Agentic AI Use Case Matrix

Banking and Financial Services

Onboarding, lending, payments, and financial crime are where cost-to-serve, regulatory exposure, and customer experience collide. Most banks are racing AI agents into these processes. Yet the excitement without orchestration creates agent sprawl and increase risk which reduces their potential value.

This matrix helps you prioritize where to apply agentic AI first, based on business value and realistic delivery complexity.

Priority key

Value vs. complexity

- **START HERE** – High value / Low complexity
- **NEXT** – High value / High complexity
- **OPPORTUNISTIC** – Low value / Low complexity
- **LATER** – High complexity, cross-domain

Use case + overview	Key stakeholders	KPI examples
KYC Customer due diligence — START HERE A collection agent pulls identity and ownership data from authoritative sources, a checking agent tests it against bank policy and flags gaps, and a follow-up agent requests missing items from the client. Analysts assess risk while the process enforces jurisdiction rules, routes exceptions, and records every step.	• Onboarding operations • Financial crime / FCC • Data, AI, and analytics	• Onboarding cycle time • Application abandonment rate • Cost per KYC review
Payment exceptions and investigations — START HERE Working from one payment case, agents parse ISO 20022 messages, enrich the record, match duplicates, and propose a resolution path, with a human confirming anything unclear. The process assembles the case, routes it to the right queue, and keeps an auditable trail across counterparties.	• Payments operations • Technology and architecture • Transformation and automation	• Time to resolution • Manual-touch rate per case • Exception backlog age
Fraud and AML (FRAML) — START HERE Several agents work each alert together: one scores risk, one gathers transaction and entity evidence, one drafts the rationale to clear or escalate. Investigators own the decision while the process risk-ranks queues, enforces review thresholds, and logs why every alert closed.	• Fraud and financial crime • Risk and compliance • Data, AI, and analytics	• False-positive rate • Alerts cleared per analyst • Time to disposition
Lending and underwriting — START HERE A classification agent sorts pay stubs, tax returns, and statements, an extraction agent pulls and cross-validates income, and a checks agent flags gaps against policy. Standard files move straight through; underwriters see only the exceptions, with full context and a complete record.	• Lending operations • Technology and architecture • Data, AI, and analytics	• Application-to-decision time • Straight-through rate • Drop-off rate

Use case	Key stakeholders	KPI examples
Financial-crime investigation NEXT A coordinated team of agents assembles entity, transaction, and adverse-media evidence, reconstructs fund flows, and drafts the SAR narrative for review. The investigator directs the case and signs off, while the process enforces tiered approvals and captures an immutable audit trail.	• Financial crime / FCC • Risk and compliance • Technology and architecture	• SAR cycle time • Investigation time per case • SAR quality / return rate
Real-time payment Investigations and repair NEXT On a live payment case, agents ingest CAMT messages, reconcile the trail, detect duplicates, and propose a repair for approval. The process coordinates the case across institutions around the clock, tracks status, and holds a full audit lifecycle.	• Payments operations • Global Head of Payments • Technology and architecture	• Time to resolution • Straight-through repair rate • Cost per investigation
Trade / settlement exception management NEXT Clearing agents review and match trades, surface next-best actions from trade data, and prepare exception packs, and analysts take the complex breaks. The process enforces T+1 deadlines, blends straight-through clearing with human review, and captures full auditability across systems.	• Trade / Post-trade operations • Technology and architecture • Risk and compliance	• Cases cleared per analyst • T+1 settlement-fail rate • Exception-handling cost
Onboarding status Communication orchestration OPPORTUNISTIC A communication agent drafts compliant status updates and chases missing documents directly with the customer, acting on process events rather than in isolation. The process saves and resumes application state and logs every interaction to the case file.	• Retail / Commercial banking ops • Customer experience • Transformation and automation	• Abandonment / drop-off rate • Inbound status-call volume • Completion rate
Complaints, disputes and chargebacks OPPORTUNISTIC Working across systems, agents reconstruct the timeline, gather evidence, and draft a response for a case handler to approve. The process enforces SLAs and escalations and produces an auditable case record for every complaint or dispute.	• Operations (COO / VP Ops) • Risk and compliance • Transformation and automation	• SLA compliance • Time to resolution • Repeat-complaint rate
Regulatory reporting and resilience evidencing LATER A reporting team of agents compiles evidence, reconciles data across domains, and assembles a regulator-ready report for compliance to validate. The process enforces controls, maintains data lineage, and captures a complete, defensible audit trail end to end.	• Risk and compliance • Technology and architecture • Data, AI, and analytics	• Report cycle time • Control-exception rate • Audit-finding count