

ComplyPilot Case Study - \$250M TN Bank

Empowering Compliance Teams with Trusted AI for Faster, Better Compliance



Client Overview

A \$250M community bank in Tennessee has experienced great success with ComplyPilot. Their compliance and financial crimes team engaged ComplyPilot in March 2025 to streamline regulatory research, accelerate policy reviews, check advertising compliance, and strengthen daily decision-making on BSA/AML and consumer compliance.



The Evaluation

Before licensing ComplyPilot, the bank conducted a detailed head-to-head evaluation against public AI models. The focus was on three factors: accuracy, structure, and use of regulatory source citations.

The results were decisive. ComplyPilot achieved over 90% accuracy with direct citations, while public AI models delivered less than 50% actionable accuracy and provided no governing references. In 10 complex compliance scenarios—including flood insurance, Regulation D repeal, CIP documentation, beneficial ownership, FDIC logo requirements, and BSA oversight—ComplyPilot produced precise, regulation-tied answers in 9 out of 10 cases. Public AI responses were vague or incomplete in 6 of 10 cases, often requiring additional staff research.

The evaluation confirmed ComplyPilot's ability to lower compliance risk and workload in ways public AI tools cannot match.



The Challenge

Before ComplyPilot, the bank's compliance staff spent considerable time in manual processes for researching regulations, developing and enhancing policies and procedures, and reviewing marketing materials for compliance. The result: delayed decisions, inefficiencies, and heightened regulatory risk.

"The cost was very affordable, the closed model without all the extra noise was a big selling point
— Chief Compliance Officer

The Solution

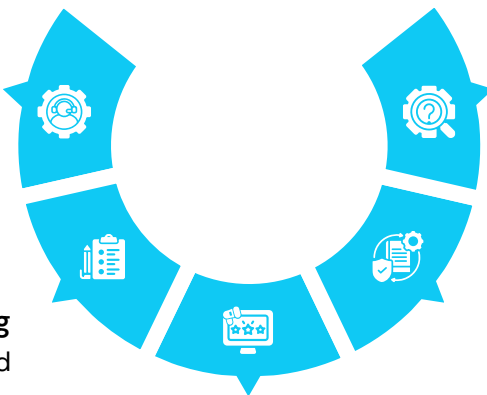
The bank adopted ComplyPilot to automate and accelerate compliance workflows, including:

Regulatory Change Support

Practical guidance on pending and final rules.

Enterprise Training

Regulatory language explained in simple terms for non-compliance staff



Ad & Marketing Reviews

Automated checks for UDAP, trigger terms, disclosures, and fair lending compliance

Q&A Research

Instant, regulatory-cited answers to compliance questions

Policy Automation

AI-generated drafts aligned with current and proposed rules

The institution featured in this case study has requested anonymity; details are otherwise unchanged.

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Key Results

Headline Metrics (6 months of usage)

345 hours saved on regulatory research (~29 staff days)

54 ad reviews completed, uncovering disclosure and digital ad issues

808 compliance questions answered accurately across a wide range of topics (4+/day)

\$75K+ in quantifiable value delivered

Impact Areas

Research in Seconds

20+ minutes saved per question

Policy Drafting

Days of work reduced to hours

Exam Readiness

Staff anticipate examiner questions with cited regulations

Marketing Compliance

Safe use of traditional and digital advertising & social media

Operational Efficiency

Faster answers on BSA and compliance related scenarios

Looking Ahead

The bank plans to expand ComplyPilot

- Policy & Procedures Q&A – Interactive Q&A chat across internal policies and procedures
- Disclosure Reviews – Automated validation of disclosures and communications.
- Training Automation – personalized compliance training for individual roles

Future enhancements will include

- Automated Audit Support with linked documentation
- Real-Time Control Monitoring of compliance controls
- Vendor Due Diligence and Regulatory Reporting

Testimonials

"The Q&A module has decreased research time. Another thing we love is that it provides citations for the regulations, pinpointing our research and decision making while providing context for responses."

Chief Compliance Officer

"The policy modules cut down research time from days to hours by identifying gaps between policies and current regulations. These efficiencies have made policy generation a breeze."

Compliance VP

"The Plain-Language Regulation module has helped us develop training with easy to understand terminology, allowing any employee to understand complex regulations."

Senior Compliance Officer

Trusted AI for Compliance Excellence

ComplyPilot is redefining how community banks approach BSA, AML, and regulatory compliance — saving time, lowering risk, and giving compliance teams the confidence they need to stand exam-ready.

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