

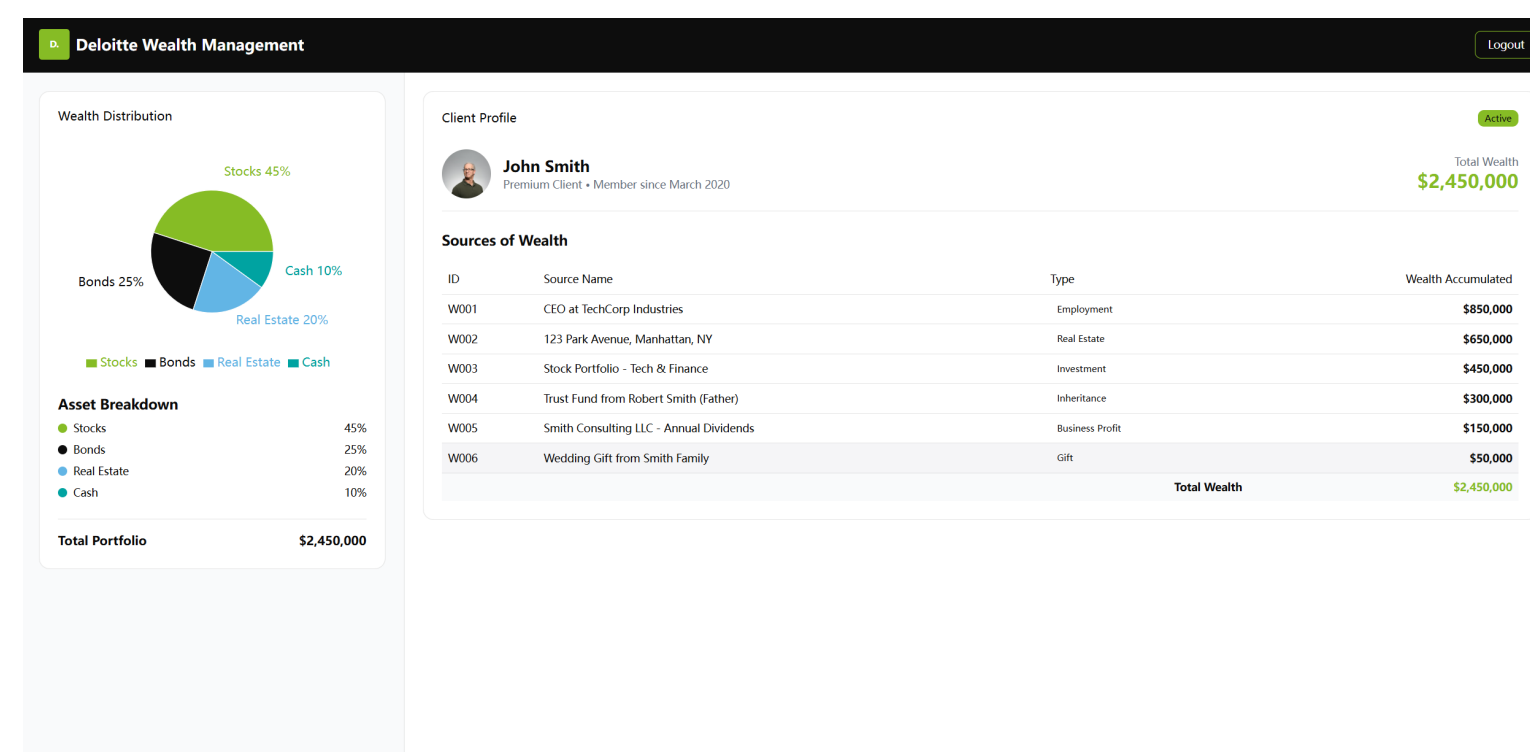
Embracing Agentic AI: Source of Wealth Uplift Remediation AI Agent Solution

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What is SOW Uplift Remediation?

An agentic AI-powered system built to effectively automate the generation of an audit report for a bank's client on his/her various Sources of wealth. The system is built by Deloitte for a global private bank.



Why Agentic AI System?

The bank has acquired another financial institution. This led to the compliance procedure of performing the Know Your Customer (KYC) workflow for the over 16,000 client profiles of the acquired firm. In the meantime, HKMA has required the bank to achieve the efficiency of processing 1000 client profiles per month by Mar 2026. This could only be achieved by utilizing AI Agents to automate the flow.

Manual

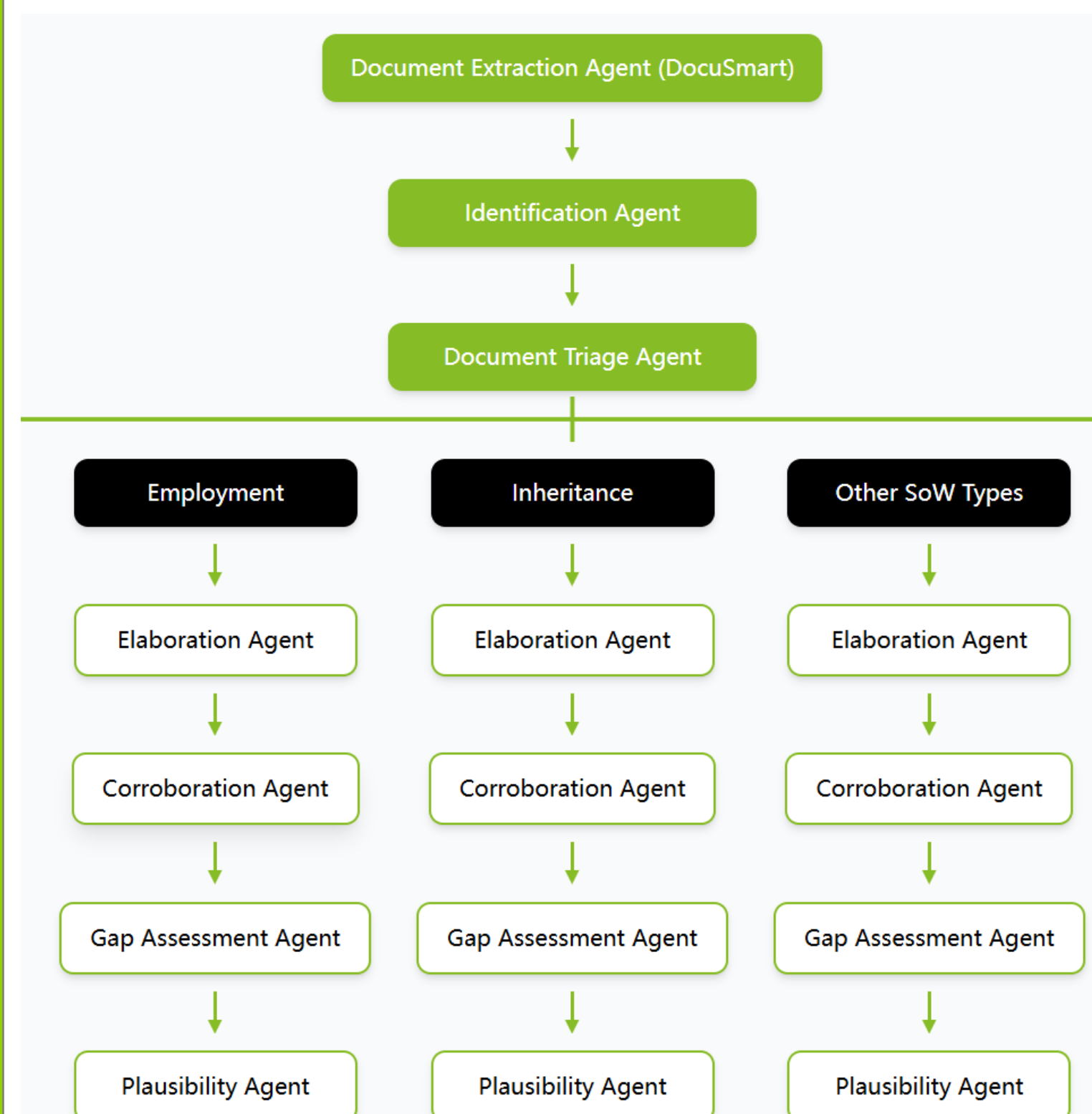
~133/mo

Intended Outcome

1,000/mo

Agent Workflow

The multi-agent system uses a bank-customized LangChain LangGraph, called AI Foundation, with Azure OpenAI GPT-4o to automate the workflow. It starts by extracting documents, identifying clients' sources of wealth, and performing triage on the documents. After that, it would perform elaboration, corroboration, gap, and plausibility assessment for each SoW identified according to the compliance procedure.



Project Outcome

At the end of the Co-op project, the development, testing, and deployment of the Identification Agent, Document Triage Agent, Employment Agent Flow, and Inheritance Agent Flow have been completed. The initial implementation of the Investment and Business Profit SoW workflow is complete. The feedback from end users regarding the deployed agent flows and the front-end UI is very positive.

With the current system, the end users, who are the auditors, will only need to upload the client profile, supporting documents, and open-source screenshots to the front-end UI; the system will automatically perform OCR on the files, identify the Sources of Wealth of the client, and perform the full agent flow for each Employment and Inheritance SoW and calculates the final estimated wealth.

Future Work

- Automated Name Matching: Reduce Human-in-the-Loop for open-source searches by integrating direct database API calls.
- Recursive Remediation: For Inheritance SoW, trigger full remediation workflows for the decedent's profile automatically.
- Scale: Expand to Investment and Business Sale agents.