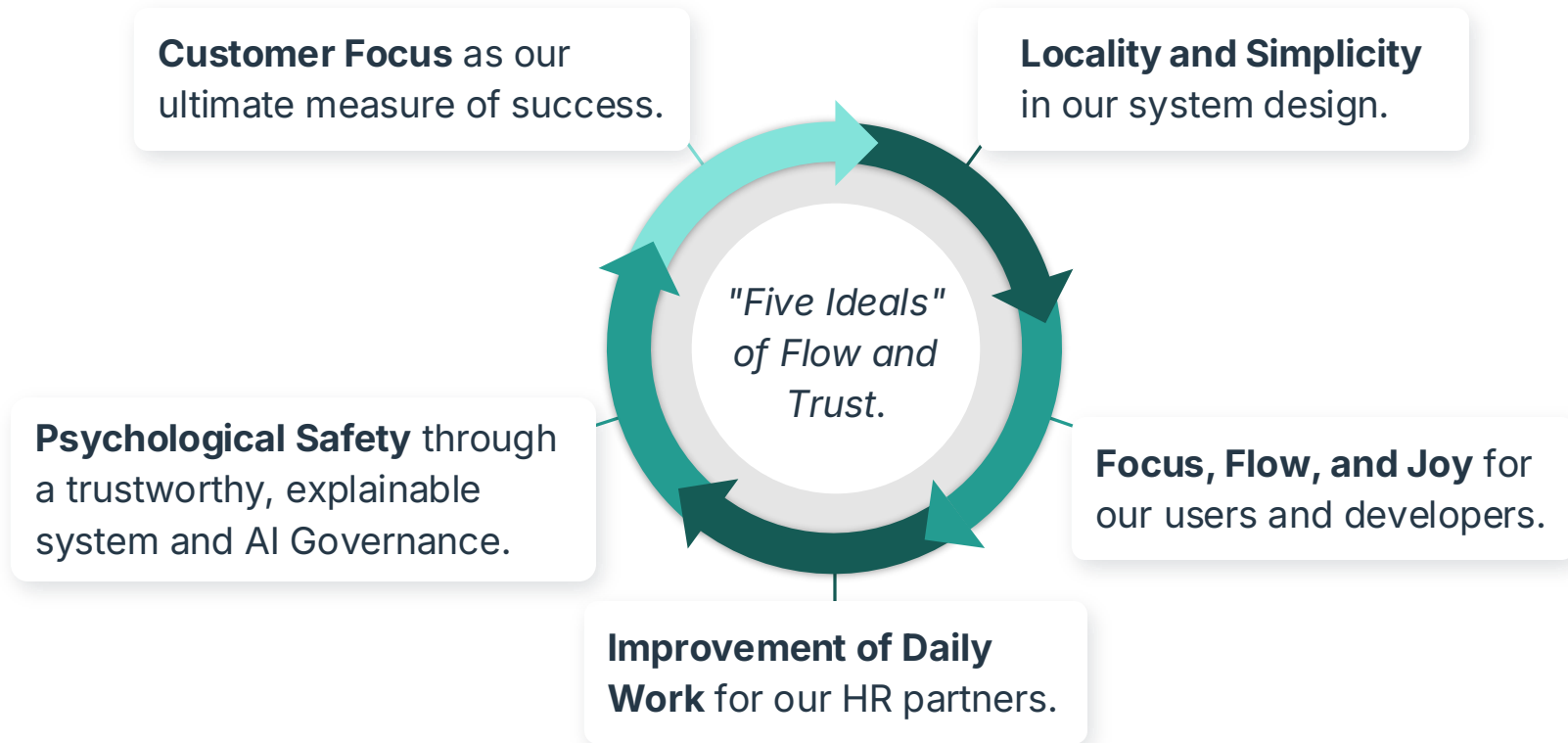
Built on a Foundation of Responsible AI Governance

Trusted AI

Risk-Based Tiering

Every model is tiered by business impact to match our level of oversight with its risk.

Independent Validation

Rigorous, independent validation ensures every model performs as designed and intended.

Continuous Performance Monitoring

We constantly monitor for data drift, performance degradation, and bias in real-time.

Privacy & Security by Design

Strict controls, expert reviews, and access limits are built into the model lifecycle to safeguard data.

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Trust, not just technology, is the real unlock for enterprise AI

- **Explainability:** Users must understand why the system makes a decision.

- **Reliability:** The system must perform accurately and consistently.

- **Agency:** Users must have clear control and a way to provide feedback.
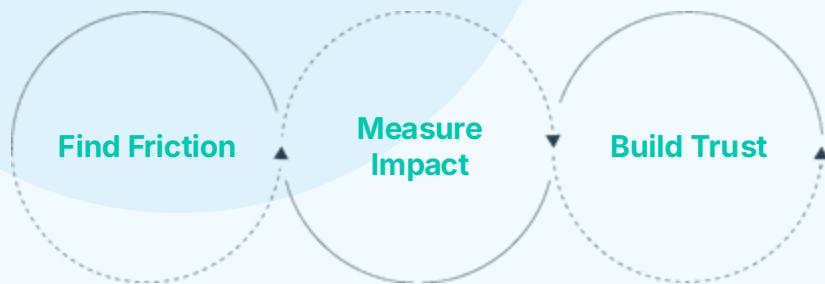
TRUST

Our playbook for leaders: 3 actions to start now

Find Friction → **Measure Impact** → **Build Trust**

- Find one high-friction, low-risk process.

- Measure the human impact: time saved, effort reduced.

- Make trust your non-negotiable KPI.

Where we still need help

- How do we effectively embed trust into legacy systems?

- How do we govern ecosystems of interconnected AI agents?

- What new leadership skills are required to manage for trust at scale?

Thank you!

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