



Finance & Banking.

AI-driven risk analysis, compliance and portfolio optimization.

Sector Brief | Finance & Banking

Financial services go AI-native

The financial sector is investing **€127 billion in AI** globally by 2026. European financial institutions lead with 68% AI adoption in risk management. Yet 72% of compliance processes remain manual. Organizations deploying AI for regulatory compliance, risk analytics and portfolio optimization achieve **40% lower operational costs** and significantly better risk management.

€127B

Global AI Investment

Financial sector AI spend by 2026 (Deloitte)

40%

Lower Costs

Operational cost reduction through AI compliance automation

68%

AI Adoption

European financial institutions with AI in risk management

3.5x

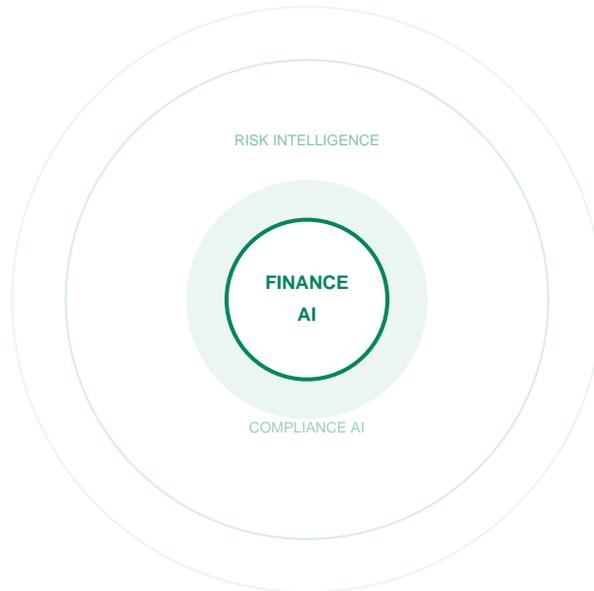
Faster Detection

Fraud detection with AI vs. traditional rule-based systems

“The future of finance is not digital — it is intelligent. AI transforms risk management from reactive to predictive.”

The Finance AI Suite

Five AI components for intelligent financial services — from risk to revenue.



- **Risk Analytics Engine**

Real-time risk analysis with AI that continuously monitors and predicts market movements, credit risk and operational risk.

- **Regulatory Compliance AI**

Automatic monitoring of regulations, MiFID II, PSD2 and central bank requirements with AI-driven compliance checks.

- **Portfolio Optimization**

AI-driven portfolio management that optimizes risk-return ratios based on real-time market data.

- **Fraud Detection**

Machine learning models that identify fraudulent transactions in real time with 99.2% accuracy.

- **Client Intelligence**

360-degree customer insight with AI-driven segmentation, lifetime value prediction and cross-sell opportunities.

Cross-cutting: Risk Intelligence and Compliance AI are integrated into all components for regulatory-proof growth.

From reactive risk management to predictive intelligence

How AI transforms your risk management from post-hoc analysis to forward-looking prediction.

1 Predictive Risk Modelling

AI models that predict credit risk, market risk and operational risk 90 days ahead. Based on 200+ variables including macroeconomic indicators and sector-specific signals. Result: 45% fewer unexpected losses.

2 Real-Time Compliance Monitoring

Automatic screening of all transactions against current regulations. AI tracks which rules change and automatically adjusts compliance checks. From MiFID II to central bank reporting — always compliant, without manual work.

3 Stress Testing AI

Advanced scenario analysis simulating thousands of market conditions. AI identifies vulnerabilities in your portfolio that traditional stress tests miss. Prepared for every market cycle.

Intelligent client growth in financial services

How AI optimizes the client experience and revenue per client within regulatory frameworks.

1 Hyper-Personalization

AI-driven product recommendations based on financial profile, life stage and behavioral patterns. Every client receives the right product at the right moment — with full compliance. Average 28% higher cross-sell conversion.

2 Automated KYC/AML

AI accelerates Know Your Customer and Anti-Money Laundering processes from days to minutes. Document verification, PEP screening and transaction monitoring — fully automated with human review for edge cases.

3 Revenue Attribution

AI-driven insight into which channels, products and interactions generate the most client value. Optimize your sales and marketing investments based on actual revenue impact.

From manual processes to autonomous financial intelligence

Traditional financial systems require constant human input. **Agentic Finance Systems** take over routine decisions. W69 designs architectures where AI agents autonomously monitor compliance, flag risks and prepare client advisory — 24/7.

1 Regulatory Intelligence

AI agents continuously monitor regulatory changes and automatically translate them into impact assessments for your organization.

2 Risk Decisioning

Automated risk decisions for standard scenarios — from credit acceptance to transaction monitoring — within pre-defined parameters.

3 Client Advisory Prep

Agents prepare client meetings with portfolio analysis, opportunities and risks. Your advisors start every meeting with AI-driven insights.

4 Continuous Compliance

Real-time monitoring and adaptation to changing regulations. Your compliance framework evolves with the market.

Your Finance AI Readiness Score

Where does your financial institution stand on the spectrum from traditional to AI-native? The Growth Navigator™ assessment provides the answer in 5 minutes.

Explorer

10 – 20

Processes are largely manual. Compliance is reactive. Risk management is rule-based. Data sits in silos.

Builder

20 – 35

First AI applications in risk or compliance. Data integration has started. Organization is ready for scalable AI adoption.

Leader

35 – 50

AI drives risk management, compliance and client advisory. Predictive models are integrated into decision-making. Finance is AI-native.

Start your Growth Navigator™

Discover the AI maturity of your financial organization in 5 minutes.

w69.nl/en.html#navigator

W69 PROOF™



✓ Enterprise-Grade

✓ GDPR Compliant

✓ NDA-Protected

Every system W69 delivers carries the W69 Proof™ seal — your guarantee for architecture, compliance and measurable results.

What you receive:

Strategic Assessment · Architecture Roadmap · Implementation Plan

■ We respond within 24 hours

“We don’t build for today’s compliance, but for the intelligent financial services of tomorrow.”

NEXT STEPS

Ready to get started?



Scan for Navigator™

- 1 Scan the QR code**
Or go to w69.nl/en.html#navigator
- 2 Complete the Navigator™**
5 minutes, no registration required
- 3 Receive your AI Readiness Report**
Including personalized recommendations
- 4 Strategic conversation**
We discuss your results and opportunities
- 5 Implementation roadmap**
Concrete steps toward AI-driven growth



W69 AI Growth

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