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Practical AI inna financial services — Compliance

Harbour Think Tank, Caribbean AI Association, under the leadership of Adrian Dunkley | 2026-11-11

Shorter reader edition a di paper weh di Caribbean AI Association Harbour Think Tank prepare under Adrian Dunkley leadership. It use di 11 November 2026 revision an keep all ten proposal an dem action limits.

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Who make di decision

A financial institution compliance team preserve condition, exception an adverse evidence. Authorised specialists decide duty, alert, sanction an official filing.

Ten use case an dem controls

01. Obligation. Extract actor, action, condition an exception from official text. Legal an compliance check each row against di whole passage. Level 0.

02. Regulatory change. Compare old an new version, record date an affected passage. Specialists assess impact. Level 1.

03. Policy evidence. Link each reviewed requirement to one clause, one control or a gap. Policy owner confirm di match. Level 1.

04. Decision practice. Turn an approved procedure into one exercise wid options. Specialist validate answers an criteria before staff training. Level 0.

05. Transaction alert. Build a timeline fi a case already open. Keep alternative explanation. Investigator decide what happen next. Level 0.

06. Customer due diligence. Use approved checklist fi flag missing, expired or conflicting evidence. Reviewer verify document an identity. Level 0.

07. Sanctions match. Organise identifier an conflicting detail fi an existing alert. Specialist decide whether di match hold an what action follow. Level 0.

08. Complaint. Tag de-identified record wid approved conduct category. Reviewer check ambiguous case before reporting trends. Level 0.

09. Regulatory return. Check field, period, unit, arithmetic an agreement wid signed-off figure. Designated signatory review an submit. Level 1.

10. Compliance test. Organise evidence fi di approved sample. Keep rule separate from observation. Independent tester decide di result. Level 0.

How fi build an check one test

At level 0 di assistant answer one request an a person carry out every step. At level 1 it gather approved input an prepare a draft. It send no message an change no system. Record source, prompt version, permissions, reviewer an stop condition.

Keep di official verb inna di obligation table an flag a missing cross-reference. Test similar names wid different IDs, case closed widout suspicion an a return wid a unit error. Independent reviewer count omissions an false alerts. Stop automatic filing or release of a restriction.

Measurement an limits

Compare equivalent work wid di current process. Record sample size, preparation, review an correction time, material failure, permission an confidentiality problem. Count licence, integration, training, supervision an cost per run where relevant. Scores help select pilots. Di paper report no measured return at any institution. Di complete source give starter prompt, example tool, skills an method fi each case.

Suos dem

[1] Caribbean AI Association. Think Tanks. Harbour: economy, work and enterprise. Accessed 26 October 2026.

[2] Bank of Jamaica. 2026. Guidance Notes on the Prevention of Money Laundering and Countering the Financing of Terrorism, Proliferation and Managing Related Risks. Jamaica Gazette Extraordinary, 17 June, No. 277; preliminary provisions, pages 915–917. Current and earlier editions listed at the official anti-money-laundering resource page, accessed 26 October 2026.

[3] Financial Services Commission, Jamaica. 2020. Market Conduct Guidelines for Securities Dealers, SR-GUID-20/01-0026, 31 January. Sections 3, 7, 8 and 14; effective 1 May 2020.

[4] Financial Action Task Force. International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation. Updated June 2026; Recommendations 6–7, 10, 15 and 20–21.

[5] Financial Action Task Force. 2021. Opportunities and Challenges of New Technologies for AML/CFT (anti-money laundering and countering terrorist financing). July; executive summary, sections 4.2–4.3.

[6] Office of the Information Commissioner, Jamaica. Data Protection Standards. Accessed 26 October 2026.

[7] Agent Skills. Agent Skills Overview. Accessed 10 November 2026.

Dis short edishan go wid di full orijinal ina Inglish.

Inglish edishan (PDF)