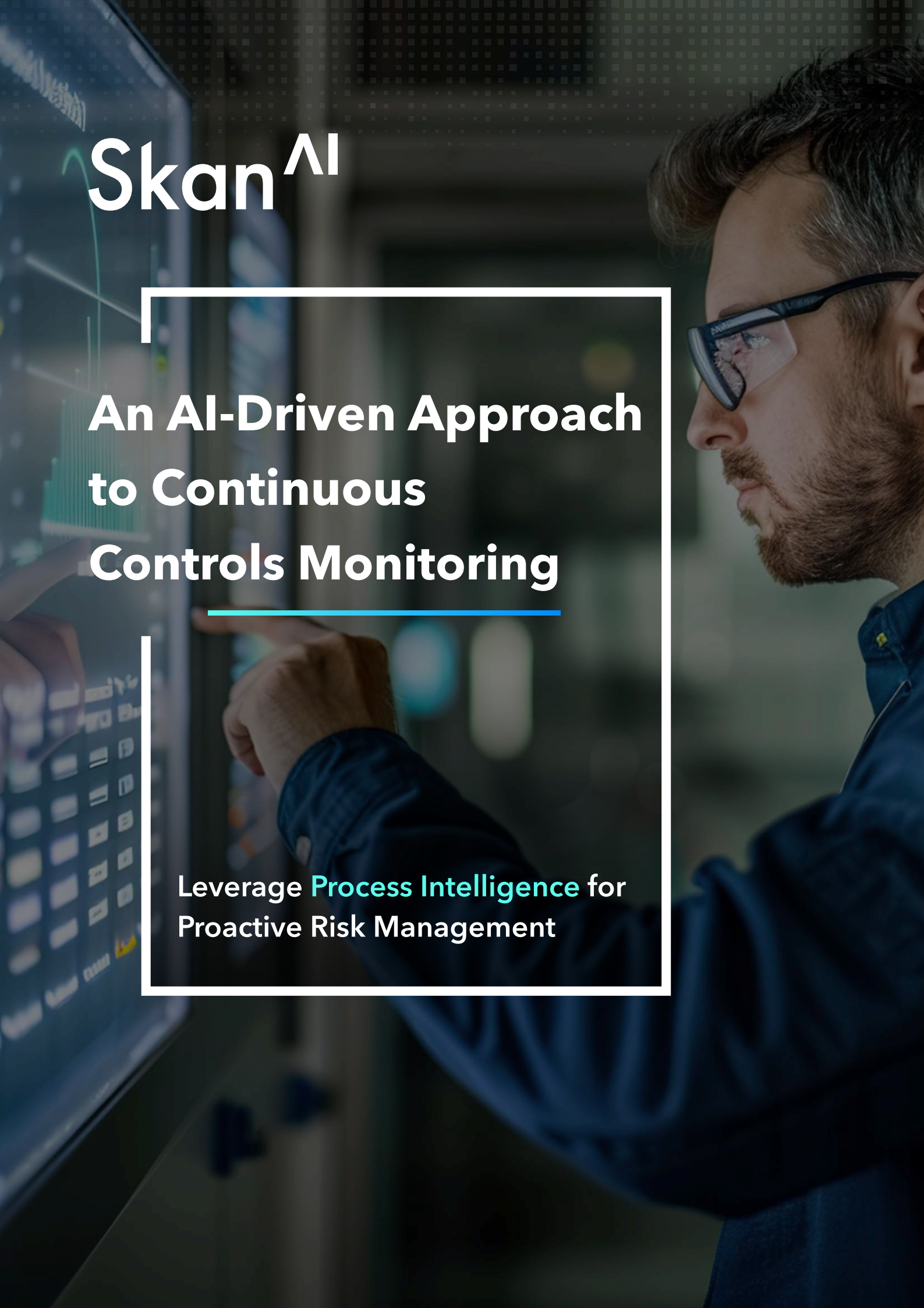


Skan AI

An AI-Driven Approach to Continuous Controls Monitoring

Leverage Process Intelligence for Proactive Risk Management

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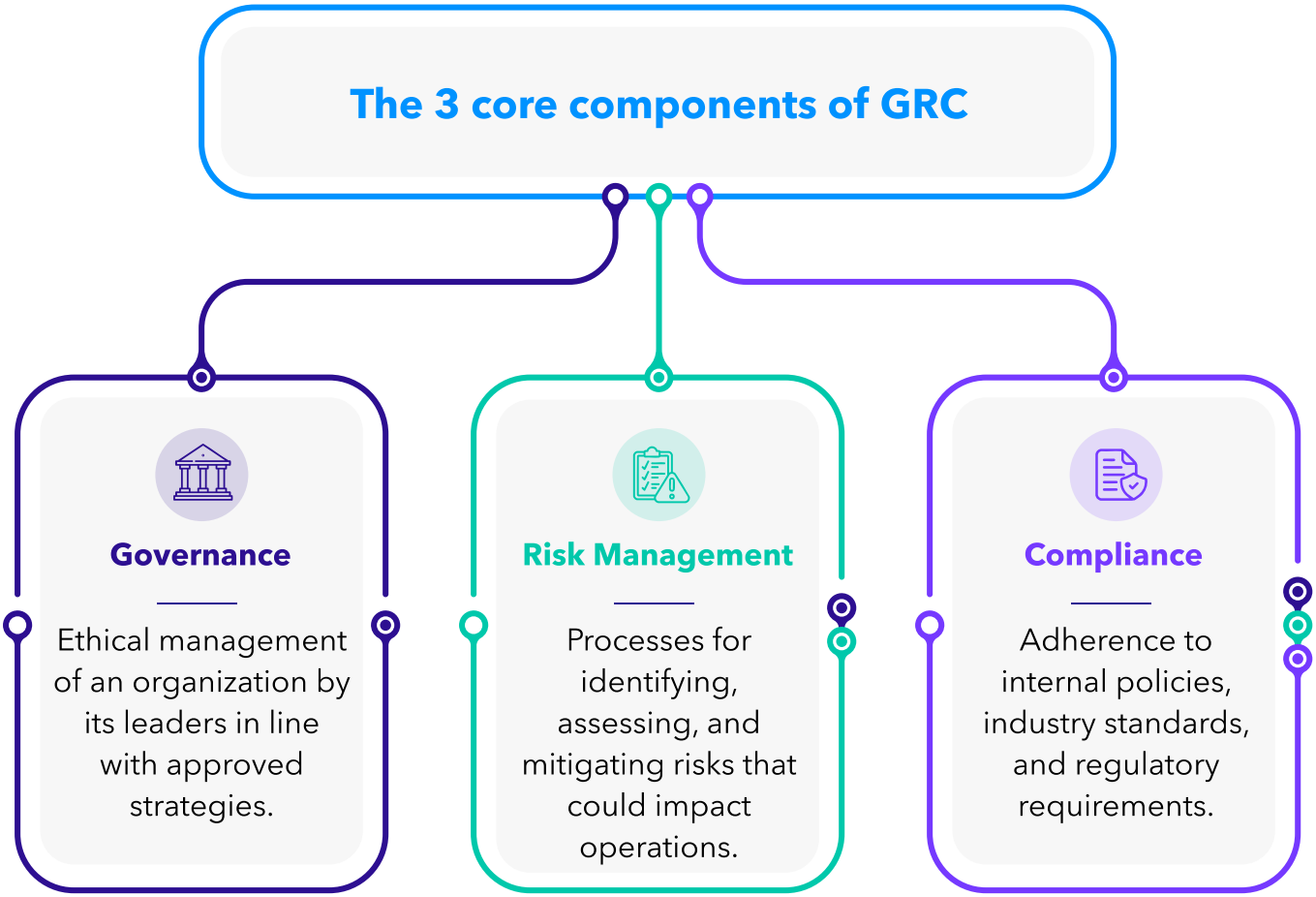
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The Evolution of Compliance: From Manual Oversight to Continuous Monitoring

The Evolving Landscape of Continuous Controls Monitoring (CCM)

In an increasingly complex regulatory landscape, organizations must navigate evolving risks while maintaining strong governance and compliance practices. Industry analysts emphasize the need for a more integrated, technology-driven approach to Governance, Risk, and Compliance (GRC) to enhance resilience and operational efficiency. GRC is an integrated approach and a continuous process that requires constant observation. While GRC provides the overarching structure for managing risk and compliance, CCM offers the specific tools and techniques to ensure that controls are operating effectively.



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Transforming Compliance Monitoring

How Compliance Leaders in Banking and Insurance can Stop Losing Sleep

In today's high-stakes financial world, compliance isn't just a checkbox—it's survival. Banking and insurance leaders face a perfect storm: skyrocketing regulatory fines ($5B+ annually), mounting pressure from boards to reduce compliance costs, and teams drowning in manual processes.

What if you could:

- Cut compliance monitoring costs by 30% while improving coverage
- Spot control failures before they become regulatory issues
- Transform compliance from a cost center to a competitive advantage

This eBook reveals how forward-thinking compliance leaders in banking, P&C insurance, and healthcare are using process intelligence to solve their most pressing challenges:

For Banking Leaders

Discover how a global bank eliminated 90% of their AML documentation burden while strengthening controls—saving $2M annually.

For P&C Insurance Executives

Learn how one carrier gained complete visibility into underwriting compliance across global operations, boosting productivity by 30% and saving $1M yearly.

For Healthcare Payers

See how a leading payer identified unauthorized system usage in prior authorizations ensuring compliance, while saving over $50M through process improvements.

Skan AI's process intelligence platform helps you see what's actually happening in your compliance processes—not what you think is happening. By creating a Digital Twin of your operations, you gain the visibility needed to proactively manage risk, automate control monitoring, and stay audit-ready.

The pages that follow will show you how to transform your compliance approach from reactive to proactive, with practical strategies validated by leading analysts and proven results from organizations like yours.

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Four Top Challenges to Overcome

As financial crimes become more sophisticated and regulatory expectations continue to evolve, organizations face mounting challenges in maintaining effective compliance. From navigating complex regulations, such as AML and KYC, to overcoming operational inefficiencies and data fragmentation, compliance teams must adapt to a rapidly changing landscape.

While many systems exist to monitoring transactions at the transaction database level, most organizations struggle to ensure people follow procedures.



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How Continuous Controls Monitoring Enhances GRC Programs

Traditional GRC frameworks often struggle to keep pace with the dynamic nature of risk and compliance. Continuous Controls Monitoring (CCM) strengthens GRC by providing real-time insights, always-on compliance monitoring, and improving audit readiness—ultimately transforming compliance from a reactive necessity into a proactive advantage.



Enhancing Risk Management

CCM transforms GRC's traditionally reactive approach into a proactive one by continuously monitoring and assessing risks across operational, financial, and compliance processes. This provides real-time insights for early detection and mitigation of potential issues.



Automating Compliance

CCM automates control monitoring, streamlining GRC processes. This reduces manual effort, paperwork, and the need for extensive audits, improving operational efficiency and freeing up resources.



Improving Decision Making

CCM generates insights and reports by continuously collecting and analyzing data. This enables decision-making grounded in actual work data, strengthening controls and enhancing GRC strategies.



Reducing Cost

The automation and efficiency gains from integrating CCM with GRC lead to significant cost savings by preventing compliance violations, reducing manual intervention, and optimizing resource allocation. Compliance professionals often face budget constraints while needing to meet stringent regulatory requirements.

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How Continuous Controls Monitoring Enhances GRC Programs (cont'd)

Holistic Risk View

CCM helps organizations achieve a more comprehensive view of their risk landscape, addressing a key limitation of traditional GRC approaches that often focus on specific risk areas in isolation.

Proactive Audit Readiness

CCM maintains a constant state of readiness for audits and regulatory exams. This approach enables compliance management to be proactive rather than reactive which is more risk prone.



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Analyst Perspectives

By integrating Continuous Controls Monitoring into GRC programs, organizations can move beyond fragmented, manual compliance efforts toward a more dynamic, data-driven approach. As Forrester highlights, GRC platforms must evolve to integrate risk identification, measurement, and innovation to meet enterprise-wide risk and strategy requirements. This holistic strategy not only strengthens risk management but also ensures compliance remains agile, efficient, and aligned with broader business objectives.



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Addressing Regulatory Compliance in Finance

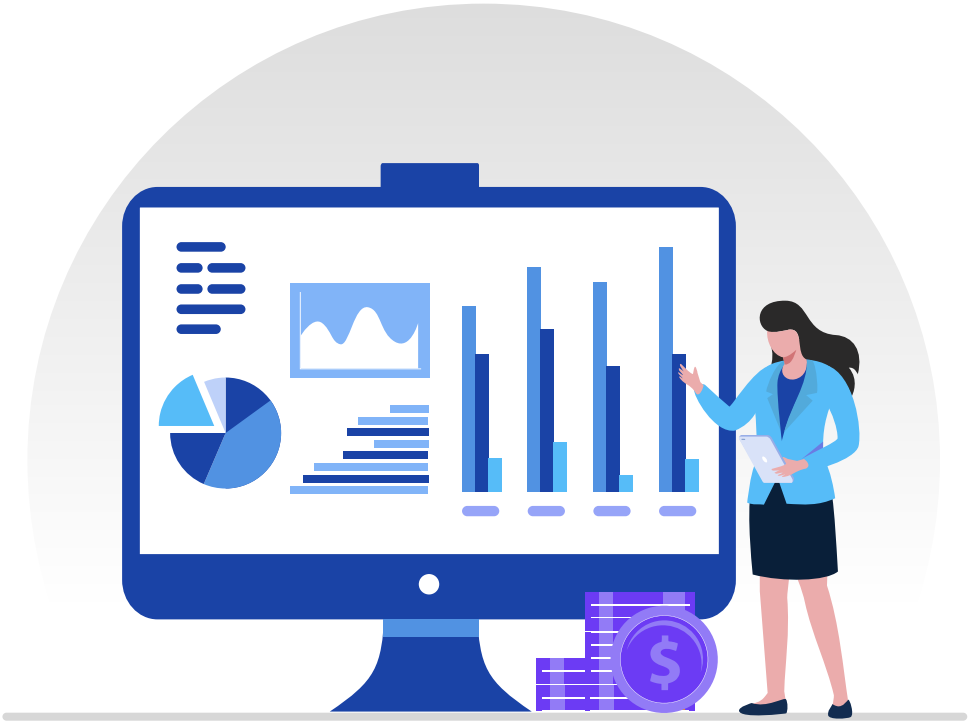
Banks face risks such as money laundering, fraud, and regulatory non-compliance, which can lead to severe penalties, reputational damage, and increased scrutiny from global financial regulators. A Deloitte case study indicates that manual overrides in loan approvals can lead to undetected fraud.

Challenge

Major financial institutions have incurred substantial penalties due to inadequate compliance systems.

Example

In October 2024, TD Bank agreed to a $3 billion settlement with U.S. authorities for failing to prevent money laundering activities.



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Tackling Operational Errors & Process Inefficiencies in P&C Insurance

Property and casualty insurers grapple with risks like fraudulent claims, underwriting inaccuracies, and regulatory non-compliance, which can result in financial losses, legal liabilities, and operational inefficiencies. Deloitte's ACL-driven solution highlights that inefficient audits of T&E expenses can result in duplicate payments and fraud.

Challenge

Insurers face compliance challenges in claims processing, regulatory scrutiny, and fraud prevention.

Example

An insurer facing legal scrutiny for mishandling claims, denying or underpaying customers that suffer from natural disasters.



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Addressing Fraudulent Activities in Healthcare

Healthcare payers must navigate risks including fraudulent billing, claim processing errors, and regulatory violations. All of which can lead to financial penalties, legal actions, and compromised patient trust. Gartner emphasizes that HIPAA violations due to unauthorized access to patient data underscore the importance of Separation of Duties (SOD) for EHR systems.

Challenge

Healthcare payer struggle with claim denials, regulatory compliance, and fraud detection.

Example

A healthcare insurer facing lawsuits for wrongful claim denials and failing to comply with state insurance regulations.



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Knowledge is the Key to Overcoming Challenges

Ineffective controls monitoring exposes large enterprises to heightened financial and operational risks. Whether you're in banking, financial services, healthcare, or insurance, you face risks. These include non-compliance in fraud reporting or detection, regulatory breaches, revenue loss, and human errors. All of these can threaten your compliance posture and hurt business stability.

Understanding the Current State of AML Processes

- **Baseline Metrics:** Observing all aspects of cases including processing times, waiting times, and turnaround times gauge the efficiency of teams.
- **Process Mapping & Variance Analysis:** Identify unexpected paths taken by analysts and observe every application in use to visualize exactly how work is done.
- **Identifying Bottlenecks:** Measuring processing time at each step of the AML workflow to determine what activities to eliminate or change.

A European conglomerate, for instance, faced over $50 million in fines and significant reputation damage due to lax purchase and payment controls, as reported by Deloitte. Moreover, Forrester estimates that third−party risks can lead to enterprises losing 4–6% of annual revenue.

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How Skan AI Simplifies Continuous Controls Monitoring

Why Process Intelligence

Compliance failures carry real risks—from regulatory penalties to damaged reputations. While companies have tools to track transaction data, they often miss what happens on the human side. As compliance demands grow, the way people actually do their work remains a blind spot for most organizations. **Process Intelligence can fix this problem.**

Skan AI is a process intelligence platform that offers a proactive approach to risk management. Organizations gain unprecedented visibility into their operations, continuous monitoring of human activities, and improved decision-making. By leveraging Skan AI, businesses can enhance their GRC programs, reduce costs, and improve regulation adherence.

An example of a critical area of concern is "business process execution risk," which often encompasses issues such as human error in payments and settlements, third-party risk, processing errors, and other issues with routine processes—areas where financial institutions are particularly vulnerable. Banks, for instance, can lose hundreds of millions annually due to errors in transaction processing.

Process Intelligence answers the question:

"Who monitors the monitors?"

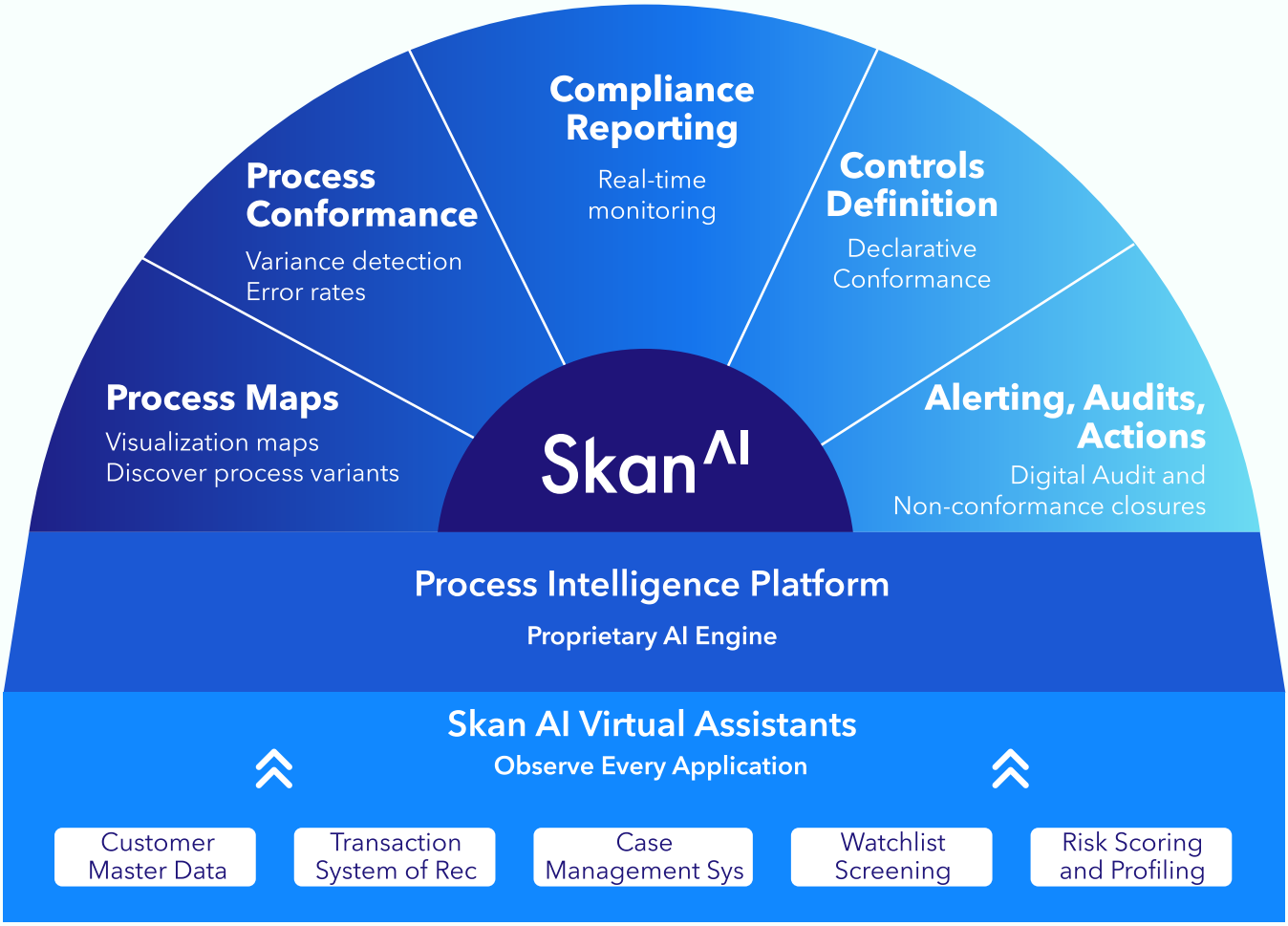
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How Skan AI Delivers Value

Skan AI provides the missing end-to-end process visibility. With a continuous monitoring solution on desktops, organizations in banking, insurance, and healthcare can detect irregularities, mitigate risks, and ensure regulatory compliance with real-time insights.

Real-time monitoring of workflows within any application - including legacy mainframe applications - is part of Skan AI's comprehensive approach. AI–driven anomaly detection has been cited by Forrester as an innovation for "feature–rich enterprise risk management".

Skan AI provides a cutting-edge solution that address the evolving challenges of controls and compliance monitoring. Our goal is to help organizations achieve sustainable compliance and operational efficiency while enabling companies to elevate their services.



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Audit Readiness & Alerting

The Most Complete View of Work Powers Audit-Ready Reporting

Our automated alerting and audit readiness solution streamlines compliance by ensuring continuous monitoring, real-time anomaly detection, and comprehensive audit trails, enabling organizations in banking, insurance, and healthcare to reduce risk, enhance efficiency, and meet regulatory requirements.

Automated analytics can reduce manual review time by 70%, as part of Deloitte's CCM framework. These solutions also provide proactive alerts for suspicious claims activity in P&C insurance. Frost & Sullivan validates that "cyber resilience ensures security controls run as intended".



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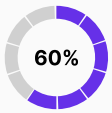
How Skan AI Provides Continuous Controls Monitoring in Six Phases

Keys for CCM to Succeed	How Skan AI Mitigates Risk	Product Details: A Deeper Look
1. Identify regulatory policies and controls	Create process baselines to understand today's effectiveness of procedure management	Skan AI creates a digital twin of operations for the most complete view of work in the industry. See all process workflow variations and how workflows and application usage impact productivity and performance. Skan AI only observes applications you allow and masks sensitive details, protecting private data of customers and employees.
2. Document processes and map policies	Enhance standard operating procedures based on real-world work data	After a baseline is established, uncover hidden subprocesses, non-value-added and redundant tasks, plus unseen application usage variations. Leaders and analysts can now modify SOP documentation with real-world data. Also, you can rank opportunities to add automation based on forecasted impact on operational performance.
3. Establish control points and tolerance levels	Identify gaps and non-compliant sub-processes and current efficiency rates	By mapping all process variations, application usage and even copy/paste behavior, analysts determine where non-compliant activities happen. With live clickstream data at operator and case levels, analysts can review actual work activities to validate behavior and recommend corrective action. This analysis is built on workforce utilization and efficiency to understand the impacts on process performance.
4. Monitor in real time	Real-time alerting for non-compliant activities	Customizable notification rules let you set multiple alert types for different control violations. You control alert frequency and which team members receive them.
5. Audit and non-conformance reporting	Audit-ready reports increase response readiness to gov't requests & issues	By observing all desktop work, the clickstream data can be used to validate audit or regulatory issue cases as they arise. With a continuous monitoring solution, you always have ready access to the most granular details of how humans process cases.
6. Monitor corrective actions & issue closure	Continuous monitoring demonstrates adoption and consistency in policy enforcement	Continuous monitoring enables several benefits, but most importantly it validates that adoption remains in place once changes are implemented. As new technology is introduced, this keeps operators honest by highlighting usage patterns on an on-going basis.

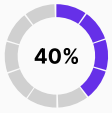
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Analyst-Validated Outcomes

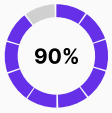
The effectiveness of process intelligence and automated controls is increasingly validated by expert analysts. By leveraging process understanding tools, enterprises improve their chances of attaining benchmarks established by industry leaders.



Gartner reports that organizations can achieve **60% faster audit cycles** with automated SOD controls.



Forrester notes that companies can unlock **40% cost reduction in GRC operations** via integrated risk workflows.



Frost & Sullivan have found that real-time monitoring can lead to **90% endpoint compliance adherence**.

These outcomes highlight the tangible benefits of adopting advanced controls monitoring strategies.



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Real-world Wins with Skan AI

Global Bank Saves $2M Annually, Reduces Paperwork by 90%

Internal Processes Evaluated	Procedures, Remediation, Documentation, and Monitoring
Objectives	To streamline the documentation procedures and enhance the review process by minimizing the need for manual efforts.
How Skan AI Delivered	With the automated real-time documentation system in place, the client was empowered with a comprehensive understanding of their current state, benchmark standards, and were able to identify improvement opportunities. The recommendations from Skan AI helped them kickstart automation & process transformation initiatives.
Results	Over $2M in annual savings from 15% reduction in unit cost and 90% reduction in documentation effort across retail banking and wealth management.



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P&C Insurer Unlocks $1M in Annual Savings

Internal Processes Evaluated	Underwriting controls and compliance involving 7 subprocesses across 3 teams and multiple geographies.
Objectives/ Challenges	To enhance compliance, standardize controls, and improve visibility across global underwriting operations. The client aimed to create a model office that ensured consistent adherence to policies, reduced risk exposure, and optimized operational efficiency.
How Skan AI Delivered	With insights from Skan AI, the client established standardized compliance controls and new Standard Operating Procedures (SOPs) for underwriting. By monitoring process adherence and benchmarking against KPIs, the client identified and eliminated non-compliant or redundant tasks. Implementing these insights led to a 30% increase in productivity while strengthening compliance and quality control oversight.
Results	$1M in annual savings from a 30% boost in workforce productivity, achieved through improved controls, standardized SOPs, and optimized underwriting processes.



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Healthcare Payer Saved $50M+ While Ensuring Compliance

Internal Processes Evaluated	Compliance and controls in prior authorizations.
Objectives	To enhance compliance, standardize controls, and improve pharmacist productivity by 0.2 cases per hour. Additionally, the organization aimed to identify unauthorized or inefficient application usage outside the core system to mitigate compliance risks and enforce process adherence.
How Skan AI Delivered	By analyzing workflows and application usage, Skan AI uncovered compliance gaps and process inefficiencies. The insights enabled the organization to eliminate non-compliant, non-value-added tasks, ensuring pharmacists operated within approved systems and protocols—resulting in $3M in potential savings from this one change.
Results	Over $50M in savings through process standardization, automation, and improved compliance controls across 10 processes within customer service, billing, claims, and medical management.



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A Better, More Secure Future with Continuous Controls Monitoring

Next Steps

Skan AI's ability to mitigate industry-specific risks helps enterprises align with analyst recommendations for strong continuous controls monitoring programs. By adopting a process intelligence solution such as Skan AI, organizations can transform their controls monitoring programs, reduce risk, and improve regulatory adherence.

01

Identify Key Processes: Identify key processes within your organization that require enhanced controls monitoring.

Assess Current Technologies: Evaluate your current GRC technologies and processes to identify gaps and areas for improvement.

02

03

Explore Skan AI's Platform: Skan AI's ability to observe every human activity will help you understand how to reduce your risk exposure.

Pilot Skan AI: Pilot our process intelligence platform to experience firsthand the benefits of enhanced controls monitoring and compliance.

04

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Key Takeaways

- Process intelligence is a strategic advantage in transforming controls monitoring, empowering organizations to proactively manage risk and ensure compliance.
- Automated controls and continuous monitoring can significantly reduce risk, enhance efficiency, and lower operational costs.
- Industry-tailored compliance solutions can help organizations meet specific regulatory requirements and address unique industry challenges.



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Skan AI

See For Yourself

Pilot Skan AI's process intelligence platform to enhance compliance and transform your controls monitoring program.

Learn more

skan.ai

