

4 Banking on AI: Risk, readiness, and the next frontier

BY KRIS STEWART AND AMY BAISDEN, JD

Learn how AI is reshaping banking operations — and what risk and compliance professionals need to know to guide responsible adoption amid changing regulatory expectations. Explore core AI concepts, emerging risks, and governance considerations that help institutions balance innovation with accountability and sound risk management.

14 Building trustworthy AI governance

BY ELAINE DUFFUS, BRIAN GRUBER

Gain insight into how banks can build trustworthy AI governance in an environment where technology is advancing faster than formal regulation. Explore practical frameworks, oversight models, and risk-based strategies that align innovation with accountability and sound governance.

24 How AI accelerates fraud against financial institutions

BY DANNY MCGLYNN AND CATHERINE M. WOODS

AI is accelerating financial fraud — from synthetic identities and shell companies to deepfakes and CEO impersonation schemes. Here you'll read how these tactics are reshaping the threat landscape for financial institutions. Discover the red flags, real-world examples, and practical steps banks can take to strengthen detection, coordination, and defenses against AI-enabled fraud.

36 From automated underwriting to artificial intelligence:

How fair lending risk oversight must evolve

BY REBECCA ESCARIO AND JONATHON NEIL

The shift from automated underwriting to advanced AI is transforming fair lending risk, introducing new challenges around transparency, bias, and model explainability. Explore how banks must adapt oversight, testing, and governance practices to ensure lending decisions remain fair, compliant, and defensible in an era of increasingly complex algorithms.



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