



Wibmo ARIA

Agentic Risk Intelligence Assistant

AI-Powered FinCrime Intelligence

FRAUD

AML

KYC

Disputes



TRANSFORMING FINCRIME OPERATIONS

Fraud Risk Operations teams review 500–2,000 cases daily. Each case takes 30 minutes of manual work – querying databases, creating pivots, identifying fraud rings. That's 250–1,000 hours lost daily in repeated investigation.

ARIA transforms this: agents read everything, draft evidence-backed verdicts, recommend actions. Your team makes every decision.

INVESTIGATE – DRAFT – ACT

INVESTIGATE: Multi-system signal aggregation across transaction details, risk models, customer history, merchant profiles, linked transactions, and historical frauds.

DRAFT: Evidence-backed verdicts with root-cause analysis. Every claim cites data. SAR/STR/RCA narratives auto-drafted. All steps in audit trail.

ACT: SOP-driven resolution under maker-checker governance. Reversible actions (<15 min). Customer/merchant communication. False alert reduction.

SIX SPECIALIZED AGENTS

- ARIA Case Review – Pre-case summaries with risk assessment
- ARIA Compose – SAR/STR/RCA narrative generation
- ARIA Scout – Emerging fraud pattern detection
- ARIA Analyse – Conversation and data trend analysis
- ARIA Communicate – Customer/merchant messaging
- ARIA Replay – Historical simulation gate

USE CASES

- Fraud Investigation · AML Monitoring · KYC Due Diligence · Dispute Management · Pattern Detection · Regulatory Reporting

GOVERNANCE-FIRST DESIGN

ARIA was built with governance at the core.

**Read everything.
Recommend actions.**
Agents draft; humans decide.

**Maker-checker,
machine-speed.**
Every action passes
governance gates

Show the work.
Every claim cites evidence;
replayable audit trail.

Composable, not monolithic.
Six specialized agents, no
black box.

THREE CRITICAL CONTROLS

- Simulation-gated: Auto-accept locked until replay passes
- Reversible: Flag flip to SHADOW within <15 minutes
- Audit-by-construction: Every action replayable from day one

WHAT THIS DELIVERS

- 250-1,000 hours saved daily on manual investigation
- Same teams handle more cases without proportional headcount
- Reduced false alerts through pattern detection
- Faster investigations with pre-case intelligence
- Audit-ready documentation with evidence trails
- Smarter, more accurate decisions at scale
- Workload doesn't scale with case volume anymore.

WHY CHOOSE ARIA?

- Agents read; humans decide - preserve analyst authority
- Evidence-backed transparency - no black-box decisions
- Audit-by-construction - built for regulatory confidence
- Composable specialization - six agents, better accuracy
- Simulation-gated safety - validate before deployment
- Reversible execution - low-risk experimentation



Wibmo (Agentic Risk Intelligence Assistant (ARIA))

GET STARTED

Transform your FinCrime operations with agentic intelligence under your team's command.

Email: sales@wibmo.com
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