

Infographic

Agentic AI in compliance: What it is and what it isn't

Understanding how workflow-based AI is being applied to compliance operating models

The compliance operating model challenge

Compliance teams are under increasing pressure to keep pace with evolving regulations while managing risks, controls, and audits across complex organizations. However, many firms still depend on manual processes, siloed ownership, and static mappings, resulting in inconsistent oversight, limited traceability, and challenges in demonstrating defensible decision-making.

In the webinar *From principles to practice: Agentic innovation and trusted AI in compliance transformation*, Wolters Kluwer and Chartis Research examined how agentic AI can help connect regulatory requirements, governance activities, and supporting evidence within a more structured compliance framework. As firms look to modernize their operating models, understanding the capabilities — and limitations — of agentic AI is becoming essential.

Why current approaches are reaching their limits



1

Lack of consistent gold standard for interpreting regulatory obligations.



2

Different interpretations lead to inconsistency in controls.



3

Dependency on manual interpretation and static mapping.

What agentic AI is and what it is not

What it is



Operates across end-to-end workflows.



Maintains context across compliance processes over time.



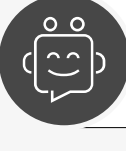
Supports multi-step decision-making within defined goals and constraints.



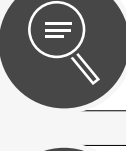
Links obligations, risks, controls, and evidence across the lifecycle.

Unlike earlier AI approaches, it is designed to support cohesive workflows rather than isolated outputs.

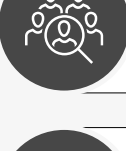
What it is not



A chatbot or copilot.



A standalone summarization tool.



A point solution for individual tasks.



A general-purpose AI system without governance or structure.

The distinction is important because compliance requires traceability, consistency, and accountability, not just output generation.

Agentic AI in compliance transformation

AI maturity in compliance

Organizations typically progress through three stages of AI adoption:



Automation

Rule-based and retrieval-driven tools supporting specific tasks.



Assistive AI

Copilot-style systems that support human analysis and decision-making.



Agentic AI

Workflow-driven systems that maintain context and operate across connected compliance activities.

The key shift is from task-level support to workflow orchestration across the compliance lifecycle.

Where AI adoption can fall short

Common challenges include:



Deploying disconnected point solutions.



Applying AI to fragmented or inconsistent processes.



Lack of governance structures to support scaling.



Limited visibility across the compliance lifecycle.

It's important to note that governance is not a constraint but a prerequisite for scaling AI effectively in compliance environments.

Obligations management as a core use case



Agentic AI can support

Normalization of regulatory language

Identification of shared regulatory intent

Clustering of similar obligations

Alignment of obligations, risks, and controls



Potential outcomes

Reduced duplication of controls

More consistent interpretation across teams

Improved operational efficiency

Stronger audit readiness and defensibility

Better alignment across functions

Governance and trusted AI requirements

Trust in agentic AI depends on governance.

To operate effectively in compliance environments, AI systems require structured controls that ensure transparency, accountability, and oversight.

Key requirements include:



Explainable reasoning behind outputs.



Verifiable sources of information.



Persistent audit trails.



Structured governance frameworks.



Human oversight and intervention mechanisms.



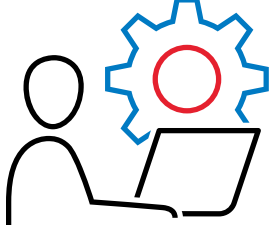
Escalation paths and control checkpoints.

Governance enables organizations to understand, validate, and defend how decisions are made.

Key takeaway

Agentic AI is not simply another automation tool. It represents a shift toward workflow-based execution that connects the compliance lifecycle.

Its value depends not only on technology, but on governance, consistency of interpretation, and traceability. As compliance operating models evolve, organizations are moving toward more integrated and explainable approaches to decision-making, with agentic AI emerging as one way to support that shift.



See what's possible with modern compliance solutions.

[Learn more →](#)