



FIS AML Investigations Agent Now Commercially Available to Help Banks Tackle the Scale and Cost of Financial Crime Compliance

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Built by FIS with support from Anthropic, the agent applies FIS' banking, payments and data infrastructure to one of banks' most manual compliance challenges and is the first in FIS' roadmap of AI agents for banking

Key Facts:

- Developed by FIS with support from Anthropic, the FIS AML Agent is now commercially available to any U.S.-based bank, including those that are not FIS clients today.
- At Amalgamated Bank, one of FIS' design partners, the agent is projected to reduce Level 1 alert review time by more than 90 percent and Level 2 case investigation time by approximately 98 percent - referring respectively to initial alert triage and deeper case review after escalation - as well as SAR narrative preparation time by more than 80 percent, based on the bank's analysis of its current workflows against the agent's capabilities.
- Built on FIS Trust Assured, the company's framework for embedding governance, compliance and responsible AI into every FIS product, the agent keeps humans in control: every output is a recommendation, no case can be closed without explicit analyst confirmation, each statement links to its source record, and each institution's risk logic, procedures and thresholds remain isolated.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Oct. 15, 2026-- FIS® (NYSE: FIS) today announced that the FIS AML Investigations Agent that was jointly announced in May 2026 with Anthropic, is now commercially available to any U.S.-based bank, including those that are not FIS clients today. This is the first solution of its kind from a provider that already operates the core banking, payments and data infrastructure financial crime investigations depend on, with built-in controls that keep analysts in command of every decision.

This press release features multimedia. View the full release here: <https://www.businesswire.com/news/home/20261015870819/en/>

FIS built the agent with support from Anthropic and design partner Amalgamated Bank. The agent is now being deployed at Amalgamated.

The scale of the challenge is significant. U.S. financial institutions spend an estimated \$35 to \$40 billion a year on anti-money laundering operations (LexisNexis, 2023), yet analysts devote 40 to 60 percent of investigation time to assembling data before analysis can begin (AnChain.AI, 2025). Industry false-positive rates run between 90 and 95 percent (Datos Insights, 2023). Alert volumes keep climbing. The gap is not analytical capacity - it is the manual evidence assembly that consumes it.

Based on Amalgamated's analysis of its investigation workflows combined with the AML Investigations Agent's expected abilities, the agent is projected to reduce Level 1 alert review time by more than 90 percent, Level 2 case investigation time by approximately 98 percent, and SAR narrative preparation time by more than 80 percent - freeing investigators to redirect capacity from data assembly to complex cases that require greater judgment.

The agent applies customer-specific context to every investigation rather than treating all alerts the same. It maps the customer's type, historical activity and expected behavior against the alert before assembling evidence, so the resulting summary is already calibrated to what is and is not normal for that customer. A seasonal spike in cash deposits looks different from deposits deliberately kept just under federal reporting thresholds. A routine international transfer looks different from an unexplained cross-border wire to a high-risk jurisdiction. The agent identifies those distinctions and explains the rationale to the analyst.

The agent is built on FIS' Trust Assured framework, which embeds governance, compliance and responsible AI into every FIS product. Every output links to the specific record, document or check image it came from. Every recommendation, the reasoning behind it and the analyst's final decision are logged in a complete audit trail, so investigation outcomes are explainable and ready for internal audit or regulatory examination. Each institution's risk logic, thresholds and investigation procedures remain isolated through the FIS Control Plane, FIS's governance layer for managing agent access, controls and institution-specific configurations. The agent is designed to augment, not replace, the monitoring platforms and case management systems a bank already runs, and natively integrates with FIS Horizon and FIS Systematics, two of FIS core banking platforms, with FIS IBS planned next on the product roadmap.

"Investigations don't slow down because analysts lack judgment. They slow down because evidence is scattered across systems and every alert gets treated the same," said Stan Szwabbenest, Head of Enterprise Fraud and Financial Crimes, FIS. "By bringing together the core, payments and data these investigations rely on, FIS gives analysts a head start while keeping them in control of every decision."

"AML investigations require comprehensive evidence and experienced judgment. The FIS AML Investigations Agent can reduce time spent gathering information and preparing documentation, allowing investigators to focus on complex cases and critical decisions. Each recommendation has a clear audit trail, while the investigator remains accountable for the final determination. In regulated environments, AI must strengthen human expertise while preserving trust and governance," said Sean Searby, Chief Information & Operations Officer, Amalgamated Bank.

FIS developed and owns the AML Investigations Agent, built with support from an Anthropic team that embedded with FIS product and compliance teams, drawing on FIS' financial-institution relationships, regulatory expertise and transaction-data infrastructure. The collaboration also produced the evaluation frameworks and engineering practices FIS will use to build and scale additional agents on the same governed platform. The agent runs in FIS' private cloud and uses Anthropic's Claude models.

To request a tailored demonstration or connect with a specialist, visit [here](#) or contact an FIS representative.

About FIS

FIS is a financial technology company providing solutions to financial institutions and businesses. 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. Our expertise comes from decades of experience helping financial institutions and businesses of all sizes adapt to meet the needs of their customers by harnessing where reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index.

About Amalgamated Bank

Amalgamated Financial Corp. is a Delaware public benefit corporation and bank holding company. Founded in 1923 by the Amalgamated Clothing Workers of America, it provides commercial banking and trust services through Amalgamated Bank, a New York-based commercial bank and chartered trust company with offices or branches in New York City, Washington, D.C., Northern California, and Boston. The Bank is a member of the Global Alliance for Banking on Values and a certified B Corporation®.

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Nicole Alley
VP, FIS Global Marketing and Communications
nicole.alley@fisglobal.com

Lauren Pozmanter
US and Corporate PR Lead
lauren.pozmanter@fisglobal.com

Ayele Ajavon
Head of Communications
Media@AmalgamatedBank.com

Source: Fidelity National Information Services