

From Detection to Investigation: Empowering FinCrime Analysts with AI Agents

Fraud analysts face a relentless stream of alerts, demanding complex investigations under constant regulatory scrutiny. AI agents can ease that burden, streamlining repetitive tasks and surfacing critical insights. The following infographic showcases how AI agents permit analysts to focus on what matters most: making informed, high-stakes decisions with confidence.



Triage and Take Action

AI Agent Summary

Overnight alerts are clustered and prioritized. The AI agent flags 12 high-risk cases based on transaction velocity, jurisdiction and known typologies.

Analyst Action

It's time to review the AI agent's triage, overriding two scores based on geopolitical context (e.g., sanctions update in a specific region).

“AI flagged this shell company as low risk, but I know it’s linked to a recent enforcement action. Let’s bump it up.”

Deep Dive Investigation

AI Agent Support

- Pulls historical transaction data across multiple accounts
- Maps entity relationships using graph analysis
- Generates a timeline of suspicious activity

Analyst Action

The analyst uses the visual map to spot a previously missed link between two accounts. A SAR is drafted with AI-generated summaries, editing key sections for nuance.

“The agent gave me the foundation—I added the finishing touches.”

Teamwide Tuning

AI Agent Role

AI agents prepare a dashboard of team-wide metrics: alert volumes, false positive rates, case closure times.

Analyst Action

The analyst uses the dashboard to identify bottlenecks and proposes a new rule refinement to reduce noise.

“Let’s tweak the velocity threshold, there are too many false positives from legitimate crypto traders.”

Typology Exploration

AI Agent Role

Emerging patterns are surfaced from global data: a rise in mule accounts tied to gig economy platforms.

Analyst Action

It’s time to cross-reference with internal cases, flag a new typology for review and propose a training session for junior analysts.

“This is new. Let’s get ahead of it before it becomes a trend.”

Regulator Review

Agent Role

Drafts a response to a regulator’s inquiry using case data and Suspicious Activity Report (SAR) history.

Analyst Action

The analyst reviews for tone, accuracy and legal precision, adding context where needed around investigative decisions.

“AI got the facts right, I made sure the story was clear.”

Review and Refine for Tomorrow

AI Agent Role

The AI agents log analyst feedback on alert quality and investigation support.

Analyst Action

The analyst flags areas where the agent missed context, helping improve future performance.

“It’s learning, but I’m still the one teaching.”

The Analyst is Always in Control

- **AI agents never make final decisions**
- **Every insight is auditable and explainable**
- **Human judgment is central, not optional**

Stay Ahead, Focused and in Control

Xceed AI Agents are a game-changer for small banks and credit unions by helping them overcome resource constraints and compete more effectively with larger institutions. By leveraging AI, smaller financial institutions can improve operational efficiency, reduce costs and offer more sophisticated services without needing large-scale infrastructure, all while maintaining full control with a human-in-the-loop.

Boost your fraud prevention today >