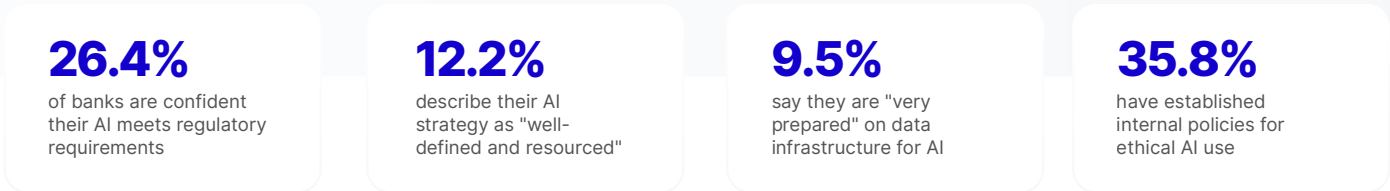


THE WOLTERS KLUWER FINDING MOST BANKS MISSED

Why 73.6% of Banks Won't Pass Their First AI Audit

Wolters Kluwer surveyed **148 financial institutions** in Q1 2026. Only **26.4%** said they **are confident** their AI and machine learning initiatives meet regulatory requirements. Another 48% said they are only "somewhat confident." With Colorado's AI Act quickly approaching in June, followed by the EU AI Act enforcement date in August, "somewhat confident" is not going to cut it in an examination.



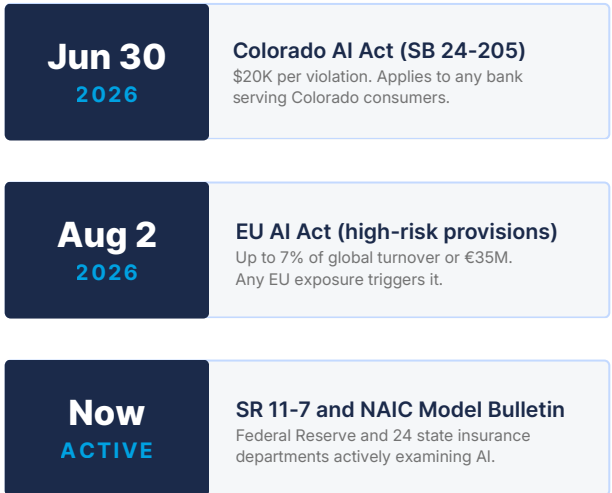
WHAT "SOMEWHAT CONFIDENT" MEANS TO AN EXAMINER

When an OCC, Fed, or state examiner asks whether your AI systems comply with SR 11-7, ECOA, FCRA, UDAAP, and state AI bulletins, there are two acceptable answers: "yes, here is the documentation," and "no, here is the remediation plan." **"Somewhat" is not an answer that appears in any examination manual.**

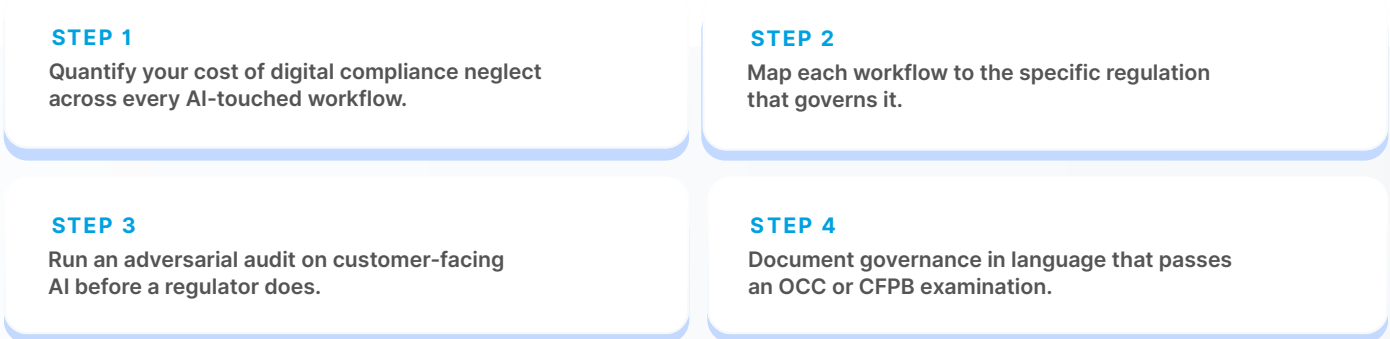
Banks that treat "somewhat confident" as safe are the ones that get **Matters Requiring Attention** letters, enforcement actions, or worse, a public consent order that names individual officers. The Wolters Kluwer data says roughly 7 in 10 banks are sitting in that gap right now.

1 The math that matters: 26.4% confident means 73.6% are not. That is your probability distribution for every bank in your competitive set, your peer group, and your own institution.

THE REGULATORY CLOCK IS RUNNING



FOUR STEPS TO MOVE OUT OF THE 73.6%



Closing the Gap: The AI Enforcement & Completion System

Compliance enforced during execution, not reviewed after.
Every workflow produces a replayable Decision Trace.

THE PLATFORM REALITY: FROM PASSIVE REPORTS TO ACTIVE ENFORCEMENT

Legacy Governance Risk and Compliance (GRC) tools are "systems of record" that track whether a policy exists. Callvu is a System of Action. By enforcing governance at the decision point, Callvu ensures that "somewhat confident" workflows become provably compliant executions in real-time.

CORE CALLVU CAPABILITIES

- ➔ **Runtime Enforcement Gates**
Unlike monitoring tools that flag errors after they happen, Callvu enforces compliance during execution. If a required disclosure or identity check is skipped, the orchestrator visibly denies the execution, the workflow does not complete, thus avoiding you a non-compliance exposure.
- ➔ **Replayable Decision Traces**
Every workflow produces an immutable JSON record capturing invocation context, AI evaluations, and execution outcomes. This provides the how and the why for every decision, making every interaction fully replayable for examiners.
- ➔ **Deterministic Workflow Guardrails**
Callvu eliminates "Invisible Compliance Exposure". By forcing AI agents to follow a sequenced, legal path, the system provides a replayable record of exactly how every decision met institutional policy.

TECHNICAL IMPLEMENTATION PHASES

To move your institution into the 26.4% of "Confident" leaders, the platform follows a high-velocity deployment path:

PHASE 1

Logic Mapping & Policy Integration

Align your specific governing regulations (SR 11-7, UDAAP, Reg E) with Callvu's runtime guardrails.

PHASE 2

Runtime Activation

Run adversarial "Stress Tests" on your customer-facing bots to find gaps before an examiner does.

Stop the Silent Accumulation of Risk.

Quantify your exposure with a Runtime Compliance Readiness Score.
Get your free Risk Report at codn.callvu.com.

[Calculate Your CoDN](#)

2-minute assessment. No sales call required to see your result.