

# From Detection to Defensible Outcomes — Built for US Banks

## The Gap Between Detection and Decision Is Where Risk Accumulates

Across many US banks, the greatest exposure does not sit in detection, it sits in what happens next.

Once an alert is generated, outcomes often depend on fragmented data, manual processes, and individual judgment.

This leads to:

- Inconsistent decision-making
- Variable documentation
- Increasing regulatory scrutiny

The challenge is not simply identifying suspicious activity.

It is ensuring that every alert leads to a consistent, explainable, and defensible outcome.



## The Problem Isn't Just Detection — It's What Happens Next

Detection identifies potential risk.

But risk is only reduced when:

- An alert is investigated
- A decision is made
- That decision is supported by clear evidence

And increasingly, that decision must be defensible.

This is where many AML programs break down.



## Why Existing Approaches Fall Short

To manage growing volumes and complexity, many institutions are introducing automation or agentic investigation layers.

While these approaches can improve efficiency, they do not address the underlying issue.

Applying automation to low-quality or inconsistent alerts does not resolve the problem — it risks amplifying it.

Similarly, workflow-driven or RPA-based solutions can streamline tasks, but they do not ensure consistent, risk-based decisioning or defensible outcomes.

Without a foundation of risk-relevant detection and structured decisioning, inefficiencies are simply scaled.



## Where Banks Are Still Exposed

In many institutions, the greatest exposure sits in how decisions are made, evidenced, and explained:

**Operational Inefficiencies:**

- Analysts manually gather data across multiple systems
- Quality assurance requires rework

**Inconsistent Decisioning:**

- Decisions vary across teams, regions, and individuals
- Case narratives lack structure and consistency

**Regulatory & Audit Risk:**

- Audit trails are incomplete or difficult to reconstruct

And when regulators ask:

“Why was this alert cleared or escalated?”

The answer is not always clear, consistent, or easy to defend.



This is not just an operational issue — it is a source of regulatory exposure.



## Connecting Detection to Defensible Outcomes

Addressing this challenge requires more than incremental improvements.

It requires connecting detection directly to structured, consistent, and explainable decisioning.

ThetaRay enables banks to move seamlessly from:

**Detection → Investigation → Resolution → Reporting**

- Alerts are enriched with full behavioral and contextual understanding
- Investigations follow a structured, consistent approach
- Decisions are supported with clear evidence and reasoning
- SARs are generated faster, with greater quality and consistency



Ensuring outcomes are consistent, explainable, and defensible across every alert.



## Smarter Detection That Surfaces What Others Miss

Unlike traditional rule-based systems which generate high volumes of alerts but often fail to identify the most relevant or complex risk, ThetaRay's Transaction Monitoring:

**Detection → Investigation → Resolution → Reporting**

- Identifies nuanced and complex financial crime patterns
- Detects hidden relationships and behavioral anomalies
- Adapts dynamically to evolving typologies
- Reduces false positives while maintaining coverage



Delivering alerts that are not just generated, but meaningful and actionable.



## Built for Regulatory Expectations in the US

Designed to support evolving expectations from:

- FinCEN (SAR quality and timeliness)
- OCC and Federal Reserve (auditability and governance)
- Increasing regulatory focus on explainability and consistency

ThetaRay ensures:

- Clear rationale behind every decision
- Standardized investigations across teams
- Complete audit trails and documentation



## Operational Impact

Banks using ThetaRay can:

- Improve detection of complex financial crime
- Reduce investigation time and alert backlogs
- Increase SAR quality and consistency
- Scale operations without proportional headcount growth
- Strengthen consistency and defensibility across decisions



## Bottom Line

Detection identifies risk.

But regulators evaluate how you resolve it — and how well you can defend it.

ThetaRay enables banks to move beyond legacy, rule-based detection, connecting risk-relevant detection with consistent, explainable decisioning and defensible outcomes at scale.