

Source of Wealth Identification: Agentic AI for Source of Wealth Due Diligence in Private Banking

ALI, Shahman
Advised by Prof. XIAO Huiru



Overview

Private Banking- Deloitte Initiative

Source of Wealth (SoW) due diligence is the process of verifying the legal origins of a client's total net worth in any financial institution's onboarding procedure. Despite dedicated FTEs and growing compliance budgets, banks evaluate current systems as slow and inconsistent, catching only an estimated ~2% of illicit flows. This leads to high costs, onboarding delays, and regulatory risk.

This project under Deloitte proposes an Agentic AI platform that transforms this workflow. It deploys autonomous AI agents to automate evidence collection from fragmented sources, reconcile inconsistencies, and generate auditable narratives.

Agentic AI Source of Wealth Review System

The agents, modelled after existing systems, are designed to simulate expert SoW reviewers:

Identification Agent: Extracts wealth categories (Employment, Business etc.)

Elaboration Agent: Expands and structures narratives

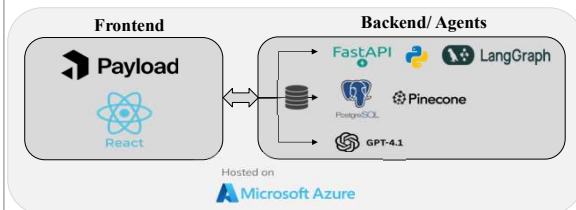
Corroboration Agent:

- Documents: Corroborates against client submitted documents.
- Altsource: Corroborates against public databases.
- Opensource: Corroborates against online information.

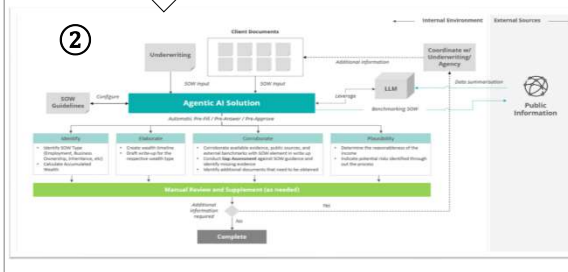
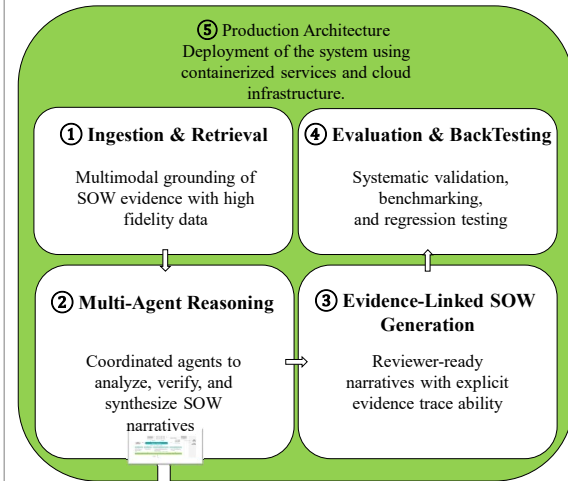
Gap Analysis Agent: Identifies missing or inconsistent evidence

Plausibility Agent: Assesses overall credibility and risk

Narrative Agent: Generates an overall summary of the SoW review.



Agentic Solution in Depth



Redefined Due Diligence Workflow

