

# AI-Enabled Risk & Compliance

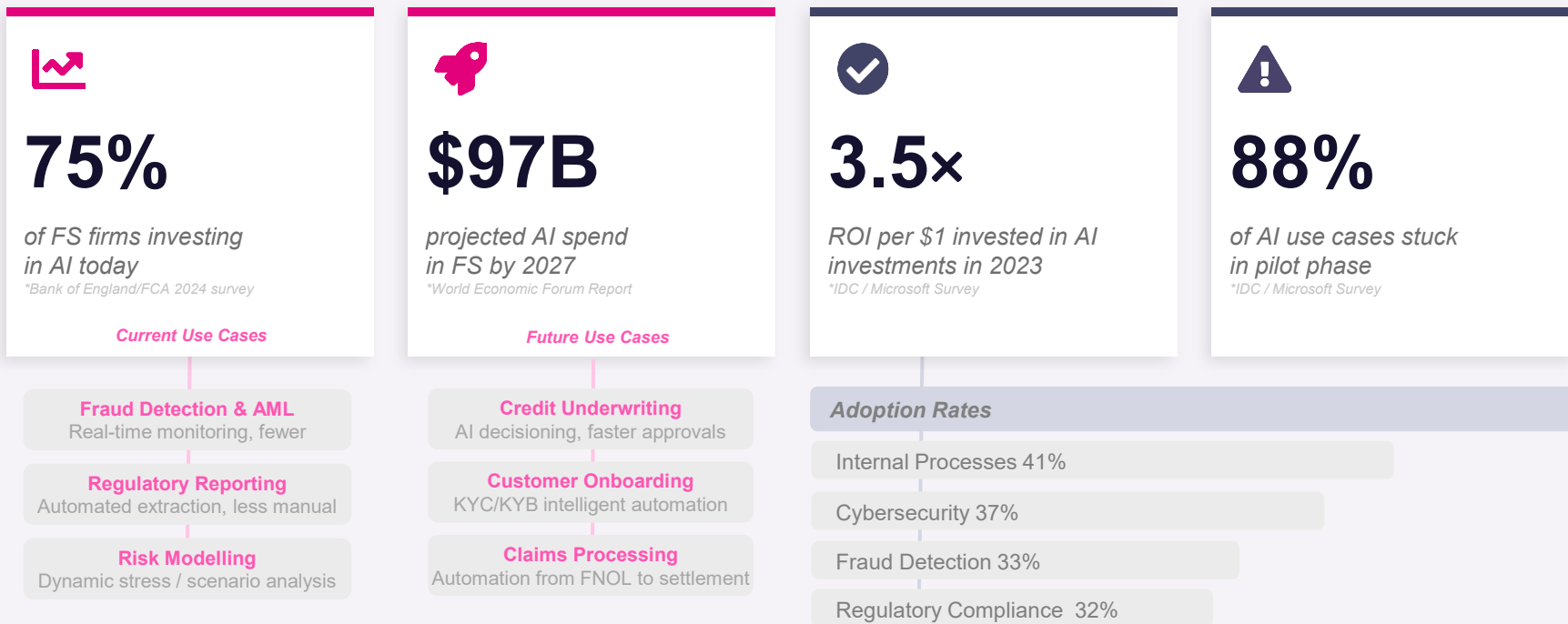
## Transforming Controls for Financial Services

Delta Capita | AI Advisory & Consulting Services

2026

# Why Now | AI in Financial Services

AI adoption in financial services is accelerating, but most institutions struggle to move beyond pilots. With 75% of firms investing in AI and a projected \$97B spend by 2027, the opportunity is clear - yet 88% of use cases remain stuck in proof-of-concept. Delta Capita bridges this gap with domain expertise, proven accelerators, and a risk-first approach.



# 4 Trends for Risk & Compliance | Industry Examples

Leading banks are already deploying AI and automation across their compliance functions.



## Modernising Compliance with AI

**HSBC** consolidated thousands of overlapping global documents into a single digital compliance library securing access to 7000 agents

*Source: HSBC / ROK Solution case study*



## AI-Enabled Regulatory Intelligence

**Standard Chartered** used LLMs and RAG for regulatory-change analysis, automating the mapping of regulatory obligations and improving quality and bias reduction in compliance workflows

*Source: SC / A\*STAR case study*



## Automation of Operation Workflow

**Citi** deployed AI and RPA to digitise global trade-compliance reviews, helping streamline highly manual processes across 9 million transactions and 25 million trade pages annually

*Source: Citi Global Trade Article*



## AI for Third-Party Risk Management

**ClearBank** improved third-party risk oversight across 200+ vendors, gaining 360° visibility into supplier security posture, ongoing assurance, and faster onboarding / remediation.

*Source: Panorays / ClearBank Case Study*

# AI for Risk & Compliance | Key Use Cases

Financial Institutions see 2026 as the pivotal year for leveraging AI to strengthen controls and drive cost efficiency.

## Policy Management

High

AI-powered policy portals, automated horizon scanning, regulatory-to-policy mapping with audit traceability

**AI-powered policy management links regulatory changes to internal policies, controls with full traceability for auditors and regulators**

*Geom Compliance Management*

## Fraud & AML

High

Real-time monitoring with 57% fewer false positives, automated screening and SAR governance

**AI/ML-based AML monitoring has been shown to reduce false positives significantly (in one case by 57% while preserving SAR detection)**

*ACAMS AML Effectiveness Survey 2023*

## Consumer Duty

High

AI applied to product governance, vulnerable client interactions, complaints, pricing and valuations

**FCA emphasises better complaints MI and RCA as AI surveillance tools reduce review noise and speed risk detection**

*FCA complaints and root-cause analysis review*

## Third-Party Risk

High

Continuous vendor monitoring, AI-driven risk scoring, dynamic controls and SLA tracking

**Data-driven TPRM improves risk visibility with leading firms using continuous monitoring at scale across thousands of third parties**

*2023 Global TPRM Survey*

## Incident Management

Medium

Automated incident analysis linked to financial / risk outcomes, feeding insights into RCSAs & risk governance

**Incident and loss-event data should be integrated with RCSAs and KRIs to prioritise remediation based on operational impact**

*Deloitte Incident Management Report*

## Credit Risk

Medium

Augmented underwriting, continuous exposure monitoring, dynamic collateral and capital optimisation

**Banco de España research found 12.5–17% regulatory-capital savings from more advanced machine learning models**

*Banco de España / EBA workshop paper*

# The Scaling Gap | Why AI Pilots Fail

Most institutions cannot scale AI pilots due to data fragmentation, unclear risk accountability, and weak business cases.

## Client Challenges

## The Gap



**Business Case:** “We need to apply AI to reduce bottlenecks”

Unclear ROI alignment and lack of measurable outcomes prevent investment approval and executive sponsorship

We need to produce a business case aligned to measurable ROI



**Data:** “We know how to apply AI, but our data is not ready”

Fragmented data, poor lineage, and quality issues make AI models unreliable - unlike traditional reporting, AI is highly sensitive to data integrity

Our fragmented data prevents us from launching a pilot



**Compliance:** “We already have AI PoCs in place and want to scale”

Absence of governance roles, explainability standards, and ethical AI policies mean that risk is uncontrolled

We cannot control the risks associated with AI development

*Regulatory uncertainty compounds these barriers meaning firms are reluctant to adopt AI without a clear compliance framework.*

# Unlocking AI Value | Our 5 Key Phases

Delta Capita offers end-to-end support from readiness assessment through scaled deployment and ongoing governance.



## AI Readiness Assessment

### Approach

- Rapid maturity assessment across 6 readiness areas

### Our Accelerators

- *AI Readiness Toolkit* i.e. 68 readiness questions pre-mapped to 90 use cases

### Client Case Studies

- Global bank: AI CoE Strategy across 7 cost centres with savings ~£1m



## Business Case / Use Case Definition

### Approach

- Strategy-aligned use case mapping with ROI modelling

### Our Accelerators

- Access to industry experts + *proprietary scoring models* to rapidly impact assess PoCs

### Client Case Studies

- Merchant bank: delivered training to 8 C-level executives on AI use cases



## Governance & Controls

### Approach

- Regulatory-aligned AI risk framework and controls

### Our Accelerators

- *AI Risk Assessment Toolkit* i.e. 60+ controls surveyed with industry forums

### Client Case Studies

- Payments: implemented AI enabled compliance tooling assessing ~ 130 policies



## Data Readiness & Scaling

### Approach

- Data quality remediation and ML pipeline architecture

### Our Accelerators

- *DCAM certified experts* + AI templates developed with domain experts

### Client Case Studies

- Wealth manager: post-merger data lake buildout for commercial analytics



## Agent Design & Deployment

### Approach

- Production-grade AI agents with workflow integration

### Our Accelerators

- *Agentic AI PoCs* and templates for common industry use cases

### Client Case Studies

- Payments: agentic AI reduced processing time from ~3 days to <1 minute

# Proven Results | Client Case Studies

Delta Capita serves multiple financial services clients for consulting services around their Data & AI maturity

## Case Studies

### AI-Enabled Third-Party Risk Assessment Global FMI Provider

Delta Capita proposed a repeatable, 3-phased onsite Third-Party Risk Assessment to help the Client evidence DORA-aligned oversight of critical ICT suppliers

**DORA-aligned oversight**

### Attestation Workflows for AI Readiness Challenger Bank

Delta Capita partnered with a leading Commercial Bank to deliver a cloud-ready MI and BI transformation, establishing a scalable op model aligned to governance standards

**10-month cloud delivery**

### Data Lake & Customer Analytics UK Wealth Manager

A leading UK wealth manager required a unified Power BI dashboard to visualise KPIs like customer growth, AUM, profitability, and outflows, with drill-down by region and practitioner

**Delivered a 50bps margin uplift**

### AI Policy Assurance and Traceability Global Payments

Delta Capita was engaged to support a Global Payments Provider in uplifting its global risk and compliance policy framework and implementing AI-enabled compliance tooling

**130 policies assessed**

### Agentic AI for Complaints Handling Payments Fintech

Delta Capita implemented an Agentic AI solution for a Payment Services Provider to streamline customer service case handling, reduce response times, and cut the backlog

**Processing: 3 days → <1 min**

## Summary

## Approach

- **Onsite Assessment:** Conducted a structured gap analysis and prepared tailored assessment toolkits/protocols, executed onsite assessments for critical third parties to validate evidence, assess operational resilience and security controls, and capture findings consistently.
- **Reporting & Recommendations:** Produced standardised third-party assessment reports with issue ratings and remediation actions, delivered a consolidated cross-vendor view and a risk-based remediation roadmap to support prioritisation and ongoing monitoring
- **Accelerator (VendorLens):** Accelerated evidence collection and analysis via a controlled vendor submission workflow, contract clause checks and policy/control analysis, producing consolidated risk-based vendor scoring and dashboard outputs.

- **Discovery & Assessment:** Reviewed the existing MI/BI landscape and manual reporting processes (e.g., PowerPoint/Excel outputs), identifying key pain points, control gaps and opportunities to automate and standardise MI production and attestation.
- **Solution Design & Prototyping:** Designed and prototyped interactive, evidence-driven MI dashboards and an end-to-end attestation workflow, optimising the user experience and ensuring outputs were aligned to governance and auditability needs.
- **Build & Implementation:** Developed and configured Power BI / Power Apps components, integrated dashboards into the target data environment, and implemented Role-Based Access Control (RBAC) to strengthen data security and appropriate user access.
- **Deployment & Change Management:** Rolled out the solution with structured change management - stakeholder engagement, training, documentation, and adoption support - to embed sustainable BAU ways of working.

- **Data Integration and Predictive Insight Generation:** Connected live to on-premise SQL databases and built data pipelines to automate refreshes of key commercial and fee data. Used predictive analytics to create dashboards that gave the business real-time insight into commercial performance.
- **Risk Modelling and Consumer Duty Governance:** Developed client risk models using behavioural signals such as sub-account closures and reduced activity to identify potential issues early. Also introduced governance workflows around fee data and reporting to improve oversight.
- **Reporting Framework and Regulatory Alignment:** Established a scalable reporting framework that improved the quality, consistency, and accessibility of management information.
- **Commercial Delivery and Revenue Enhancement:** Supported the launch of the 'Dual Expert' product, contributing to multi-million-pound revenue growth through stronger proposition delivery and business readiness. Delivered a 50bps margin uplift by improving pricing consistency.

- **Policy Review and Advisory:** Assessed ~130 global risk and compliance policies across merchant and consumer sectors. Mapped internal policies to external regulatory requirements. Identified gaps, duplication, and consolidation opportunities to streamline compliance operations.
- **Process Mapping and Ownership:** Mapped end-to-end business processes with regulatory tagging. Defined clear ownership structures and documented risk and control flows to enhance transparency and accountability.
- **AI Tooling and Self-Serve Portal:** Designed and implemented an AI-powered compliance portal to enable sales and underwriting teams to quickly access relevant policy information, accelerating decision-making.
- **Strategic Enablement and Scalability:** Created a centralised, searchable policy and regulatory repository. Delivered a scalable framework to maintain policy alignment post-regulatory changes and support long-term compliance agility.

- **Agentic AI Triage & Categorisation:** Implemented an AI agent to analyse incoming customer requests, detect sentiment, and categorise cases using regulatory policies and customer case history to determine the appropriate handling route.
- **Confidence Scoring & Routing:** Introduced confidence scoring to automate routing of cases to the correct team, with a controlled manual review path for low-confidence cases to maintain quality and reduce operational risk.
- **Reasoning Summary & Escalation:** Generated concise reasoning summaries to support faster decision-making and escalated cases to relevant teams with clear context, improving consistency and speed of resolution.
- **Outcomes:** Reduced case processing time from ~3 days to <1 minute, enabled instant acknowledgement and immediate routing on first contact, achieved a 25-30% reduction in overall case resolution time, and improved customer experience.

# Recommended Next Steps

1

## AI Readiness Assessment

Benchmark your current maturity across people, process, data, and compliance against industry standards

2

## Business Case / Use Case Prioritisation Workshop

Identify 3–5 high-value AI opportunities aligned to your compliance and risk strategy with clear ROI

3

## Governance & Risk Framework Review

Evaluate your AI risk controls, model validation standards, and regulatory alignment

4

## Pilot-to-Production Roadmap

Design a phased delivery plan using our accelerators to move from PoC to scaled deployment

Let's discuss how Delta Capita can accelerate your AI journey in risk and compliance. Get in touch: [deltacapita.com/get-in-touch](https://deltacapita.com/get-in-touch)