

From GenAI to Autonomous Workflows

How Agentic AI Is Transforming Business Banking

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The Future Is AI-Native

Banking is shifting from digital-first to AI-native.

The question is no longer if AI matters, it's where it creates value first.

80%

of bank CEOs say AI
will transform their
business model

\$200B+

expected annual value
of AI in banking
by 2028

3x

faster processing times
when leveraging AI (i.e.
loan processing, AI-
powered underwriting)

From Automation to Autonomous Agents



2000s

Rule-Based
Automation

Simple scripts,
basic workflows



2010s

Machine
Learning

Predictions, credit
scoring, fraud



2020s

Generative
AI

Content, summarization,
knowledge assistants



NOW

Agentic
AI

Autonomous decision-
making & action

The AI Opportunity - Business Banking

Business Banking dynamics are ideal for AI innovation



Data Density

Rich financial data, transaction history, client documents



Document Heavy

Lending applications, compliance docs, onboarding



Relationship Driven

Portfolio management across all customer life events



Cycle Time Pressure

Speed-to-yes on lending directly impacts client acquisition



Workflow Complexity

Multi-step processes ripe for intelligent automation



Revenue Opportunity

Cross-sell, better relationships, reduce cost-to-serve

Relationship Manager Digital Workers

From administrative burden to client-facing value



Client Intelligence

Auto-synthesize client portfolio, transaction patterns, market triggers



Meeting Preparation

AI-generated briefings with cross-sell opportunities and risk flags



Document Drafting

Auto-generate proposals, credit memos, and client reports



Action Orchestration

Agents that execute follow-ups, schedule reviews, update CRM

IMPACT

30 – 50%

Productivity Gains

More time with clients

Fewer manual tasks

Better cross-sell rates

Faster response times

USE CASE 2

AI-Driven Lending & Underwriting



Document Ingestion

Auto-extract entities and classify unstructured documents from tax returns, financial statements, business plans



Intelligent Underwriting

AI-powered risk assessment with context-aware analysis



Decision Acceleration

Reduce cycle time from weeks to hours for qualified applicants

IMPACT

50 – 70%

Faster Underwriting

Improved Accuracy

Lower cost-to-originate

CASE STUDIES

Large Global Insurance Company

Enterprise AI Transformation

“It’s no longer that the big ones beat the small ones. Speed is really key.”

Company CTO

Built reusable AI components for document processing & underwriting, enabling enterprise-wide scaling.

Lendi Group

Agentic AI Home Loan Refinancing

AI "Guardian" agentic system delivers **10-minute refinancing** with no paperwork. Built in 16 weeks, millions in loans settled. Multi-agent orchestration for compliance and speed.

Autonomous Client Servicing

Workflow agents, **not chatbots**

TRADITIONAL CHATBOT

- Script-based responses
- Escalates most complex queries
- No context across interactions
- Cannot take action in systems

AGENTIC WORKFLOW

- Reasons through complex queries
- Resolves multi-step workflows
- Full context awareness
- Executes actions across systems

*Itaú case study proves the difference: **79%** transaction completion with workflow agents vs. abandonment with click-through UIs*

CASE STUDY

Itaú Lending

Multi-Agent Investment Transaction System

Problem: Customers abandoning click-through investment workflows

99.7%

accuracy

5,000

daily transactions

79%

transaction completion

70,000

monthly customers

Solution: Multi-agent system: Investment Advisor → Supervisor → CDB Specialist + Funds Specialist

NOT a chatbot end-to-end financial transaction workflow

Showcased by Itaú CTO at AWS FS Symposium Brazil

Fraud & Risk Detection

Earlier detection, fewer false positives, continuous learning



Real-Time Detection

AI continuously monitors transaction patterns, flagging anomalies as they happen, instead of after the fact.

60%

earlier detection



Contextual Analysis

AI can understand business context, seasonal patterns, industry norms, reducing false positives dramatically.

40%

fewer false positives



Adaptive Learning

Models continuously learn from new patterns, staying ahead of evolving fraud schemes and emerging threats.

24/7

autonomous monitoring

CASE STUDIES

Nasdaq

AI-powered market surveillance powered a **33% reduction in investigation time**, enhancing market integrity at scale.

LSEG (London Stock Exchange Group)

AI-powered Surveillance for **market abuse detection at scale**. Reduced manual review times, enabling faster responses to potential market abuse with auditability.

The Ecosystem Is Going Agentic

Business banking doesn't just have an opportunity to transform internally, the entire client commerce ecosystem is going agentic.

MARKET SIGNAL

Visa Intelligent Commerce Connect

Visa is enabling businesses, from small businesses to major retailers, to accept AI agent-initiated payments. This signals a fundamental shift in how commerce works.

Visa already has several pilot partners, including AWS - Press Release

→ Consider : Your business clients will soon need to accept payments from AI agents, not just humans.



DISCUSSION

What's the #1 process in your bank that you wish AI could handle autonomously?

Key Takeaways

1

Speed Matters

The biggest risk is not getting started. Small steps beat long leaps; scope for what you can deliver quickly, not what looks comprehensive on paper.

2

Redefine IT

Redefine IT from something that is "done for you" to a shared engine for speed. Central IT sets the foundation, and if you do it right, you can do it only once. Business lines drive outcomes. The win goes to organizations that can align both.

3

Measurement what Matters

Metrics that matter are the ones your business leaders **already** care about. Track speed to decision, not project milestones. If it used to take 2 weeks and now takes 2 days, that's the story that matters.

4

Invest in People

It's not a people shortage, it's a skills gap. Upskill your workforce and align incentives: reward those who share data, not those who guard it. The right organizational design unlocks everything else.

Thank You!

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Building the AI Operating Model

Three pillars for sustainable AI at scale



Governance & Responsible AI

- AI ethics framework
- Model risk management
- Regulatory compliance
- Bias detection & mitigation
- Audit trail & explainability



Data Strategy & Readiness

- Enterprise data mesh
- Data quality pipelines
- Feature stores
- Privacy-preserving techniques
- Real-time data access



Value Realization & Scaling

- Use case prioritization
- ROI measurement framework
- MLOps / AI platform
- Talent & upskilling
- Change management