



Financial Services

Governed Credit, Fraud & Compliance Decisions. Agentic Execution Across Every Workflow.

01 The Coordination Problem in Financial Services

Financial institutions are not limited by data — they are limited by governed decision execution.

EXPLAINABILITY GAP	DATA FRAGMENTATION	ONBOARDING & KYC DELAYS
Regulators demand audit-ready lineage, but decisions lack full traceability.	Credit, fraud & compliance data spread across disconnected systems.	Manual processes slow onboarding, compliance, and lending decisions.

- › Credit and lending decisions take days — not due to complexity, but coordination gaps.
- › Fraud and AML investigations are reactive, manually intensive, and audit-heavy.
- › KYC and onboarding workflows are fragmented, causing delays and compliance risk.

02 From Systems of Record Systems of Coordination

XenonStack enables financial institutions to move from manual coordination to agentic, governed decision execution.

ElixirData	ElixirClaw	ElixirHub
Context OS Builds real-time context across credit, fraud, compliance & transaction data.	Agentic OS Executes governed decisions across lending, fraud & onboarding workflows.	Skills Layer Pre-built financial agent skills (credit, KYC, AML, fraud detection).

Not copilots that boost individual productivity.
But systems that act across teams and workflows.

03 High-Impact Decision Workflows

High-impact decision workflows — each a decision loop automated end-to-end.

Credit & Lending	Fraud & Compliance	KYC & Onboarding
<ul style="list-style-type: none"> • Credit decision intelligence • Real-time governed lending • Loan onboarding & validation • Risk-based pricing automation 	<ul style="list-style-type: none"> • Fraud & AML investigation • Graph-based fraud detection • Audit-ready decision lineage • Regulatory reporting automation 	<ul style="list-style-type: none"> • KYC & onboarding automation • Identity verification workflows • Compliance-ready audit trails • Same-day customer onboarding

04 How It Works

Signals › Context › Decisions › Actions › Learning Loop

Every step is auditable, governed, and continuously improving.

1	2	3	4
Signals Industry signals & data sources	Context Built in ElixirData	Decisions Composed via ElixirClaw	Actions Executed with governance



05 Proof That It Works

Direct customer evidence — production deployments, not pilots.

Lending & Onboarding	Fraud & Investigation	Platform & Compliance
<p>Keychoice Lending AI loan onboarding & validation workflows</p> <p>Unisys Multilingual engagement & compliance automation</p> <p>Charlee.ai Fraud detection via graph analytics</p>	<p>Subex Telecom fraud detection & compliance management</p> <p>4Flow Financial analytics & decision support</p> <p>Radiant Labs Event-driven pipelines for transaction intel</p>	<p>P&G Global data governance & compliance, 150+ countries</p> <p>TechStyle Ecommerce financial reliability & DevSecOps</p> <p>Prescinto Real-time monitoring & operational compliance</p>

06 Measurable Business Impact

Credit decisions: days hours Same-day onboarding achieved (FinServ)	Fraud investigation time 30–70% Faster AML resolution & case closure
Improved accuracy, reduced operational risk Audit-ready lineage on every decision	Faster time-to-market for lending products KYC compliance cycle reduced significantly

07 Why XenonStack — The Market Gap

TRADITIONAL APPROACH	LIMITATION	XENONSTACK
Dashboards & BI	Show what happened	Understands context & acts
Rule-Based Systems	Static, manually maintained	Adaptive & continuously learning
Manual Review Workflows	Slow, resource-intensive	Autonomous governed execution

We move financial services from manual review governed autonomous execution.

08 Deployment & Value Realization

4–6 weeks First Value	8–12 weeks Full Impact	0 rip & replace Built on existing systems
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LET'S CONTINUE THE CONVERSATION

Where is the biggest gap — credit decisioning, fraud investigation, or KYC onboarding?

I can map this to your financial workflows in 15 minutes — would that be useful?