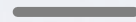
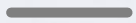




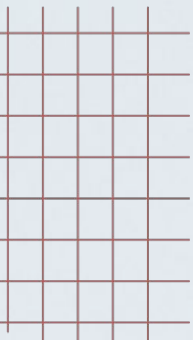
Shalini Bhandankar



Roshin Puthan Veetil



Team RegulAize | 360° Risk Lens





Content Overview

01 Problem Statement

02 Solution

03 High Level Architecture

04 How It Works

05 Key Performance Indicators

06 Unique Selling Propositions (USPs)

07 Demo (Video)

08 Next Steps – Scaling For Production Use

09 Q&A

10 References & Sources

Problem Statement

- Financial fraud & compliance violations are increasing globally.
- Manual risk profiling is time-consuming, error-prone, and inefficient.
- Organizations need an automated, real-time solution for entity verification & risk assessment.

Due Diligence for High Risk Entities

30–45 Days (Average)

Enhanced Due Diligence (EDD) cost

\$15,000 Per Investigation

95% Flagged Transactions are False Positive

2021–2023 Risk & Compliance Spends By Major Banks

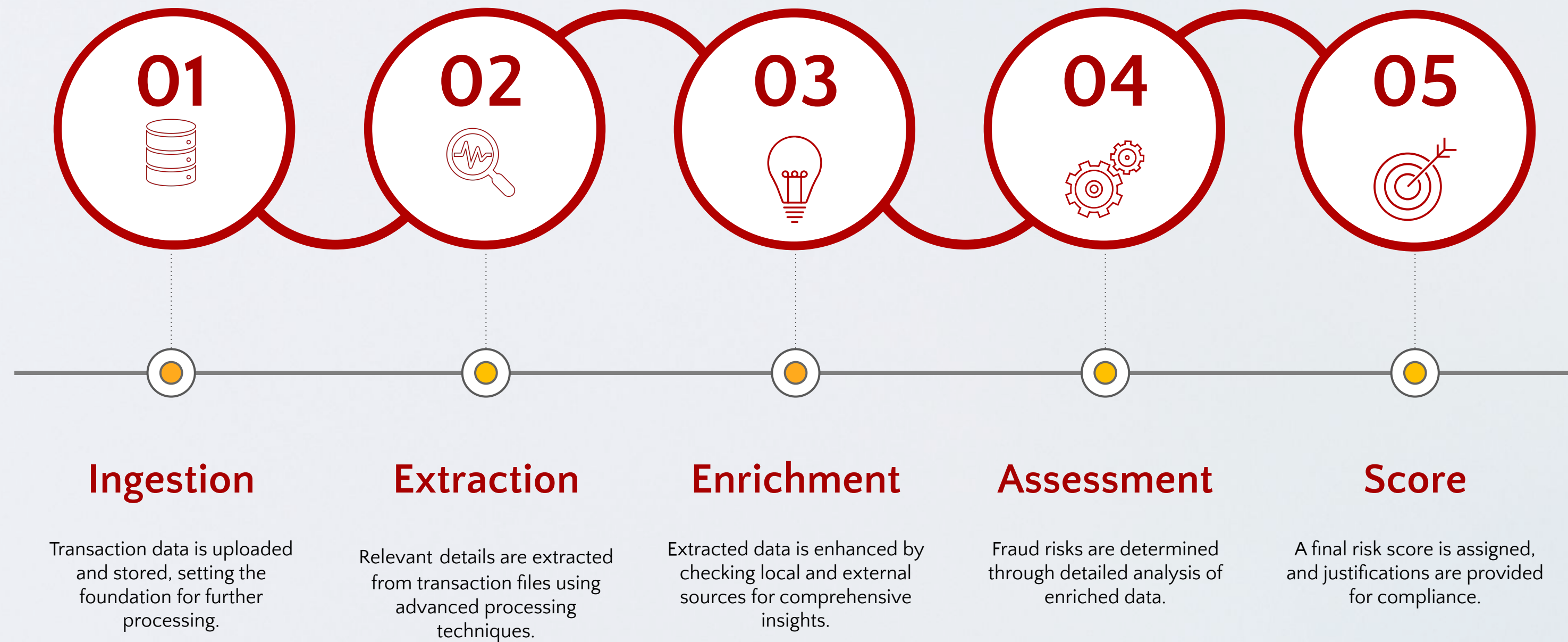
| Banks | Estimated Annual Spend | Key Challenges |
|-----------------|------------------------|--|
| CHASE | \$11B+ | Increased regulatory fines, high operational risk costs. |
| BANK OF AMERICA | \$9B+ | Fraud detection inefficiencies, high false positive rates. |
| citi | \$10B+ | Complex due diligence processes, manual KYC/AML reviews. |
| WELLS FARGO | \$8.5B+ | High-risk transactions flagged late, compliance backlogs. |
| Goldman Sachs | \$6B+ | Costly manual investigations, slow risk profiling. |

Time spends on reviewing false positives.

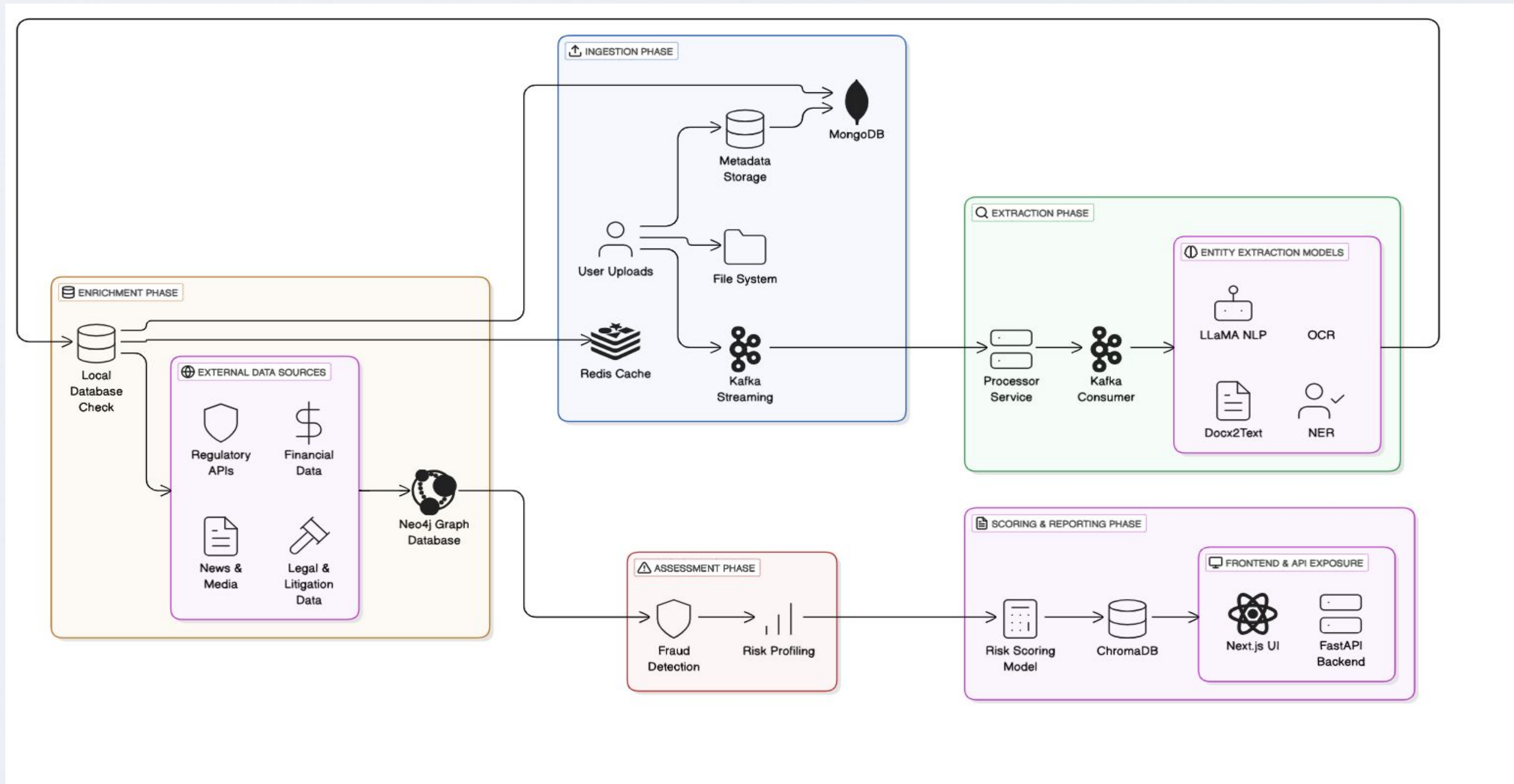


\$5B Annual AML Fines by Major US Banks

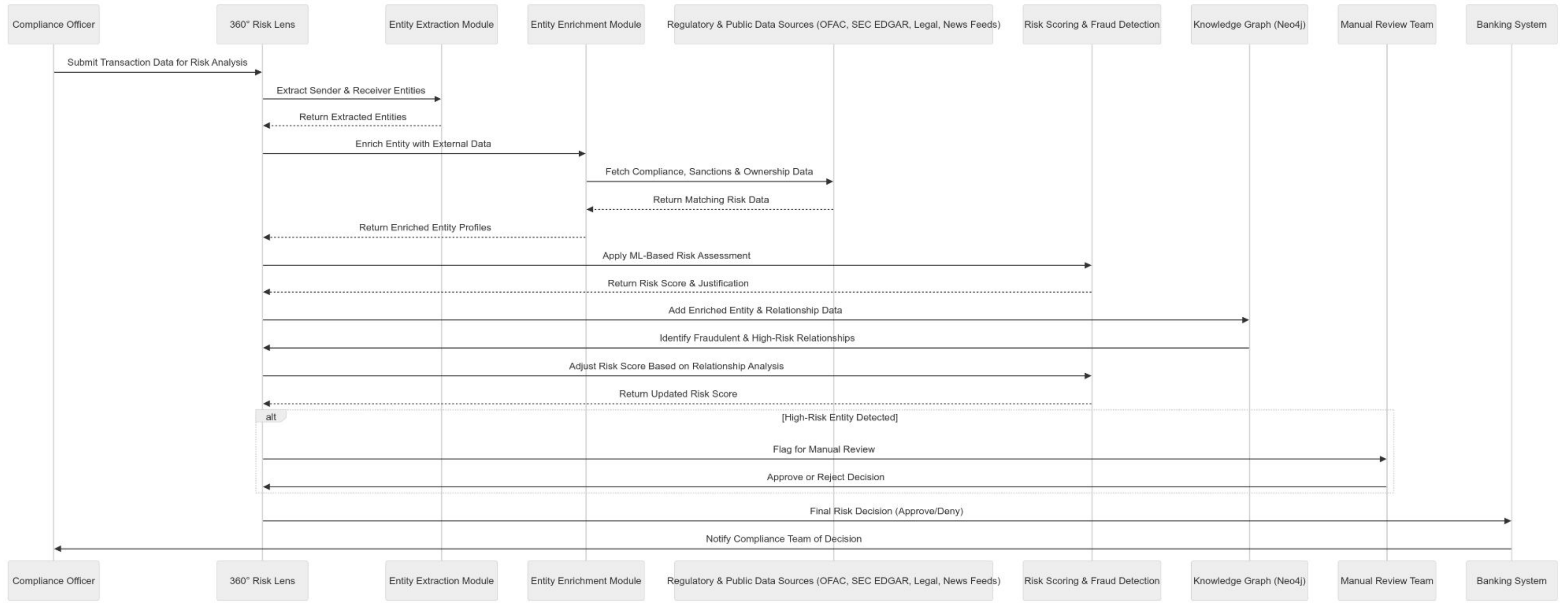
Solution – RegulAize | 360° Risk Lens



High Level Architecture



How It Works



Key Performance Indicators

60–80%

Reduction in Manual Workload

4x

Faster Risk Profiling & Compliance
Reviews

80%

Reduction in False Positives

98%

Faster Entity Lookup

Unique Selling Propositions (USPs)

Automated AI-Powered Risk Assessment

Reduces manual effort and enhances accuracy.

Graph-Based Entity Relationship Mapping

Identifies hidden connections and fraud networks

Near Real-Time Decision Making

Enables instant risk profiling for compliance teams

Scalable & Adaptable

Supports structured and unstructured data across multiple formats

Seamless API Integration

Enhances existing compliance workflows without disruption

Transparent & Explainable AI

Justifies risk scores with evidence-backed insights

DEMO (Video)

[RegulaizeDemo.mp4](#)

Next Steps – Scaling For Production Use

1. Expand Data Sources & API Integrations

Secure enterprise-grade APIs for comprehensive data coverage:

- OpenCorporates for corporate ownership structures
- Real-time news sources (Google News API, Bloomberg Terminal)
- Enhanced regulatory data feeds (OFAC, FinCEN, EU AML Directives)
- Automate periodic data ingestion and updates to ensure real-time compliance.

2. Enhance AI Models for Risk Profiling

- Fine-tune existing LLMs (BERT, GPT, or custom models) on internal bank risk data.
- Improve accuracy in fraud detection by integrating transaction behavior analysis.
- Implement reinforcement learning to adapt to evolving regulatory changes.

3. Improve System Performance & Scalability

- Migrate to a high-performance infrastructure (Kubernetes, cloud-based scaling).
- Optimize Neo4j queries for real-time risk assessments across millions of transactions.
- Introduce distributed processing for faster fraud detection.

4. Strengthen Security & Compliance

- Ensure strict access control and encryption for sensitive financial data.
- Conduct thorough security audits for regulatory compliance (SOC 2, ISO 27001).
- Implement explainable AI (XAI) for transparent decision-making and regulatory audits.

5. Build a User-Friendly Analyst Dashboard

- Develop an intuitive UI for compliance teams to investigate risk scores and entity relationships.
- Implement alert systems for high-risk transactions and suspicious activity.
- Enable real-time entity lookups and interactive visualizations.

6. Pilot with Banking Partners & Gather Feedback

- Partner with financial institutions for live testing on historical & real-time data.
- Refine the model based on compliance team feedback.
- Establish SLAs and governance frameworks for production deployment.

7. Achieve Full-Scale Production Deployment

- Deploy as a cloud-based API service for seamless integration with banking systems.
- Ensure continuous monitoring and AI model retraining to adapt to evolving threats.
- Scale across multiple banks to streamline compliance operations and reduce costs.

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