

WorkFusion
A UiPath company

CUSTOMER SUCCESS

How a leading US Financial Services company Transformed Fraud Investigations with Isaac

A top US financial services organization with >$50B in revenue addressed Account Takeover (ATO) investigation requirements with Isaac, an AI Agent for Fraud and Anti-Money Laundering Investigations from WorkFusion, a UiPath company, significantly reducing investigation times and improving investigation accuracy.

1yr
Positive ROI in Year 1

Enhanced consistency and quality in decisioning, reporting

3x
3x IRR in 3 years

Token costs in-check

Frees investigators for deeper analysis

Background

A leading US financial services organization with over $50B in annual revenue and more than $200B in assets was looking for help with their 1st Line Anti-Money Laundering (AML) and Fraud Investigations team.

Problem

Investigations potentially leading to suspicious activity reports (SARs) had become a heavy, manual lift for situations like Account Takeovers (ATOs). Reviews took investigators about 1.5 days, much of it spent pulling data from multiple systems into a Word template. With 1000s of cases each month, hours added up for the onshore team.

An internal team had tried a custom build, but the hard-coded approach became too complicated and couldn't keep pace as the business process changed. With 12 months from idea to solution considered far too long, the team needed something faster and more adaptable.



Isaac
AI Agent for AML and Fraud Investigations

Solution

The team turned to Isaac, an AI Agent for AML Transaction Monitoring (TM) & Fraud Investigations from WorkFusion, a UiPath company. The goal: keep people making the decisions but make them far more productive. Isaac integrates with the team's detection software and related systems to collect and organize the data investigators need to decide whether to file a SAR.

To meet the expectations of regulators such as the OCC and FinCEN, every step Isaac takes is traceable and auditable, and investigators approve each disposition in a maker-checker model. Its modular design lets the team update individual components without rebuilding the whole, so Isaac adapts as systems, processes, and stakeholders change.

Impact

Isaac was in production within months and delivered positive ROI within its first year. Being purpose-built, Isaac applies AI only where it adds value, keeping token costs in check at design time and run time.

Isaac has eliminated the most time-consuming parts of each investigation, significantly reducing handling time and variability. The work is now more consistent, and with SAR requirements continuing to evolve, the team considers itself better prepared for what comes next.

Adoption wasn't without hesitation, as some investigators worried about their jobs. But by removing work people shouldn't be doing and augmenting the rest, Isaac frees investigators to focus on deeper analysis and more thorough reporting, including complex ownership structures that span trusts, holding companies, and other entities.

Next Steps

The team holds every new AI project to a clear bar: 3x IRR within three years. It has already added Edward for Enhanced Due Diligence (EDD) and is evaluating Tara and Evelyn to address a surge in politically exposed person (PEP) alerts and other screening false positives.

> "Ultimately, a person still makes the decision. Regulators would be concerned otherwise. But with Isaac, the process is governed by automation 95% of the way through."
>
> — Director, AI and Automation

© UiPath. All rights reserved.