

AIMS™

AI Monitoring & Governance System

Product Overview — Community Banks & Credit Unions

PentEdge LLC — AI with Guardrails™

Confidential — 2026

OVERVIEW

What is AIMS™?

AIMS™ (AI Monitoring & Governance System) is an AI governance platform purpose-built for community banks and credit unions. It maintains a centralized inventory of every AI tool in use across your institution, performs continuous risk assessment, tracks vendor compliance, and generates examiner-ready documentation — automatically and continuously.

AIMS™ does not replace your existing infrastructure. It works alongside it — an agentless overlay that connects via read-only APIs, requires no endpoint software, and is designed for institutions with limited IT and risk teams.

THE PROBLEM

Why AI Governance Can't Wait

No complete AI inventory	Most institutions have no visibility into which AI tools employees are using across departments — sanctioned or otherwise.
Examination risk is real	OCC, FDIC, Federal Reserve, NCUA, and state regulators have issued guidance requiring documented oversight of AI tools. The absence of controls is a finding.
Enterprise tools don't fit	Governance platforms built for large institutions require large teams, large budgets, and large IT departments. Community institutions need something built for their scale.
Manual tracking fails	Spreadsheets and email chains cannot maintain audit trails, flag compliance deadlines, or produce examiner-ready reports on demand.

HOW IT WORKS

Three-Stage Governance Pipeline

AIMS™ operates as a continuous, three-stage process. Every AI tool in your environment moves through this pipeline automatically.

01 DISCOVER	Agentless detection via read-only API connections to your existing infrastructure. No endpoint software. No elevated permissions. Data sources include M365 audit logs, Active Directory / Entra ID sign-in telemetry, OAuth consent and permission grants, network logs, and firewall telemetry.
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02 ASSESS	Every detected tool is scored across five risk dimensions: Regulatory Risk, Operational Risk, Model Risk, Vendor Risk, and Fair Lending Risk. A three-stage scoring model produces an Inherent Risk score, adjusts for Mitigant Controls, and yields a final Residual Risk band: Low / Medium / High / Critical.
03 DOCUMENT	AIMS™ automatically generates examiner-ready reports: AI inventory, risk scores, compliance status (DHA, NDA, VDD, RAG), vendor due diligence records, governance decisions, and a full immutable audit trail. One-click PDF export for examinations.

COMPLIANCE TRACKING

What AIMS™ Tracks and Documents

Document / Status	Description
DHA — Data Handling Agreement	Execution status and date for each vendor
NDA — Non-Disclosure Agreement	Execution status and date for each vendor
VDD — Vendor Due Diligence	On-file status and receipt date
RAG Compliance Status	Five-state model: Compliant Validation in Progress Partial Non-Compliant Not Assessed
Governance Audit Trail	Immutable record of all decisions: who, when, what changed, and reasoning
Examiner-Ready Reports	One-click PDF export: inventory, risk scores, controls, compliance status, audit trail

KEY BENEFITS

Built for Your Scale

AIMS™ is designed for community banks and credit unions with \$500M–\$100B in assets — institutions that need enterprise-grade governance without enterprise-sized teams or budgets.

- Agentless deployment — no endpoint software, no infrastructure changes, no elevated permissions
- Examiner-ready documentation generated automatically — not assembled manually before each exam

- Human-in-the-loop governance — your team reviews every alert; no autonomous action ever occurs
- 10–15 hours of IT time during implementation; 2–3 hours per week for ongoing maintenance
- Pre-built risk profiles for Microsoft Copilot, ChatGPT, Gemini, Claude, and others
- GRC integration via REST API — Archer, ServiceNow, and configurable per deployment
- Day 90 outcome: live, examiner-ready AI governance documentation fully established

Ready to see AIMS™ in your environment?

Schedule a 30-minute demo with Lisa Pent and the PentEdge team. We will show you exactly what AIMS™ surfaces — and what examiners will be looking for.

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