

# Agentic AI In Financial Services

The Shift from Automation to Autonomous Execution

## 1 The Shift Is Structural

**40%** of enterprise apps will embed AI agents by 2026<sup>1</sup>

**79%** of firms already adopting AI agents<sup>4</sup>

**\$33B** Financial Services Agentic AI: **\$5B** → **\$33B** by 2030<sup>7</sup>







**40%** of projects may fail without governance<sup>2</sup>

Copilots assist.

**Agents execute with accountability.**<sup>13</sup>

## 2 Where Agentic AI Wins First

The biggest wins sit where work is: **High friction. Rule-heavy. Decision-intensive.**

 <p><b>Customer Onboarding &amp; KYC</b></p> <ul style="list-style-type: none"> <li>Digital onboarding</li> <li>KYC refresh</li> <li>ID verification</li> <li>Sanctions &amp; PEP screening</li> <li>Risk tiering</li> </ul>	 <p><b>Fraud &amp; Financial Crime</b></p> <ul style="list-style-type: none"> <li>AML alert triage</li> <li>Transaction monitoring</li> <li>Fraud claim validation</li> <li>SAR documentation</li> <li>False positive reduction</li> </ul>	 <p><b>Cards &amp; Payments</b></p> <ul style="list-style-type: none"> <li>Dispute processing</li> <li>Chargebacks</li> <li>Payment repair</li> <li>Merchant investigations</li> </ul>
 <p><b>Lending</b></p> <ul style="list-style-type: none"> <li>Credit underwriting</li> <li>Income verification</li> <li>Collateral validation</li> <li>Exception handling</li> </ul>	 <p><b>Servicing &amp; Collections</b></p> <ul style="list-style-type: none"> <li>Hardship case assessment</li> <li>Complaint resolution</li> <li>Account maintenance</li> <li>Knowledge-led servicing</li> <li>Collections prioritization</li> </ul>	 <p><b>What improves:</b></p> <ul style="list-style-type: none"> <li>Cycle time ↓</li> <li>Cost to serve ↓</li> <li>Errors ↓</li> <li>Customer complaints ↓</li> </ul>

## 3 The Sutherland FinAI Hub

**90+ Domain-Trained Agents**  
Built on a secure AI foundation with responsible guardrails and policy-driven execution.

### Onboarding & Identity

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### Financial Crime

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### Disputes & Payments

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### Lending

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### Servicing & CX

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**Agents interpret → decide under policy → act → generate audit trail**<sup>13</sup>  
**Multiaгент orchestration = scalable execution**<sup>3</sup>

## 4 Scaling Agentic AI the Right Way: The TRUST Model

Without governance, 40% of agentic AI projects may be cancelled<sup>2</sup>  
**Here's our approach to implementing Agentic AI**

	<b>Target Outcomes</b> Define cost, cycle time, risk metrics <sup>3</sup>
	<b>Role Clarity</b> Agents treated as job roles with boundaries <sup>3</sup>
	<b>Unambiguous Controls</b> Policy thresholds, escalation triggers, access limits <sup>15</sup>
	<b>Safe Orchestration</b> Sequencing, separation of duties, human approvals <sup>1</sup>
	<b>Traceable Evidence</b> Every action logged, auditable, regulator-ready <sup>15</sup>

Regulators demand<sup>56</sup>:

*What happened?*                      *Why?*                      *Was policy followed?*

**Autonomy without traceability = systemic risk.**

Bottom line:

**Agentic AI is not a feature.  
It is the next operating model for financial services.**

Sources: <sup>1</sup> Gartner, 40% of Enterprise Apps to Feature Task-Specific AI Agents by 2026 (2025)    <sup>5</sup> Bank of England & FCA, Artificial Intelligence in UK Financial Services 2024  
<sup>2</sup> Gartner, Over 40% of Agentic AI Projects Will Be Canceled by 2027 (2025)    <sup>6</sup> European Banking Authority, Digital Operational Resilience Act (DORA)  
<sup>3</sup> McKinsey, Extracting Value from AI in Banking: Rewiring the Enterprise (2024)    <sup>7</sup> Market projections, Agentic AI in Financial Services (2025–2030)  
<sup>4</sup> PwC, AI Agent Survey (May 2025)    <sup>8</sup> Deloitte Insights, 2026 Banking and Capital Markets Outlook