

THE AGENTIC AI INTELLIGENCE LAYER FOR FINANCIAL CRIME COMPLIANCE

Your analysts spend more time gathering evidence than investigating crime

Compliance teams are constrained by the manual effort required to investigate, collate evidence, and defend decisions across fragmented systems. Detection creates the alert — but closing it still falls to people, by hand.

THE PROBLEM · WHY INVESTIGATIONS STALL

Why investigations stall



What's causing it

- × Alerts from AML, KYC & CDD systems — all siloed
- × Analysts manually gather evidence before assessment
- × Quality varies by analyst, region, and workload
- × Decisions are hard to explain, reproduce, and audit



The real-world impact

- Higher operating costs and growing backlogs
- Slower case resolution and missed SLAs
- Inconsistent decision-making across teams
- Greater audit and regulatory exposure

10,000

alerts per month

60min

Avg. review time

10,000

investigation hours

Why legacy environments can't keep up

Most legacy AML and compliance environments were built to generate alerts, manage cases, screen customers, or store operational records — not to reason across evidence, documents, historical behavior, customer context, external sources, and regulatory expectations. The detection layer fires; everything after it is still manual.

INTRODUCING RAY PLATFORM

An intelligent AI investigation layer across your entire AML ecosystem

RAY operates across AML, screening, case management, customer, document, and third-party systems. It **gathers evidence, analyzes customer and transactional context, correlates historical activity**, extracts insight from structured and unstructured information, and prepares explainable outputs that can be reviewed, refined, and approved by humans.

RAY

The industry's **first agentic AML platform** — transforming detection into decisions, and decisions into defensible outcomes.

Detection creates the alert. RAY closes the loop.



Two modes. One consistent investigation standard.

RAY runs as part of ThetaRay's end-to-end AI financial crime platform, or as an agnostic AI investigation layer on top of third-party and internal systems — Actimize, Oracle, Quantexa, screening, transaction monitoring, and customer data platforms.

Autonomous Investigation

RAY executes the full L1/L2 investigation workflow end-to-end:

- ✓ Gathers all relevant alert context
- ✓ Analyzes customer & counterparty behavior
- ✓ Validates KYC / profile alignment with activity
- ✓ Reviews jurisdictions and geographies
- ✓ Correlates historical alerts
- ✓ Performs OSINT & adverse media checks
- ✓ Produces structured investigation narrative
- ✓ Delivers recommendations and next steps

MODE 01

Interactive Analyst Support

When analysts want to dig deeper, RAY:

- ✓ Answers analyst questions in natural language
- ✓ Summarizes documentation on demand
- ✓ Creates charts and visualizations
- ✓ Reviews risk drivers behind suspicious activity
- ✓ Runs on-demand OSINT / adverse media searches
- ✓ Deep-dives into specific transactions or counterparties

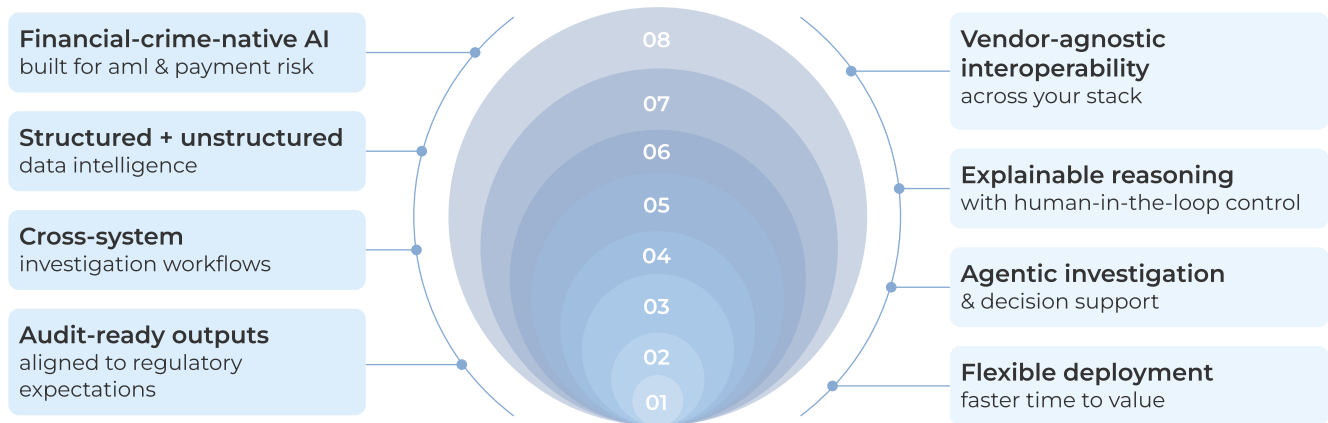
MODE 02

WHAT MAKES RAY PLATFORM DIFFERENT

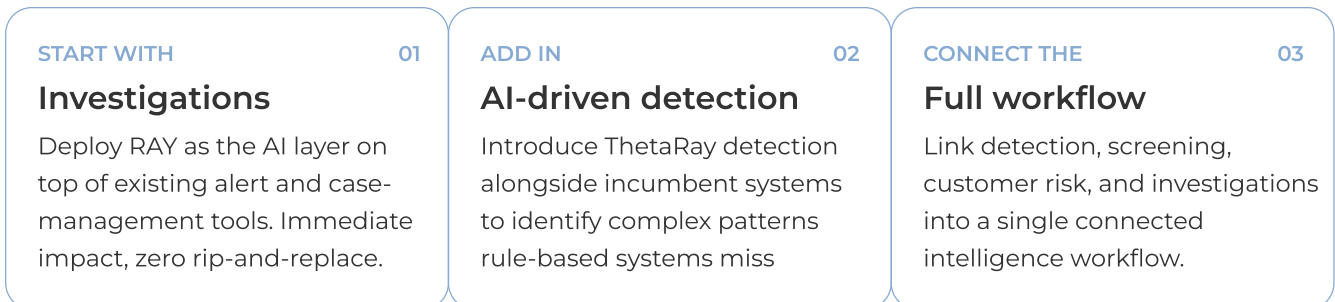
Agentic AI investigation for the systems you already run.

RAY modernizes investigations without replacing your compliance stack — **connecting alerts, data, reasoning, and decision support** across fragmented AML workflows, and extending ThetaRay from identifying risk to resolving it.

Core differentiation



Start anywhere. Expand when ready.



The Strategic TCO Impact — same team, 4× the volume

Cost Category	RAY Platform	Legacy Investigation Workflow
Deployment	✓ Weeks to impact agnostic overlay	✗ Multi-year “rip-and-replace”
Scaling	✓ Exponential fixed staff handles 4x volume	✗ Linear more alerts = more staff
Ops Spend	✓ Low 40-70% time reduction	✗ High 30-120 mins/alert on logistics
Integration	✓ Zero friction works with NICE Actimize, Oracle, SAS, etc.	✗ High friction disconnected silos
Audit Risk	✓ Low (consistent logic & full audit trail, fully aligned to FinCEN and global regulatory standards)	✗ High human variance & missing context

Modernize investigations without replacing your stack

Visit [ThetaRay.com](https://thetaray.com) or email info@thetaray.com to learn more

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