

A woman with blonde hair is shown in profile, looking out a window. The background is a bright blue sky, suggesting a sunny day. The lighting is soft and natural, highlighting her features.

tieto

AI inom AML

Transaction Monitoring
via Large Financial Model

Johan Persson

14-15 of April 2026

Verklighetsbaserade Resultat



Finansiell brottslighet är inte Svart eller Vitt

Men de flesta regelmotorer är det...

Traditional rule engines

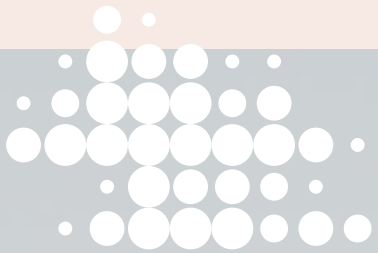
Fixade parametrar, ex:
20 000+ SEK -> Flaggad.

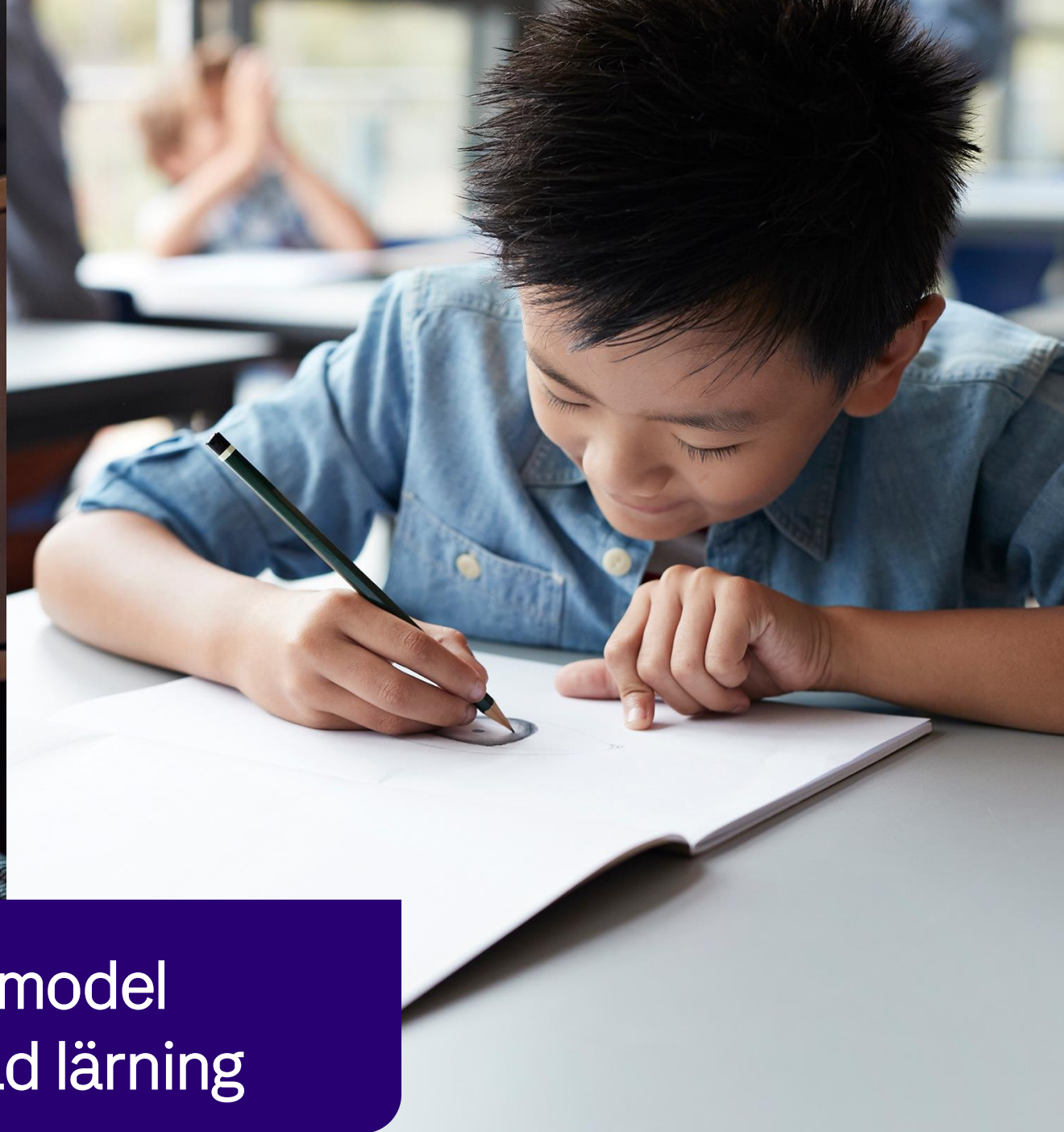
Fixade parametrar är inte flytande:
19 999 SEK = Inte flaggad.

AML Explore Engine

Använder flytande parametrar för AI scoring.
Använder Thresholds, 85%+ -> Flaggad.

19 999 blir flaggad om 85%+ AI risk score.
+ Detaljerad motivation av AI scoring motivaition.





Språkmodel
Inspirerad läring

AML Explore Engine



Financial Data

Transactions, Accounts, Customers



Atlas LFM

Financial Representation Model

 Temporal Context

 Message Passing

 Hierarchical Aggregation



Risk Scoring



False Detection



Customer Similarity



Behaviour Forecast



Anomaly Detection



A single model, trained on all available financial data, supports many intelligence tasks.

Filters

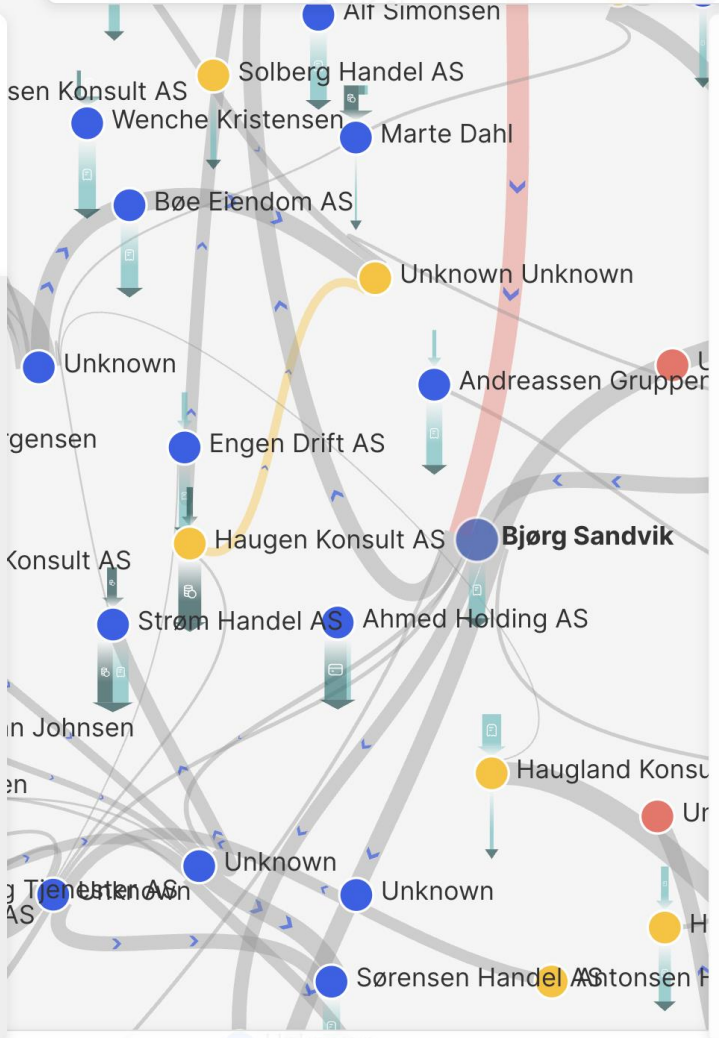
Clusters **Network** AI Score list Rules Cases AI Companion Non-A2A - Cash Card Fees & Admin All Categories

Cluster 7 : 15 (1.5%) 1000

Customers Cluster Explanation Decision Rules Feature Stats

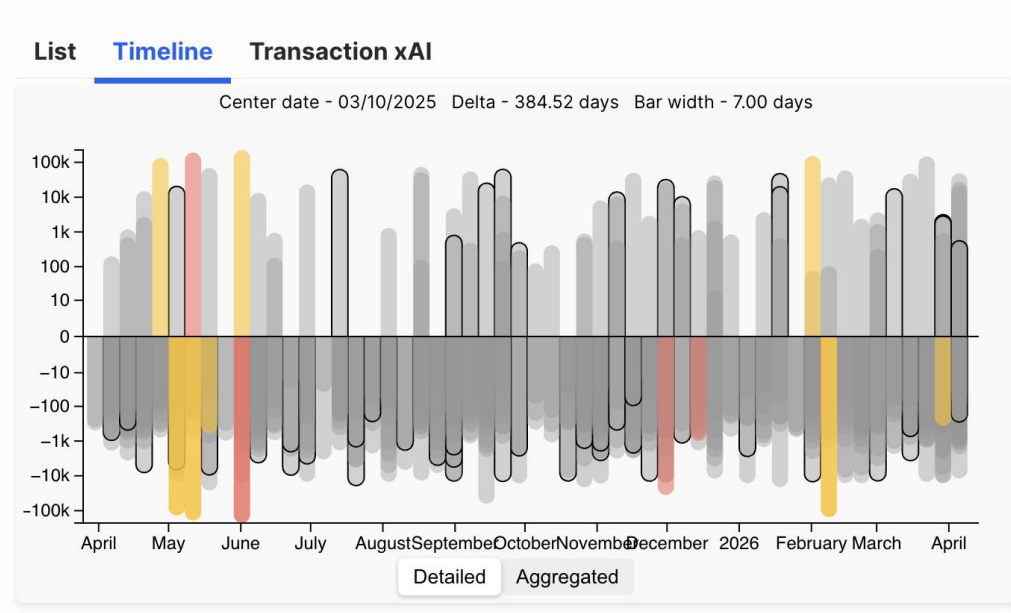
Customers

Name	Customer Risk	Flags
Kirsten Jørgensen	1.0	28 / 14 →
Kari Holm	1.0	13 / 11 →
Kenneth Danielsen	0.81	19 / 21 →
Jenny Madsen	0.58	12 / 14 →
Linn Haugen	0.35	16 / 17 →
Wenche Ali	0.081	1 / 3 →
Maria Thomassen	0.021	14 / 17 →
Bjørn Sandvik	0.020	16 / 18 →
Anne Sandvik	0.018	15 / 19 →



Bjørn Sandvik 0.020 [Analyze with AI Companion](#)

ID: 5501 Address: Lundelunden 1, Abrahamsen, NO
 Type: PERSON Age: 50 Gender: F
 Country: NO Citizenship: NO



ID	Date	Counterparty	Amount	Risk	Status
1046599	03.04.26	Engen Invest AS	-283.47 NOK	0.00	none
1041905	03.04.26	Engen Invest AS	559.57 NOK	0.00	none

Linear scale Flow Risk color Non-A2A txns

NOK range (1 584.89 - 5 848.93) Radius: 2

Hur mäter man värde?

tieto

Reducera Falska Positives



Mätbar Relativitet



Is four a lot?

Depends on the context.

Incorrectwhoquotes

Dollars? No.

Murders? Yes.

Prebuilt synthetic data sets for AI



Accelerate AI model training securely



Enhance models with richer data



Validate the accuracy of AI models



Optimize risk detection in finance

Lång svans theory

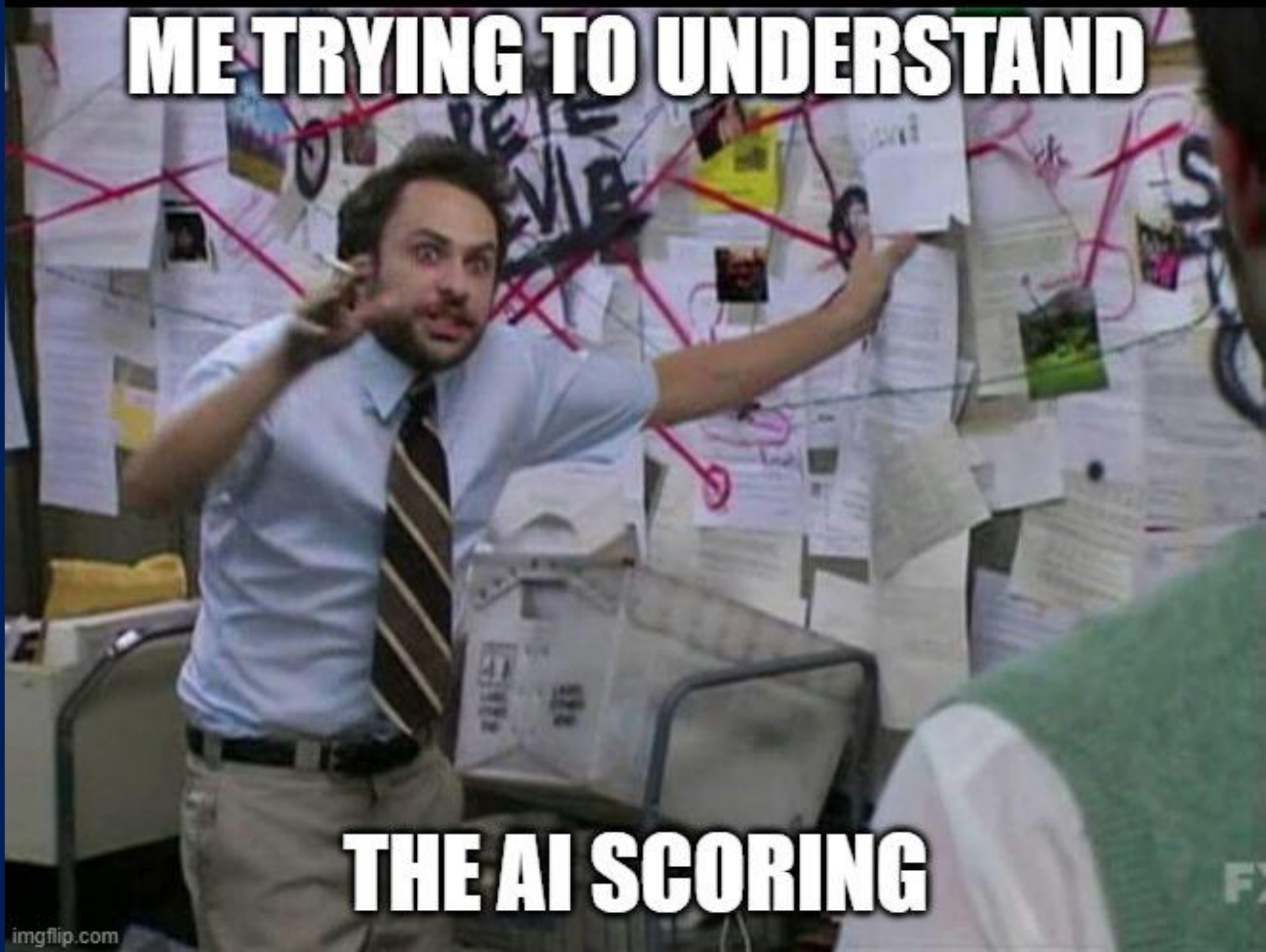
- Recall tolerans
- Zero risk policies
- Aktiepris



Case hantering
hastighet



ME TRYING TO UNDERSTAND



THE AI SCORING

Behind
the
Score

Lärdomar

tieto



Agentic Large Language Models

LFM vs LLM

Johan Persson Inaktiv Ikke flagget far Ikke rapportert for [Redigere event](#)

Kundenummer: 2025-08-01145 | Eventnummer: 12345-12-12345 Event: Varsel Bruker: Bruker Navn A Status: Under arbeid Frist: - Grad: 3

Kundeinformasjon [Flaggede transaksjoner](#) Transaksjonsanalyse Log Dokumentarkiv Network

Flaggdetaljer Large cross-border transactions High risk Cross-border [AI Insight](#)

Netto	28.04.2025, 13:37	Utgående	28.04.2025, 13:37	Innkommende	28.04.2025, 13:37
-360 334,00 NOK		-450 076,00 NOK		89 742,00 NOK	

Dato	Konto	Motpartsnavn	Motkonto	Land	Transaksjonstype	AI Score	Belep fra
28.10.2024	9055 43 65253	Kasper Jensen	DK09 23445 6526654	DK	Utlandsoverføring	0.77	-253 600,00
17.10.2024	9055 43 65253	Bjørn Hansen	3060 02 54800	NO	Overføring	0.58	-70 000,00
28.10.2024	1802 54 43267	-	-	LT	Kontantuttak	0.53	-4 805,00
03.03.2014	1234.22.22222	Fredrik F	1234.55.55555	DE			10 894,00
03.03.2014	1234.22.22222	Ole Andersen	1234.44.44444	DE			983,00
03.03.2014	1234.22.22222	Fredrik F	1234.55.55555	DE			77 865,00
03.03.2014	1234.22.22222	Ole Andersen	1234.44.44444	DE	Utlandsoverføring	0.36	-66 671,00
03.03.2014	1234.22.22222	Fredrik F	1234.44.44444	NO	Utlandsoverføring	0.19	-21 112,00
03.03.2014	1234.22.22222	Ole Andersen	1234.44.44444	DE	Utlandsoverføring	0.18	-33 888,00

The transaction has a near-zero fraud score (P(flag)=0.0%) and no historical flags on the sender. Multiple categorical features show high deviation from the customer's baseline (card usage, source/target currency, industry code, last code), but these anomalies did not materially increase the fraud likelihood. The model estimates a low false-positive risk (P=false positive = 0.22%).



Agentic rule builder

Bygg starka och compliance-säkra regler

Agent fokus på att **stänga** cases





Upptäck ny pengatvätt

Typer av pengingstvätt
och mönster

YOU ARE NOT IN A SOFTWARE PROJECT

**UNTIL SOMEONE SAYS
"IT WORKS ON MY MACHINE"**



Pipeline

Komplexitet, minimerade dependencies,
flexibilitet, framtid, hosting och HW,
snabb iterativ utveckling...

Stand-alone

Component based development



A close-up photograph of a human eye, showing the iris, pupil, and eyelashes. The eye is looking slightly to the right. The skin around the eye is smooth and has a warm, natural tone. The background is softly blurred, showing a portion of a nose and cheek.

Human in the loop

Bygga humanitära regler genom
Agentic AI

tieto

Stort tack!

Vi har en monter, kom gärna förbi!

