

# Ask Kaia: Your AI-Powered Compliance Agent Platform

From regulatory Q&A to structured, trackable agent-driven compliance execution — all in one secure platform.

## The Challenge: Compliance Teams Need More Than Answers

Today, financial institutions face a compliance environment that is more complex, scrutinized, and operationally demanding than ever. Compliance officers must navigate guidance from the OCC, FDIC, CFPB, Federal Reserve, and other regulators, while also tracking state-level requirements, managing internal policy governance, and preparing for examinations, often with lean teams and limited resources.

AI has helped accelerate regulatory research. Getting answers in seconds is valuable. But compliance does not operate on answers. It operates on:

- › Workflows
- › Accountability
- › Audit trails
- › Execution discipline

A response in a chat window does not assign responsibility, enforce process, or create a defensible record.

## The Solution: Ask Kaia — A Compliance Execution Platform

Ask Kaia has evolved from a conversational AI assistant into a governed, agentic compliance platform built for financial institutions. At its core is the Agents Framework, a purpose-built architecture that transforms compliance use cases into structured, executable workflows with embedded controls.

Compliance teams can:

- › Launch specialized agents aligned to specific compliance objectives
- › Execute structured workflows with guided inputs and defined steps
- › Track every action with full audit visibility

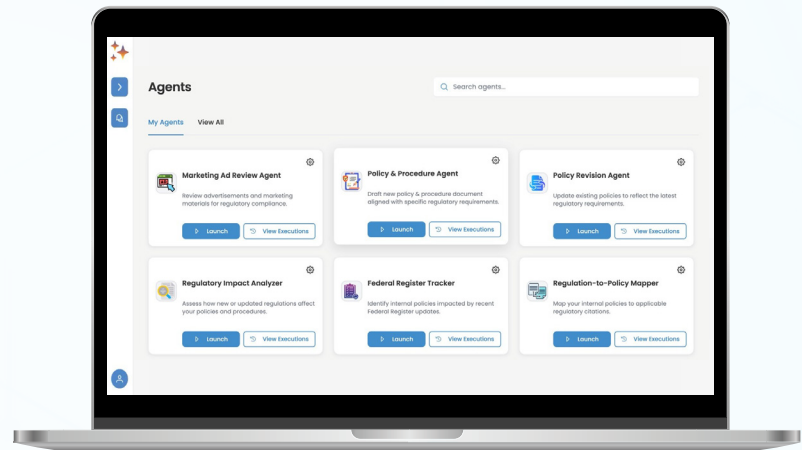
All while maintaining access to flexible AI chat when needed.

Ask Kaia is a standalone application that requires no GRC implementation and delivers immediate value.

## The Agents Framework

Ask Kaia offers an Agentic central operating interface, with each agent purpose-built for a specific compliance objective. It also offers a traditional chat experience, accessible via an input bar.

The platform offers two types of agents:



- › Apply execution controls, permissions, and approval layers
- › Orchestrate repeatable compliance processes across teams

- › Wizard-Based Agents that walk users through structured, multi-step inputs before executing commands.
- › Chat-Based Agents that open immediately into a focused, task-specific conversation.

## Key Capabilities at a Glance

<b>Agents Framework</b>	Purpose-built compliance agents that execute defined workflows with structured inputs, guided execution, and full history tracking.
<b>Wizard-Based Execution</b>	Step-by-step guided workflows for complex compliance tasks, with estimated run times and dedicated execution threads.
<b>Actively Updated</b>	Continuously enriched with the latest federal regulatory content to ensure ongoing relevance.
<b>Admin Permission Controls</b>	Granular user-level and team-level access controls for agent visibility and usage governance.
<b>AI Regulatory Q&amp;A</b>	Instant answers to compliance questions trained on OCC, FDIC, CFPB, Federal Reserve, NCUA, and other regulatory sources.
<b>Policy &amp; Procedure Support</b>	Draft, map, and analyze policies and procedures against regulatory citations directly within Ask Kaia.
<b>Transparent Reasoning</b>	Collapsible section-wise UI which separates model reasoning from final answers for complex queries.
<b>Secure, Bank-Grade Environment</b>	Hosted securely with data confidentiality and regulatory integrity, and inputs are not used for AI training.
<b>Standalone Application</b>	A standalone version, available to any financial institution, regardless of existing technology stack.

## Execution Tracking and Governance

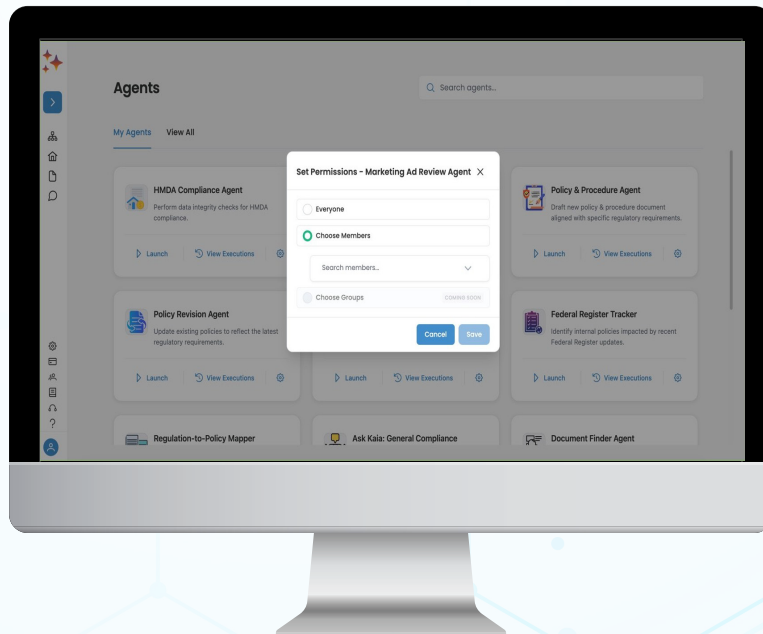
Every agent execution is fully traceable, including:

- › Inputs and outputs
- › Execution steps
- › Timestamps and status
- › User attribution

Administrators gain organization-wide visibility, while users see only their own executions.

This ensures:

- › Audit readiness
- › Regulatory defensibility
- › Controlled AI usage at scale



## Who Ask Kaia Is Built For

Ask Kaia is purpose-built for compliance professionals at U.S. financial institutions who need enterprise-grade compliance capability without the overhead of a full GRC implementation. It is equally relevant for:

- › Chief Compliance Officers and compliance managers who need structured workflows, execution tracking, and team-level oversight.
- › Compliance analysts and specialists who execute repeatable compliance tasks.
- › BSA/AML officers, fair lending specialists, and other domain-specific compliance professionals.

## Business Outcomes

Ask Kaia offers measurable results for compliance teams of all sizes:

- › **Faster Compliance Execution:** Structured agent workflows replace manual, ad hoc research processes, reducing time-to-output on repeatable compliance tasks.
- › **Stronger Audit Defensibility:** Every execution produces a traceable record with full input history, output, and timestamps, supporting regulatory examination readiness.
- › **Greater Team Consistency:** Defined workflows ensure that compliance tasks are executed the same way every time, regardless of who runs them.
- › **Improved Regulatory Accuracy:** AI trained specifically on U.S. federal banking and financial regulations delivers context-aware answers grounded in authoritative sources.
- › **Scalable Compliance Capacity:** Community banks and credit unions can extend the reach of lean compliance teams without proportional increases in headcount or budget.
- › **Governance and Oversight:** Admin controls and execution tracking give compliance leaders visibility into how the platform is being used across their organization.

## See Ask Kaia in Action – Request a Demo Today

Request a personalized demo to see the Agents Framework, execution tracking, and AI compliance capabilities built for your institution.

## About 360factors:

360factors Inc. delivers AI-powered risk and compliance solutions for the financial industry. Our flagship products—**Predict360**, **Ask Kaia**, and **Lumify360**—enable banks and credit unions to enhance performance, ensure compliance, and manage risk intelligently.