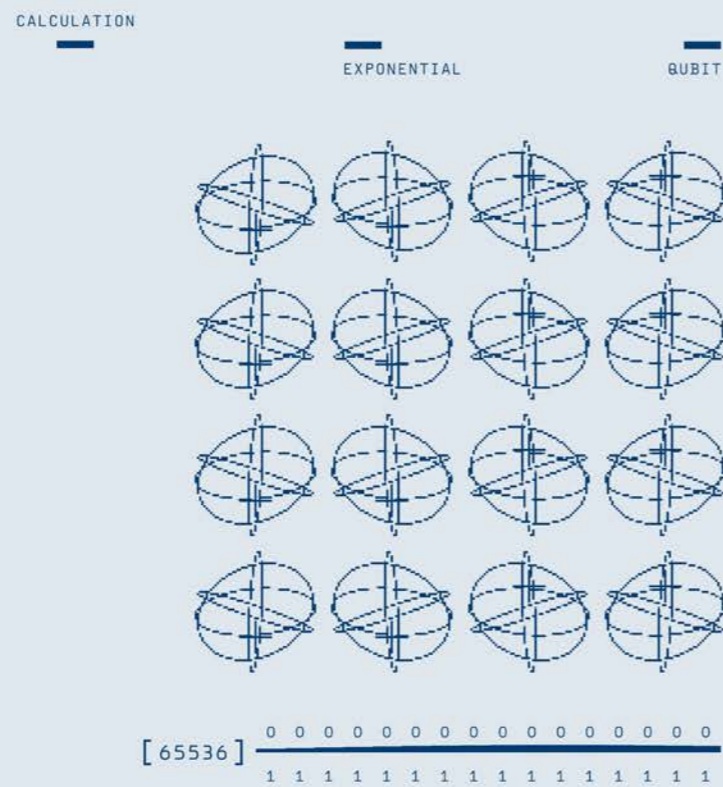
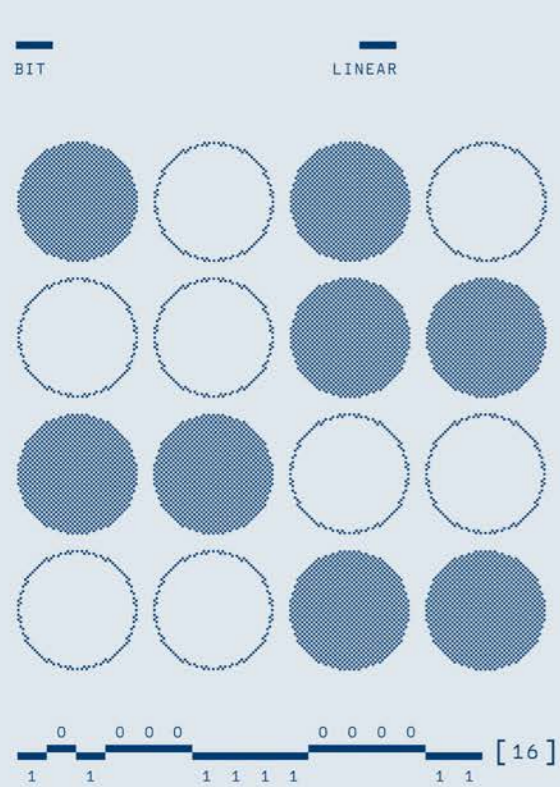


FCA AI Spotlight

Team propositions





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This brochure is part of the FCA's AI Spotlight initiative, created to explore and showcase how artificial intelligence is being applied across financial services.

It brings together a range of diverse solutions, reflecting the practical ways AI is addressing challenges and creating opportunities within four key themes: (1) Bias and Fairness, (2) Explainability, Governance, and Transparency, (3) Data Quality and Integration, and (4) Compliance and Automation.

Within these pages, you'll find a variety of perspectives from innovators spanning fintech startups, established firms, academics, and technology providers. Each entry provides an overview of the solution, its application of AI/ML, the benefits it aims to deliver, and insights into the individuals and teams driving these projects forward.

Our hope is that this brochure provides a meaningful resource to deepen understanding of AI's role in financial services and sparks productive discussions about its potential and the practical considerations it raises. While these solutions reflect some of the diverse work taking place across the industry, their inclusion does not imply FCA endorsement, approval, or validation of the solutions, business models, or regulatory compliance. Instead, the AI Spotlight is intended to serve as a neutral platform for sharing ideas and insights, contributing to the wider dialogue on AI's role in the financial ecosystem.

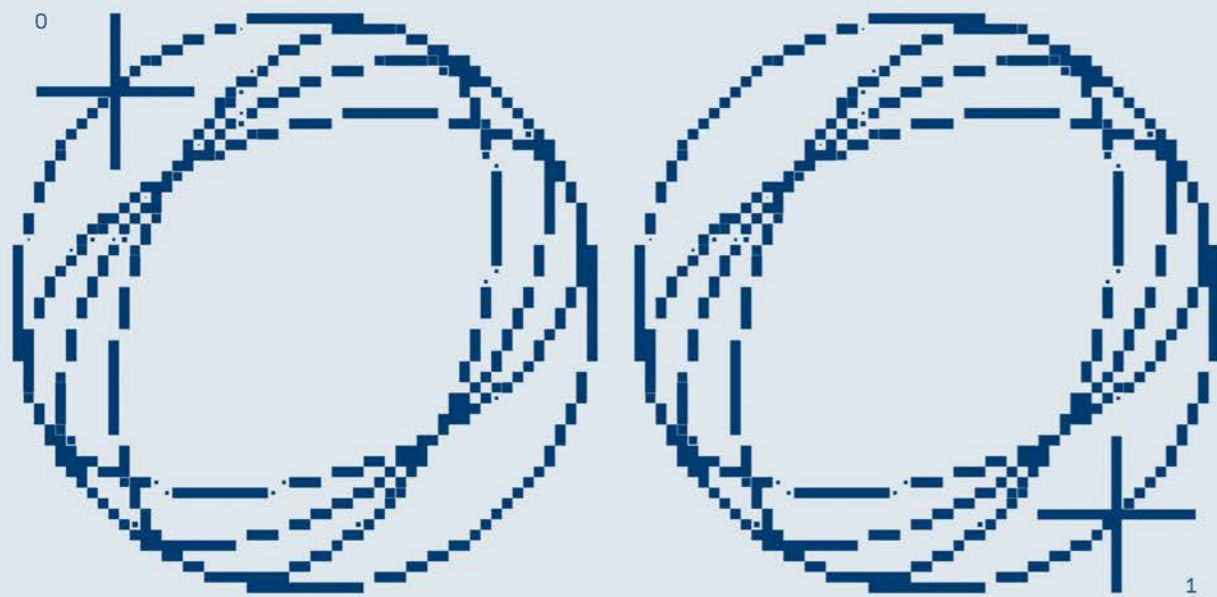
We encourage you to engage with the ideas presented here and consider how they connect to the broader themes shaping the future of financial services, as we collectively work toward a more innovative, responsible, and inclusive financial ecosystem.

Thank you for being part of this journey.

1. Bias and fairness

Innovative applications that empower consumers, promote inclusivity and resilience, and actively mitigate bias throughout the development lifecycle.

Advai
INATIGO
Ingenium Biometrics Laboratories
Malted AI
Starling Bank (1)
Vesta Insights



Advai

Security controls for GenAI: Building a pathway to assured deployment

Project Summary

Advai provide policy guidance, technical evaluation and ongoing security monitoring for AI systems within a global insurance organisation. Built on industry leading research alongside UK Government & Defence, our expertise in identifying, evaluating, mitigating and monitoring failure modes of AI systems enables deployment of transformative solutions.

The Innovation

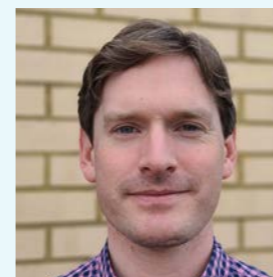
As a UK leader in testing, evaluation and assurance of AI systems, Advai's testing and evaluation methodology is grounded in a combination of internal research and external research alongside industry leaders. Both Government and industry are currently tackling the issue of crossing the bridge into production for GenAI, with ability to identify and mitigate risk being an often-cited blocker. Collaboration between Advai and our client has helped to further application of research to industry, leading to well managed GenAI services coming into production.

Use of AI/ML

Identifying failure modes of AI is Advai's mission. As the client explores use cases through both internal systems and external procurement, a wide variety of models are subject to testing through the implemented security controls. Predominantly focused on GenAI, evaluations are run against black box and open-source models to inform decision making. This enables the client to implement GenAI into their services, whilst maintaining control and transparency.

The Impact

Realisation of the benefits of GenAI services is currently an industry wide challenge within financial services. A clear approach to managing risk, transparent evaluation and data driven decision making is enabling our client to build impactful use cases with a clear path to deployment, realising those benefits whilst being cognisant of the risk.



Chris Jefferson

CTO / Co-Founder

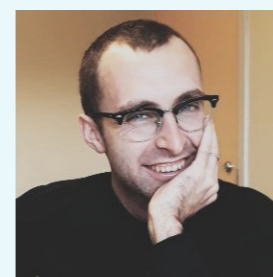
Bringing almost 20 years of expertise from industry in governance, risk, compliance and technology, applying it to innovative solutions for safe and secure AI deployments.



David Sully

CEO / Co-Founder

An outstanding voice in AI failure modes, Dave co-founded Advai to address the security concerns of UK government, where he previously worked as a diplomat.



Damian Ruck

Chief Research Scientist / Co-Founder

A UK leader in ML failure modes & out-of-distribution understanding, Damian develops AI robustness research at Advai.



Matthew Sutton

Solution Architect

Designs architecture that makes Advai's AI testing and evaluation accessible, with a side passion for breaking GenAI models.

INATIGO

Finley AI

Project Summary

Finley AI addresses the challenge of integrating generative AI into financial services with a domain-specific API. It supports activities such as internal workflows, research, insights, and client conversations. Many AI systems struggle with finance-specific tasks or integration. Finley AI combines generative AI with agentic capabilities tailored to finance, automating research, streamlining processes, providing actionable insights, and delivering personalised guidance. It helps financial institutions optimise operations, make informed decisions, enhance client engagement, ensuring privacy and security.

The Innovation

Finley AI combines domain-specific generative AI with agentic technology via an easy-to-integrate API. Unlike general-purpose AI, it understands financial terminology, analysis, research, and regulations. The agentic AI autonomously handles complex tasks such as real-time research, analysis, compliance checks, and team or client-facing conversations. Integrating seamlessly with financial systems, Finley AI optimises operations and enhances personalised experiences, ensuring privacy and regulatory compliance. This solution empowers financial institutions to improve efficiency, decision-making, and client engagement.

Use of AI/ML

Finley AI combines advanced AI/ML techniques, including frontier large language models (LLMs) and INATIGO's domain-specific models and financial knowledge graphs. These power tasks like financial analysis, market research, and insights generation. With agentic AI, Finley AI autonomously manages workflows, automates reports, and provides real-time insights. Delivered via API, it integrates seamlessly into financial systems, offering dynamic, conversational AI-driven guidance. It ensures privacy, security, and compliance, making it a powerful tool for operational optimisation and personalised client experiences.

The Impact

Finley AI provides financial institutions with an API-based solution that integrates into existing systems. It automates research, analysis, report creation, and decision-making, helping professionals make faster, more informed decisions. The platform enhances client relationships by engaging teams and clients with conversational AI, boosting productivity and customer experience. It ensures privacy and compliance through built-in guardrails. By addressing complex tasks autonomously, Finley AI enables better business outcomes, giving financial institutions a competitive edge in the regulated sector.



Elemi Atigolo

Co-Founder

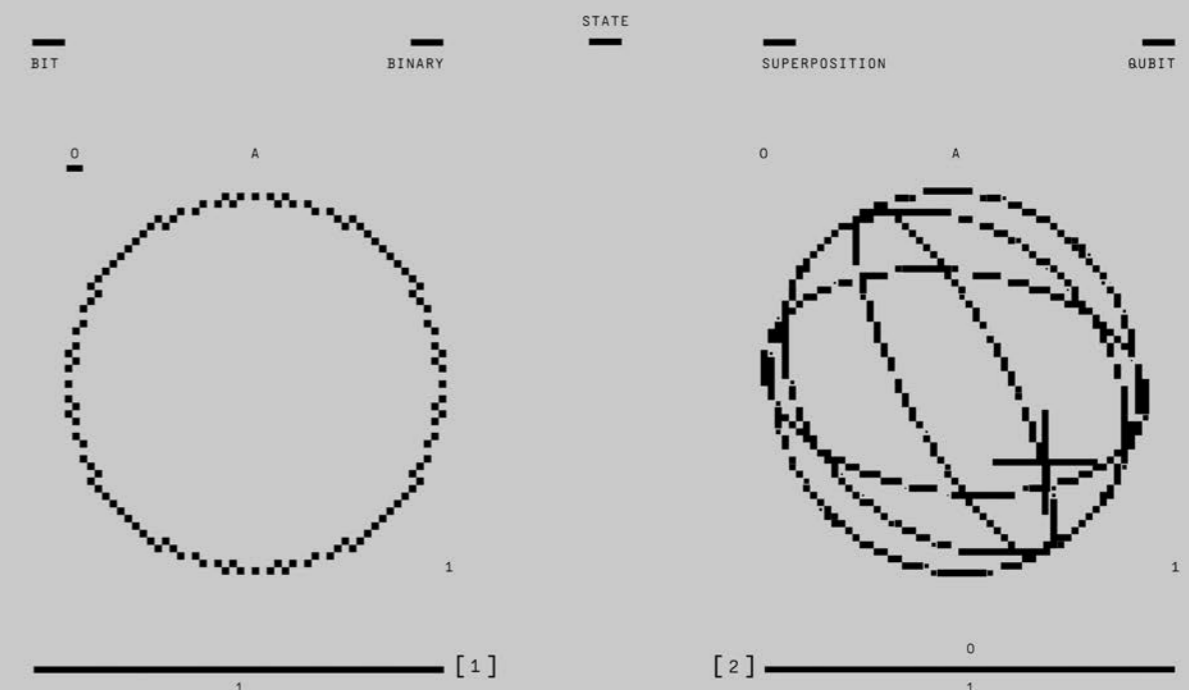
Ex-HSBC Wealth Manager, ex-St James's Place Partner, Elemi Atigolo is an award-winning AI innovator, leading the development of Finley AI to transform financial services.



Ashlea Atigolo

Co-Founder

Ashlea, ex-Co-Managing Director of a digital wealth management firm and is an award-winning AI developer with expertise in finance, sustainability, and innovation and co leads the development of Finley AI.



Ingenium Biometric Laboratories

Project Summary

We operate the UK's leading AI assurance, testing, and R&D laboratory, specialising in building trust in identity verification, biometrics, age estimation, and deepfake prevention technologies. Our work focuses on evaluating product performance, bias, and security, empowering organisations to confidently adopt AI-driven identity solutions as part of their digital and business transformation strategies. As an internationally recognised and ISO/IEC 17025-accredited testing laboratory, we are committed to delivering reliable and robust assessments.

The Innovation

We have created advanced software tools, digital and physical attack instruments, and deepfake technologies to evaluate the performance, bias, and security of AI and related technologies across all UK-regulated sectors and international use cases.

Our expertise also extends to maintaining state-of-the-art capabilities in digital identity technologies, including biometrics, remote identity verification, deepfakes, and adversarial AI, to support comprehensive testing efforts.

Use of AI/ML

Our work focuses on assessing the performance and security of AI/ML-enabled technologies. This involves a deep understanding of how products, systems, and technologies operate, combined with expertise in a variety of AI techniques and models. Specifically, we work with a range of deepfake generation models and analyse techniques to detect deepfake attacks. Additionally, we contribute to the advancement of sophisticated adversarial AI methodologies, designing new attacks targeting biometrics and digital identity-based systems.

The Impact

We conduct a comprehensive R&D program in collaboration with academic and industry partners in the UK and internationally to support our testing efforts. Our performance testing emphasises accuracy and fairness, while our security assessments focus on identifying system vulnerabilities to a wide range of threats. We collaborate with vendors, service providers, statutory regulators, industry leaders, governments, international standards organisations, and trade bodies. Our goal is to share our expertise and contribute to the development of best practices for the use of identity and biometric technology.



Chris Allgrove

Co-Founder

Internationally-recognised expert on identity and biometrics experience. Previous Head of Identity in the UK Government at the National Cyber Security Centre (NCSC, part of GCHQ)



Alastair Treharne

Co-Founder

Expert security advisor on identity technologies across humanitarian development, public and private sector. Working with Boards, public national policy development, and across the global digital identity ecosystem.

OUTPUT [V2]



Malted AI

Specialised AI solutions for financial services

Project Summary

Financial services firms face pressure to adopt AI for competitiveness, compliance, and resource optimisation. However, achieving ROI is challenging due to reliance on generic systems prone to AI hallucinations, a lack of skilled talent, and data security concerns. The Malted AI platform overcomes these challenges by offering customisable AI solutions tailored to complex, regulated workflows, robust data security, domain-specific precision, cost efficiency, helping financial services firms unlock the full potential of AI while minimising risks and maximising value in their operations. This solution accelerates time to value and enhances the overall effectiveness of AI implementations.

The Innovation

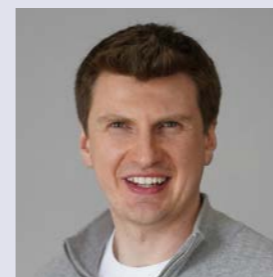
The Malted AI platform delivers specialised AI solutions tailored to complex workflows in financial services. Our approach uses networks of small language models and knowledge distillation to optimise AI models from firms' proprietary data. These networks are as powerful as larger models but offer significantly greater specificity, excelling at domain-focused tasks. Additionally, the compact size of our models ensures data remains securely within the firm's environment, providing a compliant, secure, and highly effective solution. This approach accelerates time-to-value, addresses the unique needs of regulated industries, and enables organisations to maximise AI benefits while maintaining control over data.

Use of AI/ML

Malted AI's platform is grounded in advanced AI and machine learning, leveraging knowledge distillation and Small Language Models (SLMs) to tackle the challenges of deploying AI in enterprise use cases. Our SLMs are designed to match the power of larger models, enabling greater specificity and allowing them to excel at domain-focused tasks. This approach not only enhances the performance of AI but also facilitates the creation of high-quality training data. By reducing the need for human effort, it significantly streamlines the deployment process, making it more efficient, cost-effective, and scalable for enterprises seeking AI-driven solutions.

The Impact

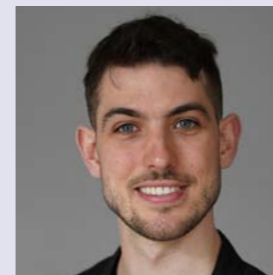
Adopting AI remains a significant challenge for organisations, with concerns like security, specificity, and cost often arising due to the technology's relative novelty. At Malted AI, we're redefining what's possible by making AI adoption seamless and effective. Our greatest strength lies in developing specialised solutions for complex use cases, accelerating time-to-value, and driving technology adoption through cutting-edge innovations.



Iain Mackie

Co-Founder and CEO

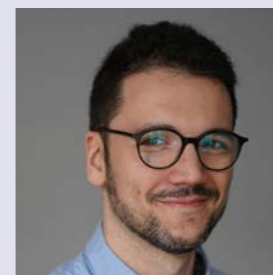
Iain's career spans technology and financial services, with a strong track record in leadership roles. He has held key positions such as Quantitative Trader at BNY Mellon and Head of NLP at Creator Fund. Iain also led a successful LLM analytics start-up.



Carlos Gemmell

Co-Founder and CTO

Carlos has extensive expertise in LLM development and implementation, having worked as a former Research Scientist at Meta. He led the winning Alexa Challenge Team and published cutting-edge LLM research in top venues.



Federico Rossetto

Co-Founder and Chief of Engineering

Federico has held various roles in technology and AI, including Software Developer at Lynx, where he focused on scalable cloud solutions. He won the Fujitsu AI-NLP Challenge and excels in LLM research for multi-modal tasks, with publications in top conferences like SIGIR and WWW.





Starling Bank (1)

Synthetic data generation and uncertainty quantification for tabular data

Project Summary

A key aspect of data quality in Machine Learning (ML) and Artificial Intelligence (AI) is to ensure that data being consumed by ML/AI systems is consistent. For example, ensuring that there is no significant data drift between model train/test data and what is in production. An effective method to generate synthetic data and quantify its uncertainty is a long-standing problem in the ML domain. We propose a simple yet powerful methodology to address these issues.

The Innovation

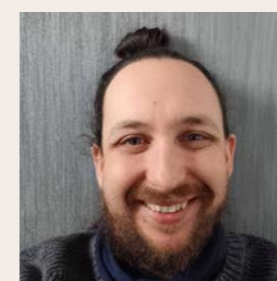
Existing methods for uncertainty quantification and synthetic data generation have limitations: They often treat features independently, rely on complex models such as Generative Adversarial Networks (GANs) and are typically designed for only one task. Our proposed solution offers a unified, scalable model capable of both uncertainty quantification and synthetic data generation for large datasets. Our solution facilitates a new drift detection method that can be used alongside existing model monitoring tools to enhance their robustness.

Use of AI/ML

Our solution is an explainable, probabilistic generative model for tabular data. Given a tabular dataset we model this as a joint probability distribution using a combination of generative models (Gaussian Mixture Models and Normalising Flows). Additionally, a Copula decomposition of the joint probability distribution is used to support further explainability.

The Impact

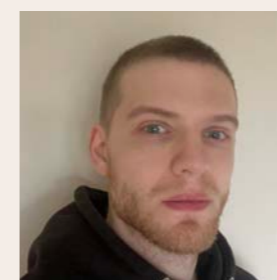
This work addresses market demand for accessible and accurate uncertainty quantification in ML/AI. It offers a methodology to augment existing models (e.g. fraud detection) with confidence scores, reducing misclassification risk and introducing a new drift detection algorithm. Planned open-source release and scientific publication will further broaden the impact and promote wider adoption.



Sebastian Khan

Data Scientist

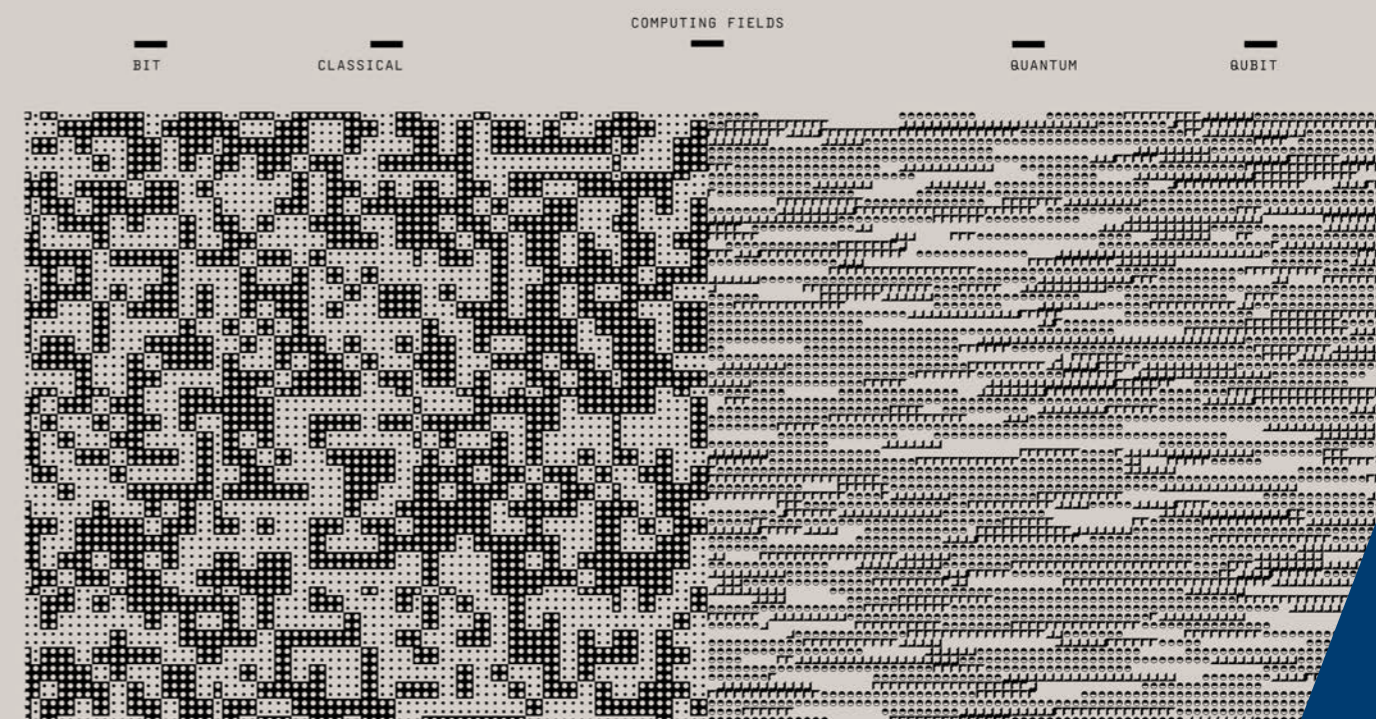
Background in astrophysics and passionate about uncertainty quantification.



Cameron Biggs

Data Scientist

Professional focus on Financial services and Credit Products.



Vesta Insights

Project Summary

Vesta Insights is an Ireland-based fintech company specializing in Explainable AI (XAI) solutions for the lending industry. Dedicated to transforming credit assessment and management, Vesta empowers financial institutions including credit unions, banks, specialty lenders, and microfinance institutions to make smarter, fairer, and more transparent credit decisions.

The Innovation

At the core of Vesta Insights' innovation is Juno, an AI-driven platform that delivers actionable insights to help lenders expand access to underserved customer segments, reduce arrears, and enhance portfolio performance. Juno fosters trust, ensures compliance, and streamlines decision-making processes by providing detailed explanations for every decision keeping humans in the loop. This transparent and tailored approach creates a seamless and efficient experience for both borrowers and lenders.

Use of AI/ML

Our platform leverages Explainable AI (XAI) and machine learning models for arrears and default forecasting. These models use diverse data sources to identify borrower patterns, segment risk, and provide confidence scores for each decision. The explainability layer ensures stakeholders understand the "why" behind predictions, making the models actionable and trustworthy. The technology is designed to adapt to diverse portfolios, ensuring data-driven, scalable, and compliant insights.

The Impact

Vesta Insights addresses the critical challenges of bias, inefficiency, and limited access in the credit decision-making process. By leveraging Explainable AI, the platform broadens access to credit for underserved groups. This promotes financial inclusion and fosters economic equality. The solution empowers financial institutions to make lending decisions that are fairer and more transparent while mitigating financial risks. By enabling lenders to identify and address early warning signs of arrears, Vesta Insights contributes to reducing financial distress for borrowers and building a more equitable financial future for all.



Veronica Breene

CEO & Founder

With over 15 years of experience in the data field, Veronica has held senior roles in Data Science, Data Management, and Data Strategy across various industries. She holds an MBA and is a PhD candidate in Explainable AI. she leads Vesta Insights in merging human and machine intelligence to transform credit decisions.

Other Team members:

Ankush Ramaswamy

Junior Data Scientist

Lexi Zhang

Data Protection

David Malone

Head of Design

Hasti Raval

Marketing Specialist

Pranjay Bhardwaj

Junior Data Scientist

Manoj Dhadke

Full Stack Developer

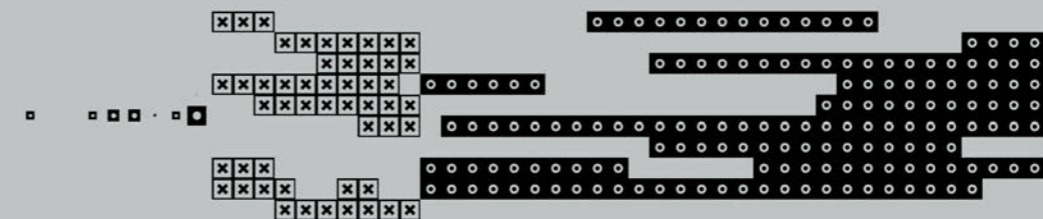
Sriom Chakrabarti

AI Researcher

Neha Gupta

Engineer/ Data Scientist

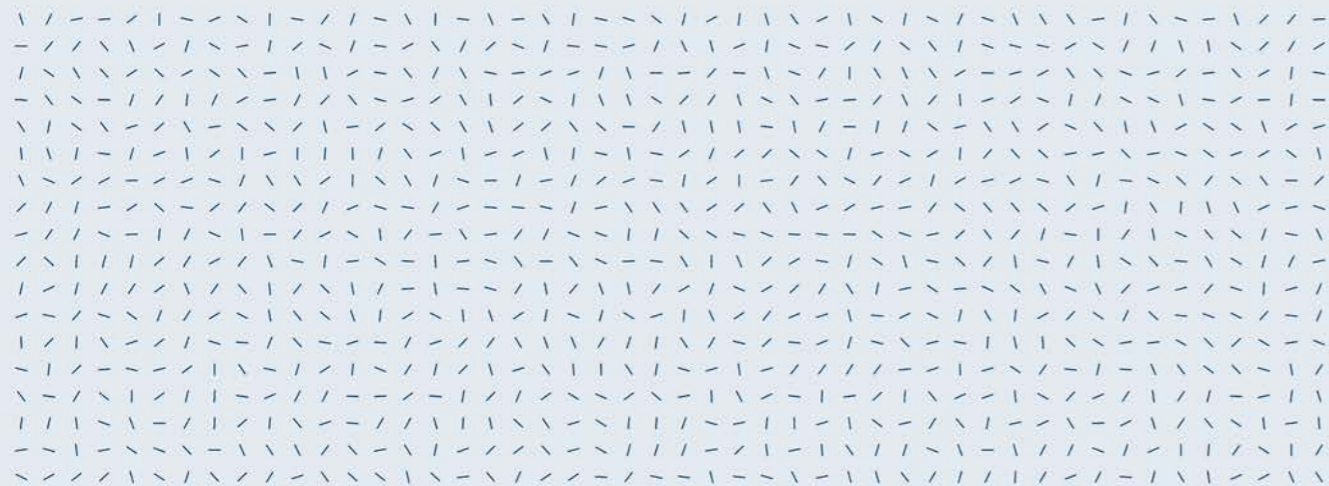
Data Scientist



2. Explainability, governance and transparency

-
Innovative applications that deliver clear, understandable, and transparent decision-making processes in ways that are accessible for both consumers and wider stakeholders.

-
Amplified Global
Engage Smarter
Esynergy Solutions
GPT Advisor
Ideagen Carbon Accounting
Transparently.AI



Amplified Global

Amplifi: Intelligibility & simplification platform

Project Summary

Amplifi's AI platform ensures compliance with the Consumer Duty and Consumer Rights Act by testing intelligibility quickly and objectively across thousands of documents. Unlike slow, costly, and subjective methods, it identifies areas for improvement, sets benchmarks, and provides a compliance audit trail for management and FCA reporting. Amplifi's next phase will enhance engagement by highlighting key information, layering content, and delivering real-time consumer understanding feedback to firms.

The Innovation

Amplifi is a pioneering tool for assessing intelligibility risk and simplifying complex legal and regulated information. Designed with consumer duty regulations in mind, it delivers unique risk scores, identifies complexity factors like challenging concepts or phrases, and provides a compliance audit trail for regulatory reporting. By evaluating content understanding across diverse audiences, including non-native speakers and vulnerable groups, Amplifi ensures clear communication, supports compliance, and sets a higher standard for transparency and accessibility in regulated content.

Use of AI/ML

Amplifi leverages AI and ML with proprietary datasets to deliver intelligibility risk scores and clear simplification guidance for documents. Our uniquely trained models, based on vast legal and regulated texts, provide targeted suggestions to improve readability for different audiences. Using proprietary models and Generative AI solutions, we enable single-click simplifications aligned with our intelligibility metrics. By offering objective scoring, in-document collaboration, and review tools, Amplifi ensures effective content governance and re-engineers workflows to produce compliant, reader-friendly outputs.

The Impact

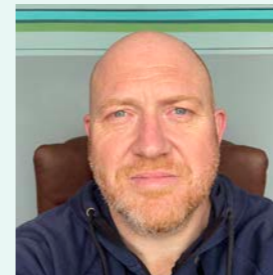
Intelligibility is key to legal transparency. Amplifi helps firms test communications at scale, enhancing consumer understanding and enabling informed decisions - vital for fair, competitive markets in financial services. By improving understanding, Amplifi reduces complaints, indebtedness, and mis-selling risks while fostering competition. It provides a cutting-edge solution for compliance with consumer duty, contract fairness, and transparency, minimising regulatory risks and streamlining workflows. Amplifi improves communication quality to better meet customer needs, drive operational efficiency, and ensure strong legal and regulatory alignment.



Minesh Patel

Founder / CEO

Multi-sector digital solutions pioneer living with hidden disabilities, navigating challenges in reading, writing, and processing information with resilience and innovative approaches.



Ewan Willars

Regulatory Lead

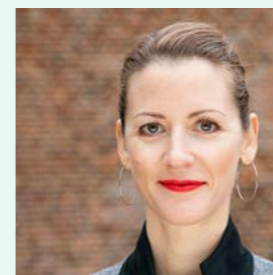
Senior expert in regulatory and policy innovation across sectors, with extensive experience working with regulators to drive impactful innovation. Formerly Policy Director at BBA and UK Finance, shaping key financial policies.



Dr Alastair Moore

AI Lead (Fractal)

Senior AI exc, entrepreneur, educator and investor. Associate Professor at UCL Schools of Management, Co founder of AI spin-out Satalia.com (acquired by WPP, 2021)



Jenifer Swallow

Non Exc Director

Strategic advisor and innovation specialist, ex-General Counsel of Wise plc, established the government initiative LawtechUK, has won multiple awards, including for her work in ethics.

Engage Smarter

Financial guidance AI

Project Summary

Our mission is to close the huge financial guidance gap, delivering solution for 26 million UK consumers who cannot access advice. We focus on explainability, transparency, governance, and financial inclusion. We provide financial guidance agents and guides to regulated FS firms which are fully explainable and transparent. This meets risk and governance requirements + regulatory and compliance standards. Our platform, built with a multi-agentic engineering framework, incorporates six dimensions of assurance for risk management. We utilise specific testing and monitoring on our platform, ensuring clear transparency for compliance, risk, and technology teams.

The Innovation

Our solution is multi-agentic, managing risk and enabling a fully transparent platform for delivering solutions, which FIs can use for engagement and guidance to consumers and members. It does not build a better black box as many fine-tuning startups or large AI Labs pursue. As financial services are highly regulated with a high demand for accuracy, safety, and transparency, black box AI is not acceptable to these organisations. Our platform provides a 'white box' for transparency and explainability, enabling in-house legal, risk, and compliance teams to leverage it while delivering a transparent solution.

Use of AI/ML

Our solutions offer personalised support and guidance to end customers and process automation. AI agents are a key part of this. Mostly we use AI LLMs as key components in our AI solution, but this is paired with grounded content, tools, APIs and other elements to ensure that accuracy is high and our solution is transparent. AI is critical due to the ability at scale to deliver solutions to the 26million people in the UK who historically have not had any advice, and being too expensive to provide a trusted solution for FIs to deliver this through human agents.

The Impact

Only a small portion of the population can afford or are willing to pay for financial advice. Financial institutions struggle with the high costs of human experts and demand transparency and governance in AI solutions. Engage Smarter AI provides cost-effective financial guidance at a fraction of human agent costs, with increased accuracy. In the pensions sector, it enhances financial inclusion, offering 24/7 access, improved efficiency, and fairness, allowing more consumers to access guidance that was previously too costly and inefficient for large institutions.



Matt Gosden

CEO

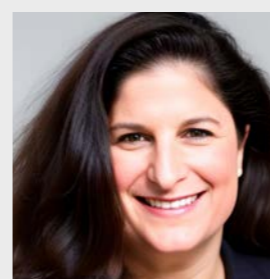
CEO with deep insurance, wealth and tech experience. Previous machine-learning Insurtech startup founder. Tech/AI developer and Actuary. Former senior executive with 25+ years Standard Life, MD at Zurich, Partner at Olver Wyman.



Tom Dorrington Ward

CTO

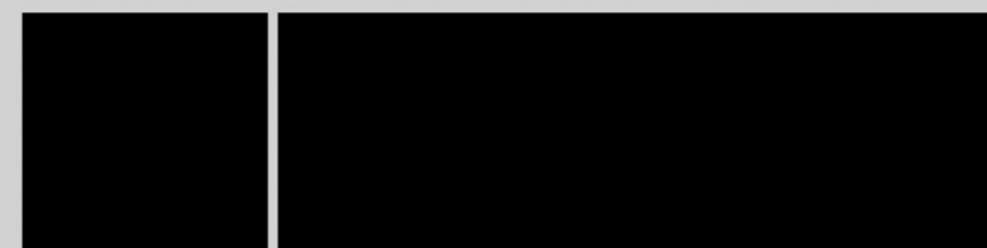
Previous CTO & Co-Founder in AI-powered sustainability startup. Led causal AI projects in FS decision-making at CausaLens. LLM experience building clinical search platform at Medwise.ai. 10+years across AI startups and finance/economics.



Felicia Meyerowitz Singh

CCO/CFO

Founder of exited fintech. Co-founder, CFO/COO of Lloyd's insurance venture acquired by Willis. NED, Approved FCA CF Director. 25+years financial services FNZ, Alexander Forbes, Howden with team 70+. Chartered Accountant, MBA.



Esynergy Solutions

AI incident management platform

Project Summary

The AI Incident Management Platform addresses the growing challenges of trust and accountability in AI systems, including issues like hallucinations, biases, and model drift in both Generative and traditional AI. It offers a unified solution for monitoring, managing, and mitigating AI incidents. Key features include real-time anomaly detection, human-in-the-loop workflows for ethical oversight, and automated compliance reporting aligned with regulations such as the EU AI Act and FCA standards. Designed for seamless integration into MLOps pipelines and adaptable across industries like finance and healthcare, the platform ensures transparency, reduces operational risks, and fosters trust in AI deployments.

The Innovation

This platform stands out for its proactive and comprehensive approach to AI incident management. It combines real-time drift detection, advanced anomaly detection using neural networks, and explainability frameworks to ensure transparency and reliability. Its innovative aspect lies in integrating these techniques with MLOps pipelines and LLM-based workflows while offering modular customisation for industries like finance and healthcare.

Use of AI/ML

The solution is powered by cutting-edge AI/ML techniques:

- Drift detection models to identify and mitigate performance deviations in real-time.
- Neural networks (e.g., LSTMs) for advanced anomaly detection.
- Explainability frameworks to clarify both Generative AI outputs and traditional ML predictions.
- Specialised AI agents for enhanced automation and decision-making. These techniques ensure reliability, scalability, and ethical oversight across AI deployments.

The Impact

- Enhanced trust ensures transparency with explainability tools and ethical oversight.
- Proactive risk mitigation detects bias, drift, and security issues in real time.
- Regulatory compliance delivers compliance-ready reporting for global standards.
- Operational efficiency reduces downtime through automated incident resolution.
- Scalability makes it adaptable for finance, healthcare, and other industries.
- Future-proofing addresses the limitations of traditional incident management in AI.



Prasad Prabhakaran

Head of AI

Over 20 years of experience in creating data, AI, and technology products for industry giants such as Microsoft, Samsung, and leading banks.

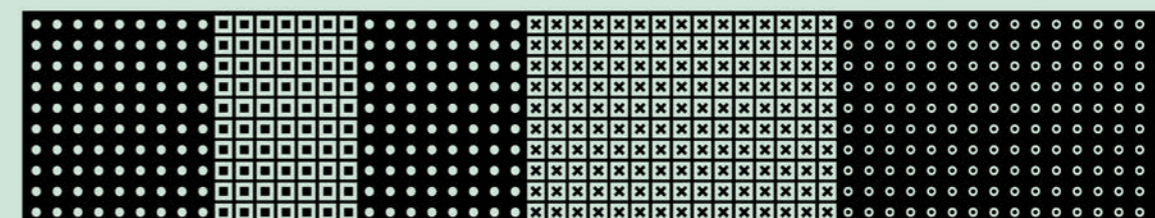


Neil McIvor

Head of Data

Former Chief Data Officer of two large Government Departments, Neil has held a multitude of roles across analysis, operations, policy and Data. Neil was ranked as the 7th most influential data leader in the UK by DATAIQ in 2020 and as one of the top 10 data leaders in 2022.

TOKENIZATION



TEXT

VIDEO

TEXT

IMAGE

AUDIO

GPT Advisor

The AI assistant for wealth managers

Project Summary

GPTAdvisor is a generative AI-native assistant designed to enhance productivity, personalisation, and service quality in wealth management. Leveraging cutting-edge gen-AI technology, GPTAdvisor equips wealth managers with powerful insights and narratives for investment analysis, portfolio reporting, highly personalised client advisory, and more. By setting a new standard in the industry, GPTAdvisor demonstrates how AI can make advanced wealth management more accessible and efficient than ever before.

The Innovation

GPTAdvisor introduces an AI assistant for wealth management that combines advanced generative AI with strict data management, compliance, and control systems. Designed specifically for the financial industry, it ensures reliable and accurate outputs while maintaining full traceability and auditability of all queries and responses. By enabling significant improvements in productivity and quality without compromising reliability, it empowers firms to deliver better outcomes for clients while maintaining the rigorous standards expected in a regulated environment.

Use of AI/ML

GPTAdvisor leverages state-of-the-art large language models (LLMs) and AI algorithms, combining open-source and commercial technologies to keep wealth managers updated with the latest advancements. Implemented with strict enterprise-level privacy controls, the platform ensures secure handling of proprietary client data. Every algorithm undergoes rigorous accuracy and reliability testing to meet the high standards of the financial industry. This approach allows wealth managers to benefit from cutting-edge AI capabilities while safeguarding sensitive data, ensuring compliance and precision for effective advisory services.

The Impact

GPTAdvisor drives impact in three key areas. First, productivity: by automating administrative tasks, it frees wealth managers to focus on building client relationships, boosting efficiency and engagement. Second, accessibility: natural language interfaces bridge the skills gap, enabling advisors at all levels to handle complex financial information and provide high-quality insights, improving service standards and scalability. Finally, personalisation: generative AI delivers quick, scalable, tailored responses, adapting to each client's needs, ensuring personalised service without sacrificing efficiency.



Salvador Mas

CEO

Successful wealthtech entrepreneur with over 20 years of experience, including serving as Chief of Digital Business at Allfunds.



Nacho Díaz de Argandoña

Managing Director

AI solutions specialist with venture-building experience. Previously led international digital business at Allfunds. Aerospace Engineer with academic and professional experience in the US.



Pedro Medina

CTO

Experienced software developer with 15+ years in multidisciplinary teams, specializing in AI, machine learning, and blockchain. Passionate about innovation, leadership, and scaling tech startups.



Simon Shapland

UK Head

Senior executive and advisor with deep expertise in financial services, strategy, and transformation. Former UK Country Head at Allfunds.

Ideagen Carbon Accounting

AI-powered carbon accounting solution

Project Summary

Ideagen Carbon Accounting is an innovative platform that supports service-based companies in measuring their carbon emissions using unique workflows, proprietary models and generative AI. Our platform eliminates the risk of misreporting on carbon emissions by ensuring all relevant data is captured, enabling uploads of data in its original format (pdf, word, xls, jpeg) and within seconds providing detailed emissions calculations. The platform provides more granular information on emissions, such as uncertainty factors, and all calculations and data used are evident and exportable from the platform.

The Innovation

Our competitors exhibit constraints in how they accept data into their platforms, relying mainly on APIs and pre-determined templates. APIs help with only a small portion of data ingestion, as carbon emissions data comes from various sources such as emails, business travel apps, internal surveys, and energy management systems. As a result, templates are used, but they create challenges for users. Filling in these templates takes time, increases human error, and can lead to misinterpretation. This process hampers efficiency and accuracy, making it more difficult for users to manage their data effectively

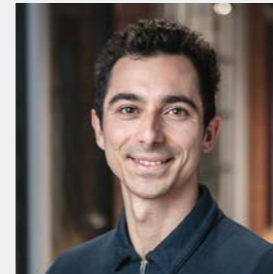
Use of AI/ML

We use AI in two key ways. First, when users upload documents (e.g., screenshots, Excel sheets, PDFs), they are converted to text and sent to OpenAI to extract relevant datapoints. This eliminates the need to manually read and input data into templates. Second, OpenAI matches these datapoints to the most relevant emission factor, as many emission factors are descriptive. We chose OpenAI for its strong performance and credible, business-friendly data protection policy, ensuring both accuracy and security in handling sensitive information.

The Impact

The platform enhances transparency by allowing users to understand how carbon emissions calculations are made, what data is used, and the accuracy of those calculations based on data relevance and emission factors. This improves competitiveness and simplifies auditing. It also significantly reduces the time spent on emissions calculations, making the process more accessible for companies with limited resources. This is crucial for firms reporting under regulations like SECR and CSRD, ensuring compliance and efficient reporting.

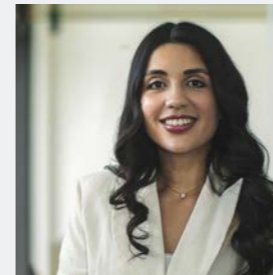
Ideagen Carbon Accounting



Alex Whyte

Co-Founder & Chief Carbon Officer

Alex offers expertise from a decade of experience in top-tier corporate sustainability consulting with many of the worlds biggest companies, helping them navigate carbon reporting challenges.



Natasha Smith Thakur

Co-Founder & CEO

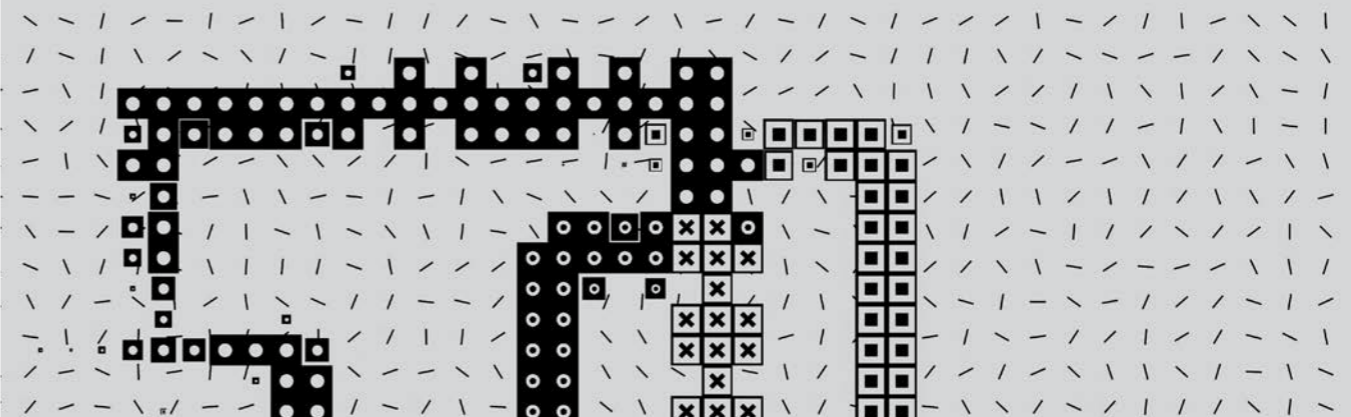
Natasha has over a decade of experience across roles in asset management and investment banking, and a certification in Sustainability Leadership from the University of Oxford.



Steve Spence

Co-Founder & CTO

Steve has over 25 years of experience in software engineering and product development, having led teams at Youtube, Google and Microsoft.



Transparently.AI

AI to detect accounting manipulation and predict company collapse

Project Summary

Transparently.AI's predictive AI analytics scores companies based on the risk of collapse by analysing corporate financial filings to identify accounting red flags. With coverage for over 80,000 global stocks, the early warning indicators provide users with actionable insights. The system generates risk scores for individual companies, with detailed explanations highlighting areas of concern in financial statements for further investigation. The platform provides accurate early predictions of accounting fraud and the risk of corporate collapse, typically 2-3 years before such risks become publicly known.

The Innovation

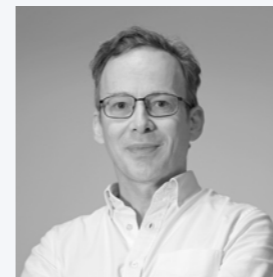
The system replicates the analytical methods of forensic accountants, activist short sellers, credit analysts, equity analysts, auditors, and academics across 200 financial models. Leveraging the latest AI techniques, it is trained on three decades of publicly available financial data from 80,000 global companies to detect subtle yet complex patterns of manipulation. The system is dynamic, with new data being integrated daily, allowing the algorithms to continuously learn and adapt to new methods of accounting manipulation.

Use of AI/ML

The models combine traditional accounting ratios, text analysis, and more advanced time series, multi-factor, and cross-sectional models. The system employs supervised learning for prediction based on labelled historical data and unsupervised learning for pattern recognition. By pairing classical statistical modelling with AI/ML algorithms, the platform ensures full explainability in the forensic reports generated for users, providing dynamic reports on-demand in seconds for specific stocks, years, and points in time.

The Impact

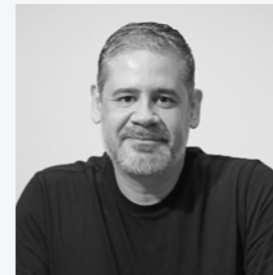
Transparently.AI offers an independent and objective measure of accounting quality, bridging the information gap and providing users with a more comprehensive understanding of financial decisions based on audited corporate balance sheets. The system offers a new perspective on accounting risk, helping to prioritise areas for diligence and investigation, benefiting banks, investment managers, asset owners, insurers, auditors, exchanges, and regulators. Ultimately, it empowers users to avoid losses, protect their firms' reputations, and enhance returns, contributing to more accurate price discovery in the market.



Hamish Macalister

PhD Co-founder and Chief Executive

Hamish's 30+ years of experience in finance (Citigroup, Deutsche Bank) and doctoral research formed the foundation for Transparently.



Mauro Saucó

Co-founder and Chief Technology Officer

Mauro, ex-Technical Director at Google's Office of the CTO, is a cloud computing expert with 20+ years in large-scale systems.



Germaine Chia

Chief Operating Officer

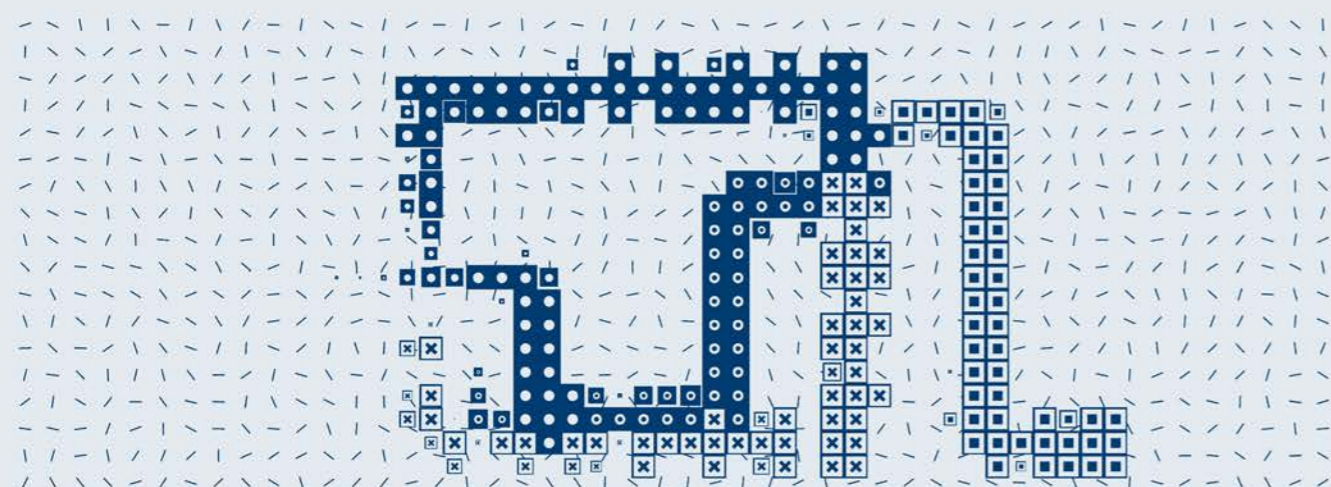
Germaine has 20+ years of experience in audit, risk, compliance and operations at companies like Citigroup.



Gaby Rocatti

Chief Revenue Officer

Gaby (ex-Google) has 17+ years of experience in strategy, partnership and business development with Financial Services.



3. Data quality and integration

Innovative applications that enhance data accuracy, quality, and seamless integration to support responsible AI decision-making and improve reliability.

- Corlytics
- Datox
- Datapher AI
- Finspector
- LexVerify
- Malfaelgin Project Management
- MQube
- Otto
- PwC
- Pytilia
- RegPass
- RevAlsor
- Sentient Machines
- Vamos Technology Services

Corlytics

Regulation actioned

Project Summary

Due to increasing regulatory and compliance requirements, financial institutions are finding they have to dedicate large proportions of their workforce (up to 10% in cases) to managing compliance and risk, and navigating a complex regulatory landscape. Unfortunately, much of this effort is still manual and human process heavy, which is inefficient and increases risk. Corlytics' solution provides AI powered regulatory intelligence, workflow automation, and optimisation across the full compliance journey.

The Innovation

A key innovation of the Corlytics solution is our large dataset of regulations and compliance related content captured and continually updated from sources worldwide, all of which is cleaned, annotated and formatted for machine readability. This powers our AI models, along with input from our in-house subject matter experts so we can deliver high accuracy and we follow a rigorous, science-based approach to model development and data security. Furthermore, whilst many solutions address specific areas of the risk and compliance lifecycle, we support the full end-to-end journey from horizon scanning to policies management.

Use of AI/ML

We have developed and use a range of AI/ML models, mixing both tried and trusted 'classical' methods e.g. NLP for their robustness and transparency, as well as using LLMs and generative models for their advanced text understanding capabilities. AI is critical for the automation and streamlining of compliance processes, and for managing risk through the ability to interpret large volumes of complex and changing data (e.g. regulatory updates, policy gaps etc). Our AI models augment the capabilities of human compliance experts and enable them to be more informed and efficient, and scale existing processes and workflows.

The Impact

Our solution helps financial institutions and other highly regulated industries in understanding, assessing and managing their regulatory and legislative compliance and risk. We work with 100+ clients globally - from global Tier 1 and regional banks, leading financial services providers, to re/insurers and regulators - solving the entire regulatory management value chain from regulatory monitoring to policy attestation. The company's strong client base includes 40% of the top 30 Systemically Important Financial Institutions (SIFI).



John Byrne

Founder and CEO

John is founder and CEO of Corlytics, responsible for setting the company's vision and strategy.



Dr Oisin Boydell

Chief Data Officer

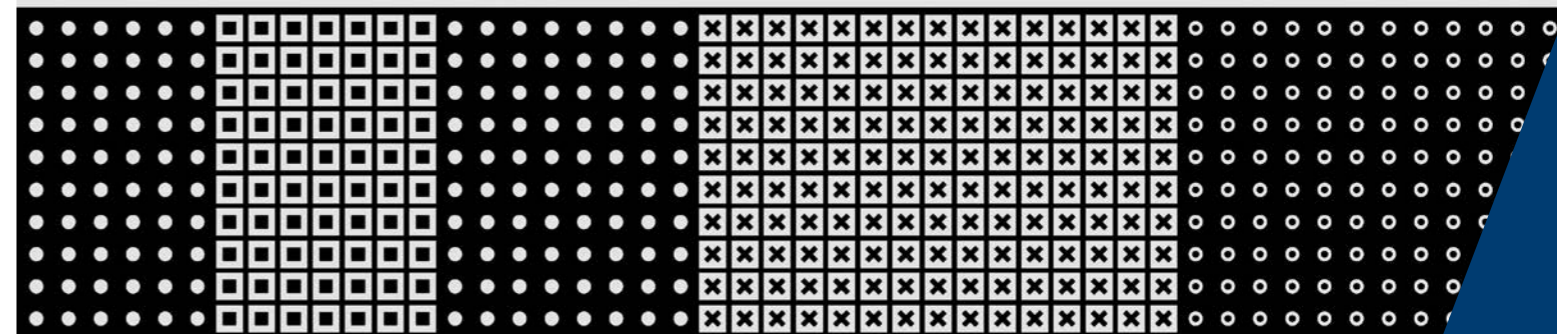
Oisin is the CDO at Corlytics, where he leads the AI strategy and the implementation of AI from R&D to production.



Steve Barnes

Chief Technology Officer

Steve is the CTO at Corlytics, where he leads the company's technology strategy and drives innovation in the fintech and regtech sectors.



Datox

Financial regulatory reporting automation

Project Summary

Datox simplifies FCA-regulated financial reporting, focusing on Annex IV and soon Form PF for the U.S. It automates data integration, validation, and submission across jurisdictions, reducing errors, operational costs, and inefficiencies. Leveraging AI-driven algorithms, our solution streamlines compliance, helping firms proactively manage risks and stay aligned with regulatory standards. By easing collaboration between markets, Datox lowers administrative burdens and ensures consistent adherence to evolving global requirements. Our unified platform provides fund managers with confidence in meeting reporting obligations, fostering seamless regulatory compliance across regions.

The Innovation

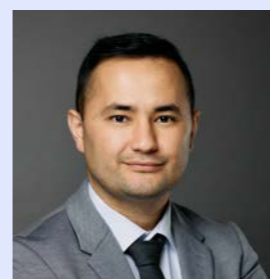
Datox offers an AI-powered, fully automated platform that eliminates manual intervention and rigid templates. Our data-agnostic approach extracts, transforms, and models information from any format, ensuring seamless adaptation to complex datasets. By replicating FCA reports across ESMA jurisdictions, Datox ensures cross-border compliance while reducing operational burdens. Its dynamic AI drill-down feature allows validation, tracing data sources, and collaboration - eliminating Excel-based reviews. This solution sets new standards for flexibility, accuracy, and efficiency in compliance reporting.

Use of AI/ML

Datox uses Azure OpenAI to automate data extraction, transformation, and validation from structured and unstructured datasets at scale. Proprietary algorithms handle calculations, while AI customizes outputs, flags anomalies, and adapts to changes in data structures without manual intervention. Updates are logged for full transparency. AI also powers dynamic explanations, linking calculations to source data for clear understanding, ensuring efficient and reliable compliance reporting.

The Impact

Datox delivers 81% time savings in report preparation and filing, based on thousands of complex fund filings. Its cross-jurisdictional conversion feature generates ready-to-file reports in minutes - enabling fund managers and service providers to meet diverse regulatory needs with minimal effort. This scalable approach reduces manual workloads, ensures clarity by linking calculated values to their source data, and builds trust among compliance experts and non-prudential stakeholders. By streamlining multi-market reporting, Datox promotes fairness, competitiveness, and operational excellence across the financial services ecosystem.



Farrukh Mukhitdinov

Founder & Chief Executive Officer

Oxford MBA and M.S. in Machine Learning with international finance/IT experience, leveraging AI to transform regulatory reporting through innovative, automated solutions.



Ulugbek Ergashev

Founder & Chief AI Officer

PhD in Artificial Intelligence with a proven record guiding startups, blending IT consulting expertise to deliver groundbreaking AI solutions.



Zafar Toshpulatov

Head of Engineering

M.S. in Data Science with extensive IT consulting experience as a Data Engineer, delivering innovative solutions and harnessing AI to streamline regulatory reporting and compliance.



Jamshid Jabborov

Software Engineer

A technology enthusiast with a B.S. in Computer Science, Jamshid excels at weaving AI into SaaS platforms, revolutionizing the compliance landscape through smart automation.

Datapher AI

Research & Analysis Assistant (RAA)

Project Summary

Datapher AI is a pioneering multi-agent foundation for the future of work in hedge funds/investment banks. Our first agent, a Research & Analysis Assistant (RAA), adapts to each user's unique investment philosophy through proprietary self-learning knowledge graphs. Covering 14,000+ global stocks, RAA saves 40% of users' time at 1/10th the cost of a new analyst. With a founding team boasting of 40+ years of combined experience in AI, hedge funds, and GTM, enterprise LOIs, and 50+ early adopters, we are unlocking a \$10B market by transforming financial workflows.

The Innovation

RAA is integrated with golden sources of finance data: Bloomberg and S&P data, covers 14,000+ global stocks, delivers personalized insights with +90% accuracy (as per FinanceBench). RAA's intuitive user interface allows ability to drag and drop any multi-modal data in context and allows users to build customized spreadsheet/routine automation on their own. Our proprietary self-learning knowledge graphs adapt to each user's style – a crucial differentiator for institutional clients. RAA is our first step in the pursuit of building the future of work in finance, one agent at a time.

Use of AI/ML

Unlike other AI products for finance that offer generic, one-size-fits-all responses, our Research and Analysis Assistant (RAA) tailors its analyses and insights to align with your unique investment philosophy. Powered by self-learning knowledge graphs created through our proprietary four-step process, RAA delivers responses akin to those of a trained human analyst who understands your approach. This personalized and context-aware capability sets RAA apart from conventional, cookie-cutter AI solutions, making a meaningful difference in the quality and relevance of the insights provided.

The Impact

Manual data processing and outdated analytics tools fail to deliver the personalized, real-time insights needed in today's fast-paced markets, costing firms both in productivity and potential alpha generation. Additionally, balancing data privacy with the need for collaborative insights remains a challenge. Investment professionals are looking for a solution that not only automates these time-consuming tasks but also adapts to their unique investment philosophy and learns from each interaction, for them to gain that extra edge needed to compete in today's investing world. RAA provides this edge to investment professionals.



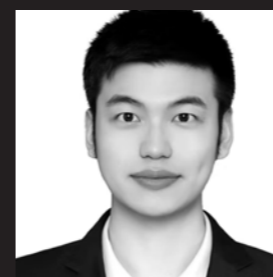
Mitesh Tank
Co-founder & CEO

A seasoned technologist and subject matter expert, Mitesh has over two decades of experience in finance across three continents. His background spans technology and portfolio management at hedge funds, providing invaluable insights into the industry's challenges and opportunities.



Roma Singhal
Co-founder & CBO

With over fifteen years of experience in global go-to-market (GTM) and sales to hedge funds and investment banks, Roma brings extensive knowledge in financial technology. Her strategic approach to GTM ensures Datapher AI reaches its target audience effectively.



Zhongtian (Alvin) Sun
Co-founder & CTO

An AI expert with a Ph.D. in Graph Representational Learning, Zhongtian has over five years of professional experience in financial machine learning and graph neural networks. His expertise in knowledge graphs and LLMs is pivotal in driving Datapher AI's innovative solutions.

Finspector

Financial promotions compliance, simplified

Project Summary

Finspector is your AI-powered tool to help identify compliance risks, streamline approvals, auto-record activity and monitor social media for potential breaches - all in one place and aligned to your risk appetite.

The Innovation

Finspector is an AI-powered solution for simplifying financial promotions compliance. It automates risk reviews, approvals, and social media monitoring while maintaining accuracy and efficiency.

By addressing high-volume, error-prone manual reviews with real-time risk insights, Finspector revolutionises compliance workflows, offering businesses a faster, smarter, and safer way to stay competitive.

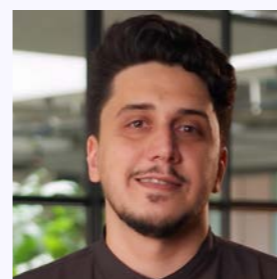
Use of AI/ML

Finspector leverages advanced AI/ML models for scalable, real-time risk assessments. It adapts to each organisation's risk appetite through continuous learning, processes multimedia content without losing critical context, and enables automated social media monitoring. This approach ensures accuracy, reduces manual effort, and provides a unique AI-integrated compliance system unmatched in the market

The Impact

Finspector transforms compliance workflows by increasing efficiency, accessibility, and transparency.

It reduces review times from hours to minutes, provides continuous monitoring across multiple channels, and logs risk assessments for regulatory preparedness. This innovation empowers compliance teams to maintain competitiveness and consumer trust while reducing risks across financial promotions.



Omid Pakseresht

Co-founder

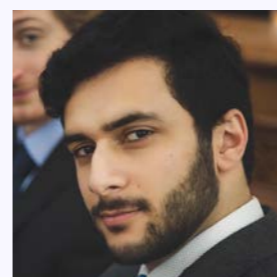
Scaling AI startups to Series A, specialising in strategy, product design, and data science. Expertise includes domain mapping, data categorisation, and tailored B2B solutions.



Lothifa Chowdhury

COO

Supporting operations, tech, sales and marketing to drive AI adoption built on robust regulatory frameworks for impactful collaboration and enhanced business efficiency.



Ali Moniri

Marketing Director

Bridging the gap between tech enthusiasts and the apprehensive, with marketing strategies that inspire trust, curiosity, and adoption of AI.

LexVerify

Next generation compliance: Powered by AI

Project Summary

Corporate misbehaviour, often revealed through electronic communications, results in millions in costs, financial losses, and reputational damage. Despite heavy investment in compliance training, 1 in 20 emails still contains potential compliance breaches, showing the risk in daily operations. Employees are often left unsupported, and even one mistake can expose an organisation to significant risk.

The Innovation

Lexverify's AI-powered assistant helps prevent legal, compliance, and cyber risks in real time, providing continuous support to employees with just-in-time training. It covers critical risk areas such as Competition Law, Sanctions, Anti-Bribery & Corruption, PCI DSS, and GDPR compliance. For Risk & Compliance teams, Lexverify's admin dashboard provides real-time visibility into conduct risk, enabling proactive risk management and improved training allocation.

Use of AI/ML

As a next generation compliance solution, AI is fundamental to our products. Our AI-powered assistant employs advanced Natural Language Processing (NLP) and Deep Learning capabilities to help prevent risks on electronic communications in real time. Our specialised AI models cover a number of key risk & compliance areas and can detect potential risks as they are being typed.

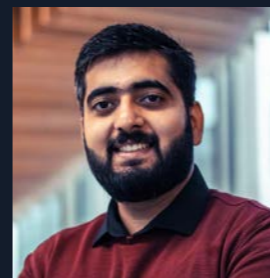
The Impact

Lexverify enables companies to achieve proactive compliance at scale, leveraging the power of AI. Covering a range of risk areas such as competition compliance, which helps prevent anti-competitive behaviour, anti-bribery & corruption compliance, and financial sanctions compliance, Lexverify helps companies in the financial services sector remain compliant with key laws and regulations. With that, it helps improve fairness, competitiveness, and confidence in financial services.



Cristian-Andrei Gherhes
Founder & CEO

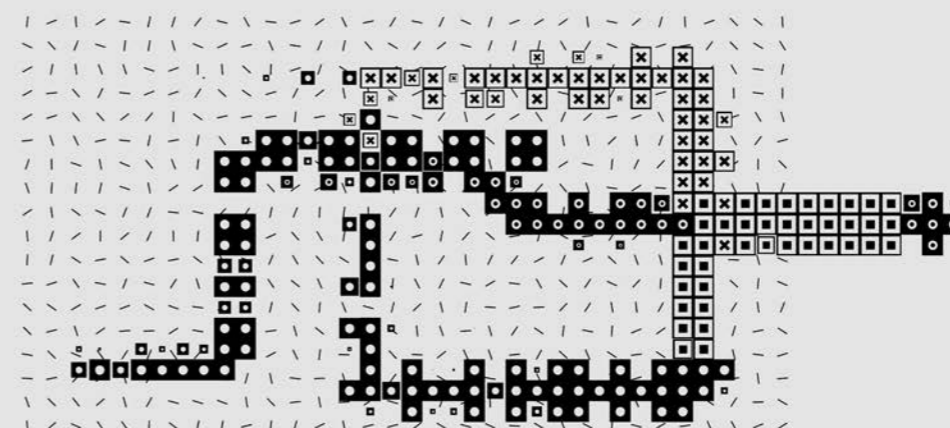
Experienced social scientist. During his academic career, Cristian led on multi-million-pound UK government-funded projects focused on AI adoption, and helped advance Next Generation Professional Services.



Nilansh Khurana
Co-founder & Chief Data Science Officer

Experienced Data Scientist with expertise in Machine Learning and Deep Learning. MSc in Advanced Computer Science (Artificial Intelligence) and 4 international publications, including 2 books.

MULTIMODAL MODEL [V3]



Malfaelgin Project Management

Applying AI/ML to Delta Hedging trading rules

Project Summary

Delta hedging is a trading strategy that aims to reduce, or hedge, the directional risk associated with price movements in the underlying asset. Therefore, options payoff diagrams for delta hedging without options should resemble Black-Scholes options payoff diagrams but with a lower cost of hedging, lower administration costs and lower guaranteed upside capture in mean reverting markets. This project uses AI/ML to fine-tune trading rules applied to the basic Black-Scholes pricing model and Hull's delta hedging algorithm, and is tested on technology shares, physical commodity futures and cryptocurrencies to demonstrate the model's effectiveness across asset classes.

The Innovation

Practitioners use delta hedging without options when no options are available to hedge the underlying asset or when such options are available but expensive (as the price of these is dependent on implied rather than historic volatility, unlike delta hedging). With transparency and explainability key considerations as financial market supervisors manage practitioners' integration of machine learning, in this project the AI/ML modelling has been restricted to predictive classification of 91-day periods where options were replicated using delta hedging.

Use of AI/ML

AI/ML is critical to solving the problem of increasing market volatility over time due to increasing market capitalization of technology companies, changes in international trade patterns and heightened geopolitical risk. A multilayer perceptron (MLP) model trained on pre-2011 data using Python's scikit-learn library can then be applied to a post-2011 test-set with regulator-preferred transparency improvements to option-style payoff diagrams and explainable performance enhancements augmenting theoretical R2 hypothesis testing.

The Impact

AI/ML derived trading rules improved performance when compared to fixed trading rules for all underlying assets and in all asset classes included in my article "Applying AI to delta hedging trading rules" published in the May 2024 Professional Risk Managers International Association (PRMIA) journal Intelligent Risk that can be [downloaded here](#).



Mal Gloyer

Director

Mal first studied AI/ML at Aberdeen University in 1986, since when he has been applying AI/ML as a consultant in the financial and energy sectors.



Emily Gloyer

Research Analyst

Emily, an honours graduate from the University of Leicester, has contributed to the publication of over a dozen articles published in UK, US and Australia.



Luke Gloyer

Research Analyst

Luke, an honours graduate from the University of Kent, chose the application of AI/ML to business as the subject of his final year dissertation.

MQube

Conversation Genius

Project Summary

Conversation Genius is an innovative AI tool that monitors and analyses calls at scale, providing your organisation with 100% visibility into every customer interaction. It identifies signs of vulnerability, unclear communication, rapport building effectiveness, and ensures key regulatory disclosures are included. By offering actionable insights, Conversation Genius not only highlights areas for improvement but also helps train your team to deliver exceptional, compliant, and empathetic customer experiences.

The Innovation

While call transcription services are widespread across organisations in the financial services, they only capture a fraction of the insights AI can extract from calls. Most customer interactions occur via calls, leaving valuable data remains untapped. Compliance teams are often constrained to sampling circa 1%-2% of calls due to time and scale, with training for newly onboarded staff limited to a few weeks. Easily integrated into existing systems, Conversation Genius leverages AI to provide actionable insights that drive excellent consumer outcomes.

Use of AI/ML

Conversation Genius involves a 3-stage process. First, audio-to-text models (like Whisper and Parakeet) transcribe calls into text. Second, reasoning LLMs (like GPT o1 and Qwen's QwQ) scan the transcript for multiple indicators like signs of vulnerability or unclear communications. Third, LLMs examine an agent's previous calls to detect patterns and provide personalised feedback. Proprietary benchmarks specific to the financial services have enabled MQube to tune the architecture end to end to real world scenarios in the financial services.

The Impact

Conversation Genius offers complete visibility into every customer call, tracking performance against custom compliance and sales KPIs and mitigating risks like undetected vulnerability or unclear communications. By offering personalised feedback, it helps agents continuously improve, while enabling the organisation as a whole to enhance customer satisfaction.



Sarah Wilde

Head of Compliance

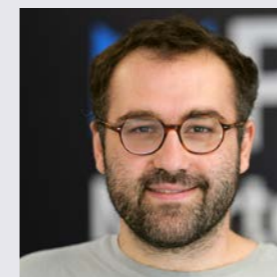
Compliance professional with over 17 years' experience working across financial services, including trade body, fintech, banking and at the FCA.



Jake Atkinson

Head of MarTech

Data scientist with a research background now heading MQube's data driven marketing team.



Stelios Constantinidis

Director of AI and AI Products

Product minded AI engineer with a track record of deploying AI models to drive business outcomes.



Raza Sadiq

Head of Enterprise Risk

Risk professional with over 33 years' experience in risk management covering Operational, Credit, Market and wider Enterprise Risks in banking, insurance, regulation and Fintechs.

Otto

Wealth Management 3.0

Project Summary

Otto is an AI-driven platform that automates financial advisers' client-facing workflows. It integrates with existing CRMs, streamlining tasks like data entry, compliance, and report generation. Otto improves efficiency by acting as a "pilot" over the tech stack, allowing advisers to focus on delivering personalised advice without switching between platforms.

The Innovation

Otto automates wealth management workflows using AI, adapting to clients' needs in real-time. Its flexibility reduces operational complexity and cost, enabling advisers to scale their services while focusing on high-value interactions with clients.

Use of AI/ML

Otto uses advanced AI technologies, including large language models (LLMs) and agentic AI, to process both structured and unstructured data. It automates tasks like audio transcription and document processing (OCR) to provide personalised outputs that support informed decision-making and client service.

The Impact

Otto streamlines workflows, reducing administrative tasks and boosting productivity. It enables advisers to focus on personalised, high-quality client interactions while ensuring scalability and service consistency. Otto empowers firms to scale effectively, manage growing client bases, and navigate regulations seamlessly.

Otto.



Jan Thomas
CEO & Co-Founder

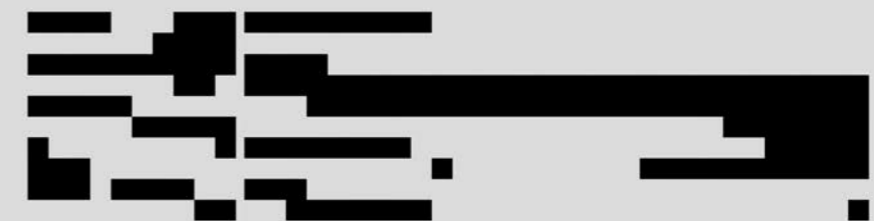
Jan, a former Bain consultant and Morgan Stanley banker, co-founded Otto to democratise access to premium financial care after scaling a fintech to unicorn status.



Madeleine Debney
COO & Co-Founder

Madeleine, former Fidelity FinTech Lead, co-founded Otto after creating an investment network for young women. She holds an MBA from INSEAD.

OUTPUT [V1]



PwC

Intelligent Entity Analytics

Project Summary

Intelligent Entity Analytics is PwC's next-generation capability that allows firms to unlock the value of internal and third-party data to streamline compliance processes and mitigate financial crime risks. The solution enables rapid assessment and enrichment of customer data to identify risk and establish a single entity view of information derived from various sources leveraging AI and dynamic entity resolution. This approach drives efficiency gains, improved financial crime detection, and enhanced customer outcomes.

The Innovation

Intelligent Entity Analytics addresses the challenge of sourcing, verifying, and maintaining complex customer information, which is often manual, costly, and impacts customer experience. Unlike existing solutions that tackle singular issues, this end-to-end approach enhances overall data quality and provides deeper risk insights on customers and their connections. By leveraging AI to create a robust data foundation, the solution offers a sustainable approach to compliance, allowing firms to move beyond reactive and costly processes.

Use of AI/ML

The solution employs AI within the data processing and analytics layers, utilising entity resolution technology provided by Quantexa to identify and resolve links across a breadth of data sets. AI is critical for sifting through large volumes of data, identifying and resolving common entities and surfacing holistic insights across data sets to detect high-risk clusters of entities.

The Impact

Intelligent Entity Analytics enables firms to adopt an AI-enabled approach to their compliance processes that can more effectively and efficiently mitigate financial crime risks and meet regulatory requirements. The enhanced view of entities and network insights uncovers previously hidden financial crime risks, enabling firms to proactively protect customers and foster trust in business relationships. The solution's reach extends beyond immediate compliance applications, to applications in fraud detection, credit risk assessment, and Environmental, Social, and Governance considerations.



Mark Gregory

Financial Crime Partner

Mark is a PwC Partner specialising in financial crime compliance transformation and the use of innovative technology and analytics to prevent and detect financial crime.



Annegret Funke

Financial Crime Senior Manager

Annegret is a Senior Manager focusing on helping organisations modernise financial crime prevention and detection through better use of data and advanced analytics.



Emma Cox

Financial Crime Manager

Emma is a Manager in the Financial Crime Technology and Analytics practice, leading the technical development of Intelligent Entity Analytics.



Pytilia

VIGIL: Delivering multi-layer, multi-dimension, AI-powered surveillance & compliance

Project Summary

Pytilia's VIGIL is a multi-layer surveillance and compliance platform that blends rules-based analysis with AI and human expertise to detect anomalous behaviour. Its modular architecture adapts to various surveillance scenarios and integrates into existing ecosystems. The "always learning" feedback loop reduces false positives by prioritising alerts based on user feedback.

The Innovation

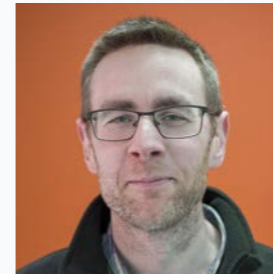
VIGIL's flexible architecture incorporates modules to address specific use cases and forms of market abuse, blending rules-based and AI/ML approaches. It future-proofs organisations' surveillance capability and enables an agile response to regulatory changes. Its modularity allows targeting niche challenges often underserved by legacy systems, such as Personal Account Dealing and side-by-side trading. The secure feedback loop refines AI/ML model behaviour based on human analyst input, improving alerting accuracy over time.

Use of AI/ML

VIGIL combines rules-based analysis with AI-powered insights, using complementary AI models and composite scoring for balanced, explainable results. Its secure feedback loop reduces false positives, improving alerting accuracy over time.

The Impact

VIGIL enhances market oversight by targeting niche surveillance challenges, offering insights into complex market abuse. It provides a unified alert view with contextual data for prioritisation and continuously improves through its feedback loop, reducing manual configuration effort.



Tim Silversides

Co-Founder/Co-CEO

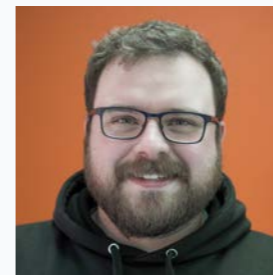
Tim architects Pytilia's Compliance/Surveillance projects. Prior to co-founding Pytilia he was a Distinguished Technologist with HP Enterprise.



Hayley Scott

Development Manager

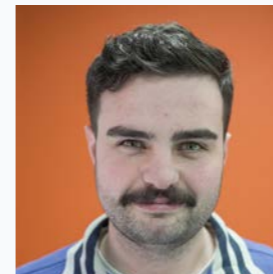
Hayley is one of Pytilia's Development Managers combining delivery management skills with a technical background focusing on UI/UX.



Jonny Agnew

Technical Lead, Data & AI

Jonny is an experienced Technical Lead with a proven track record in delivering Trading/Financial Services projects for Pytilia.



Aodhán Dalton

AI/ML Specialist

Aodhán has worked on all of Pytilia's Compliance/Surveillance projects to date typically leading on AI/ML Engineering for the team.

RegPass™

Your personal compliance officer

Project Summary

RegPass™ is a next-generation RegTech platform that leverages AI to simplify compliance for regulated financial services firms. It combines horizon scanning, regulatory inventory management, and control mapping into a single solution. With advanced features such as a conversational AI compliance officer, customisable business profiles, and automated policy drafting, RegPass™ transforms how firms understand, manage, and respond to regulatory obligations.

The Innovation

RegPass™ combines a proprietary knowledge graph, an extensive content database, and the latest LLMs to deliver accurate answers to compliance questions and insights on regulatory developments. The knowledge graph is central to RegPass™, enabling it to confidently understand how rules apply to different business models and provide consistent, deterministic answers to users' questions. This sets it apart from many existing AI solutions, which rely on probabilistic models.

Use of AI/ML

RegPass™ leverages AI/ML in several ways. First, natural language processing (NLP) is used to parse regulatory documents, identify key entities and topics, analyze applicability, and extract obligations from the text. Next, RegPass™ employs AI to generate plain English summaries. Finally, a large language model (LLM) powers its "Personal Compliance Officer" chatbot, delivering user-friendly guidance and insights.

The Impact

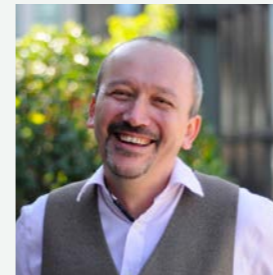
RegPass™ empowers compliance teams to save significant time on key activities, including horizon scanning, impact assessments, providing advice, and business engagement. Supported by the confidence of knowledge graph-driven insights, compliance teams can work more efficiently, enabling faster decision-making and business growth while maintaining a robust and effective control environment.



James Nicholls

Founder and Managing Director

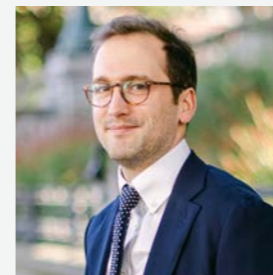
James brings 21 years' experience in financial services and a hands-on approach to technology to lead RegPass™ as the leading third-generation RegTech platform.



Pete Otaqui

Head of Engineering

Pete has extensive experience in senior IT roles in financial services and beyond. He leads an agile team, helping RegPass™ deliver rapid results for our clients.



Luc Cad

Client Project Director

Luc brings deep financial markets insight from senior roles in-house and as a consultant at BNY Mellon, Deutsche Bank, Citadel and more.



Arjun Vajala

Regulatory SME

Arjun helps guide the development of RegPass™ by ensuring the platform remains faithful to regulatory rules, reinforcing trust and confidence among our clients.

RevAlsor

Project Summary

RevAlsor provides AI governance solutions for financial services, focusing on risk management through simulation and synthetic data testing. Our platform evaluates AI models in simulated real-world scenarios, ensuring safety, compliance, and trustworthiness without using real data, protecting firms' reputations and capital.

The Innovation

RevAlsor addresses AI bias, fairness, and transparency by testing models using simulation and synthetic data. It identifies potential biases and risks, ensuring compliance with governance and regulatory standards. With explainable insights and automated checks, it promotes fair AI deployment while safeguarding operational integrity.

Use of AI/ML

RevAlsor uses AI to test financial AI systems for compliance, bias, and robustness. The platform employs LLMs, RAG, and synthetic data to create tailored test scenarios, scoring systems based on regulatory frameworks like the EU AI Act, and providing insights for risk mitigation. This enables financial institutions to deploy AI confidently while meeting ethical and regulatory standards.

The Impact

RevAlsor ensures regulatory compliance by aligning with frameworks such as the EU AI Act, helping financial institutions reduce regulatory risks and avoid penalties. It mitigates risks like bias and operational failure by identifying and addressing them through advanced testing methods. The platform improves decision-making by providing reliable risk scores and actionable insights, enabling better AI deployment strategies. By automating testing, RevAlsor cuts down on time and resource consumption, making it more cost-efficient compared to traditional risk assessments. Additionally, it fosters trust within the financial ecosystem by enhancing transparency and accountability, strengthening confidence among regulators, customers, and investors.



Edgar Lopez-Rojas

Founder & CEO

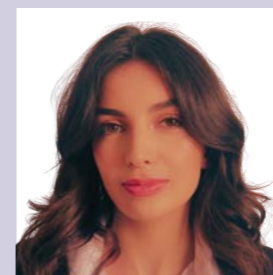
AI safety researcher and founder of RevAlsor, focuses on AI governance, risk assurance, and innovation for trustworthy, compliant, and ethical AI systems.



Valerie Chua

Head of Business Development

A seasoned business strategist specialising in scaling startups, fostering partnerships, and driving growth in innovative technology and AI sectors.



Deniz Celikkaya

Head of Compliance

Emma is a Manager in the Financial Crime Technology and Analytics practice, leading the technical development of Intelligent Entity Analytics.

Sentient Machines

Protect+

Project Summary

Sentient Protect+ employs advanced AI to analyse 100% of customer interactions, detecting over 50 behaviours such as emotional cues and stress, which keyword-based systems often miss. It provides actionable insights, flags high-risk conversations, and ensures compliance with Consumer Duty Principles, improving customer experiences and reducing compliance costs. By automating quality assurance, it enhances efficiency and enables businesses to scale while delivering compliant, data-driven outcomes.

The Innovation

The platform goes beyond outdated keyword systems by using behavioural analytics to detect over 50 nuanced behaviours, such as vulnerability and understanding. This solution offers immediate value by reducing compliance costs and boosting team efficiency, requiring no AI expertise. It flags high-risk conversations and provides real-time insights, empowering businesses to enhance customer satisfaction, maintain compliance, and gain a competitive edge.

Use of AI/ML

Sentient Protect+ uses proprietary AI models with over 25 algorithms to analyse conversations, detect emotional cues, and assess compliance risks. It generates actionable metrics such as Agent Communication Scores and Customer Experience Scores, driving real-time alerts to ensure compliance. By combining AI with intelligent automation, the platform enhances operational efficiency, streamlines quality assurance, and empowers organisations to deliver superior, compliant customer interactions.

The Impact

Sentient Protect+ ensures compliance, protects consumers, and prevents mis-selling by analysing customer interactions. It identifies emotional cues, stress, and vulnerability to improve service and training. By addressing the Consumer Duty Principles, the platform ensures clear communication, tailored products, and responsive service, reducing manual work and improving efficiency. It helps businesses deliver compliant, customer-focused outcomes while enhancing satisfaction and loyalty.



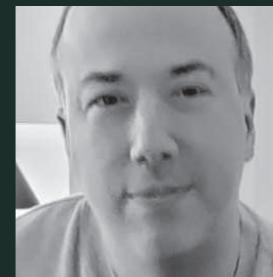
SENTIENT MACHINES

Empowering Smarter Communication



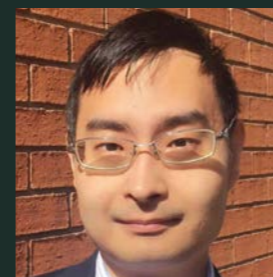
Dr Danica Damljanovic
CEO and Founder

An AI expert with 20+ years' experience, including work on Apple's Siri and in the financial industry. Passionate about responsible AI, she simplifies complex concepts and inspires women in tech.



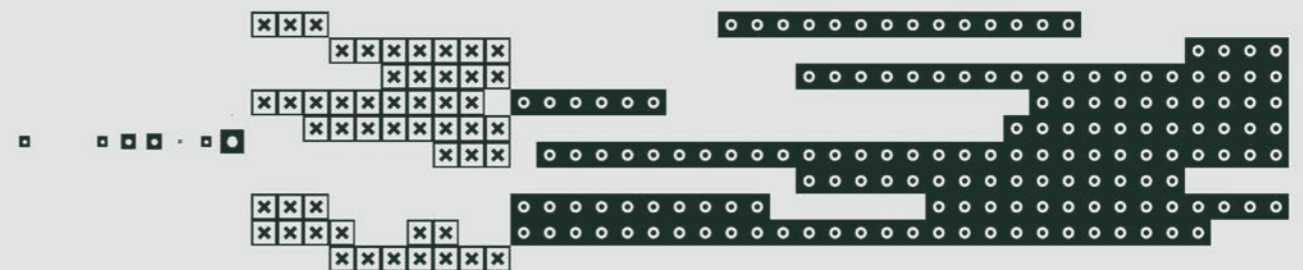
Nicholas Heitz
Senior Software Engineer

Technology geek, passionate about delivering immaculate performance and scalable secure AI systems.



Dr Xingyi Song
NLP Scientist

Dr. Xingyi Song is a researcher and expert in AI, specializing in machine learning and data science, with a focus on innovative, impactful technological solutions.



Vamos Technology Services

Lucero

Project Summary

Lucero is an AI-powered operations assistant designed for financial institutions to enhance customer outcomes while maintaining strong compliance. By integrating with existing systems, Lucero analyses customer communications and account data, providing staff with actionable suggestions based on company policies and regulatory requirements. Unlike automated chatbots, Lucero supports human decision-making, allowing staff to maintain control. Its responsible AI approach in financial services earned Lucero the Fintech Innovator Award at the 2024 Asset Finance Connect UK.

The Innovation

Lucero introduces a novel approach to AI in financial services. Rather than automating customer interactions, it acts as an intelligent assistant for operations staff, analysing customer communications, account data, and policies simultaneously. This enables organisations to meet Consumer Duty requirements, empowering staff with real-time policy-based guidance to better understand customers' circumstances and make informed decisions. Lucero ensures human judgement remains central while enhancing compliance oversight.

Use of AI/ML

Lucero uses Large Language Models (LLMs) to analyse customer communications, account data, transaction history, and company policy documents. The AI provides useful summaries, suggestions, and guidance, carefully constrained to specific tasks in line with internal policies and regulatory requirements. Lucero's secure architecture integrates commercial LLMs via cloud APIs, ensuring enterprise-grade security and reliability, with all AI outputs logged for compliance and continuous improvement.

The Impact

Lucero improves customer outcomes by enabling personalised service based on individual circumstances. It boosts efficiency by integrating with existing systems to streamline information gathering and analysis. The platform enhances compliance by ensuring consistent application of policies, helping organisations meet regulatory requirements. Additionally, Lucero maintains robust governance by logging all AI suggestions and human decisions, providing full audit trails for monitoring and continuous improvement.



Richard Huston

Managing Director, Co-founder

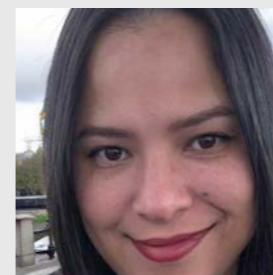
AI strategy & integration expert with 12 years' experience implementing financial software for companies including Mercedes-Benz Financial Services, Uber and Santander.



Ozzy Colon

Lead Applied AI Engineer, Co-founder

Expert in AI development and front-end design, combining technical expertise with strong UI/UX skills to create intuitive, user-friendly enterprise solutions.



Alana Neimanis

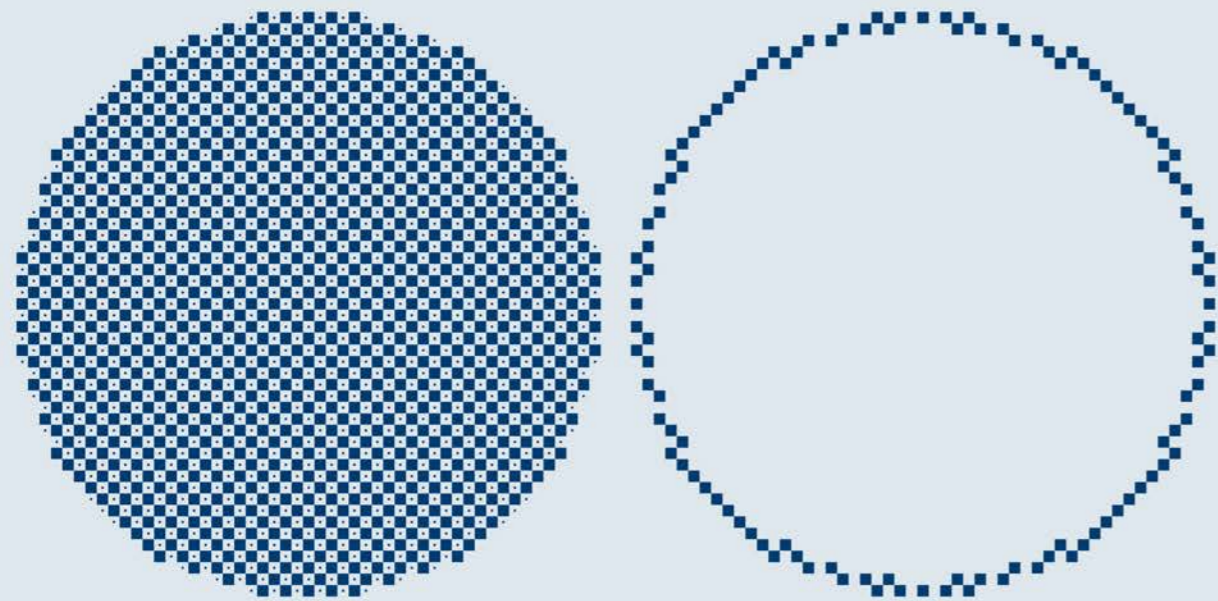
Head of Marketing & Design, Co-founder

Experienced brand strategist focusing on human-centric AI adoption. Combines creative marketing expertise with a passion for making AI accessible and beneficial for everyone.

4. Compliance and automation

-
Innovative applications that enhance operational efficiency and streamline compliance, helping firms innovate while managing regulatory responsibilities more effectively.

-
Adclear
Datambit Limited
Enveil
PlannerPal
Starling Bank (2)
Theta Lake
University of Nottingham



Adclear

FinProm marketing compliance

Project Summary

Adclear is a regulatory AI agent automating marketing compliance for the financial services sector, ensuring that all external communications meet FCA and other regulatory standards instantly. Our AI platform provides real-time feedback, reducing the time required for compliance reviews, whilst enhancing regulatory protection. We're a VC backed company and rapidly scaling with fast-growing fintechs such as Plum, Trade Nation and Creditspring.

The Innovation

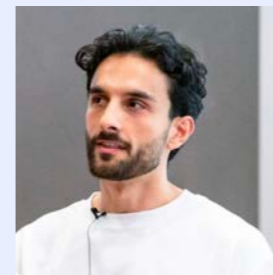
Financial services companies face a critical challenge: marketing compliance reviews create bottlenecks that slow growth while draining compliance teams' time with routine checks. Adclear's AI platform transforms this dynamic by automating regulatory compliance checks for marketing content, providing instant feedback against FCA standards. This enables marketing teams to launch campaigns faster while maintaining compliance, and frees compliance experts to focus on strategic risk management rather than manual reviews.

Use of AI/ML

Adclear's AI engine leverages machine learning models trained on millions of regulatory documents and financial promotions, with specialized agentic workflows targeting different FCA sourcebooks (COBS, BCOBs, ICOBS etc). Through natural language processing and deep learning, our system parses marketing materials, identifies compliance issues, and provides granular feedback mapped directly to specific FCA rules and principles.

The Impact

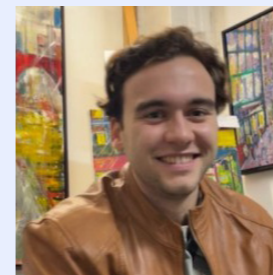
Adclear has transformed compliance processes for leading fintechs like Plum, who have successfully run thousands of financial promotions through our platform. By automating regulatory checks, Plum has dramatically accelerated their time to market while maintaining robust compliance standards. Their marketing team now launches campaigns with confidence, supported by instant regulatory feedback. This streamlined workflow has eliminated traditional compliance bottlenecks while strengthening their regulatory protection, enabling rapid yet compliant growth.



Doni Hoti

CEO

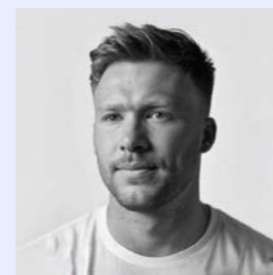
Public policy expert and GTM leader, Doni brings a wealth of policy knowledge as CEO at Adclear.



Joe Jordan

CCO

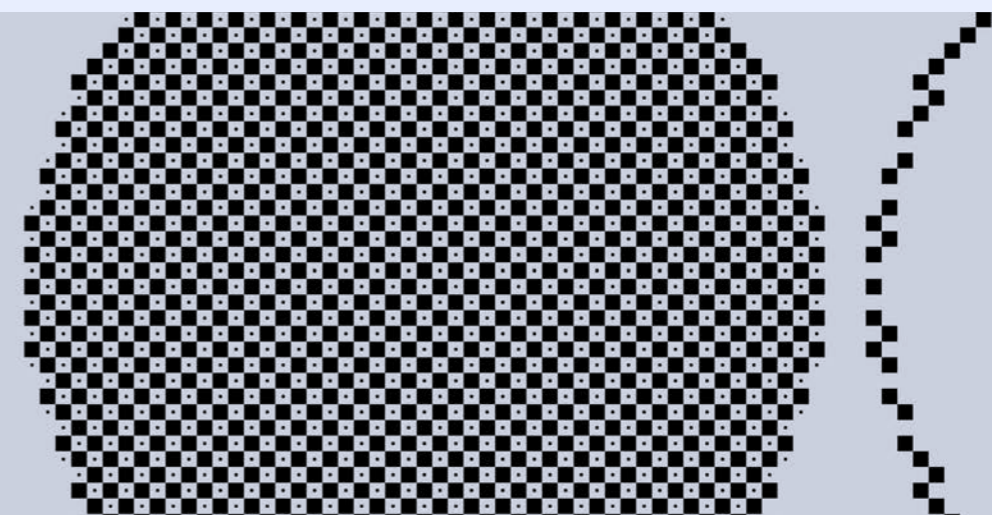
With years of experience in financial services, Joe experienced firsthand the marketing compliance problem.



Cameron Ward

CTO

A full stack developer with extensive AI experience, Cam turns marketing compliance challenges into solutions.



Datambit

Genui

Project Summary

Genui, Datambit's AI-powered solution, addresses the growing threat of deepfakes by providing real-time detection of manipulated media. Key features include identifying deepfake videos, cloned audio, fully AI-generated content, and manipulated live streams. Utilising advanced deep learning algorithms and high-performance GPUs, Genui analyses subtle patterns and anomalies to deliver accurate and actionable insights. Designed for businesses and individuals, it ensures media authenticity, mitigates risks, and enhances trust in today's AI-driven digital landscape.

The Innovation

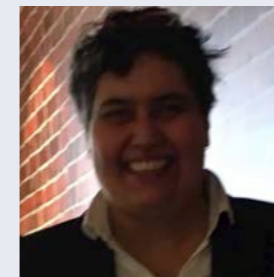
Genui stands apart with its GPU-powered real-time analysis and cross-media detection capabilities. By combining state-of-the-art deep learning algorithms with precise artefact and anomaly detection, Genui can identify manipulations across video, audio, and live streams. Its ability to detect cloned audio and fully AI-generated media, benchmarked by Home Office, UK, with exceptional accuracy scores, ensures unparalleled reliability. This innovative approach provides a comprehensive solution for safeguarding media integrity in a rapidly evolving digital landscape.

Use of AI/ML

Genui leverages advanced AI/ML techniques such as Convolutional Neural Networks (CNNs) for analysing spatial patterns in images and videos, Long Short-Term Memory (LSTM) networks for sequential analysis in audio streams, and Transformers for multi-modal data processing. These state-of-the-art models enable Genui to detect subtle artefacts and anomalies indicative of deepfake manipulation. By combining these techniques with high-performance GPUs, Genui ensures real-time, high-accuracy detection across video, audio, and live-streaming media, providing a robust defence against AI-generated content and manipulation.

The Impact

Genui delivers tangible outcomes by safeguarding identity and mitigating the risks of misinformation and fraud. Its real-time detection capabilities empower businesses and individuals to trust the content they consume and share, enhancing decision-making and protecting reputations. By accurately identifying deepfake videos, cloned audio, and AI-generated media, Genui helps organisations meet regulatory compliance, prevent identity misuse, and maintain trust in digital interactions, ultimately fostering a secure and transparent digital ecosystem.



Dr. Ashima Chopra

CEO

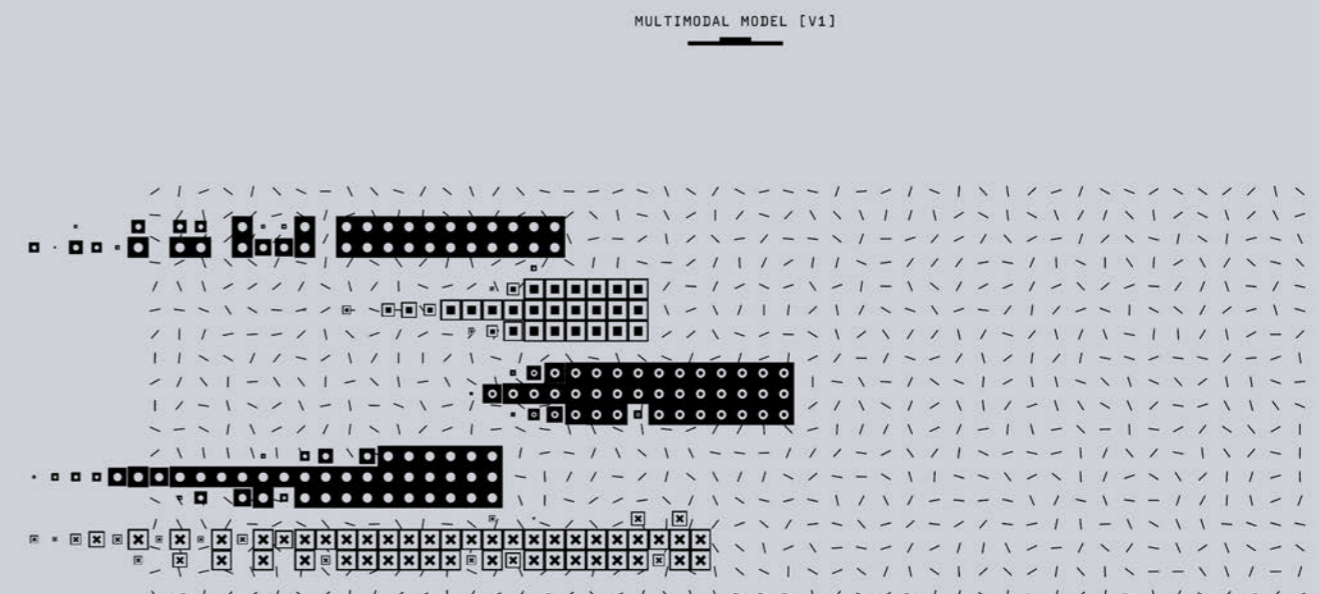
Dr. Ashima Chopra brings 20 years of expertise in digital banking transformation and has supervised 140+ AI and Computer Science Masters projects at UK universities.



Sadip Wagle

Lead Solutions Architect

Software Engineer with 9+ years of experience, specialising in AI, ML, and Deep Learning, delivering innovative solutions and impactful advancements across industries.



Enveil

ZeroReveal Machine Learning, powered by PETs

Project Summary

Enveil's ZeroReveal[®] Machine Learning solutions use Privacy Enhancing Technologies (PETs) to enable encrypted federated learning across decentralised datasets, extending the boundary of trusted compute. ZeroReveal ML is an enterprise-ready software that allows users to unlock value from inaccessible data sources. With encrypted evaluation using homomorphic encryption, ML models and results remain secure throughout the lifecycle, enabling insights from sensitive, cross-jurisdictional data. The solution also enables encrypted federated learning, protecting model development, training data, and stakeholder interests. Users can confidently leverage sensitive data and ML models to enhance models, improve accuracy, and deliver valuable insights.

The Innovation

Enveil's ZeroReveal Machine Learning solutions enable enterprise users to securely evaluate models trained on sensitive data by encrypting them and running them across data silos and boundaries, including untrusted, cross-jurisdiction, or third-party environments. This eliminates the need to compromise on training data while enabling secure model use across trust domains. ZeroReveal supports secure model evaluation at the tactical edge and facilitates encrypted federated learning, allowing model training and evaluation across silos and boundaries. These capabilities are essential for advancing multi-domain activity while ensuring privacy and compliance.

Use of AI/ML

Enveil can be used with a wide-range of ML models to both train sensitive models in an encrypted capacity on sensitive or untrusted data without risk of exposure, and protect the model development process, the data used for training, as well as interests and intent. Models supported included: Linear Regression, Logistics Regression, Decision Trees, XGBoost, k-nearest Neighbor, PCA, and exploratory statistics. ZeroReveal is designed to integrate with standard machine learning workflow tools such as TensorFlow and scikit learn.

The Impact

Enveil's ZeroReveal solutions change the paradigm of how and where organisations can leverage data to unlock value by ensuring the content of the search, analytic, or machine learning model - and its corresponding results - are never exposed. Users can securely and privately leverage data across silos and organisational, jurisdictional, and security boundaries in ways that were not previously possible. ZeroReveal is deployed and operational at scale today, validating the mission and business-enabling value of PETs.



Dr Ellison Anne Williams

Founder and CEO

A PhD mathematician with experience leading avant-garde efforts in large-scale analytics, data security, and machine learning; founded Enveil in 2016 to transform how and where data can be securely leveraged to unlock value.



Dr Ryan Carr

CTO and VP, Engineering

Fields of expertise include large scale analytic systems, distributed algorithms, AI, game theory and social learning, and applying cloud computing techniques to simulate and analyse complex interactions among autonomous agents.



Steve Cameron

Chief of Customer Success

Leads the post-sales delivery efforts across Enveil's global customer base to ensure capabilities are optimized to address specific needs; spent more than a decade working in the areas of advanced technology research, cyber, and intelligence.



Freddie Milles

Strategic Partnerships Lead

Over 15 years spent in operational collection and capability development within National Security; manages all accounts outside of the US, with a wide remit covering national security, defence and commercial applications.

PlannerPal

Project Summary

PlannerPal is an AI-powered platform transforming financial advice workflows through automation and seamless integration. By prioritising data quality, it ensures accurate, up-to-date client records through partnerships with Microsoft (MS Teams and SharePoint), Zoom, and four leading CRMs, covering 90% of the UK market. Its document generator consolidates data from multiple sources to produce reliable, client-ready outputs while fostering transparency and trust. The CRM Updater further enhances data accuracy, empowering advisers to focus on client engagement, compliance, and scaling their businesses effectively.

The Innovation

PlannerPal addresses financial advisers' challenges by seamlessly integrating into existing workflows. It combines AI with deep industry knowledge, unifying structured and unstructured data from CRMs, meeting notes, and client documentation to automate time-consuming tasks. Features like automated meeting transcription, CRM updates, and instant document generation - including suitability reports - reduce redundancy and promote transparency, trust, and compliance. As an official partner of Microsoft, Zoom, and other leading CRMs, PlannerPal enhances scalability, operational efficiency, and client outcomes without disrupting established processes.

Use of AI/ML

PlannerPal leverages advanced AI/ML technologies to streamline financial advice workflows. Using adaptive Retrieval-Augmented Generation (RAG), the platform extracts and abstracts relevant details from structured and unstructured data, including client interactions, integrated systems, client-specific documentation, and product-specific details. AI fine-tuning ensures high-quality outputs, such as suitability reports, and enhances data accuracy. By automating time-intensive processes, PlannerPal delivers scalable and reliable solutions tailored to the unique needs of financial advisers, enabling greater efficiency and improved decision-making without disrupting existing workflows.

The Impact

PlannerPal improves data quality and integration in financial advice, ensuring accurate and real-time client data management. By automating repetitive tasks and enhancing intrafirm communication, advisers gain more time to focus on clients, improving the accessibility of high-quality financial advice. Its ability to ensure Consumer Duty compliance fosters trust and transparency, helping firms scale operations efficiently. With over 400 UK advisory firms already using the platform, PlannerPal demonstrates a measurable impact on adviser productivity and client outcomes while driving innovation in the financial advice sector.



Mark Whitcroft

CEO / Co-Founder

Over 15 years of experience funding and building back and middle-office software companies, transforming the financial advice industry.



Shoomon Perry

CPTO / Co-Founder

Former Global Head of Digital for Barclays Wealth, led digital banking at Halifax and TSB, built financial apps used by over 10 million people, expertise in product and technology.



Rob Tedder

Sales Lead

With extensive sales experience in wealthtech and AI, alongside 14 years as a paraplanner, bringing a deep understanding of customer challenges and solutions.



Mark Harman

Chairman

With over 25 years of leadership experience, building and scaled data and technology businesses, including in digital wealth, driving growth and operational excellence.

Starling Bank (2)

Fairness analysis of a machine learning model to detect suspicious accounts

Project Summary

The fairness analysis of the money laundering machine learning model built in-house to raise suspicious accounts for manual investigation. The project includes the definition of key concepts such as prediction bias, positive outcomes and privileged groups and a framework of appropriate metrics to measure bias as well as methods and tools for the exploration of bias mitigation in customer predictions.

The Innovation

A generalisable framework of methods, metrics and visualisations for fairness analysis and bias detection that is applicable to any binary classification model in the Bank when the model is in development but also when it is live. This has already been integrated into our production systems generating reports to measure bias and monitor model performance with respect to different protected groups of customers.

Use of AI/ML

This model can detect suspicious accounts with high accuracy using machine learning methods. Machine learning is essential in fighting financial crime because it allows us to consider many more features of customer accounts, which we know to be relevant, than is possible with rules based monitoring. Taking into account the interactions of all these factors has resulted in a significant performance uplift. At the same time, machine learning algorithms with inherent capabilities of bias mitigation have been explored as a way to reduce bias in customer predictions should it arise.

The Impact

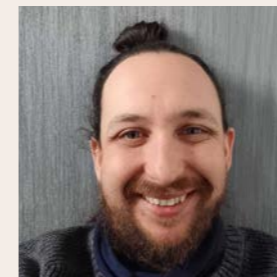
This fairness analysis has helped confirm that our model is not biased against any protected groups and ensure that we have the right mechanisms in place to detect any bias should it arise in our predictions either during the development phase or in production. This project helped develop our internal knowledge regarding methods and tools around fairness that is generalisable, i.e. applicable to other models within the bank but also across the industry since it can be modified to other scenarios as well.



Lefteris Karachalias

Data Scientist at Starling Bank

AI safety researcher and founder of RevAlSor, focuses on AI governance, risk assurance, and innovation for trustworthy, compliant, and ethical AI systems.



Sebastian Khan

PhD Data Scientist at Starling Bank

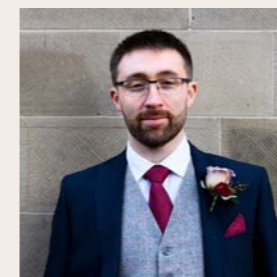
"Background in Astrophysics."



Oscar Barlow

Data Practice Lead at Starling Bank

"Promoting monitoring performance of Machine Learning models and ensuring we are doing ML ethically."



David Sullivan

PhD Data Director at Starling Bank

"All things Data"

Theta Lake

Using AI to detect, review and remediate regulatory, conduct, data privacy and security risks in digital communications

Project Summary

Theta Lake's AI-driven platform helps firms meet regulatory obligations by capturing, supervising, and managing electronic communications across chat, voice, video, email, file sharing, and more. With over 100 certified integrations, including Microsoft Teams, Webex, and Zoom, it detects and remediates risks across all communication channels.

The Innovation

Theta Lake is recognised as a Visionary in Gartner's Magic Quadrant™ for Digital Communications Governance. The platform provides unified compliance capture and AI-based risk detections across text, voice, video, and images, proactively identifying risks such as market abuse, collusion, and privacy violations. Customisable detections allow firms to monitor thousands of risks.

Use of AI/ML

The platform uses AI techniques like natural language processing and computer vision to detect risks in video, voice, chat, and document content. It combines traditional pattern matching with deep neural networks for better context understanding, improving upon legacy systems. Patented AI normalises audio and video, provides multilingual detections, and includes translation features.

The Impact

Theta Lake improves the efficiency of reviewing complex communication data, reducing days of analysis to minutes. It allows firms to quickly address risky content or sensitive data and ensures compliance across multiple platforms, enhancing productivity and reducing the use of unapproved communication channels.



Devin Redmond

Co-founder and CEO

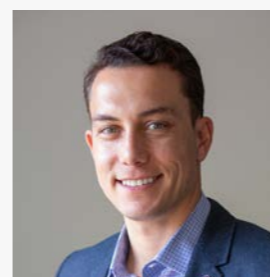
Two-time founder, multi-time public company executive with 20+ years' experience delivering security and compliance technology, including Check Point, Neoteris, Websense and Nextgate.



Rich Sutton

Co-founder and CTO

An engineering executive with 20+ years experience leading the technology innovation and delivery of software companies, including Proofpoint, Nextgate and Websense.



Anthony Cresci

Chief Commercial Officer

Leads Sales, GTM strategies and Alliances. Previously held prominent leadership roles at Proofpoint and as a technology investment banker at UBS and Morgan Joseph TriArtisan.



Dan Nadir

Chief Product Officer

With 30 years' experience and two patents Nadir has helped world leading software companies grow and innovate, including Proofpoint, Symantec and ScanSafe (acquired by Cisco).

University of Nottingham

Project Summary

Financial service providers rely on decisioning technologies using structured data, but often hold large amounts of unstructured data (e.g., account records, agent notes) that reflect customer sentiment and intent but are difficult to analyse. Researchers at PresAlge™, University of Nottingham, have developed a platform using Natural Language Processing (NLP) and models from theoretical physics to extract key signals from all datasets, enabling optimised decisioning and better predictions.

The Innovation

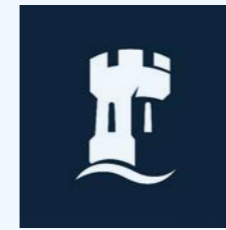
We combine NLP with advanced statistical models to improve predictions of events and risks hidden in large datasets. Our technology enhances forecasting accuracy by addressing the limitations of current methods, reducing inappropriate decisions, and advancing data integration. It allows for better personalisation of products and services aligned with customer needs and affordability, minimising risks for both providers and consumers.

Use of AI/ML

We use Transformer models in NLP to make unstructured data tractable and feed the outputs into statistical models that identify hidden signals. This machine learning approach allows us to predict customer behaviour, intent, and risk by analysing both structured and unstructured data, improving decisioning and risk forecasting accuracy.

The Impact

As data-driven decisioning becomes more accepted, traditional models struggle with unstructured data that can reflect customer sentiment and behaviour. Our technology enables organisations to analyse this data, significantly improving decisioning accuracy. It represents a step-change in how information is viewed and used, aligning better with the demands of customers and providers.



University of
Nottingham

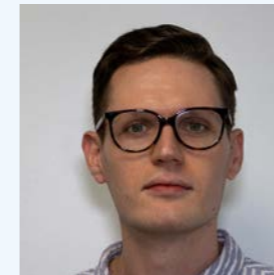
UK | CHINA | MALAYSIA



Dr Juan Garrahan

Chief Scientific Advisor

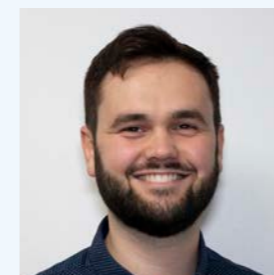
With over 25 years' experience in Theoretical Physics and Machine Learning, authoring 200+ papers.



Dr Edward Gillman

Head of Analysis

Specialising in non-equilibrium systems, tensor networks and Machine Learning, having co-authored 12 papers and 1 book.



Dr Jamie Mair

Head of Engineering

Specialising in the interface of Theoretical and Computational Physics with Machine Learning-based systems.



Shaun Beebe

Commercialisation Partner

Extensive operations and investigations management experience, also serving as an NHS Non-Executive Director of Finance and Commissioning.

FCA Innovation

Visit us

fca.org.uk/firms/innovation/ai-lab

Contact us

AILab@fca.org.uk

All images used

An artist's illustration of artificial intelligence (AI). Created by Bakken & Baeck as part of the Visualising AI project launched by Google DeepMind.

unsplash.com/@googledeepmind

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