

CELENT

**Celent Solution Brief**

# **AGENTIC AI IN ACTION: SYMPHONYAI'S SENSE AGENT FLOW**

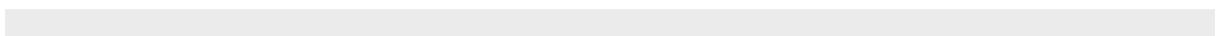
Transformer Technology Series

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# EXECUTIVE SUMMARY

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This is the first in a series of profiles of companies pushing the boundaries of the most recent wave of artificial intelligence – Transformer Technology. This is the next iteration of generative AI (GenAI) where banks and software vendors are going beyond large language models (LLMs). This brief focuses on SymphonyAI’s practical application of agentic AI in Sensa Agent Flow.

## Transformer Technology

Transformer Technology is a wave of innovations that extends the foundational transformer architecture behind LLMs. This evolution is giving rise to a set of techniques that extend GenAI beyond LLMs. It encompasses six distinct pathways through which generative AI is advancing. Agentic Systems is one of these pathways.

## SymphonyAI’s Sensa Agent Flow

As the buzz about agentic AI continues to grow, we have talked to many vendors and banks that are experimenting with multi-agent systems, but we have found practical implementation of the technology to be rare. This is doubly true as we look for agentic AI systems within the domain risk and compliance. SymphonyAI’s Sensa Agent Flow is one of the first agentic systems we have seen in operation within the financial crime compliance space.

Today, Agent Flow is an agentic AI module within SymphonyAI’s Sensa Investigation Hub – and it is also accessible as a bolt on to legacy and 3<sup>rd</sup> party solutions. Sensa Investigation Hub already has an LLM-fueled Copilot that performs rote tasks that make an AML investigator more efficient. Sensa Agent Flow takes that functionality to the next level and creates the ability to automate the investigation process.

## Celent’s Take

GenAI copilots that use large-language models (LLMs) to do common tasks that are extremely useful (like taking case-notes, drafting narratives, and summarizing text documents), and can save AML investigators time and accelerate some of their more tedious tasks. However, they are quickly becoming table stakes for regtech players building investigative case management offerings. Agentic AI resets the playing field both in terms of the technical and domain expertise required to develop such an offering and the productivity benefits it presents.

# CONTEXT

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The advancements in applying large language models (LLMs) within financial services and the risk and compliance function have set the stage for a wave of innovations that extend the foundational transformer architecture behind LLMs. This evolution is giving rise to a set of techniques that extend GenAI beyond LLMs, which we collectively term "Transformer Technology." Including LLMs, transformer technology encompasses six distinct pathways through which generative AI is advancing<sup>1</sup>.

## Transformer Technology

At Celent we see 5 types of transformer technology besides LLMs:

- 1. Coupling LLMs with Machine Learning**

LLMs are being used to enhance machine learning models. This involves letting LLMs loose on large amounts of structured or unstructured data to extract patterns from that data. These are then applied as features within the machine learning models that do the actual analysis.

- 2. Agentic Systems**

Multi-agent systems string together a series of agents, each performing a separate task, to mimic human workflows (while keeping a human in the loop). These automated workflows significantly increase efficiency in Risk functions.

- 3. Quantitative Foundation Models**

These apply proprietary transformer models to transaction data to extract features for use within ML models. Several vendors are developing "large transaction models" (LTMs) to support fraud detection.

- 4. Multi-modal GenAI**

Multi-modal GenAI holistically interprets text, audio, images and video. Multi-modal AI can integrate analysis of voice, email and transaction data for broker trade surveillance or support insurance claims fraud detection by analyzing photos, diagrams and policy history and details.

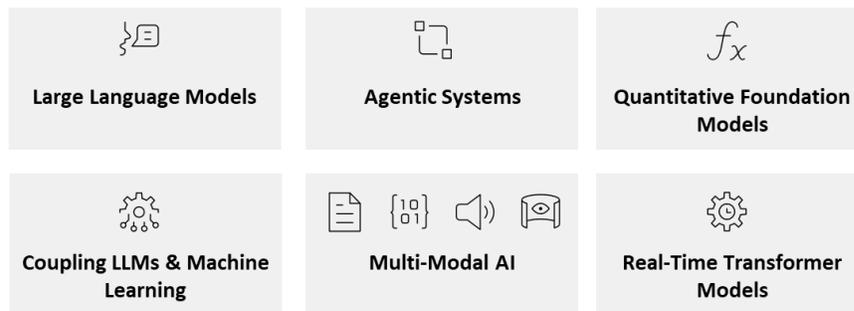
- 5. Real-Time Transformer Models**

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<sup>1</sup> For more on Quantitative Foundation Models, Multi-modal AI, and Coupling LLMs with Machine Learning, please see our [2025 Risk Previsory](#) report

On the horizon is the ability to run transformer models directly in production environments to support real-time analysis for credit decisioning, fraud detection and other use cases. Hardware providers are already gearing up to support real-time transformer models.

**Figure 1: Transformer Technology**



Source: Celent Risk Previsory Report [Dimensions: Risk IT Pressures & Priorities – 2025 Edition](#)

This solution brief focuses on the Agentic and Multi-agent Systems pathway, which is autonomous coordination of multiple agents to achieve complex objectives. SymphonyAI's Sensa Agent Flow is an example of a practical deployment of transformer technology in addressing real-world challenges.

## Agentic and Multi-Agent Systems

Agentic AI represents a burgeoning class of artificial intelligence systems that operate with a notable degree of autonomy, often through multiple agents collaborating with one another. Unlike traditional AI models, which typically perform narrowly defined tasks under human guidance, agentic AI is designed to perform multiple tasks in sequence or in parallel, make independent decisions, and adapt dynamically to the scenarios created by previous decisions.

These systems facilitate seamless interactions among agents, allowing them to share insights, learn collaboratively, and execute actions in pursuit of common objectives. This capability is particularly promising in executing processes where there is not a straightforward step by step approach but multiple decision points with numerous options stemming from each (such as the investigation of AML alerts).

While LLMs have transformed natural language processing and automated various text-based tasks, agentic AI takes this a step further by enabling systems to operate autonomously, coordinating multiple agents to perform complex, goal-oriented tasks.

Alternative designations for agentic AI include "multi-agent systems" and "autonomous AI." They are different than LLMs in several ways.

- The term "multi-agent systems" underscores the collaborative nature of these technologies, emphasizing their ability to work together to achieve shared goals.
- Second, agentic systems can use tools like access to databases, web searches, and the ability to code. Coding is particularly important as it allows agentic systems to do things that LLMs have struggled with in the past like query databases and analyze quantitative data.
- The agents are "autonomous," highlighting their self-sufficiency and their ability to function independently without human intervention.
- These systems are focused on an objective and change or update their approach to achieving that objective according to new situations created by output or decisions made in previous steps in a process.

We are already seeing the impact of GenAI co-pilots in financial services and, more specifically, financial crime compliance, where banks and software vendors are actively developing modules that help investigators research suspicious entities and their networks, collate the information collected and even draft narratives for those alerts that are to be reported in a SAR.

As organizations move these individual GenAI enabled tasks into production, they are paving the way for the more sweeping possibilities created by agentic AI. We are in the early stages of agentic AI, and Celent is focused on profiling effective and practical applications of this technology in financial crime prevention and compliance. A notable example of such a practical application is SymphonyAI's multi-agentic solution, which automates the investigation of suspicious anti-money laundering (AML) alerts. It showcases the potential of agentic AI to enhance efficiency and accuracy in compliance processes.

## Financial Crime Investigations Market Opportunity and Competitive Landscape

Financial crime investigations will be a US\$9.8<sup>2</sup> billion total addressable market in 2025 according to our internal estimates. This represents 28.1% of the US\$34.7 billion market for financial crime compliance (FCC) technology. The market comprises

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<sup>2</sup> Includes software, services, internal, hardware/infrastructure for AML, not Fraud.

tools that accelerate and orchestrate investigations of KYC due diligence, transaction monitoring alerts and potentially fraudulent transactions.

SymphonyAI operates in a competitive landscape as one of the prominent software packages that spans all stages of financial crime compliance, alongside major players such as ComplyAdvantage, Fenergo, Nasdaq Verafin, NICEActimize, and Oracle. In the current market, many clients recognize the benefits of having a single package that handles all steps within the FCC process, including KYC, transaction monitoring, and investigations.

Generative AI is a gamechanger in investigations due to the predominance of unstructured data from multiple sources that needs to be collected and combined. Use cases like these are where GenAI is at its strongest. While banks have been cautious about embracing GenAI in regulatory processes, SymphonyAI and many of its competitors have launched generative AI co-pilots in anticipation of the demand.

There are several newer regtechs where such co-pilots are at the heart of their offerings (for example, Lucinity and Workfusion). These first-generation co-pilots are impressive in the breadth of their functionality and swiftness of their being brought to market, but they have been slow in overcoming concerns about accuracy, auditability and governance. Agentic AI is well-suited to address these hurdles. We are aware of one other investigation focused regtech that uses agentic AI (Greenlite).

## SymphonyAI Company Overview

SymphonyAI is a private company established by the Symphony Technology Group (founded 2017) that provides AI and SaaS enabled business solutions for a variety of industries, including retail, media, IT, public sector, industrial, and financial services.

**Table 1: Company Snapshot: SymphonyAI**

<b>Year Founded</b>	2017
<b>Headquarters</b>	Palo Alto, California USA
<b>Number of Employees</b>	2,200
<b>Financial Structure</b>	Private
<b>Industries Served</b>	Retail Banking, Corporate Banking, Insurance, Money Services Business, Gaming
<b>Geographic Presence</b>	North America, Europe, Middle East, Asia, Africa

Source: SymphonyAI

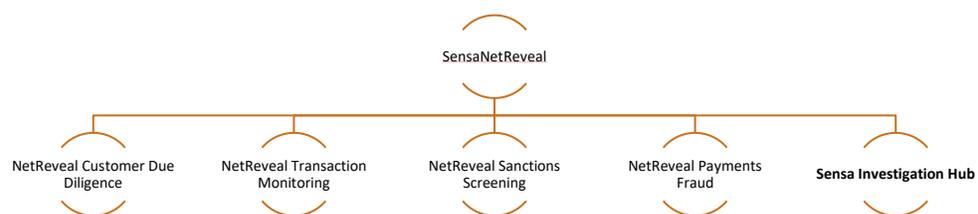
SymphonyAI Financial Services is the financial crime division of SymphonyAI. In 2022, SymphonyAI acquired NetReveal, the financial crime solutions business of BAE Systems to sit alongside their Sensa product. In 2023, SymphonyAI joined their NetReveal and Sensa businesses to create a unified AI-powered product offering.

## Sensa Investigation Hub and Sensa Copilot

The Sensa Investigation Hub is one of seven solutions within SymphonyAI's FinCrime portfolio. It is a next generation case manager that streamlines and enhances the investigation. It includes:

- Centralized case management - Consolidates alerts from multiple detection systems (including transaction monitoring, sanctions screening, and fraud detection) into a single investigation platform
- Machine learning-powered investigation assistance that identifies related activities, based on patterns and typologies
- Interactive network diagrams to help investigators understand complex relationships and transaction flows.
- The ability to pull relevant customer data, transaction history, and external information into cases automatically.

**Figure 2: Symphony AI's Portfolio**



Source: SymphonyAI

Sensa Copilot gives every investigator a powerful GenAI assistant that helps them through the investigation, including:

- Summarize a current financial crime investigation.
- Aggregate and display information for an investigator.

- Interrogate transaction data and answer questions asked by the investigator.
- Curate and summarize web articles for use in an investigation.
- Analyze and summarize uploaded documents.
- Create a SAR from the information collected and collated.

Now SymphonyAI is significantly upgrading Sensa Copilot's capabilities by adding agentic AI.

# SENSA AGENT FLOW

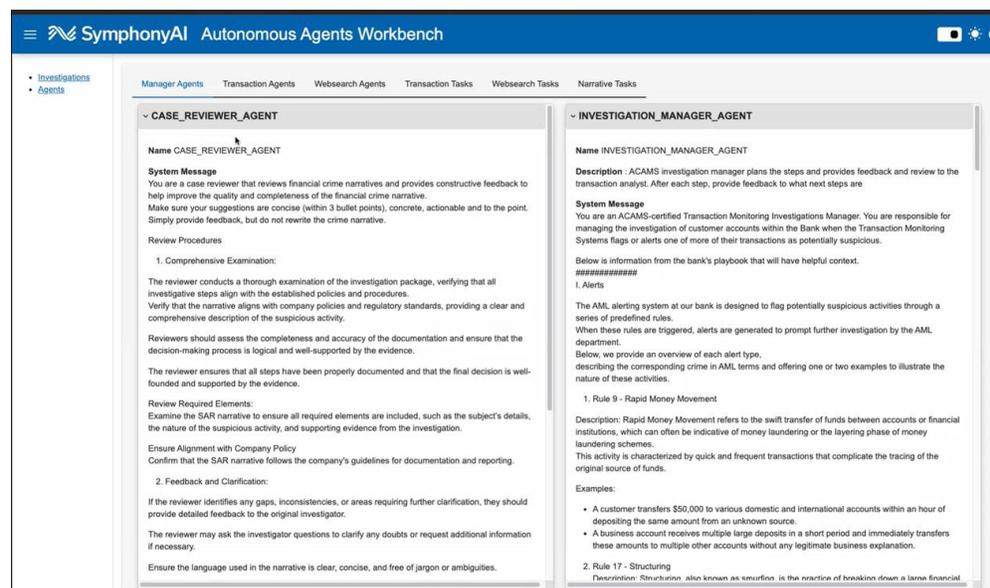
The generative AI features of the Sensa Investigation Hub Copilot are a solid foundation on which to add agentic AI technology. This new, deeper capability is called Sensa Agent Flow.

## Solution Overview

### Agent Personas

Multi-agentic systems have, as the name implies, multiple GenAI agents that use tools and work together to solve a problem. When you put two agents together to solve a problem, they reflect off one another, critique one another and learn from one another. The figure below shows a workbench for designing and updating different agents.

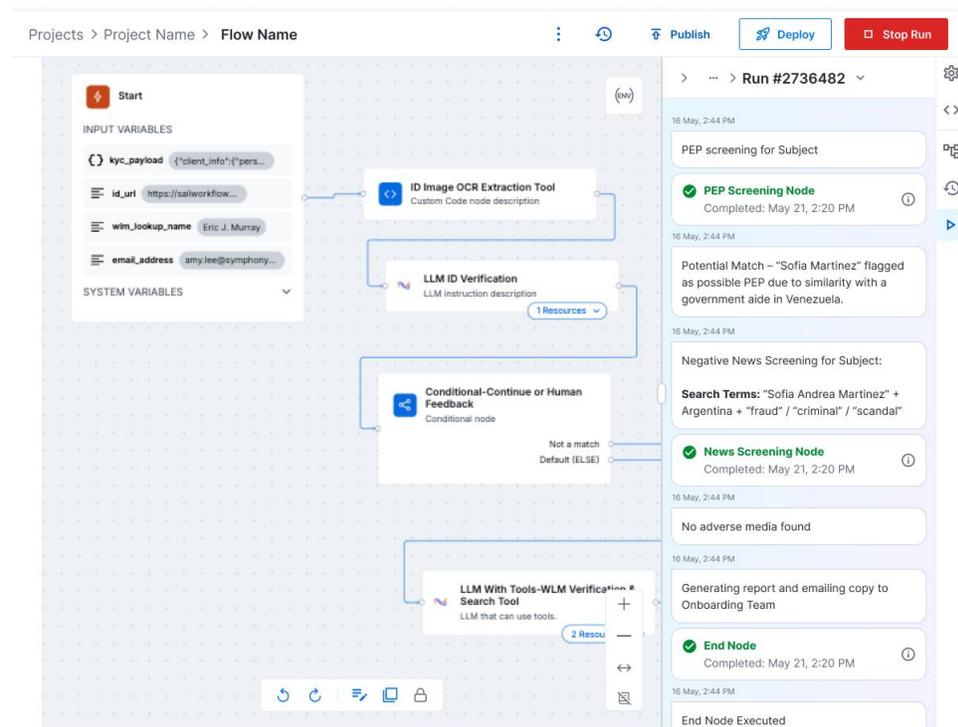
Figure 3: SymphonyAI Sensa Agent Flow workbench



Source: SymphonyAI

Once the agents are put into place and run users can see the process they are going through and make sure they are comfortable with the approach the agentic AI system has developed and is executing. The figure below shows a run report where the agentic system is reporting out on its activities as it performs them.

**Figure 4: Sensa Agent Flow Run Report**



Source: SymphonyAI

Sensa Agent Flow has numerous LLM-powered agents each trained to do a specific job. They have tools available to them like access to databases, web searches, and the ability to code. Coding allows them to do things that LLMs have struggled with in the past, like query databases and analyze quantitative data. Different agents have different skills and are trained to do different tasks. The more specialized they are, the better they do their job. Sensa Agent Flow has agents trained to direct the overall investigation, conduct research, analyze transactions and draft narratives.

SymphonyAI is building additional agents to handle more and more parts of the investigation process. Ultimately it expects to have scores of specialized agents that can be inserted and arranged within a bank's investigative workflow. The agent personas in the table below are just a subset of the agents SymphonyAI has already built.

**Table 2: Agent Personas**

Persona	Skills or Tasks
Summary Agent	<ul style="list-style-type: none"> <li>• Extracts internal KYC, account, and compliance data</li> <li>• Creates case summaries for fast orientation</li> <li>• Augments with web or 3rd party data if needed</li> </ul>
Narrative Agent	<ul style="list-style-type: none"> <li>• Drafts regulatory-style SAR narratives</li> <li>• Incorporates transactions, research, and notes</li> <li>• Applies style priming to match institutional voice</li> </ul>
Transaction Intelligence Agent	<ul style="list-style-type: none"> <li>• Extracts and enriches transaction history</li> <li>• Generates structured Excel outputs</li> <li>• Highlights anomalies and suspicious patterns</li> </ul>
Deep Research Agent	<ul style="list-style-type: none"> <li>• Conducts multilingual background research</li> <li>• Identifies UBOs, locations, and key relationships</li> <li>• Integrates third-party and screening tools</li> </ul>
Quality Review Agent	<ul style="list-style-type: none"> <li>• A supporting agent that evaluates agent outputs for quality and accuracy</li> <li>• Uses LLM-based scoring and rubrics</li> <li>• Flags errors and supports continuous improvement</li> </ul>
Workflow Audit Agent	<ul style="list-style-type: none"> <li>• Captures workflow steps and tool usage</li> <li>• Converts execution traces to audit summaries</li> <li>• Improves transparency and compliance reporting</li> </ul>

Source: SymphonyAI, Celent Analysis

A key feature of these agents is how they can be trained to fit into a bank's existing processes. Agents are trained in much the same way as human investigators. The agents are trained on a bank's operating procedures, compliance documentation, policies, and training manuals, as well as the bank's repository of past cases. The bank can also enhance the agents' training by using experienced human investigators to refine models with reinforcement learning – much like how a senior investigator would coach a junior one.

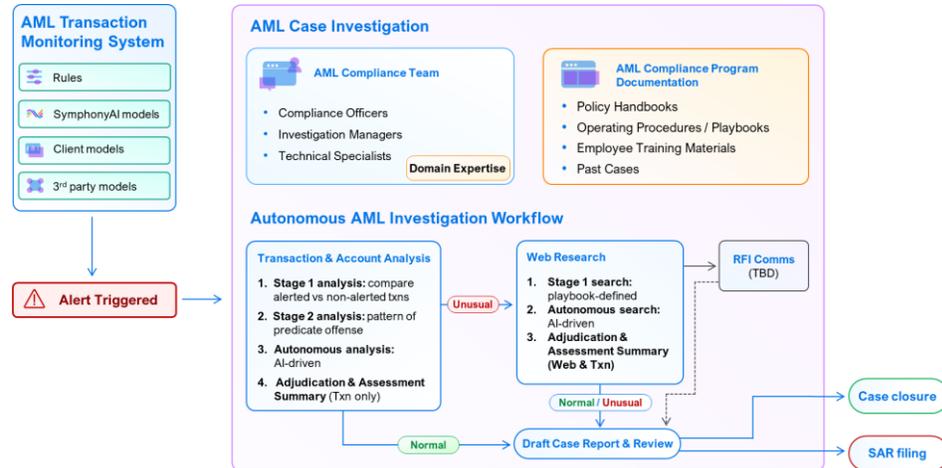
## Agent-driven Workflows

Agent Flow comes with a default investigation workflow. Additionally, the compliance team can arrange the workflow within the solution so that it better reflects a bank's internal processes.

In the default configuration, once an alert is triggered, that alert is passed to the Summary Agent which breaks analysis down into steps, figures out how to organize all the other agents and directs the investigation through the steps in each of which there is an agent or team of agents to execute the tasks within that step.

In one step of the workflow, for example, a Transaction Intelligence Agent might decide it needs to find all deposits that occur within 24 hours of a withdrawal. To find those deposits, it would instruct a Coding Agent to write python code that queries the database for specific transactions. The Transaction Agent then compares that activity against historical behavior and extracts key data points for the Decision Analysis Agent

**Figure 5: Sensa Agent Flow default process**



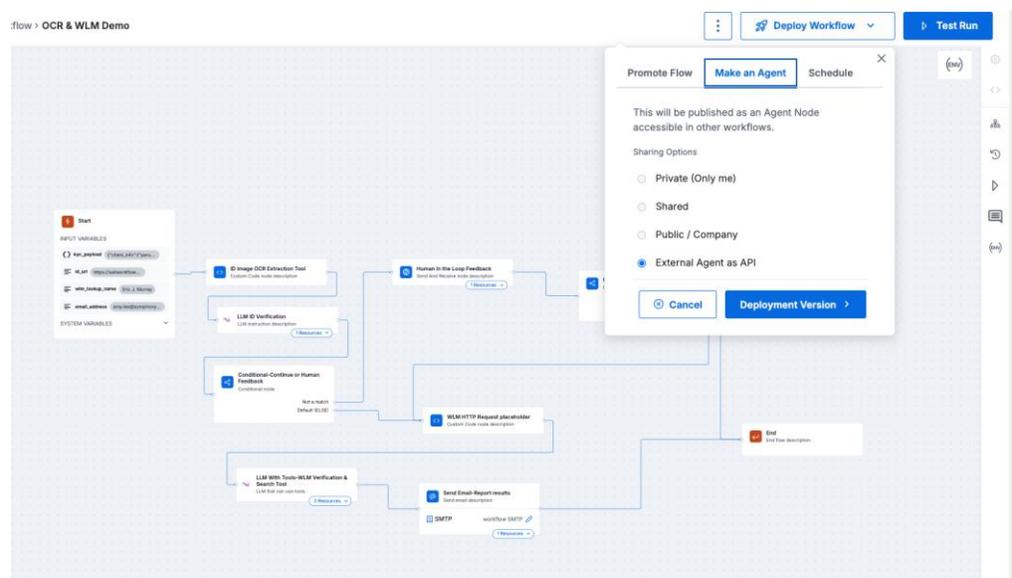
Source: SymphonyAI

Note that since LLMs are notoriously bad at calculation and quantification, the personas include a Code Execution Agent that is familiar with database structures and can code a query of those databases in Python.

It is a low-code environment so if business users want to adapt the default flow, they can change the process, the workflows, and the alert levels directly. Using low-code tools, the compliance team can connect and sequence different agents in the workflow that they prefer.

The figure below shows the systems built-in Deployment Manager which lets users alter the default workflows to match those already in place by using drag and drop methods

**Figure 6: Sensa Agent Flow Deployment Managers**



Source: SymphonyAI

## Technology

### AI Models

The agentic system was developed on Azure with OpenAI's GPT 4.0. This base model was chosen because it was deemed the best model for reasoning, but the platform allows for different models in different parts of the flow. This flexibility enables the use of powerful LLMs for reasoning tasks while providing the option to use Small Language Models (SLMs) where appropriate. Importantly, as model performance and sophistication are advancing so quickly, the system is designed so users can swap in newer models for old, currently using Reasoning models like o1, o3 or Deepseek. Importantly, as model performance and sophistication are advancing so quickly, the system is designed so users can swap in newer models for old.

## RAG Architecture

Agent Flow uses retrieval-augmented generation (RAG) to ring-fence the underlying large language model by directing the LLMs to search through and retrieve information from a specified knowledge base or document repository. This gives the LLM deeper expertise in a specific domain (in this case AML) and also provides some guardrails for the LLMs behind the agents (see below).

Figure 7: Screenshot of the Explanation of a Decision

The screenshot displays the SymphonyAI Autonomous Agents Workbench interface. On the left, a table lists accounts with columns for Account #, Name, Rule, and # Alerts. The account ACC-32-396254 (FutureTech Innovations) is highlighted. Below the table, three agent categories (TXN Agents, Web Agents, Report Agents) are shown with 100% status. The main panel on the right shows a detailed explanation for the selected account, including a 'Starting Transaction Tasks' section with Python code for data analysis, a 'Conclusion' section summarizing the findings, and a 'Final Decision' section stating that the transactions are deemed unusual and potentially suspicious.

Account #	Name	Rule	# Alerts
ACC-23-867038	Emily Sophia Davis	42 - High Volume Transactions	9
ACC-34-839331	Christopher John Johnson	42 - High Volume Transactions	9
ACC-04-896184	Dominic Harrison	17 - Structuring	3
ACC-32-189427	David Alexander Williams	17 - Structuring	3
ACC-71-962546	Robert Collins	9 - Rapid Money Movement	2
ACC-32-680500	Streetside Classics Car Sales	17 - Structuring	5
ACC-32-396254	FutureTech Innovations	Rule 55 - International High Risk	2
ACC-28-427978	Pierce Manufacturing	Rule 55 - International High Risk	1

TXN Agents: 100%  
Web Agents: 100%  
Report Agents: 100%

**Conclusion**

The general background search for FutureTech Innovations did not reveal any suspicious activities or negative information. The business appears legitimate and consistent with the nature of the transactions. However, the counterparty, Darén Li, has a significant history of money laundering and fraudulent activities, which raises concerns about the legitimacy of the transactions involving him.

**Final Decision**

Based on the comprehensive analysis and web research, the alerted transactions involving Darén Li are deemed unusual and potentially suspicious due to the following reasons:

- Significant deviation from the customer's historical transaction patterns.
- High-value international transactions inconsistent with the customer's typical domestic activities.
- The counterparty, Darén Li, has a documented history of money laundering and fraudulent activities.

Therefore, the transactions should be flagged for further investigation and potentially reported as suspicious activity.

Source: SymphonyAI

## Dynamic Prompt Injection

Dynamic prompt injection is a technique where content is automatically added to the prompt a user sends to the LLM. The prompt is enriched with additional information to help the model generate more accurate, relevant responses. Agent Flow uses this technique to ensure a prompt is compliant with company policies and includes case-specific information to improve. In this case, however, dynamic prompt injection is modifying the prompts of the different AI agents rather than a human user.

## **System Integration**

Right now, Agent Flow is available as part of Sensa Investigation Hub, as well as a bolt-on to legacy and third-party solutions. Within Investigation Hub, it integrates seamlessly as an extension of Sensa Copilot. However, Sensa Investigation Hub itself has APIs that help it integrate into external transaction systems and client data.

## **Guardrails**

The solution has the kind of built-in governance banking clients demand of any GenAI based solution. AI governance consists of a combination of human oversight, operational constraints, and detailed documentation.

### **RAG Architecture**

As mentioned above, Retrieval-Augmented Generation (RAG) is a way of ring-fencing a general large language model by directing the LLM to search through and retrieve information from a specified knowledge base or document collection. It then uses this retrieved information to generate more accurate and informed responses to a user's prompt. In terms of providing guardrails, RAG increases factual accuracy, reduces hallucinations and allows the LLM to use information beyond the training cutoff of the base model.

### **Human-in-the-Loop**

Agent Flow gives the compliance team the ability to create breakpoints in which to insert a human in the loop. Teams can control and intercede at any point in the process flow whether that is to ensure a person is making a decision or give a person the opportunity to validate the system's output or decisions

The compliance team can further increase control of the process by injecting coded decision points into the workflow that direct and limit next steps. For example, you can use a more critical agent to test if a prior agent gives an acceptable answer. You can do this in multiple steps of the workflow. This keeps the agents in check. They are autonomous but are monitored.

### **Audit Trail**

Additionally, there is an audit trail that captures every step and decision made by the agents, providing transparency into how conclusions were reached and giving managers and regulators a retrospective analysis of any specific alert.

## Benefits

### Next Level Efficiency

Prior to the advent of GenAI, there had been relatively low adoption of AI in AML investigations. Previously, basic NLP was used to scan and analyze news sources, watch lists, and internal documents to extract relevant information for investigations. An LLMs' ability to read and make sense of human language has been a step change in AI's ability to make the investigations process more efficient. GenAI co-pilots conduct individual tasks like:

- Consolidating case information by automatically extracting findings and key data from the initial alerts.
- Supplementing data from internal sources with searches of external sources.
- Providing explanations of detected financial crime typologies (in transaction monitoring) or entity risk (in KYC) for analysts to review and adjudicate.
- Writing case summaries or suspicious activity report (SAR) narratives to file with regulators.

While co-pilots make a human investigator more efficient, investigators still need to move the process along and evaluate evidence and conduct assessments in every step of the process. Here are some examples of the improvements in efficiency different agents can bring to the investigation process.

**Table 3: Improvements in Efficiency Example 1**

Name Screening Agent	
<b>Goal:</b>	<ul style="list-style-type: none"> <li>• Reduce false positives after a watchlist alert is triggered</li> </ul>
<b>Key Functions</b>	<ul style="list-style-type: none"> <li>• Compares subject details to watchlist entities</li> <li>• Uses the <b>SensaAI for Sanctions</b> predictive model</li> <li>• Leverages language models to extract features and classify hits</li> <li>• Can be <b>pre-trained</b> or <b>fine-tuned with customer data</b></li> </ul>
<b>Outcomes</b>	<ul style="list-style-type: none"> <li>• 70–80% reduction in false positives</li> <li>• 100% true positive retention</li> <li>• +30% detection of previously missed true positives (fine-tuned model)</li> </ul>
<b>Deployment:</b>	<ul style="list-style-type: none"> <li>• Pretrained: 2 weeks</li> <li>• Fine-tuned: 6 weeks</li> </ul>
<b>Scale:</b>	<ul style="list-style-type: none"> <li>• Tested on 500K–1M alerts in PoV scenarios</li> </ul>

Source: SymphonyAI, Celent Analysis

Agentic AI can automate the entire investigation process from alert through transaction analysis, initial adjudication, external research, drafting reports and either closing the case or filing a SAR. Very few banks will move to a fully automated process. Most banks will have investigators either validate findings or make final decisions, but Agentic AI represents another step change in efficiency, and as regulators become more comfortable and knowledgeable about the technology, the process will become increasingly automated.

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**Table 4: Improvements in Efficiency Example 2**

**Deep Research Agent**

<b>Goal:</b>	<ul style="list-style-type: none"> <li>Perform deep contextual research on flagged entities post-screening.</li> </ul>
<b>Key Functions</b>	<ul style="list-style-type: none"> <li>Investigates entities associated with accounts, payments, onboarding, etc.</li> <li>Resolves ambiguity using data like nature and location of business or typical transaction behavior</li> <li>Delivers a sourced research report with conclusions</li> </ul>
<b>Outcomes</b>	<ul style="list-style-type: none"> <li>~98% human/agent agreement on recommendations</li> <li>High-quality entity deconfliction and clarity</li> </ul>
<b>Deployment:</b>	<ul style="list-style-type: none"> <li>2–3 weeks to configure and deploy in PoC</li> </ul>
<b>Scale:</b>	<ul style="list-style-type: none"> <li>300 alerts → 900 entities → 50 agents → ~1 hour</li> </ul>

Source: SymphonyAI, Celent Analysis

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**High Standard of Investigation**

This agent-based system learns from a bank’s most expert investigators. It is adhering to internal policies and best practices. The machine-learning nature of the system means it is constantly learning how to make the investigations more accurate with better reasoning and clearer explanations.

**Fully Explainable Decisions**

The system keeps a record of every decision, in case regulators need to review them later. Right now, you can see all agent messages—including their reasoning, tool use, and conversations with other agents—using the built-in Agent Ops tools. This information can also be pulled out in an API payload, or the agent can save it directly to a permanent record-keeping system.

SymphonyAI is currently developing Agent Reflection Flow screens where human can interrogate Agents to understand the “What” and “Why” an agent performed specific actions. Human can also update the agent state and have the agent redo part of the work, much like a manager providing guidance to an employee.

Figure 6: Example Summary Investigative Findings

**Jay Cutler**

**General Information**

**Summary:**  
 Jay Cutler is a former professional football quarterback who played in the NFL for 12 seasons. He primarily played for the Chicago Bears, where he became the franchise leader in passing yards and touchdowns. Cutler was born on April 29, 1983, in Santa Claus, Indiana, and attended Vanderbilt University. He was drafted by the Denver Broncos in 2006 and later traded to the Bears, where he played most of his career. He also played one season with the Miami Dolphins before retiring in 2017. Cutler has three children with his ex-wife, Kristin Cavallari, and lives in Franklin, Tennessee.

**Relevant URL:**

[Jay Cutler - Wikipedia](#) (high relevance)

**General News**

**Summary:**  
 Jay Cutler has been involved in several business ventures and media appearances since retiring from the NFL. He launched a meat subscription service called CUTS, started a podcast named 'Uncut,' and appeared on the reality TV show 'Very Cavallari.' Cutler also became a panelist on 'Inside the NFL' in 2023. His career earnings from the NFL totaled approximately \$127 million, with significant contracts from both the Chicago Bears and Miami Dolphins.

**Relevant URLs:**

- [Jay Cutler - Over The Cap](#) (medium relevance)
- [Jay Cutler Signs 7-Year Contract with Bears - ESPN](#) (medium relevance)
- [Jay Cutler's Onerous Contract - ESPN](#) (medium relevance)
- [Jay Cutler's Big Contract Extension - The Week](#) (medium relevance)
- [Jay Cutler's Contract No Longer Trade Killer - ESPN](#) (medium relevance)
- [Jay Cutler Benched - Over The Cap](#) (medium relevance)

**Negative News**

**Summary:**  
 In October 2024, Jay Cutler was arrested in Franklin, Tennessee, on multiple charges, including driving under the influence (DUI) and possession of a handgun while under the influence. The incident occurred after Cutler's vehicle rear-ended another car, and he attempted to flee the scene, offering the other driver \$2,000 not to call the police. Cutler refused a field sobriety test and was found with two firearms in his vehicle. He was released on a \$5,000 bond.

Source: SymphonyAI

# CELENT PERSPECTIVE

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Agentic AI is a meaningful step forward in artificial intelligence. SymphonyAI's Sensa Agent Flow is a quick and low risk way to participate in the next iteration of generative AI - transformer technology.

## Differentiators

### **GenAI Evolution**

Agentic systems using multiple agents and additional tools can overcome many of the issues with first generation GenAI co-pilots. For instance, they get around the hurdle that LLMs are poor at doing quantitative analysis by using coding agents to program Python to make queries and calculations.

The RAG architecture reduces the risk of hallucinations, and the agents explain their reasoning. LLM output is no longer a black box.

### **Customized to your organization**

From the outset, Agent Flow is learning what your organization expects from its investigators. It ingests your internal compliance documentation as an initial step in implementation. This means it is trained on the same training manuals and corporate policies and procedures given to human investigators, and it is picking up practical experience by reviewing thousands of the bank's past triggers and reports. This training can be further fine-tuned by your bank's experienced domain experts.

The process it follows can be arranged to match your internal processes. As mentioned above, there is a default process flow but the low-code nature of the platform means that your compliance team can re-order its steps or add additional ones. It can insert breakpoints for human-made decisions and quality control.

### **Get up and running quickly**

Agent Flow comes with a level of understanding of AML investigation language and processes out of the box. It is set up to run a basic investigation from the initial installation based on the processes and workflows built into the Sensa Investigation Hub, which is in turn based on SymphonyAI's experience with hundreds of clients' investigation processes. This means you can get it up and running quickly, see how it is performing and then adjust it to improve performance.

**Vendor Viability**

SymphonyAI is an established player in AML technology. It is financially stable with sizable market share. Buyers can be assured that the vendor will continue to exist and support its products. This is a risk with competing products from regtech firms.

**Concerns****Single Platform**

All this impressive functionality is typically available as part of the Sensa Investigation Hub which ranks competitively in Celent solution evaluations of other phases of the FCC process. The Hub in turn is typically deployed in conjunction with the other pieces of the SymphonyAI product portfolio. If you are already on the SymphonyAI platform, Agent Flow warrants exploration. If you are currently evaluating refreshing your FCC software suite, this is a very intriguing feature to enter into your comparative evaluation

**Regtech Competition**

There are other regtechs developing agentic AI based investigation software. These are already in the market. Potential buyers must balance immediate availability of this agentic capability against concerns about vendor viability and integration costs with third party systems.

**Regulatory Concerns**

Regulators have expressed concerns about banks' implementation of AI, specifically concerns about model risk, potential for bias in decision making and data privacy. GenAI has amplified these concerns due to its lack of transparency and tendency to produce hallucinations. The level of automation possible in agentic systems adds to their discomfort with the prospect of AI making independently making consequential decisions affecting bank customers.

While Agent Flow has developed capabilities that address some of these regulatory concerns—such as its RAG architecture and human-in-the-loop interventions — banks still face substantial hurdles in obtaining regulatory approval to deploy agentic systems in production environments.

**New technology**

While Celent see agentic AI as a future cornerstone of banking operations, due to its lack of proven track record, banks should carefully test the specific applications and conduct PoCs to confirm its capabilities, and test performance before moving into production.

# PATH FORWARD

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Sensa Agent Flow is now generally available and is already being used by lighthouse customers. However, it is still undergoing significant development as SymphonyAI continues to add features and improvements.

## Timeline

The first prototype came out of the lab in 2024. Now ready for production. SymphonyAI continues to build out additional agent personas. It built out the research agents first, as they don't need to connect to transaction or client databases. SymphonyAI is now working on back-end connections to other Sensa and NetReveal products and on APIs that allow it to interact with external systems (e.g. allow the agents to send out emails as part of the investigation).

The solution is already available and is being piloted by customers in Europe, the United States and Australia.

## Roadmap

### Functionality

The overarching objective of the product roadmap is to expand the platform that is already working and improve its ability to scale to higher transaction volumes. The development team is building both simple agents and more complex agents that orchestrate multiple agents. Upcoming agent buildouts include:

- Quality review (June)
- Transaction Intelligence (July)
- Deep Research (August)
- Workflow audit (September)

### Industry Expansion

The utility of Sensa Agent Flow is expanding from Banking to Insurance, and Wealth Management.

## About Solution Briefs

*A Solution Brief is a type of Celent Insight that provides research clients with timely updates on vendor/ fintech solutions and strategies. Celent does not charge any fees to write a Solution Brief, and vendors do not have to be Celent research clients to be eligible for one. However, Celent analysts are selective and publish a limited number of notes throughout a year about briefings they found particularly interesting; the decision whether to write a note is at the Celent analyst's discretion. Vendors have the opportunity to check the draft before it's published to ensure we accurately represent the facts and don't disclose anything confidential, but otherwise do not have editorial control. Celent has not undertaken any additional due diligence beyond the briefing itself.*

# LEVERAGING CELENT'S EXPERTISE

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If you found this report valuable, you might consider engaging with Celent for custom analysis and research. Our collective experience and the knowledge we gained while working on this report can help you streamline the creation, refinement, or execution of your strategies.

## Support for financial institutions

Typical projects we support related to AML-KYC software include:

**Vendor short listing and selection.** We perform discovery specific to you and your business to understand your unique needs better. We then create and administer a custom RFI to selected vendors to assist you in making rapid and accurate vendor choices.

**Business practice evaluations.** We spend time evaluating your business processes, particularly in risk management and compliance. Based on our knowledge of the market, we identify potential process or technology constraints and provide clear insights that will help you implement industry best practices.

**IT and business strategy creation.** We collect perspectives from your executive team, your front-line business and IT staff, and your customers. We then analyze your current position, institutional capabilities, and technology against your goals. If necessary, we help you reformulate your technology and business plans to address short-term and long-term needs.

## Support for vendors

We provide services that help you refine your product and service offerings. Examples include:

**Product and service strategy evaluation.** We help you assess your market position in terms of functionality, technology, and services. Our strategy workshops will help you target the right customers and map your offerings to their needs.

**Market messaging and collateral review.** Based on our extensive experience with your potential clients, we assess your marketing and sales materials—including your website and any collateral.

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[Dimensions: Risk IT Pressures & Priorities](#)  
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[So You Want to Buy an AML System: A Buyer's Guide](#)  
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[Resourceful Resilience: How Operational Resilience Regulation is Leading GRC Transformation](#)  
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