



WHITEPAPER

AGENTIC AI & AUTONOMOUS COMPLIANCE FOR AML

Next-Generation
AML Solutions
Powered by AI Agents



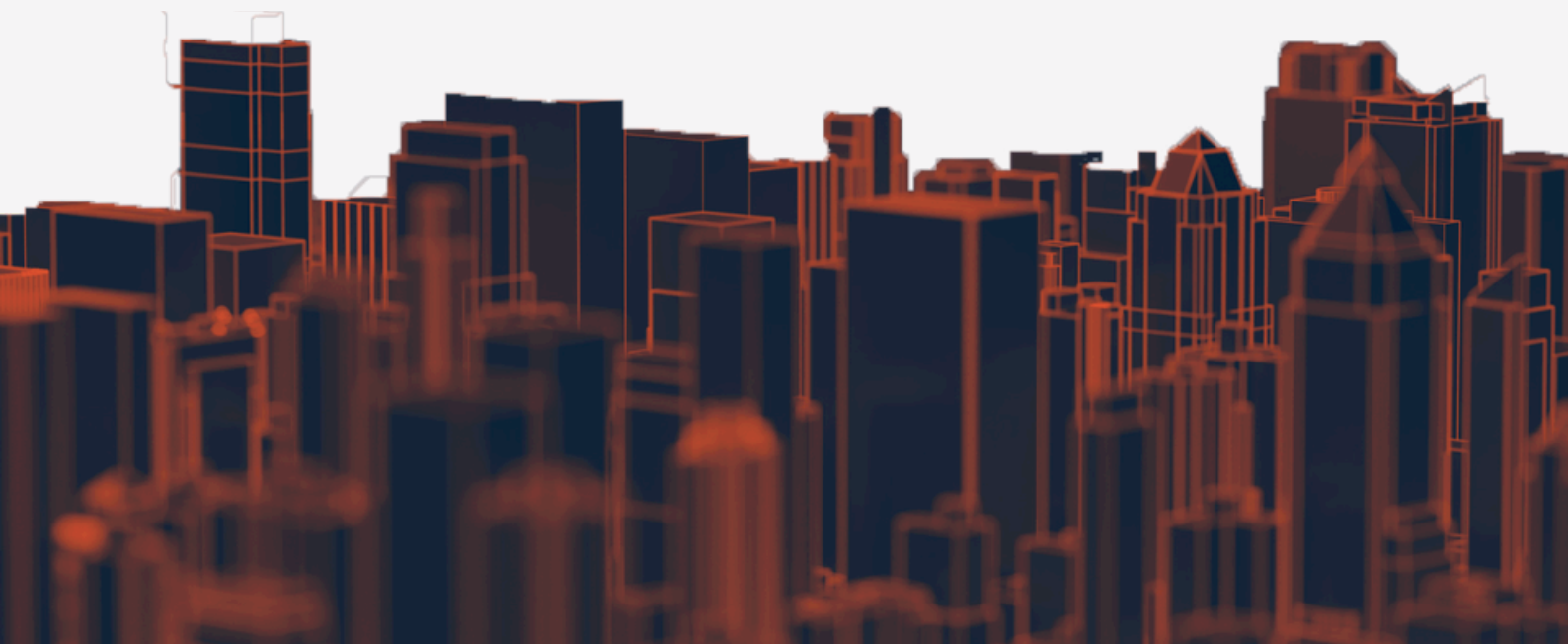


WHY Agentic AI for AML?

Agentic AI is transforming the way financial institutions approach Anti-Money Laundering compliance. Unlike traditional rule-based systems or single-prompt AI models, agentic AI consists of autonomous, goal-driven agents that can reason, plan, and execute multi-step AML workflows on their own. These agents can independently investigate suspicious activity, gather evidence across multiple data sources, and make context-aware decisions – drastically reducing the manual workload on compliance teams while improving the speed and accuracy of detection.

The modern AML landscape demands more than static rules and reactive alerts. Criminals now exploit fragmented systems, layered transactions, and cross-border complexity to evade detection. Agentic AI addresses this challenge by orchestrating customer screening, transaction monitoring, risk scoring, and case investigation as a single, intelligent workflow. Each agent can adapt its behavior based on new information, escalate edge cases to human reviewers, and continuously learn from analyst decisions. This shift from automation to autonomy enables compliance programs to scale with business growth without proportionally scaling headcount.

Sanction Scanner's agentic AI capabilities bring enterprise-grade reasoning, transparency, and control to AML operations. Our AI agents work within strict regulatory guardrails, produce fully auditable decision trails, and integrate seamlessly with existing compliance infrastructure. By combining deterministic AML data with autonomous AI reasoning, organizations can detect financial crime earlier, reduce false positives at scale, and free their analysts to focus on the highest-risk cases – all while maintaining the explainability that regulators require.





Agentic AI for AML



Deploy autonomous AI agents to handle screening, monitoring, and investigation across your compliance stack. Agentic AI continuously processes customer data, transaction flows, and external intelligence to surface real risks in real time. The agents automate repetitive analyst work, escalate complex cases with full context, and adapt to your institution's risk appetite reducing operational cost, eliminating human error, and accelerating compliance decisions from days to minutes.

Autonomous Investigation Agents



AI agents independently investigate alerts by pulling evidence from sanction lists, PEP data, adverse media, transaction history, and corporate registries. They build a complete case narrative, score the risk, and recommend an action – all before a human analyst opens the file. This converts AML from a reactive, manual function into a proactive, intelligence-driven operation.

15 Minutes
Always Real-Time
Data

150
Milliseconds
Response Time

3.000+
AML Data Sources
Orchestrated
by Agents

450+ Millions
Companies
and UBOs

200+
Countries
Covered



How the Product Functions

Autonomous Screening

AI agents perform continuous customer and counterparty screening across sanction lists, watchlists, PEP databases, and adverse media. The agents interpret name variations, transliterations, and contextual signals to deliver precise matches with confidence scoring – and re-screen automatically when source data changes.

The screenshot shows the 'SANCTION SCANNER' interface. At the top, it says 'app.sanctionsscanner.com / screening'. Below the header, there's a navigation bar with 'Daily Operations / Autonomous Screening'. The main section is titled 'Screening in progress'. It features a subject card for 'Sample Customer Ltd' with details: 'Onboarding - UK - ID #C-44820'. To the right, an AI verdict box states 'Agent verdict — clear' with a confidence of 0.97 and a total of 6.4s. Below this, a table lists 'Data sources checked in parallel' with 6 of 6 complete. The table includes: Global sanctions lists (3,127 lists, 0 hits, 1.2s), PEP database (Politically exposed persons - 220+ countries, 0 hits, 0.9s), Watchlists (Internal + 3rd party watchlists, 0 hits, 0.6s), Adverse media (Global news - multilingual - 5-year window, 0 articles, 2.4s), UBO & corporate structure (Beneficial owners traced 3 levels deep, 3 UBOs, 1.8s), and Jurisdiction & geo risk (FATF - EU high-risk - OFAC geographies, Low risk, 0.4s). At the bottom, it shows 'Decision time: 8.4 seconds' and 'Sources consulted: 3,127'. An 'Auto-closed' button is visible in the bottom right.

Agent-Driven Transaction Monitoring

Instead of static rule thresholds, monitoring agents reason over each transaction in the context of the customer's full behavioral history. They detect structuring, layering, and other typologies dynamically, and chain together related transactions across accounts and time windows to surface coordinated activity.

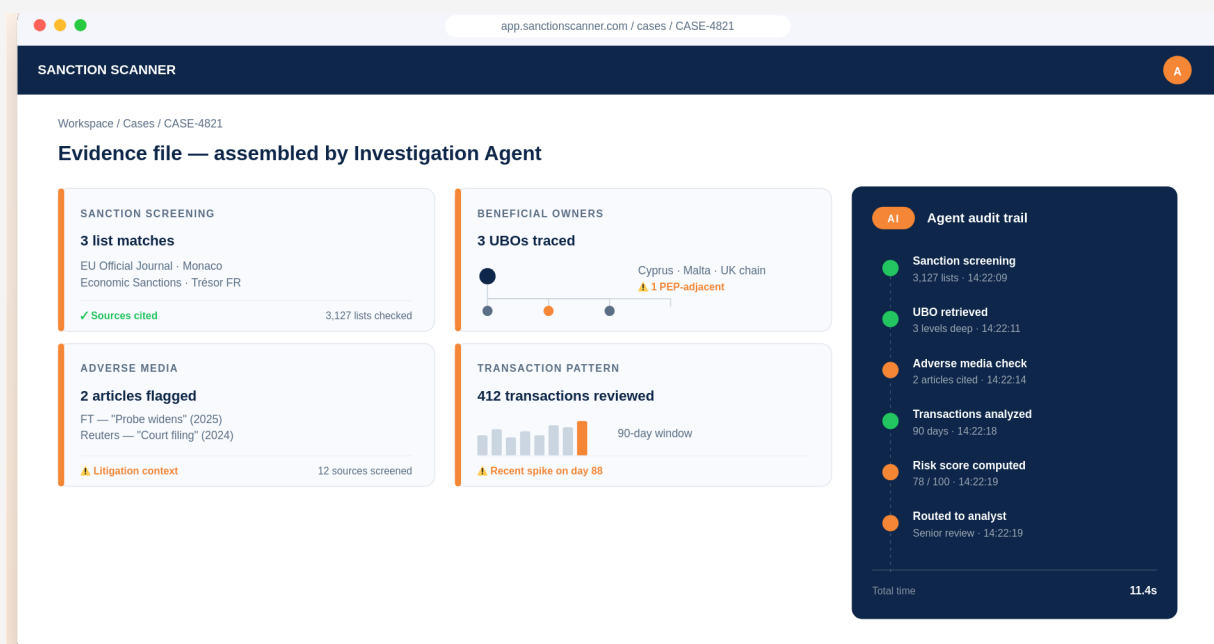
The screenshot shows the 'SANCTION SCANNER' interface for a transaction. The URL is 'app.sanctionsscanner.com / transactions / TXN-4821'. The main section is titled 'Agent-flagged transaction'. It features a 'TRANSACTION RECORD' table with the following data: Reference: E2E-AML-26041501, Amount: USD 487,500.00, Originator: Sample Trading Co., Originator country: CY, Beneficiary: Demo Logistics Ltd, Beneficiary country: High-risk jurisdiction, SWIFT BIC: SMPLXYZ, Channel: SWIFT MT103, Timestamp: 2026-04-15 14:22 UTC. Below the table is a '30-DAY VOLUME - CUSTOMER' line chart showing a peak on the day of the transaction, labeled as 'today (anomaly)'. To the right, an AI analysis box titled 'Monitoring Agent · analysis' shows a 'RISK SCORE' of 82 / 100 - High, with an 'Escalate to analyst' button. Below this, 'AGENT REASONING' lists several factors: Amount 14x customer's 30-day median, Beneficiary jurisdiction on FATF grey list, Third structured transfer this month, Beneficiary first seen in last 14 days, Adverse media on beneficiary's UBO, and Pattern matches typology: layering. At the bottom right, it shows 'Decision time: 3.7s' and 'Agent confidence: 0.93'.



Evidence Collection

Each agent autonomously gathers the evidence required to support a compliance decision. This includes;

- Customer identity and KYC records
- Beneficial ownership and corporate structure
- Sanction, PEP, and adverse media hits
- Transaction patterns and counterparty links
- Geographic and jurisdictional risk signals



Case Building & Triage

Before a case reaches a human analyst, an agent assembles a structured case file with a clear narrative, risk score, recommended action, and full citation of every data source consulted. Low-risk cases are auto-closed with an audit trail; high-risk cases are routed to the right analyst with everything they need to decide in minutes.



All-in-one Compliance with Comprehensive Data

Sanction Scanner unifies agentic AI with a comprehensive AML data engine, sanction lists, watchlists, PEP lists, adverse media, and corporate registries, so your agents reason over a single, continuously refreshed source of truth. Sanction lists and watchlists identify individuals and entities subject to restrictions and penalties. PEPs represent higher-risk clients with greater opportunity to misuse financial systems. Adverse media surfaces negative news from thousands of global sources, exposing emerging risks before they appear on official lists. By orchestrating all of these signals through autonomous agents, financial institutions move from siloed checks to continuous, context-aware compliance.

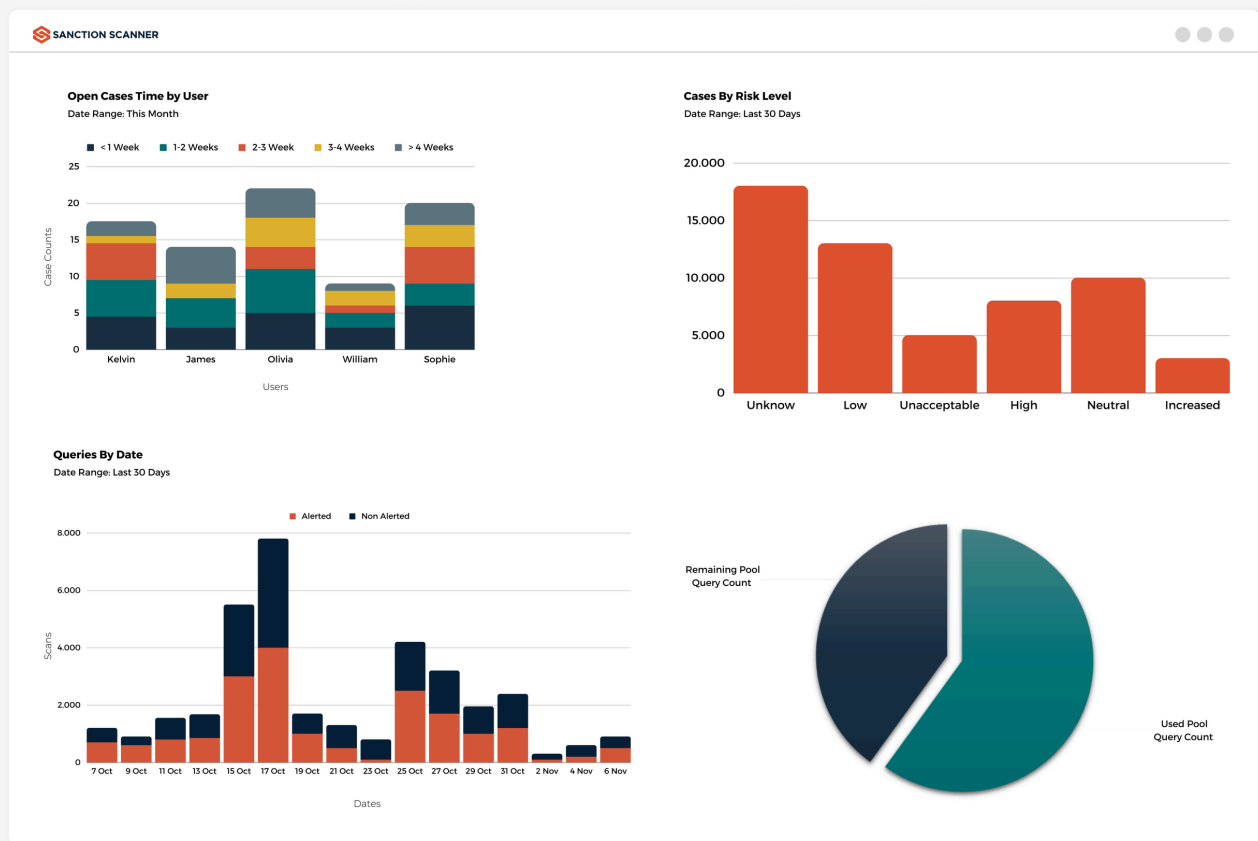
The all-in-one architecture saves analyst time and dramatically reduces operational cost. Instead of managing separate tools for screening, monitoring, case management, and reporting, your agents operate across one platform with a unified data layer. This eliminates the integration gaps and data inconsistencies that produce false positives and missed alerts. The result is a compliance operation that runs faster, costs less, and gives regulators a clearer audit trail of every decision the AI agents made and why.



Practical Dashboards & Agent Oversight

Dashboards and reporting are central to operating agentic AI safely. The platform gives compliance leaders full visibility into every agent action, risk decision, and case outcome, turning autonomous workflows into a transparent, governable operation.

Tables and infographics display key data points such as agent decision volume, auto-closure rates, escalations to human review, hits on sanction lists, and open and closed cases. These views can be sorted and filtered to focus on specific business lines, customer segments, or risk typologies, giving compliance teams a precise view of where agentic AI is performing well and where tuning is required.



The agent decision history report provides a full audit trail of every action taken by an AI agent for a given customer or case, including the data sources consulted, the reasoning steps applied, and the final outcome. This allows compliance officers to quickly identify potential issues, validate agent behavior against policy, and produce regulator-ready evidence of explainable AI in operation.

The history report is customizable, so you can choose which information to include and how it is presented. This is especially useful for compliance officers presenting agent-driven AML decisions to regulators, internal audit, or executive risk committees.



Sanction Scanner Difference

Explainable Agent Decisions

Every AI agent action is captured with a full reasoning trail, source citations, and a confidence score, ready for internal audit and regulators.

Easy-to-use

A user-friendly interface lets compliance teams supervise, tune, and override AI agents without writing a single line of code.

Easy Integration

Best-in-class secure REST and webhook APIs let you embed agentic AML into onboarding, payments, and case management within hours.

Local and Parametric Lists

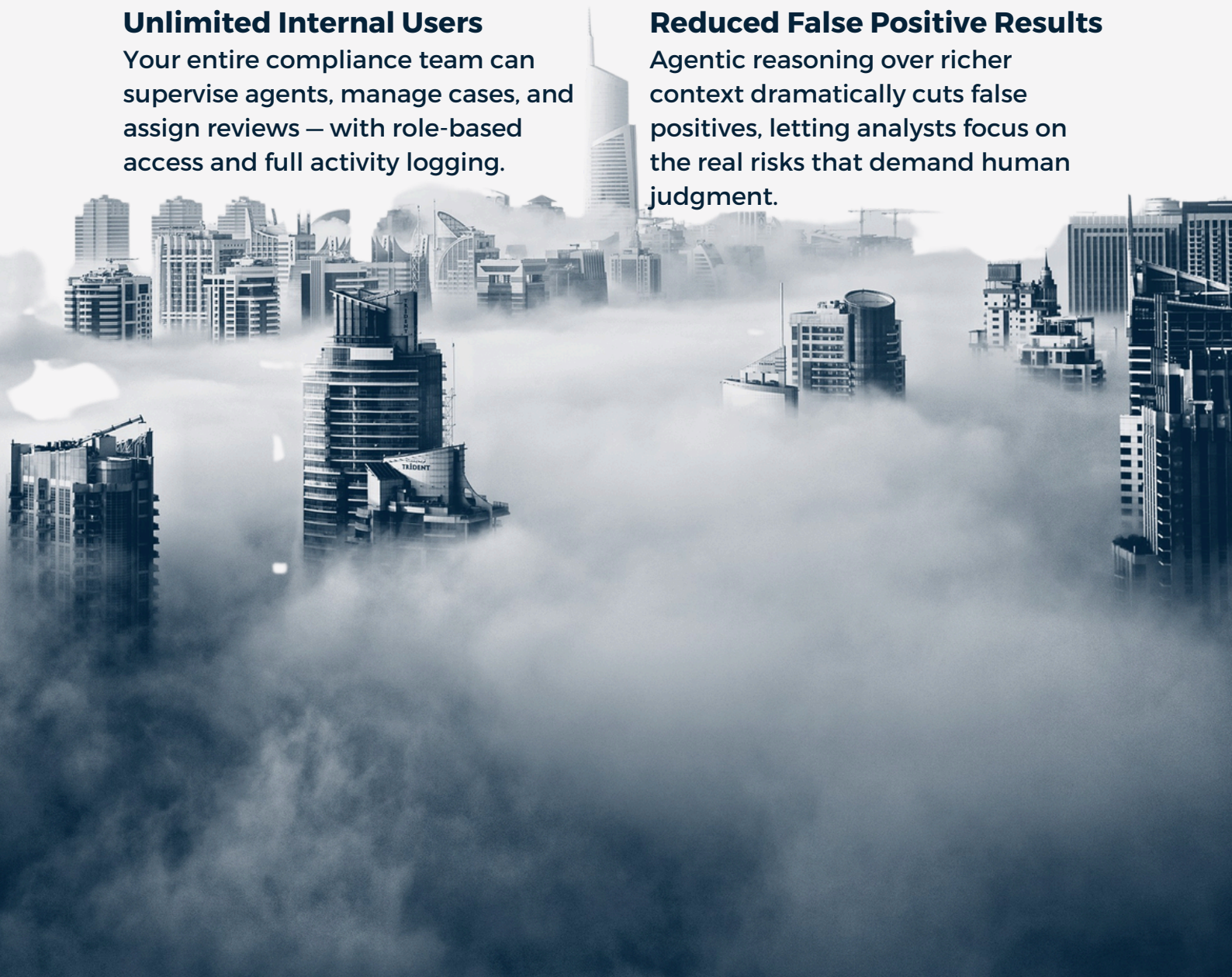
Add your own blacklists, whitelists, and risk parameters. Customize which lists each agent consults and how it weights them.

Unlimited Internal Users

Your entire compliance team can supervise agents, manage cases, and assign reviews – with role-based access and full activity logging.

Reduced False Positive Results

Agentic reasoning over richer context dramatically cuts false positives, letting analysts focus on the real risks that demand human judgment.





Powerful APIs

Integrate Sanction Scanner into your project with API within hours.

The screenshot shows the Sanction Scanner API documentation. On the left, there's a sidebar with categories: Agent API (v1 - REST - Webhooks), SCREENING, MONITORING, INVESTIGATION, KYC, and KYB. Each category lists endpoints with their methods (POST, GET, PATCH). The main content area is titled 'QUICKSTART' and 'Embed agentic AML in days'. It includes a code snippet for a Node.js SDK and a 'Live event stream' showing real-time events like 'agent.decision', 'risk.detected', and 'case.escalated'. Below the code, there are sections for 'EMBEDS INTO YOUR FLOWS' (Onboarding, Payments, Case mgmt) and performance metrics (Events / min: 412, p90 latency: 147ms, Uptime (30d): 99.99%).

Sanction Scanner's APIs provide a powerful foundation for organizations deploying agentic AI in AML, KYC, and KYB workflows. Our RESTful APIs let you embed autonomous compliance agents into your existing systems, making it simple for your team to operationalize AI-driven AML in production. With a robust set of APIs that expose every agent capability, you can integrate Sanction Scanner into your project in as little as one day.

The API-powered agentic AML solution offers a fast and reliable way to automate screening, monitoring, and investigation. By integrating our agents into your onboarding and transaction flows, you can autonomously validate customers, monitor activity in real time, and trigger investigations the moment risk indicators appear – streamlining workflows and minimizing the risk of non-compliance.



Friendly Developer Portal

[Sanction Scanner's developer portal](#) provides comprehensive documentation, sample code, Swagger docs, Postman collections, and SDKs to help developers quickly integrate our agentic AI and AML APIs into their projects. Developers can access a sandbox environment to test agent behavior, simulate end-to-end compliance workflows, and validate webhook events that deliver real-time agent decisions to downstream systems. Using the portal, customers significantly reduce the time and effort required to deploy autonomous AML, allowing engineering teams to focus on core product work while compliance runs itself in the background.

Meet Sanction Scanner Today

Sanction Scanner is an artificial-intelligence-driven compliance software company building the next generation of agentic AML solutions for Regulatory Technology (RegTech). Our platform combines 3,000+ sanction and watchlist sources across 220+ countries with autonomous AI agents that screen customers, monitor transactions, and investigate cases in real time. Our Transaction Monitoring tool continuously analyzes customer activity to detect high-risk and suspicious behavior – now supercharged by AI agents that triage, investigate, and explain every alert.

Today, we play an active role in the fight against financial crimes of more than 800 companies in +40 countries and provide software services.

Join us and let's fight financial crime, together with agentic AI.




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Sanction Scanner provides Anti-Money Laundering software solutions to protect your company.

Contact us to learn more about our tools.

[Request Demo](#)