Dynamic Authorization for Financial Services



Financial institutions face rising pressure to secure data, meet global regulations, and govern AI — without slowing the business.

Authorization in Financial Services Has Never Been Harder

From siloed access policies and regulatory fragmentation to the rise of AI agents acting on behalf of users, the attack surface keeps growing.

- → Thousands of roles, scattered policies, and manual access reviews create gaps attackers — and auditors — will find.
- → Regulators across the EU, US, and APAC demand real-time auditability of who accessed what, when, and why.
- → AI agents and LLMs now request access to sensitive financial data with no identity, no context, and no policy guardrails in place.
- → Static permissions can't adapt to changing risk — transaction value, device posture, location, behavior, and other real-time signals go unchecked.
- → Authorization policies are fragmented across applications, APIs, and data platforms, creating inconsistent controls, duplicated logic, and hidden security gaps.

Comparison Matrix: RBAC vs Policy-driven Authorization

FEATURES	RBAC	POLICY-DRIVEN AUTHORIZATION
Context awareness	✗ Static	✓ Real-time
Granularity	✗ Coarse	✓ Fine-grained
Scalability	✗ Low (role explosion)	✓ High (policies scale through data)
Auditability	✗ Hard to prove	✓ Audit logs

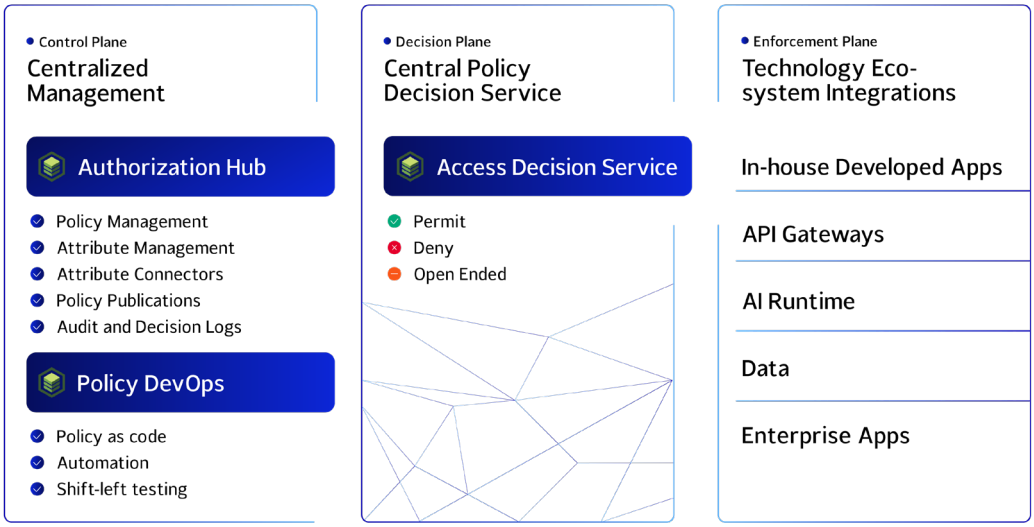
Built to Support Financial Compliance

Policy-driven authorization helps financial institutions enforce access controls and demonstrate compliance across requirements including:

- → DORA
- → GDPR
- → APRA CPS 234
- → PCI DSS
- → GLBA
- → NIS2
- → SOX

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Axiomatics Authorization Management Platform



Axiomatics externalizes authorization from your applications: define fine-grained access policies once in the Hub, evaluate them in real time through the Decision Service, and enforce them consistently across your apps, APIs, data, and AI agents, all built on open standards, ALFA, XACML, and AuthZEN, instead of a proprietary format.

Authorization Built for How Banks and Financial Institutions Actually Work

Dynamic authorization at runtime gives financial institutions precise, contextual control over who can do what, with which data, and under what conditions.



Online payment authorization: Approve transactions based on customer, account, transaction, device, risk, and other real-time context.

Anomalous behavior detection: Restrict or challenge access when activity falls outside expected patterns or risk thresholds.

Data sharing & compliance: Control access to sensitive financial data according to consent, purpose, jurisdiction, and regulatory requirements.

Separation of duties: Ensure sensitive actions require the right combination of roles and approvals, reducing fraud and operational risk.

Relationship management: Govern access based on relationships between customers, accounts, organizations, advisors, and other parties.

Delegation & proxy access: Let customers securely grant others specific permissions without giving away full account access.

About Axiomatics

Axiomatics - a Leonardo Company is the originator and leading provider of runtime, fine-grained authorization delivered with attribute-based access control (ABAC) for applications, APIs, data, and AI systems. The world's largest enterprises and government agencies rely on the Axiomatics Authorization Management Platform to centrally define and enforce dynamic access control.

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