



## FIS Brings Agentic AI to Banking with Anthropic, Starting with Financial Crimes

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*This marks an important step in purpose-building AI agents for regulated industries —with the Financial Crimes AI Agent, compressing AML investigations from hours to minutes and establishing a replicable model for AI deployment across financial institutions worldwide.*

### Key Facts

- Anthropic's Applied AI team and forward deployed engineers (FDEs) are embedded with FIS to co-design the Financial Crimes AI Agent, combining Claude's reasoning with FIS's banking data and regulatory infrastructure — and establishing the evaluation frameworks and knowledge transfer that will power FIS's broader agent roadmap.
- The Financial Crimes AI Agent will compress Anti-Money Laundering (AML) alert and case investigations from days to minutes, reduce false positives and enhance investigative and Suspicious Activity Reports (SAR) narrative quality. BMO and Amalgamated Bank are in development with the agent; general availability planned for H2 2026.
- FIS is building an agent-first governed environment where client data stays within FIS-controlled infrastructure and every agent decision is traceable and auditable. The roadmap ahead spans credit decisioning, deposit retention, customer onboarding, and fraud prevention.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--May 4, 2026-- FIS® (NYSE: FIS), the financial technology company powering nearly 12% of the global economy, today announced that it is working with Anthropic to bring agentic AI to banking, beginning with the Financial Crimes AI Agent. The agent will compress anti-money-laundering investigations from hours to minutes, automatically assembling evidence across a bank's core systems, evaluating activity against known typologies, and surfacing the highest-risk cases for investigator review. BMO and Amalgamated Bank will be among the first institutions to deploy the agent, with broader availability planned for H2 2026. Anthropic's Applied AI team and forward-deployed engineers (FDEs) are embedded with FIS to co-design the Financial Crimes AI Agent and transfer knowledge so FIS can build and scale additional agents independently over time.

This is a strategic initiative, informed by client need, with a clear view toward where banking is headed and a commitment to get there safely and at scale. FIS is combining its decades of proprietary financial data and infrastructure representing billions of transactions, deep regulatory expertise, and the compliance and fraud systems that underpin the global financial system with Anthropic's frontier AI reasoning, to create a single platform.

*"Every bank in the world wants AI that acts, not just assists. The future is about a trusted provider who manages the data, who governs the agents, and who stands between your customers and the AI making decisions about their money. FIS built the architecture that orchestrates this intelligence. Anthropic is a leading AI provider, Claude is the reasoning engine inside, and the Financial Crimes AI Agent is the first proof of what this architecture can deliver for financial institutions that are ready to become the agent-first bank of the future. It's a new era in banking."*

**—Stephanie Ferris, CEO and President, FIS**

*"FIS brings decades of trusted relationships with financial institutions, deep regulatory knowledge, and the transaction data that makes an AI agent useful in practice. That's why FIS chose Claude, they needed a model that could reason through complex investigations accurately, explain its work, and operate safely inside regulated workflows. We embedded our Applied AI team inside FIS to build the Financial Crimes AI Agent together, so every conclusion the agent reaches links back to its source data, and every decision stays with the investigator."*

**—Jonathan Pelosi, Head of Financial Services, Anthropic**

### A New Kind of Strategy

FIS is operating as the foundation, which includes the data platform, the governance layer, the deployment infrastructure, and the client relationships. Through FIS's data and AI platform — client data will remain within FIS-controlled infrastructure at all times. Anthropic's Claude models are powering the reasoning capabilities across the strategy. Anthropic's Applied AI and forward-deployed engineers are co-designing the inaugural Financial Crimes AI agent, while FIS's product and compliance teams will build additional agents purpose-built for bank-grade operations. This architecture leverages FIS's Orchestrated Intelligence to deliver AI enterprise-scale outcomes when the data, infrastructure, and governance underneath it are unified.

### Why We Started with Financial Crimes

The UN estimates that \$2 trillion in illicit funds flows through the global financial system every year. U.S. financial institutions alone spend \$35–40 billion annually on AML operations, yet investigators spend the majority of their time manually assembling evidence across disconnected systems before any analysis can begin. Emerging U.S. regulation is now pushing institutions to move beyond this model, shifting resources toward the highest-risk threats.

The Financial Crimes AI Agent will change that. At case open, the agent will assemble the complete evidence package across a bank's core systems automatically via secure connections, whether FIS-run or bank-owned, and evaluate activity against known typologies. Investigators will remain in control of every decision, freed to direct their expertise toward the cases that matter most.

#### The agent will be evaluated on:

- **Reducing cost per case**, by eliminating the manual evidence gathering that consumes the majority of investigator time today.
- **Reducing low-value manual work**, ensuring investigators spend their time on critical decisions.
- **Cutting case review time**, freeing investigators to direct their expertise toward the cases that matter most.

BMO and Amalgamated Bank will be among the first in development, with broader availability to FIS financial institution clients planned for H2 2026.

#### The Data Foundation That Makes This Work

For most institutions, financial crime data sits locked in disconnected systems, impossible to act on at the speed investigations demand. FIS sits at the center of it. As the system of record for transactions, payments, deposits, credit and customer activity, FIS unifies a bank's data into a single, governed environment delivering the analytics and AI capabilities that would otherwise require years and significant investment to build independently.

FIS serves as the system of record for transactions, payments, deposits, credit, and customer activity across thousands of financial institutions — giving the Financial Crimes AI Agent native access to the data investigators need without new integrations or outside vendor exposure. For institutions running non-FIS core systems, the agent connects via open integration standards. In all cases, the governance, evaluation, and audit layer remains within FIS-controlled infrastructure, so regardless of where the source data lives, every agent conclusion is traceable and every decision is recorded within the platform clients already trust.

#### A Growing Agent Roadmap

Financial crimes is the first proof point. FIS is building a roadmap of curated agents on the same platform, each purpose-built for a specific banking pain point, each drawing on FIS's unified data and regulatory infrastructure, each powered by Claude.

The roadmap ahead spans credit decisioning, deposit retention, customer onboarding, and fraud prevention, which will be available to FIS financial institution clients through a single, governed platform.

#### About FIS

FIS is a financial technology company providing solutions to financial institutions and businesses globally. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow, and protect their businesses. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit [FISglobal.com](https://www.fisglobal.com).

#### About Anthropic

Anthropic is an AI safety company working to build reliable, interpretable, and steerable AI systems. Claude is Anthropic's frontier AI model, designed for safety and performance across a wide range of enterprise applications. Anthropic's forward-deployed engineering program works with a select group of enterprise organizations to co-build production-ready AI agents in their highest-value domains. To learn more, visit [anthropic.com](https://www.anthropic.com).

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