# Zango raises $4.8m to transform fintech compliance with AI-driven regulation agents



London-based startup Zango has emerged from stealth mode with $4.8 million in funding, led by Nexus Venture Partners, a prominent global venture capital firm managing over $2.6 billion in assets. Other notable investors in this round include South Park Commons, Richard Davies (CEO of Allica Bank), Alan Morgan (former head of Financial Services at McKinsey, EMEA), Mark Ransford, Notion Capital, No Label Ventures, and Start Ventures.

Zango offers an AI-driven compliance solution aimed at transforming how financial institutions manage regulatory obligations. Traditional SaaS tools often only address basic compliance checks like Know Your Customer (KYC) and Anti-Money Laundering (AML) but leave much of the compliance process reliant on manual reviews and spreadsheets. Zango’s technology introduces regulation-aware AI agents that provide continuous horizon scanning of regulatory updates, real-time identification of compliance gaps, and keep organisations audit-ready without operational delays or unexpected issues.

The company’s approach involves training Large Language Models (LLMs) tailored specifically for regulatory texts, allowing businesses to simplify complex regulatory frameworks into actionable checklists. This helps financial firms launch new products and expand markets swiftly and confidently by making compliance as intuitive as performing a Google search query, such as asking what steps are needed to launch a lending product in a specific market.

Zango is already in use by established banks like Novobanco, Portugal’s fourth-largest bank, which is recognised for its innovation and customer service, as well as emerging neobanks in the UK and EU, including Monzo and Juni. Monzo is well-regarded for its user-friendly digital banking services aimed at enhancing customer accessibility and engagement, while Juni is tailored to serve the unique financial needs of e-commerce businesses, providing integrated accounting and real-time analytics to streamline operations.

One practical demonstration of Zango’s impact saw a typical regulatory workflow with a partner bank and regulator reduced from 48 hours to under four, illustrating how AI can make compliance a continuous, automated process rather than a periodic, manual task. This contrasts with traditional consulting models that provide compliance “green lights” at particular moments, which quickly become outdated as businesses and regulations evolve.

Ritesh Singhania, Zango’s co-founder, emphasised that the company’s offering is not just software but a comprehensive solution that combines AI with human oversight to ensure complete accuracy and reliability. “Peace of mind doesn’t come from a tool; it comes from a result,” he said, highlighting Zango’s aim to turn compliance from a costly burden into a centre of business growth and agility.

Nexus Venture Partners, the lead investor, has a track record of backing early-stage technology companies across fintech, SaaS, AI, and consumer sectors, with major investments in firms that have grown into market leaders. The fund used to support Zango reflects a growing trend of venture capital interest in AI-driven regulatory technology, addressing the complex and costly challenge of compliance faced by financial institutions worldwide.

Zango’s platform offers real-time regulatory change alerts, automated compliance checklist generation, and workflow integration, streamlining the compliance function to reduce manual effort and enable businesses to stay audit-ready amidst an ever-evolving regulatory landscape. The company’s declared mission is to make regulatory compliance as straightforward and accessible as a simple query, thereby supporting faster, better-informed decision-making in the financial sector.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://sg.finance.yahoo.com/news/zango-ai-emerges-stealth-raising-050000357.html?guce_referrer=aHR0cHM6Ly9uZXdzLmdvb2dsZS5jb20v&guce_referrer_sig=AQAAAM9l8t3Loee3DXajtE0E81SgBqOT4ug03FEvCs_qR6H4DvPM_CSkbhOpOS2aFMXiORCisyUmYFlbhQDVAYMEkDmihWsA6VLf_y5aRYYjJjhgphDjFb4voNhLnV7Pu8jDkC5vqxOseXy6nF1mPEb37AZ4oYVkZW2MdPQpzluqMUdM&_guc_consent_skip=1751347126), [[3]](https://www.nexusvp.com/), [[7]](https://www.outlookbusiness.com/amp/story/investors/nexus-venture-partner-closes-its-fund-vii-at-700-million-news-7663)
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Source: [Noah Wire Services](https://www.noahwire.com)

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2. <https://www.zango.ai/> - Zango AI offers an AI-driven compliance solution that automates regulatory change management, horizon scanning, and gap analysis. Their platform provides real-time alerts on regulatory changes, generates compliance checklists, and integrates seamlessly into existing workflows, aiming to streamline compliance processes and reduce manual efforts. Zango's solution is designed to help businesses stay audit-ready and adapt quickly to evolving regulations, enhancing efficiency and accuracy in compliance tasks.
3. <https://www.nexusvp.com/> - Nexus Venture Partners is a venture capital firm investing in early-stage technology companies across sectors like fintech, consumer, SaaS, and artificial intelligence. With over $2.6 billion under management, Nexus has backed over 200 companies, including notable startups such as Delhivery, Rapido, Zepto, Postman, Druva, and Hansura. The firm focuses on partnering with exceptional entrepreneurs to build market-leading companies in India and the United States.
4. <https://www.novobanco.pt/en/> - Novobanco is the fourth-largest bank in Portugal, offering a range of financial services including retail banking, corporate banking, and investment solutions. The bank is known for its commitment to innovation and customer service, providing tailored financial products to meet the diverse needs of its clients. Novobanco operates a network of branches and ATMs across Portugal, ensuring accessibility and convenience for its customers.
5. <https://monzo.com/> - Monzo is a UK-based digital bank that offers a range of banking services through its mobile app, including current accounts, savings, and budgeting tools. Known for its user-friendly interface and transparency, Monzo provides real-time notifications, fee-free spending abroad, and instant payment notifications. The bank aims to make banking more accessible and straightforward, focusing on customer-centric features and innovative financial solutions.
6. <https://juni.co/> - Juni is a UK-based digital bank tailored for e-commerce businesses, offering financial services designed to meet the unique needs of online merchants. The platform provides features such as integrated accounting, real-time analytics, and automated bookkeeping, aiming to streamline financial management for e-commerce entrepreneurs. Juni focuses on delivering a seamless banking experience that supports the growth and efficiency of online businesses.
7. <https://www.outlookbusiness.com/amp/story/investors/nexus-venture-partner-closes-its-fund-vii-at-700-million-news-7663> - Nexus Venture Partners has closed its seventh fund at $700 million, marking the largest fund in the firm's history since its inception in 2006. The capital will be used to invest in startups across sectors including fintech, consumer, SaaS, and artificial intelligence in India and the US. Nexus has previously backed multiple unicorns and has invested in over 200 companies, focusing on building market-leading companies in these regions.