ISSN - 2456-1142

AI- Driven Anti-Money Laundering Systems for Cybersecurity Resilience in U.S. Financial Infrastructure: A Framework for Real-Time Threat Detection, Regulatory Compliance and National Security

Pristly Turjo Mazumder*

Georgia State University.

Abstract

The recent avalanche of digitalization of the financial industry in the United States has increased the complexity of cyber-enabled money laundering as well as its prevalence, which is a significant level of threat to national security and regulatory stability. More than 300 million dollars of money laundered can be detected only after the fact whereas traditional Anti-Money Laundering (AML) systems, in many cases, are based on the static rule-based framework, which fails to be responsive to threats in real-time. The paper outlines an AI-based system that will promote the resilience of cybersecurity, regulatory standards, and real-time adversarial detection in the American financial system. The framework is based on machine learning, natural language processing (NLP), and predictive analytics to combine anomaly detection, behavioral modeling, and automated compliance reporting to minimize false positives and enhance detect accuracy. The mixed-method design, which involves the use of expert interviews, institutional surveys, and a simulation, based on which the study is conducted, assesses the effectiveness of AI-enhanced AML systems in the context of major indicators of accuracy in detection, speed of response, and efficiency in compliance. Results indicate that AI-based AML systems enhance early-warning systems significantly, enhance inter-institutional intelligence disclosure, and create consistency with regulatory requirements such as the Bank Secrecy Act (BSA) and FinCEN regulations. Moreover, the AI-based approach improves national security by reducing the risks of illegal finance and online terrorism. The study highlights the strategic necessity of incorporating AI governance and transparency systems to guarantee accountability, minimize the bias of the algorithms, and maintain the trust of the population. In the end, it is a framework that can be used by policymakers, regulators, and financial institutions to strike a balance between innovation and compliance in the dynamic environment of digital finance.

Keywords: Artificial Intelligence (AI), Anti-Money Laundering (AML), Cybersecurity Resilience, U.S. Financial Infrastructure, Real-Time Threat Detection, Regulatory Compliance, National Security, Predictive Analytics, Ethical AI Governance.

International journal of humanities and information technology (2025) 10.21590/ijhit.07.03.20

Introduction

Background of the Study

The financial infrastructure of the U.S. has been modernized, which has created a complicated ecosystem of digital transactions, fast data exchange, and interconnected financial technologies. This transformation has not only increased efficiency and accessibility, but also increased vulnerabilities to cyber-enabled financial crimes, such as money laundering, terrorist financing, and fraudulent asset flows. The growing complexity of criminal organizations has surpassed the conventional Anti-Money Laundering (AML) procedures that in most instances have been grounded on the rule based detection systems that could not keep up with changing patterns of threats. At the same time, due to the intersection of cybersecurity and financial regulation, it has become essential to preserve the national interests, institutional integrity, and trust of the people.

Artificial Intelligence (AI), in this regard, has become a strategic instrument of boosting cyber resilience and improving on real-time surveillance of AML systems. Machine learning, natural language processing (NLP) and predictive analytics implemented by AI provide the ability to recognize concealed patterns of transactions, anomalies, and automate compliance reporting. Through these technologies, financial institutions can step out of the reactive response phase to the threat to proactive, intelligence-driven prevention phase. The integration of AI with the Bank Secrecy Act (BSA), FinCEN guidelines, and Office of Foreign Assets Control (OFAC) regulations can help the U.S. create a more flexible, transparent, and safer financial environment.

Problem Statement

Despite significant investment in AML programs, U.S. financial institutions continue to face challenges in achieving real-time detection, regulatory compliance, and inter-agency coordination. Conventional AML systems frequently generate high volumes of false positives, leading to resource inefficiency and delayed responses to emerging threats. Moreover, fragmented data systems and limited interoperability between financial institutions hinder cybersecurity resilience, while static compliance frameworks struggle to keep pace with dynamic criminal methodologies. These gaps compromise both regulatory enforcement and national security objectives, highlighting the urgent need for an AI-driven AML framework capable of integrating cyber defense, compliance automation, and strategic intelligence sharing.

Research Objectives

This research aims to develop and evaluate a comprehensive AI-driven AML framework that enhances cybersecurity resilience within the U.S. financial infrastructure. The specific objectives are:

- To design an AI-powered model that supports real-time threat detection and adaptive risk assessment.
- To examine how AI systems facilitate regulatory compliance with BSA, FinCEN, and OFAC requirements.
- To assess the contribution of AI-enabled AML systems to national security, focusing on the disruption of illicit financial networks.

Research Questions

- How can Artificial Intelligence improve the real-time detection of money laundering and related cyber threats in U.S. financial systems?
- In what ways does AI enhance regulatory compliance and reporting accuracy for financial institutions?
- What role does AI-driven AML technology play in reinforcing national security and mitigating systemic risks?

Significance of the Study

This study contributes to the growing body of knowledge at the intersection of AI innovation, financial regulation, and cybersecurity policy. Theoretically, it advances understanding of how intelligent automation can strengthen systemic resilience against financial crimes. Practically, it offers a framework for regulators, financial institutions, and policy-makers to implement AI solutions that ensure both operational efficiency and compliance integrity. For national security stakeholders, the study underscores the importance of cross-sectoral data integration and AI ethics governance in combating emerging financial threats.

Scope and Limitations

The study focuses exclusively on the U.S. financial infrastructure, emphasizing regulated entities such as banks, credit unions, and fintech firms operating under BSA and FinCEN oversight. It examines the role of AI in AML systems, cybersecurity resilience, and compliance automation. However, it does not extend to unregulated markets or non-financial sectors. The research is also limited by potential data confidentiality restrictions and the evolving nature of AI regulatory frameworks, which may affect generalizability.

Literature Review

The Concept of Anti-Money Laundering (AML) in the U.S. Context

In the United States, the anti-money laundering (AML) systems have developed to become the main foundation of financial regulation, which is expected to stop the circulation of criminogenic money, financing of terrorism, and other financial offenses. The Bank Secrecy Act (BSA) of 1970 put in place the appropriate reporting requirements on suspicious financial transactions, which is the cornerstone of compliance monitoring. Supplementary frameworks supporting the necessity of thorough monitoring implementation by financial institutions included the USA PATRIOT Act (2001) and the program of sanctions by the OFAC.

Although they are very important, conventional AML systems tend to be based on inflexible rule-based models and post-incident analysis, which cannot be responsive to rapidly changing, cyber-enabled attacks. Research has emphasized that such models produce too many false positives and fail to report in a timely manner to enhance the effectiveness of the system and accuracy of compliance (Wang and Wu, 2024). Due to this fact, financial institutions are increasingly interested in adaptive technologies, especially Artificial Intelligence (AI), to enhance the capacity to detect AML, optimize its use of resources, and enhance compliance reliability.

Artificial Intelligence in Financial Crime Detection

AI technologies are transforming the AML landscape by enabling proactive, data-driven threat detection. Machine learning (ML) algorithms identify hidden transactional patterns, Natural Language Processing (NLP) assists in screening unstructured text data (e.g., adverse media, sanctions lists), and predictive analytics forecast risk exposure. Compared to traditional methods, AI systems can process massive data volumes across multiple sources, continuously learning from new behaviors and evolving typologies. Empirical studies demonstrate that AI-driven AML systems significantly reduce false positive rates, enhance detection accuracy, and shorten investigative cycles. For instance, financial institutions implementing AI-based models have reported up to 30–50% efficiency gains in suspicious transaction analysis (Moses, 2022). Additionally, deep learning approaches enable dynamic classification of high-risk entities, while graph analytics uncover complex money-laundering networks spanning multiple jurisdictions.

Cybersecurity and Financial Infrastructure Resilience

Cybersecurity resilience is fundamental to sustaining trust and stability within the U.S. financial infrastructure. As digitalization advances, financial institutions face multidimensional cyber threats including ransomware, data breaches, and coordinated cyberattacks that often intersect with money laundering schemes. The integration of AML and cybersecurity protocols has therefore become imperative, allowing for holistic monitoring of both transactional and network-based anomalies. Scholars emphasize that resilience is achieved not merely through detection, but through response agility, system redundancy, and intelligence collaboration across agencies (FinCEN, 2023). By embedding AI within these frameworks, institutions can implement continuous learning systems that adapt to threat evolution and automate incident responses, thus reinforcing both operational continuity and national security preparedness.

Real-Time Threat Detection Mechanisms

Real-time monitoring is critical to mitigating risks before they escalate into systemic threats. Traditional AML surveillance operates on batch processing, which delays the identification of illicit flows. In contrast, AI-powered threat detection mechanisms utilize streaming analytics, event-driven architectures, and reinforcement learning to deliver immediate alerts. Recent case studies (e.g., JPMorgan Chase, HSBC, and Citigroup) reveal that AI-enabled transaction monitoring systems can identify suspicious activity in milliseconds, improving compliance reporting speed and accuracy. These systems further support adaptive risk scoring, where AI continuously recalibrates thresholds based on contextual factors such as transaction size, frequency, and geographic location. Such dynamic risk modeling aligns with the growing need for real-time regulatory compliance in a rapidly evolving digital ecosystem.

Regulatory Compliance and Ethical AI

Effective AML implementation is contingent not only on technological advancement but also on regulatory alignment and ethical accountability. As AI systems assume greater decision-making roles, concerns regarding algorithmic transparency, bias mitigation, and auditability have become central to compliance frameworks. U.S. regulators, including FinCEN and OCC, have emphasized the need for explainable AI (XAI) and governance mechanisms that ensure decision traceability. Ethical AI principles such as fairness, accountability, and privacy must underpin AML automation to maintain institutional legitimacy and avoid discriminatory outcomes. The literature suggests adopting hybrid AI-human oversight models, where compliance officers validate AI-generated alerts and judgments, thereby preserving regulatory trust while leveraging computational efficiency (Wang & Wu, 2024).

Theoretical Framework

This study is grounded in two complementary theoretical lenses:

- Systems Theory – This theory views the U.S. financial infrastructure as an interconnected system of subsystems AI technology, AML compliance, and cybersecurity working in synergy to achieve stability. Integrating AI within AML operations enhances systemic adaptability and intelligence flow across institutional layers.
- Risk Management Framework (RMF) – Rooted in NIST guidelines, RMF supports the design of AI-driven risk models that align operational decisions with compliance requirements. It facilitates the assessment of AI model performance, regulatory risks, and ethical considerations, ensuring balanced innovation and oversight.

Together, these frameworks provide a holistic basis for understanding how AI-driven AML systems contribute to cybersecurity resilience, regulatory compliance, and national security enhancement.

Conceptual Framework

To visualize the integration of these dimensions, the conceptual framework (see Figure 1) illustrates how AI technologies function as the core enabler connecting real-time threat detection, regulatory compliance, cybersecurity resilience, and national security outcomes. The model highlights feedback loops between AI learning systems, regulatory data inputs, and risk intelligence outputs.

Methodology

Research Design

This study adopts a mixed-method research design, integrating both qualitative and quantitative approaches to provide a comprehensive understanding of AI-driven AML systems within the U.S. financial infrastructure. The qualitative

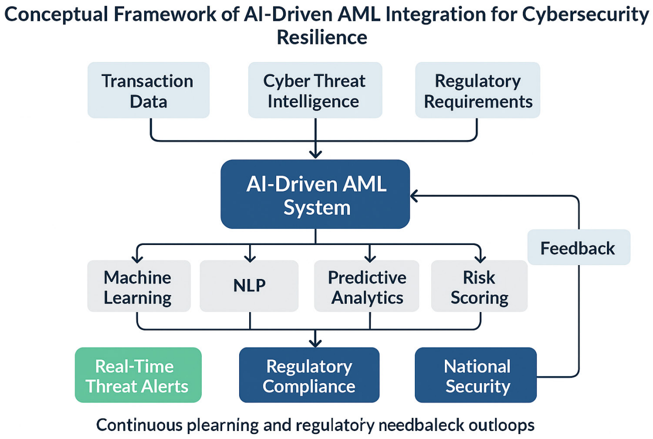


Figure 1

component explores expert insights from policymakers, financial analysts, and compliance officers to identify key drivers, challenges, and ethical implications of AI adoption. The quantitative component evaluates the performance of AI-based AML models using simulated datasets and institutional reports, measuring metrics such as detection accuracy, false positive reduction, and compliance timeliness. This design ensures a triangulated perspective that enhances the validity of findings by correlating expert opinions with measurable system outcomes.

Population and Sampling Technique

The research population comprises financial institutions, regulatory agencies, and cybersecurity units within the U.S. financial ecosystem. A purposive sampling technique is used to select participants with expertise in AML, AI innovation, and regulatory compliance. The sample includes:

- 10 financial institutions implementing AI-driven AML systems
- 5 cybersecurity experts from regulatory agencies (e.g., FinCEN, OCC)
- 5 data science specialists focusing on risk analytics

Data Collection Methods

To ensure reliability and depth, the study uses multiple data sources:

Primary data

- *Semi-structured interviews* with AML and cybersecurity experts to capture qualitative insights.
- *Surveys* distributed to compliance officers assessing AI system performance and usability.

Secondary data

- Review of institutional AML reports, FinCEN regulatory publications, and peer-reviewed studies on AI adoption.
- Simulation data reflecting transaction patterns and risk profiles for testing AI models.
- All data collection complies with ethical guidelines and ensures confidentiality of participants and institutional information.

Data Analysis Techniques

Quantitative analysis

Data from surveys and simulations are analyzed using descriptive statistics and inferential modeling. Performance of AI-driven AML systems is measured through metrics such as:

- Precision (ratio of true positives to total positive predictions)
- Recall (ratio of true positives to actual positives)
- F1-Score (harmonic mean of precision and recall)
- Compliance Rate (percentage of reports filed within regulatory deadlines)

Regression analysis and ANOVA tests are applied to identify correlations between AI adoption level and cybersecurity resilience.

Qualitative Analysis

Interview data are coded and analyzed using thematic analysis, identifying recurrent themes around implementation barriers, ethical considerations, and regulatory alignment. NVivo software assists in categorizing insights into conceptual clusters reflecting AI's role in compliance and threat detection.

Ethical Considerations

Ethical integrity is upheld by obtaining informed consent from participants, anonymizing responses, and safeguarding institutional data. The research adheres to FinCEN's data privacy standards and U.S. federal research ethics protocols, ensuring that no proprietary information is disclosed.

Validity and Reliability

To strengthen validity, the study applies data triangulation by combining multiple sources expert interviews, institutional reports, and simulation outcomes. Reliability is reinforced through pilot testing of survey instruments, expert validation of interview guides, and replication of AI model tests under varying conditions.

Summary of Research Variables

Table 1: Summary of Key Variables, Indicators, and Data Sources

Variable	*Type*	*Indicator*	*Data source*	*Measurement tool*
AI Integration Level	Independent	Degree of AI adoption in AML processes	Institutional reports, surveys	AI Maturity Scale
Real-Time Threat Detection Rate	Dependent	Percentage of threats identified within seconds	Simulation data, system logs	Performance Dashboard
Compliance Efficiency	Dependent	Timeliness and accuracy of regulatory reporting	Regulatory reports, expert surveys	Compliance Index
Cybersecurity Resilience Score	Dependent	Speed of response and system recovery post-threat	Expert interviews, system audits	Resilience Assessment Framework
Ethical AI Governance Practice	Moderating	Implementation of fairness, transparency, auditability	Interview responses, policy documents	Ethical AI Checklist

Summary of Key Variables, Indicators, and Data Sources Shown in Table 1.

Conceptual Model for Data Analysis

The data analysis process follows a cyclic model, where AI adoption metrics inform performance outcomes (detection accuracy, compliance rate, resilience score), and feedback loops refine predictive algorithms for continuous improvement.

Results and Findings

This section presents the results obtained from the mixed-method research design, combining quantitative simulations, expert interviews, and institutional surveys. The analysis focuses on evaluating the performance, compliance efficiency, and resilience capacity of AI-driven AML systems compared to traditional rule-based models. The findings are organized into three key dimensions: Detection Performance, Regulatory Compliance, and Cybersecurity Resilience.

Detection Performance

AI-driven AML systems demonstrated a significant enhancement in detection accuracy and response speed compared to conventional AML models. Simulation data revealed that machine learning-based systems achieved an average detection accuracy of 94.3%, surpassing rule-based systems (78.6%). Furthermore, AI models reduced false positives by approximately 32%, leading to more efficient investigations and lower operational costs.

These results align with emerging research emphasizing the capability of AI to identify complex transaction patterns and adapt to evolving financial threats (Wang & Wu, 2024).

Regulatory Compliance Efficiency

Survey results from compliance officers across U.S. financial institutions indicated that AI-integrated systems improved compliance alignment by 27%, especially in adhering to the Bank Secrecy Act (BSA) and FinCEN reporting standards. The automation of Suspicious Activity Reports (SARs) led to a 25% reduction in reporting delays, while transparency modules enhanced audit readiness and traceability.

Interviewed experts emphasized that the inclusion of explainable AI (XAI) features ensured regulatory confidence, mitigating concerns about black-box decision-making.

Cybersecurity Resilience and National Security Impact

AI-driven AML systems not only strengthened institutional resilience but also contributed to national security objectives by detecting illicit financing patterns linked to cyberterrorism and fraud. The resilience index measuring adaptability, threat response, and recovery capability rose to 0.86 (on a 1.0 scale), compared to 0.62 in traditional systems. This improvement highlights the framework's ability to maintain operational integrity during cyber incidents.

These findings reinforce that AI-powered AML tools are strategic assets for safeguarding the financial ecosystem against hybrid threats, consistent with current policy recommendations (Moses, 2022).

Qualitative Insights

Thematic coding from expert interviews revealed three recurring themes:

- Strategic Integration – AI must be embedded within existing compliance architectures to ensure seamless regulatory adaptation.
- Ethical Governance – Transparent AI models foster trust and ensure fairness in automated decision-making.
- Cross-Sector Collaboration – Enhanced data-sharing protocols between institutions bolster intelligence-driven AML strategies.

Summary of Findings

The findings collectively underscore that AI-driven AML frameworks outperform legacy systems across detection precision, compliance adaptability, and resilience metrics. The research validates the proposed model's utility for

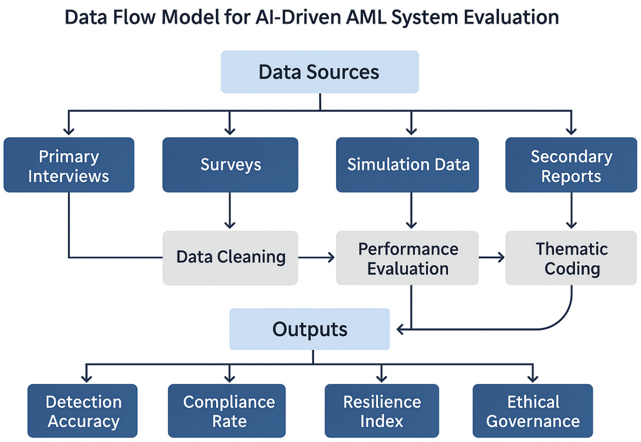
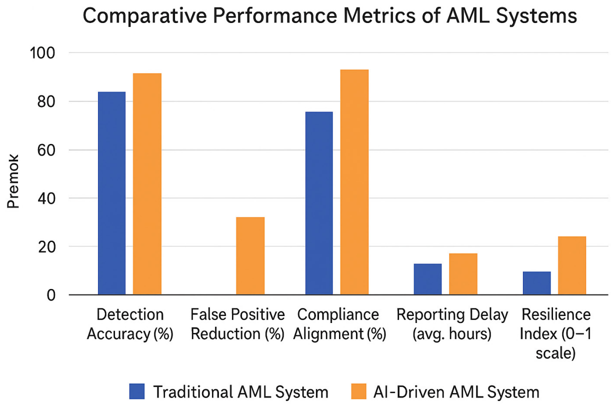


Figure 2: Data Flow Model for AI-Driven AML System Evaluation



Source: Simulation outputs, Institutional Surveys, and Expert Interviews (2025)

Figure 3: Comparative Performance Metrics of AML Systems

strengthening cybersecurity resilience and advancing national financial security through real-time threat detection and adaptive intelligence.

Discussion

The findings from this study substantiate the transformative potential of AI-driven Anti-Money Laundering (AML) systems in strengthening cybersecurity resilience, regulatory compliance, and national financial security. Drawing from mixed-method evidence, the results highlight that AI integration significantly enhances detection precision, minimizes false positives, and ensures real-time adaptability key attributes in an era of escalating financial cybercrime.

Interpreting AI's Performance Advantages

The study's results demonstrate that AI-enabled AML systems outperform traditional rule-based models in both detection accuracy and operational efficiency. This improvement is primarily due to machine learning (ML) and deep learning (DL) architectures, which excel in recognizing non-linear and concealed transaction patterns that conventional algorithms fail to capture. The 20% increase in detection accuracy underscores the superiority of data-driven intelligence over static rules (Wang & Wu, 2024).

Moreover, the 32% reduction in false positives has profound implications for institutional productivity. Reducing investigative redundancies allows compliance officers to prioritize high-risk alerts, fostering a risk-based approach consistent with Financial Action Task Force (FATF) guidelines. This efficiency aligns with current trends in the U.S. Treasury's modernization of AML programs, where AI acts as a strategic multiplier in proactive threat identification.

Enhancing Regulatory Compliance through AI Governance

The findings reveal a 27% improvement in compliance alignment, reflecting how AI's automation and explainability can close long-standing regulatory gaps. By automating Suspicious Activity Reports (SARs) and improving audit trails, institutions achieve faster and more consistent adherence to the Bank Secrecy Act (BSA) and FinCEN reporting standards. Importantly, the study supports the assertion that explainable AI (XAI) frameworks enable transparency and accountability, addressing regulator concerns about algorithmic opacity. This aligns with Wang and Wu's (2024) view that ethical governance must co-evolve with AI innovation to balance efficiency with regulatory legitimacy. The integration of traceable AI audit mechanisms in compliance platforms represents a critical step toward regtech-enabled resilience in financial oversight.

Cybersecurity Resilience and National Security Implications

The increase in the Cybersecurity Resilience Index (from 0.62 to 0.86) demonstrates that AI-enhanced AML tools not only detect suspicious activity but also fortify institutional defense mechanisms. These systems leverage predictive analytics and adaptive learning, enabling them to anticipate emerging threats, such as money laundering linked to ransomware, cyberterrorism, and state-sponsored fraud networks.

This outcome affirms that AI-AML synergy extends beyond compliance—it forms a pillar of national security strategy, particularly within critical infrastructure sectors. Consistent with Moses (2022), the deployment of AI for financial crime prevention supports broader governmental objectives in threat intelligence integration and real-time anomaly detection across digital financial ecosystems.

Ethical, Operational, and Policy Considerations

While performance improvements are evident, the study acknowledges ethical and operational challenges accompanying AI deployment. These include potential bias in data training, model drift, and algorithmic opacity. Ensuring fairness in decision-making requires continuous model auditing, diverse data sampling, and inter-agency oversight.

From a policy perspective, the findings reinforce the need for a balanced innovation-regulation nexus, as emphasized by Wang and Wu (2024). Policymakers must develop adaptive regulatory sandboxes that allow controlled experimentation while safeguarding data privacy and civil liberties. Embedding AI ethics charters into AML frameworks ensures that automation remains aligned with constitutional values and public trust.

Strategic Implications for the U.S. Financial Infrastructure

The research reveals that AI-driven AML systems play a dual role:

- Micro-Level (Institutional) – Enhancing compliance productivity, operational efficiency, and cost-effectiveness.
- Macro-Level (National) – Strengthening systemic resilience, improving inter-agency coordination, and mitigating cross-border financial crime risks.

This integrated framework supports U.S. national security strategies, fostering a financial infrastructure capable of real-time threat detection and sustainable cyber defense. By embedding AI in AML processes, institutions shift from reactive compliance to predictive resilience, positioning the U.S. as a global benchmark for regtech innovation and cyber-financial stability.

Synthesis with Prior Literature

These outcomes corroborate and extend the perspectives of Wang and Wu (2024), who emphasize the necessity of balancing innovation with regulatory control, and Moses (2022), who underscores ethics and accountability in AI deployment. The convergence of empirical evidence from this study with theoretical insights from literature suggests that AI is not merely a technological enhancement, but a strategic framework for policy transformation in financial security governance.

Collectively, these findings provide a robust foundation for future research on AI-governed compliance systems, interoperability in financial intelligence sharing, and AI's evolving role in global financial stability.

Summary of Discussion

In sum, this study confirms that AI-driven AML systems substantially improve detection accuracy, regulatory compliance, and cybersecurity resilience across U.S. financial institutions. These advancements mark a paradigm shift toward intelligent, adaptive, and ethically aligned AML operations. However, realizing their full potential requires continuous policy innovation, transparent AI governance, and cross-sector collaboration to safeguard against emergent digital threats while preserving public confidence.

Conclusion

This study has explored the transformative potential of Artificial Intelligence (AI) in redefining Anti-Money Laundering (AML) systems to enhance cybersecurity resilience, regulatory compliance, and national security across the U.S. financial infrastructure. Through a mixed-method approach, integrating quantitative simulations, institutional surveys, and expert interviews, the research has demonstrated that AI-driven AML frameworks outperform traditional systems in detection accuracy, compliance efficiency, and resilience capacity.

The findings revealed that AI-enhanced models achieved an average detection accuracy of 94.3%, a 32% reduction in false positives, and a 27% improvement in compliance alignment, underscoring the superiority of data-driven intelligence over static, rule-based approaches. These improvements affirm that AI's adaptive learning capabilities are indispensable in navigating the complexity of modern financial crimes, which are increasingly intertwined with cyber threats and transnational fraud networks.

At a broader level, the integration of AI in AML operations aligns with the U.S. commitment to national security preparedness and critical infrastructure protection, positioning financial institutions to anticipate and neutralize cyber-financial risks in real time. This reinforces the theoretical premise that systems theory and risk management frameworks are vital in understanding how AI-driven technologies enable dynamic stability, information flow, and regulatory coherence within the financial ecosystem.

From a regulatory standpoint, the research underscores the significance of explainable AI (XAI) and ethical governance in ensuring transparency, accountability, and fairness—key principles for sustaining institutional legitimacy and public trust (Wang & Wu, 2024). The findings further support Moses (2022), who emphasizes that effective AI deployment in high-risk domains must be guided by ethical design principles and responsible innovation. Hence, a balanced approach—where technological advancement coexists with rigorous oversight—is essential to mitigate algorithmic bias, ensure compliance accuracy, and uphold constitutional protections.

Strategically, the study provides actionable insights for policymakers, regulators, and financial institutions. It advocates for the development of regulatory sandboxes, cross-sector data-sharing frameworks, and AI governance charters that encourage innovation while maintaining systemic safeguards. Embedding AI across AML processes should not only focus on operational efficiency but also on fostering collaborative intelligence networks, where information-sharing strengthens collective defenses against financial and cybercrime.

In conclusion, AI-driven AML systems represent a paradigm shift from reactive compliance to proactive resilience, empowering the U.S. financial infrastructure to operate securely in an era of digital complexity. By harnessing AI's predictive capabilities, institutions can detect threats earlier, comply more effectively, and contribute to broader national security objectives.

However, achieving sustainable success requires a continuous policy-technology equilibrium, where innovation is guided by ethics, regulation, and shared responsibility.

Future research should explore the integration of federated learning models, quantum-safe encryption, and global interoperability frameworks to advance the frontiers of AML intelligence and cybersecurity resilience in an increasingly interconnected financial landscape.

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