

How a Global Foreign Exchange Leader Achieved 67% Automated Alert Closure via Agentic AI Investigation



Executive summary

Rapid global expansion and soaring transaction volumes often push legacy anti-money laundering (AML) and compliance frameworks to their breaking point. For one of the world's largest independent foreign exchange and financial services brands, an explosion of low-risk compliance alerts began outstripping human capacity. Fragmented across multiple legacy vendors, investigations required tedious, multi-system manual deep-dives—creating a massive backlog and bottlenecking retail operations.

By deploying **RAY**, ThetaRay's Agentic AI investigation platform, the institution unified its fragmented compliance architecture (**Nice Actimize, Casmex, and internal screening tools**) under a single agentic investigation layer.

The impact was immediate: **2/3 of low-risk alerts are now automatically investigated and closed without human intervention**, dramatically slashing branch wait times and driving a direct uplift in foreign exchange (FX) and visa revenue.

The Challenge: A Fragmented Architecture Buckling Under Volume

Operating across high-traffic global hubs and international airport terminals, the institution faced immense pressure to maintain stringent compliance standards without compromising the customer experience. However, their existing compliance stack created severe operational friction:

- Slow, Manual Investigation Paths**
 Compliance analysts spent 5 to 30 minutes per alert manually gathering data and cross-referencing files.
- The Silo Problem**
 Fragmented investigations required analysts to log into multiple systems across different vendors, slowing down decision-making.
- Volume and Queue Pressure**
 An expanding backlog of alerts grew faster than compliance headcount could scale. In the real world, this backend bottleneck manifested as peak-hour customer queues at brick-and-mortar branches and airport terminals.

The Solution: Unifying the Stack with Agentic AI

To solve this, the institution deployed the **RAY platform**, to serve as a centralized, cross-platform orchestration layer.

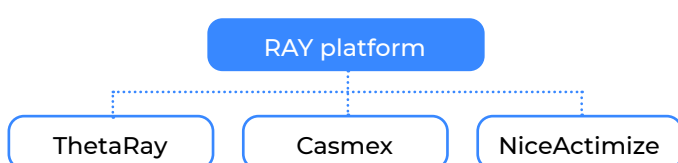
Unlike traditional upgrades that require ripping and replacing existing infrastructure, RAY seamlessly overlays on top of the company's mixed-vendor ecosystem—unifying **ThetaRay detection, Casmex, and Nice Actimize**, into a single workflow.

Key Capabilities Deployed

- End-to-End Autonomous Investigation**
 For low-risk anomalies, RAY autonomously executes the entire investigation workflow—gathering data, analyzing context, and providing clear decisioning—leaving **zero humans in the loop** for low-risk clears.

Cross-Platform Architecture

Instead of navigating disparate tools, compliance analysts use a single interface where RAY aggregates risk indicators and visualizes data transaction paths across all legacy platforms simultaneously.



Business Impact: Measurable Operational & Commercial ROI

Within months of kick-off and workshop alignment, the institution transformed its compliance department from an operational bottleneck into a commercial enabler:

67% Auto-Closure Rate

- 2/3 of all low-risk alerts are now entirely handled and closed by RAY, eliminating alert fatigue.

50% Queue Reduction

- Streamlining the backend compliance process – directly cut customer wait times at physical retail branches – in half.

Top-Line Revenue Growth

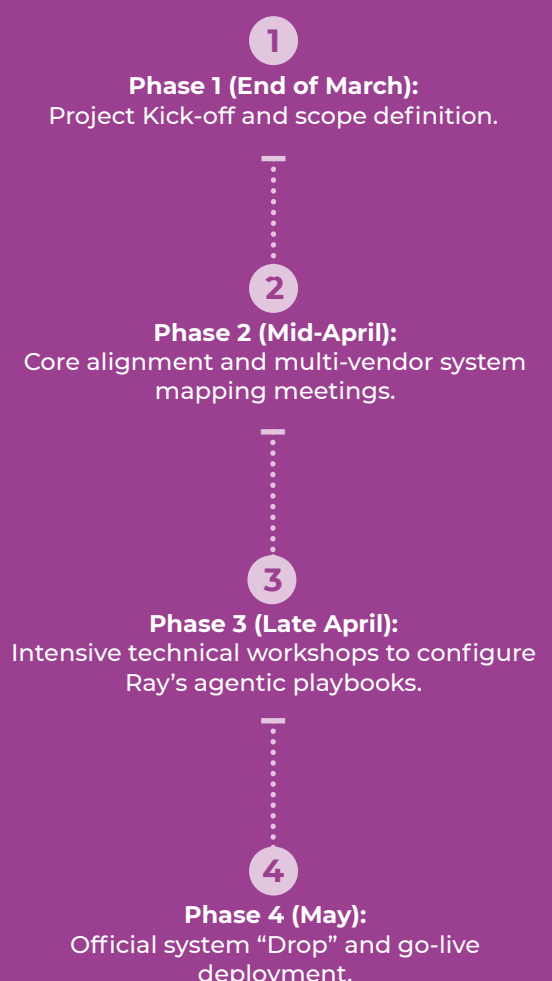
- Faster processing times unlocked a noticeable uplift in high-margin foreign exchange (FX) transactions and temporary visa processing volumes.

“AI didn’t replace our analysts. It freed them to do the job they were actually hired to do—focusing human intellect on truly complex, high-risk financial crime while the platform handles the noise.”

— VP of Compliance & MLRO

Engagement Timeline

The transformation from kickoff to deployment was realized over a rapid, phased timeline:



When your compliance team is forced to hop between a legacy case manager, screening lists, and internal databases, how many hours of productive investigation time are lost to manual data gathering each week—and is that backend friction secretly driving away your customers at the point of sale?

Let's discuss how RAY Platform can overlay on your existing tech stack to drive immediate investigation automation. Contact info@thetaray.com