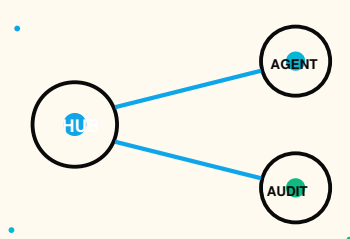


The Agentic AI Playbook for Regulated Enterprises.

Consolidate your context. Connect your systems of record. Deploy governed agents that execute the work inside the systems where regulation lives.

INSIDE:

The 4 core hubs every regulated business needs · the enterprise connector stack · 3 governed agents that eliminate audit reconstruction · a 90-day rollout aligned to Model Risk, InfoSec, and Legal review.



Right now, your analysts are the **integration layer**.

In regulated enterprises, work sits across the core system, the CRM, the case management platform, the compliance tooling, the policy library, the shared drives, and the email thread where a decision actually happened. Your best analysts spend their days stitching it together — **a job description no one wrote and no examiner will accept**.

The cost is not just hours. It is **audit findings, examiner questions with reconstructed answers, SLA breaches, and client-response latency** that competitors on this operating model do not carry.

CAIBots changes what is possible. Your workspace stops being a filing cabinet and starts being **a governed context layer that agents can read, reason over, and act on** — with every write logged, timestamped, actor-signed, and reversible.

- ✓ **Your policy library becomes fuel for agents** — not just reference material a person Ctrl-Fs before a filing deadline.
- ✓ **Your systems of record update themselves** from email, meetings, and messages — audit trail produced as a byproduct.
- ✓ **Your compliance and risk briefs write themselves** before regulators ask — every answer is a report, never a reconstruction.

THE TRANSFORMATION, IN ONE LINE

Reconstructing an audit trail from Slack, Outlook, and five systems → a governed agent that builds and maintains the record of decision for you, in the systems of record, with PCATS-logged provenance.

Four workflows. One better way.

What high-frequency regulated workflows look like once the loop is in place — one card per vertical, one shift per card.

FINANCIAL SERVICES

OLD · PERPETUAL KYC REVIEW BY HAND

Analyst pulls counterparty data from four systems, cross-checks sanctions lists in a spreadsheet, and files a memo. Repeat next quarter, or when a beneficial-owner change gets noticed weeks late.

NEW · A KYC / AML COMPLIANCE AGENT

Agent monitors ownership signals, re-scores risk, cross-references sanctions and adverse media, pre-fills the SAR draft, files the audit trail. BSA/AML and SR 11-7 aligned by design.

CAPITAL MARKETS

OLD · MANUALLY UPDATING THE DEAL BOOK

A term sheet moves in email, a call happens, but the origination system does not know until someone remembers to update it days later. Audit reconstruction begins the day the regulator calls.

NEW · A SELF-UPDATING DEAL DESK

Agents watch email and meeting notes, update stage and rationale in the origination system, route dual approvals where required. Dodd-Frank aligned, decision rationale captured on every write.

INSURANCE

OLD · CHASING CLAIMS FOLLOW-UPS

After every claim call, the adjuster replays notes, writes a recap, checks coverage against policy and endorsements, chases the customer for missing documentation. Fraud gets scored days later, if at all.

NEW · CLAIMS ADJUDICATION + FOLLOW-UP AGENT

Meetings transcribe and summarize themselves. Coverage is verified against policy. Fraud is scored at intake. Missing documents are requested automatically. NAIC and State DOI aligned.

HEALTHCARE

OLD · WRITING PRIOR-AUTH UPDATES

Every Friday the team reconstructs the week from EMR notes, payer portals, and five docs to produce the utilization-review update — the day the productivity metrics are already published.

NEW · A DAILY STANDUP BRIEFING AGENT

Agent compiles progress from cases, notes, and payer comms into a daily brief — delivered before you ask. HIPAA-grounded, PHI-safe, verifiable against the source of record.

THE PATTERN

Each old workflow is a person being an API. Each new workflow is a governed agent doing the write and producing the audit evidence as a byproduct. **The distinction is not automation. The distinction is governance.**

Three steps. One compounding system.

Each step makes the next one stronger — and once all three are running, the system maintains itself. Every new connector, hub, and agent compounds the value of the ones already deployed.

Build your core hubs

1

Give the enterprise one home for the four things every regulated business runs on. Before agents can act, the record of truth has to exist somewhere structured enough to read and write.

Client & Counterparty

Case & Workflow

Regulatory & Policy

Institutional Memory



Connect your systems of record

2

Open the pipes to the systems where regulated work actually happens. The API layer that makes agents useful, not decorative — and every pipe is governed by PCATS from day one.

CRM / Origination

Compliance Stack

Case Management

Data & Docs

Collaboration



Deploy governed agents

3

Turn the consolidated, connected workspace into a governed workforce. Each agent has instructions, connections, triggers — and the PCATS governance overlay that keeps every action auditable, reversible, and examiner-ready.

KYC / AML

Deal Desk

Claims Intake

Regulatory Change

STEP 1

Build your core hubs

Goal: give the enterprise a home outside of scattered systems and Slack threads. Before agents can work for you, there has to be a structured, governable place where the business actually lives.

THE FOUR CORE HUBS

Client & Counterparty Intelligence

Every relationship — customers, counterparties, brokers, providers, members, investors — in **one governed record** with risk tier, KYC status, ownership graph, and next steps.

KYC Status

Risk Tier

Ownership

Next Review

Case & Workflow Management

One database for everything that needs to get done — investigations, exceptions, deal-desk items, claims, prior authorizations. **Owners, statuses, SLAs, escalation paths.**

Owner

Status

SLA Clock

Escalation

Regulatory & Policy Library

Rules, procedures, controls, and evidence in **one searchable, versioned corpus**. **The ground truth agents cite** when they act — and the source auditors query when they ask "which policy authorized this?"

Policy Version

Control ID

Evidence

Reviewed

Institutional Memory

Decisions, precedents, model documentation, meeting summaries. **The long-term memory your agents draw on** — and the onboarding stack a new hire (or new agent) actually reads.

Decision Log

Precedent

Model Docs

Verified

START SCRAPPY, START STRUCTURED

Your hubs do not need to be perfect on day one — they need to exist. A five-property Case & Workflow database that agents actually update beats an elaborate system nobody maintains. Perfect is the enemy of governable.

What each hub needs to work

A few consistent properties are all a governed agent needs to read and write reliably — and all an examiner needs to reconstruct what happened. Start here, extend as the workflow demands.

HUB	MUST-HAVE PROPERTIES	WHAT AGENTS DO WITH IT
Client & Counterparty	Risk tier, KYC status, Owner, Next review, Ownership graph	Perpetual KYC re-screening, sanctions cross-reference, adverse media, relationship briefs
Case & Workflow	Status, Owner, SLA, Priority, Related policy, Evidence	Intake triage, exception routing, SLA enforcement, escalation, daily brief compilation
Regulatory & Policy	Policy version, Control ID, Effective date, Evidence link, Owner	Ground agent decisions in policy, answer "which control authorized this?", flag policy drift
Institutional Memory	Decision date, Approver, Precedent link, Model doc version, Verified	Answer "what did we decide?", brief new joiners, ground model risk documentation

Why consolidation is the unlock

- ✔ A case can link to the counterparty it concerns, the policy that governs it, the meeting where the decision was made, and the audit evidence that proves it happened.
- ✔ Enterprise search works across **everything the governance layer indexes** — connected systems included — with permissions preserved.
- ✔ **Consolidated, governed knowledge = capable, accountable agents. Scattered knowledge = agents that guess.** A regulator will forgive slow. A regulator will not forgive guessing.

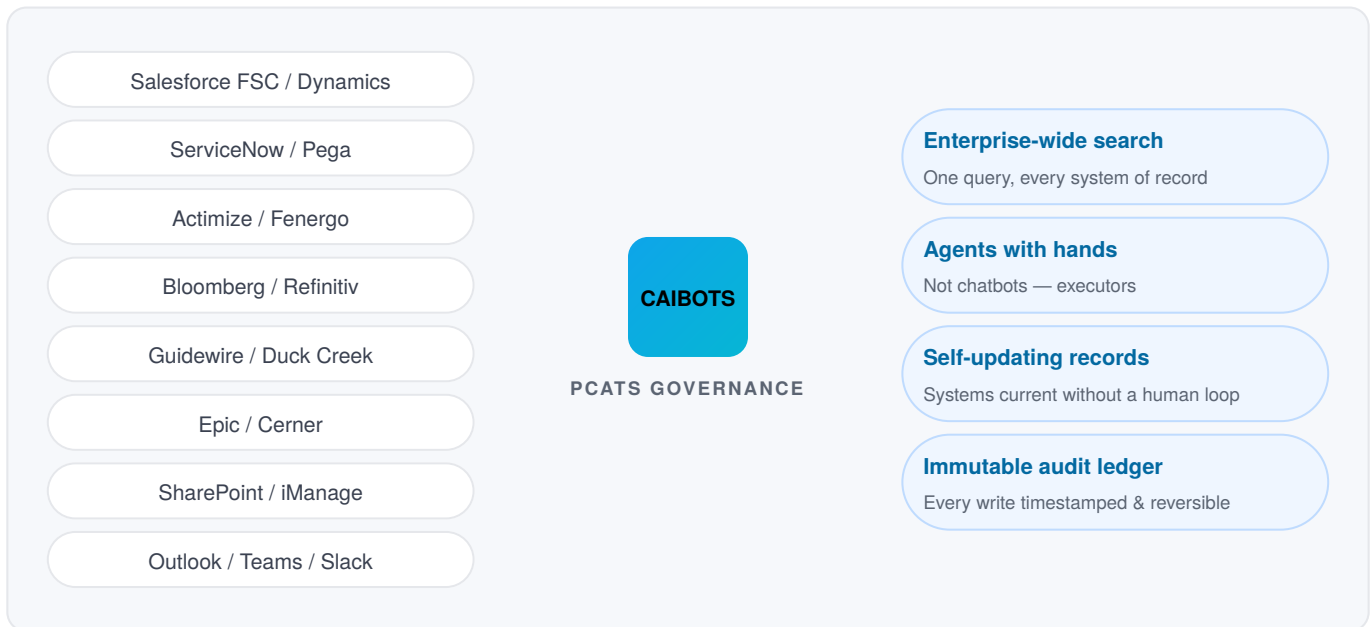
RULE OF THUMB

If a decision, relationship, control, or piece of work will matter in 30 days — or to an examiner in 3 years — it belongs in one of your four hubs. **Not in a chat thread. Not in a folder. Not in an inbox.**

STEP 2

Connect your systems

Goal: open the pipes. Your business already happens in the CRM, the case system, the compliance stack, the core, and the email thread — connectors are how that reality flows into the governance layer where agents can safely act on it.



You stop being the integration.

Right now, your senior analysts are the API between your systems — reading in one, retyping into another, and briefing the examiner from memory. Governed connectors retire that job. Information gets in — and out — without a person copying, pasting, or reconstructing.

The enterprise connector stack

Connect the systems where regulated decisions actually happen, in order of decision volume. Every connector compounds the value of enterprise search, your agents, and your hubs simultaneously.

CONNECTOR CLASS	WHAT FLOWS IN	WHAT IT UNLOCKS
CRM / Origination	Salesforce FSC, MS Dynamics, custom LOS – opportunities, stages, contacts	Deal-desk agents, self-updating stages, CRM writes from real conversations
Compliance Stack	Actimize, NICE, Fenergo, ComplyAdvantage – alerts, cases, watchlists	Perpetual KYC agents, sanctions monitoring, SAR pre-file generation
Case Management	ServiceNow, Pega, Guidewire, Epic – cases, claims, prior auths	Intake triage, coverage verification, adjudication routing, SLA enforcement
Data & Market Feeds	Bloomberg, Refinitiv, LexisNexis, World-Check – reference & risk data	Enrichment on every write, risk repricing, counterparty verification
Document Repositories	SharePoint, iManage, Box, Google Drive – policies, contracts, decks	Policy grounding, contract abstraction, evidence linking on every action
Collaboration Layer	Outlook, Teams, Slack – the informal decision layer	Decisions searchable instead of scrolling away, agent triggers on human signals

Setting it up — the order that compounds

- 1 **Connect CRM & case management first.** These power intake triage, workflow enforcement, and the deal-desk agent — the highest-leverage automations for a regulated team.
- 2 **Add the compliance stack next.** Once connected, KYC/AML, sanctions monitoring, and SAR pre-file drafting move from a monthly effort to a continuous one.
- 3 **Add document repositories & the collaboration layer.** Policies, contracts, decks, emails, and chats surface in the same governed search as everything else — permissioned per role.

ENTERPRISE REALITY

You are not connecting a "productivity stack." You are connecting **systems of record whose data has regulatory weight**. Every connector goes through the PCATS governance layer — read permissions scoped, write permissions gated, every action logged. **The pipe is not the connector. The pipe is the connector plus the governance overlay.**

STEP 3

Deploy governed agents

Goal: turn your consolidated, connected workspace into a governed workforce. This is where the manual reconciliation starts disappearing — and where the audit trail starts writing itself.

3A · MAKE YOUR WORKSPACE AGENT-READABLE

- ✓ **Write decisions where agents can see them.** Verbal agreements land in the CRM. Slack decisions land in the case system. If it happened in a conversation and matters tomorrow, it exists as a structured row.
- ✓ **Use structured databases over freeform docs for anything recurring.** Structured properties (status, owner, control ID, evidence link) are what agents read and update reliably.
- ✓ **Keep a "context page" per major area.** A short page explaining what your business unit does, who your regulators are, and how you decide. Agents reference these the way a new hire would — and the way an auditor will.

3B · DEPLOY THE ANCHOR THREE

Start with the three agents that touch the most work, produce the most audit evidence, and demonstrate the loop within the first 90 days. Ready-made versions ship with the CAIBots Agent Library (40+ agents).

KYC / AML Compliance Agent

Monitors ownership signals, re-screens counterparties, flags sanctions matches and adverse media, pre-fills SAR drafts, routes to the compliance officer.

- Writes to KYC platform & case system
- Cites BSA/AML & SR 11-7 controls
- Immutable log per action

Deal Desk / Onboarding Agent

Watches email & meeting notes, updates opportunity stage, flags stale deals, drafts policy-grounded follow-ups, routes dual approvals.

- Writes to CRM / origination
- Dodd-Frank / MiFID II aligned
- Rationale captured on every write

Regulatory Change Agent

Ingests regulator publications, maps changes to your control library, flags impacted policies, drafts the update package, compiles the examiner brief on demand.

- Writes to policy & control matrix
- Change → obligation mapping
- One-click examiner evidence pack

GET THESE RIGHT — THE REST IS ITERATION

These three agents produce more audit-defensible artifacts in a quarter than most compliance teams produce in a year. Deploy them first, then extend the pattern to the next ten workflows — the compounding accelerates from here.

Three parts everyone builds. One part that ships you.

Consumer AI tools give you instructions, connections, triggers. That is enough for a small business. In a regulated enterprise, an agent that lacks the fourth part is not deployable — it is a memo waiting to happen.

01 · Instructions

The job description

Written in natural language, grounded in your policy library. What you want it to do, and the boundaries it must not cross.

02 · Connections

The systems it can act on

Read & write scopes to your hubs, CRM, case system, compliance stack, collaboration layer — permissioned per role.

03 · Triggers

When it runs

On a schedule, on a database change, on an inbound signal (email, alert, filing), or when a human @-mentions it.

04 · Governance Overlay

PCATS enforcement

Every action passes through Policy, Control, Audit, Traceability, Safety planes. Reversible. Logged. Examiner-ready by construction.

Use AI as a decision-making thought partner too

Operations is not just throughput — it is judgment. The CAIBots AI Chief of Staff space starts your workspace with the right context: hubs, context pages, and a curated regulated-industry decision-framework library (SPADE, RACI, Model Risk decision trees, Basel/BCBS frameworks, NAIC ORSA prompts).

TRY THIS PROMPT

"Help me think through whether to source model validation from a vendor or build it internally, using the frameworks from my Model Risk Decision library and my SR 11-7 obligations."

@-mention the library so the agent uses the right policy context.

THE GOVERNANCE DISTINCTION

A consumer agent is *useful*. A CAIBots regulated-enterprise agent is **useful, auditable, reversible, and answerable**. The three parts — instructions, connections, triggers — are table stakes. The fourth part is what makes it deployable inside a bank, an insurer, or a health system. This is why we built PCATS.

Your 90-day plan.

A regulated-enterprise rollout follows the same three-step pattern — but the timeline respects governance review, model risk, InfoSec, Legal, and human-in-the-loop testing before any production write.

PHASE 1 · FOUNDATION

Weeks 1 to 4

Stand up your four hubs

- Deploy the four core hubs
- Migrate active records for the pilot workflow only
- Write the four context pages the agents reference
- Stand up the PCATS governance planes

PHASE 2 · CONNECTORS

Weeks 5 to 8

Connect systems & governance

- Connect CRM, compliance stack, case management
- Scope read & write permissions per role & plane
- Layer in document repos & collaboration surface
- Run Model Risk, InfoSec, Legal review

PHASE 3 · PRODUCTION

Weeks 9 to 12

Ship your first agent

- Deploy one anchor agent to production
- Human-in-the-loop, then graduated autonomy
- Instrument the ROI dashboard from day one
- Prep the examiner walkthrough — not a reconstruction

THE END STATE

You open your laptop to a **brief already written**, a queue already triaged, systems already current, and an audit trail already query-able — and your best people spend their time on **judgment, not journaling**.

Put the loop to work.

[BOOK A DISCOVERY SESSION ↗](#)

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