BANKING & FINANCIAL · COMPLIANCE

Governed agents that cut compliance and audit overhead by two-thirds

A regional lender turned 10–20 hours of weekly compliance busywork into governed, fully-auditable agent workflows — with a human accountable for every filing.

Client: A mid-size commercial lender

63%	Days	100%	0
less compliance overhead	audit prep, down from weeks	actions in the audit ledger	material exceptions missed

THE CHALLENGE

Compliance documentation, audit preparation, and exception reporting consumed 10–20 hours a week of skilled staff time — manual, repetitive, and error-prone, with audit trails scattered across inboxes and shared drives.

THE APPROACH

KOI deployed governed agents for the highest-friction workflows: drafting compliance documentation from source systems, assembling audit-evidence packages, and triaging exception reports. Because the work is regulated, governance was the point — every agent action passes a policy check, requires human sign-off where it matters, and is recorded in a hash-chained, tamper-evident ledger that doubles as the audit trail.

- Compliance-documentation drafting
- Audit-evidence assembly
- Exception-report triage

THE RESULTS

Compliance officers shifted from assembling documents to reviewing and approving them. Audit preparation compressed from weeks to days, the exception backlog cleared, and every action carried a verifiable trail regulators could inspect.

> *"The ledger is the part I didn't know I needed. Every action is accountable, and audits are almost boring now."*

HEAD OF COMPLIANCE