



From rules to risk scores: How AI is reshaping compliance management

Unlocking simplicity in a
complex trading environment



For decades, compliance has relied on rules and alerts with each transaction either matching a condition or not, triggering a binary outcome: flagged or cleared. That model has served its purpose, but is showing its limits in an environment where trading complexity, data volumes and regulatory expectations continue to rise.

Artificial intelligence (AI) is changing the picture. Instead of operating only on the “known knowns” encoded into a knowledge base, AI brings a new paradigm: dynamic risk scoring, improved precision and greater efficiency in how compliance resources are allocated. While the industry isn’t fully there yet, the path forward is becoming clear.

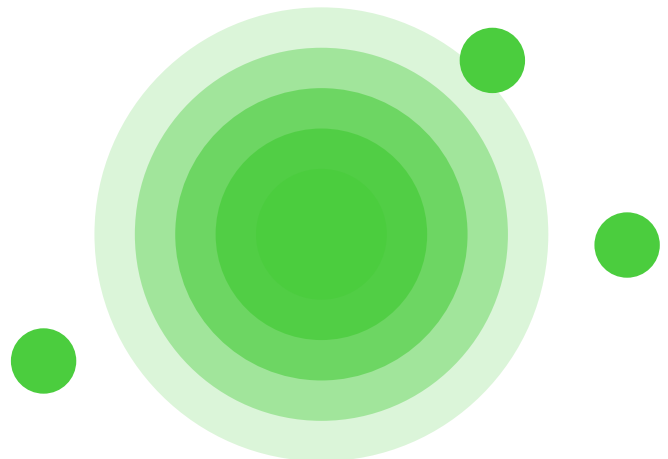
Accuracy and precision in the age of AI

Rules-based systems were designed to capture what people could anticipate in advance. When certain conditions were met, the system flagged an event. That approach worked, but only up to the limits of human foresight.

AI flips the model. Rather than humans dictating all the logic, machines can ingest and analyze far more data than any individual could manage. They evaluate every transaction, assign risk scores, and surface what matters most.

That shift also reframes accuracy and precision. Accuracy is about getting it right, precision is about getting it specific. Humans often sacrifice one for the other; digging deeper can narrow focus but increase the chance of missing the truth. Machines can maintain accuracy while extending precision, identifying patterns without the same cognitive or bias-driven limits.

AI still carries risks, such as hallucinations. But those risks shrink when AI is applied narrowly and trained within a specific and clearly defined compliance scope. The result is more reliable outputs and more consistent oversight.



Smarter resource utilization

Accuracy and precision aren't abstract; they translate directly into efficiency. When AI reduces false positives (another relic of rules-based modeling), compliance teams spend less time chasing harmless alerts.

But the more significant impact comes in forensics. Written supervisory procedures often require investigators to cross-check news events, market data or transaction patterns. These are tasks AI can help perform almost instantaneously, surfacing correlations and presenting the most relevant insights. Instead of manually digging through mountains of data, compliance professionals can focus on interpreting findings and exercising judgment.

This rebalancing doesn't eliminate the human role, it elevates it. AI takes on the repetitive grunt work, while people focus on the decisions that matter.

Preparing for the future of compliance

The move to AI echoes a transition the industry has seen before. Decades ago, firms shifted from manual reviews to machine-based transaction monitoring. Today, the expectation is shifting again: from binary logic to risk-based, AI-driven analysis.

The challenge? Compliance is cautious by nature. Firms rarely want to be first movers and tend to adopt as a pack. However, once critical mass is reached, AI-enabled compliance processes could rapidly become the new industry standard.

That means the time to prepare is now. Firms that begin laying the groundwork today will be well positioned when AI adoption accelerates across the market.

Where FIS and Trading Compliance Manager fit in

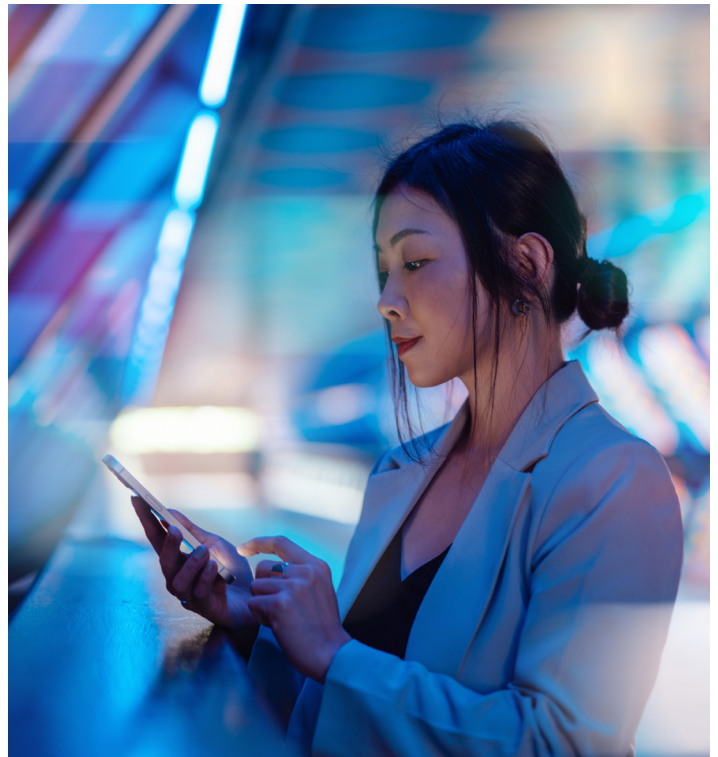
FIS® Trading Compliance Manager (TCM) already provides a robust foundation for rules-based monitoring and supervisory controls, helping capital flow more smoothly. AI capabilities are being built into this foundation, with the goal of enabling firms to make the shift to risk-based, AI-supported compliance when the industry is ready to move together.

The message is simple: today's investments ensure tomorrow's readiness. With FIS, firms gain a partner committed to advancing compliance technology at scale, with clarity and in step with regulatory expectations.

Stay ahead of the curve

The future of compliance won't be about chasing alerts. It will be about unlocking the power of AI to improve accuracy, maintain precision and use resources more effectively. FIS is preparing for that future, so when the industry moves, our clients move with it.

[Learn more](#)





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Trading Compliance Manager delivers next-gen compliance, powered by AI. Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

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