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# *Tactical Skills Workshop:* Introduction to Agentic AI in Banking

Dr. Sina Wulfmeyer, CDO Unique AG

27th Feb 2025

# Agentic AI in the news – „The New Thing“

“Agentic Artificial Intelligence (AI) is one of the most exciting technology trends right now.”

Andrew Ng, computer scientist and technology entrepreneur

“The IT department of every company is going to be the HR department of AI agents in the future.”

JENSEN HUANG, FOUNDER & CEO, NVIDIA

“

In 2025, we may see the first AI agents ‘join the workforce’ and materially change the output of companies.<sup>2</sup>

– SAM ALTMAN, CEO, OPENAI

”

“

We are in an era now where we are moving way faster than Moore’s Law... These new AIs are helping us create new computer systems [...] which helps us create even better AI... That flywheel is really flying now... the progress with [AI] agents over the [next] year or two will be spectacular and surprising.<sup>3</sup>

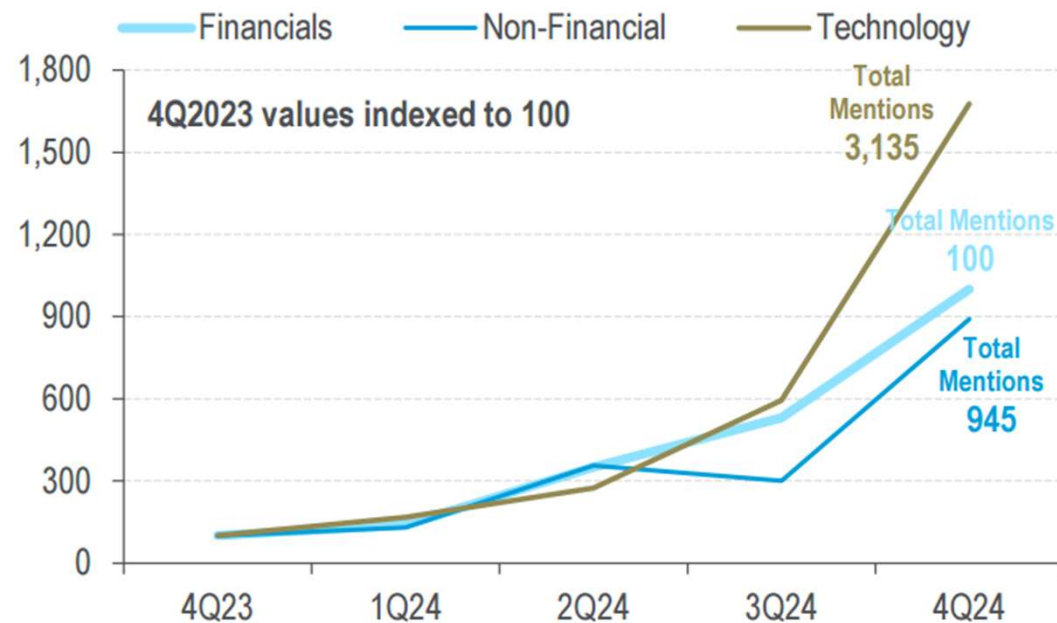
– JENSEN HUANG, FOUNDER & CEO, NVIDIA

”

# Agentic AI is growing

BigTech References to Agentic AI Up 17x in 12 months

Figure 4. BigTech References to Agentic AI Up 17x in 12 months



Based on keyword search: "Agentic AI", "AI agents" and "AI bots";

# Agenda

1. Introduction to Agentic AI
2. Use Cases in Financial Services (FSI)
3. Reflection: Opportunities & Challenges
4. Summary & Outlook

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# Introduction

What is “Agentic AI”?



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# The Next Evolution in AI

Unlike its predecessors, **Agentic AI** operates autonomously, making real-time decisions, adapting to dynamic environments, and executing tasks once thought to be the **domain of human experts**.

**In banking and finance**, many such systems **will likely be semi-autonomous** (LLM with fixed steps) in practice.

# What is Agentic AI?

From Reactive to Proactive: How Agentic AI Outpaces Traditional Models



**Agentic AI** surpasses traditional AI's reactivity by **being autonomous, adaptable, and self-improving**. Unlike generative AI, which focuses on content creation, agentic AI uses data, context, and feedback for high-level decision-making.

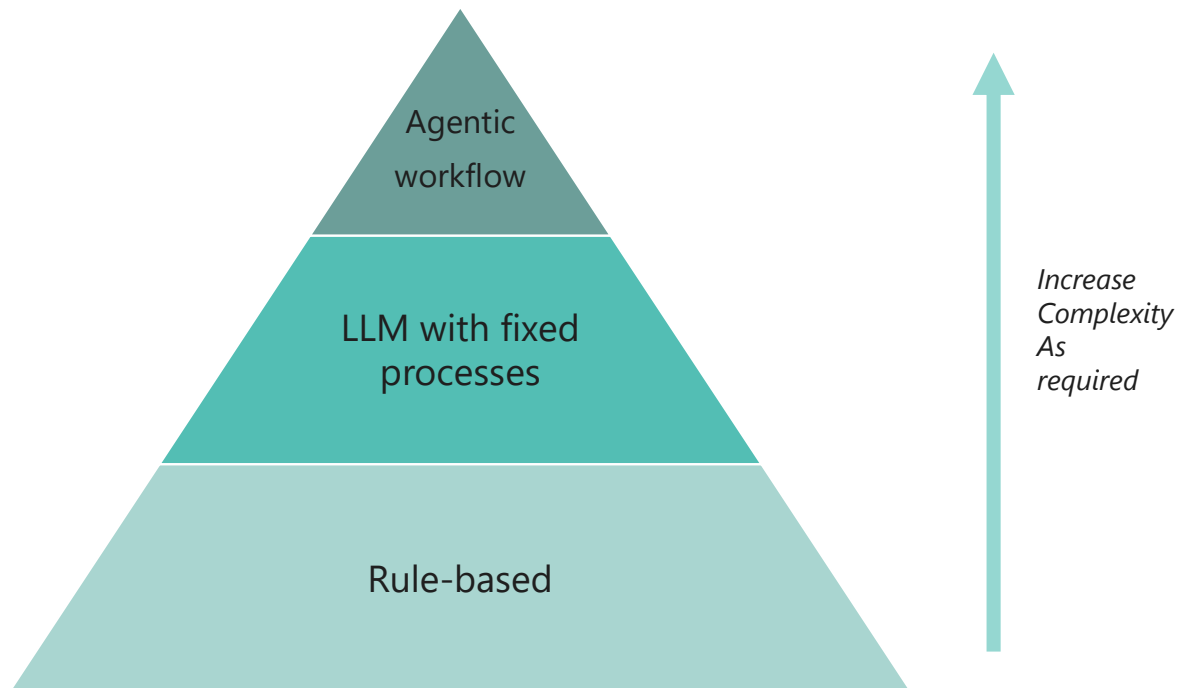
**Key features include:**

- (1) Autonomous Decision-Making:** Executes tasks aligned with predefined objectives without human oversight.
- (2) Adaptability:** Adjusts to real-time changes, learning from environment to improve over time.
- (3) Self-Improvement:** Leverages reinforcement learning to refine processes and optimize outcomes.

# It does not require Agentic AI for everything, but rather for selected tasks

Existing methods also have advantages

## Pyramid of Complexity



## FSI Examples:

**Full agentic workflow:** KYC assistant checking for internal and external sources

**LLM with fixed process:** Due Diligence assistant with fixed steps (i.e., find documents, analyze documents, write DD report, export report) -> see following pages

**Rules based,** e.g. If-else rule (e.g., filter complaints by departments)

# Use Cases in FSI

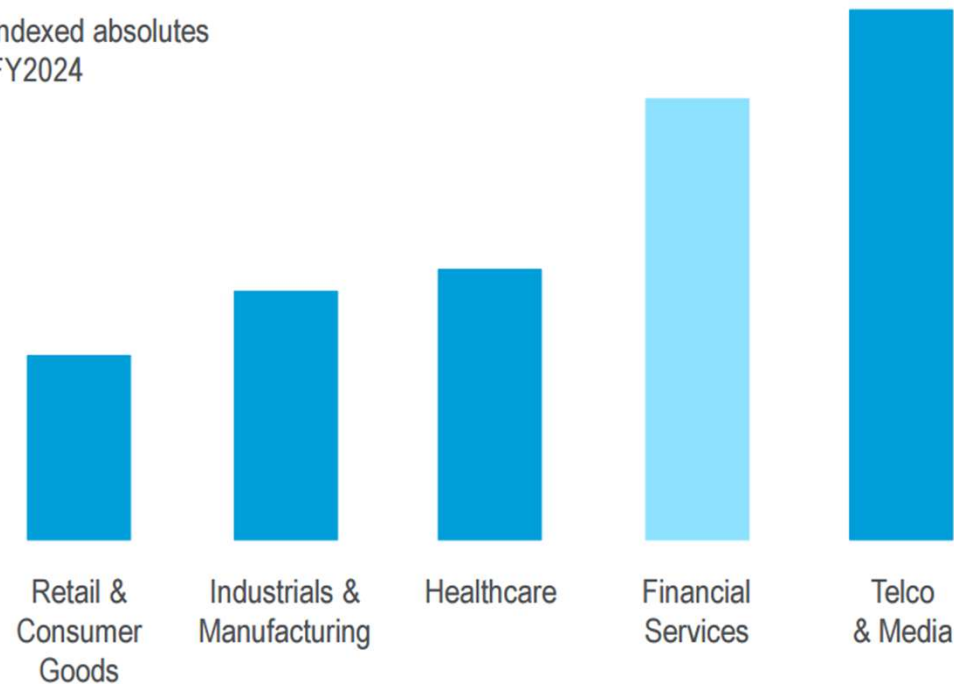


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# FSI is One of the Fastest Adopters of AI

Microsoft Azure Reports Financial Sector as Top Consumer of Cloud Services

Indexed absolutes  
FY2024



Measured as Azure consumption revenue

# Challenge: Cost-income ratios are too high

Standardised workflows are resource-heavy and should be automated



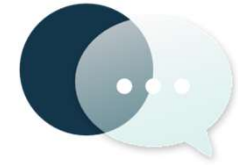
## Compliance & Reporting

Ensuring compliance of evolving directives and regulations like MiFID II, Dodd-Frank, FATCA is very time-consuming.



## Client Servicing

Collecting and evaluating vast amounts of client data spread across multiple systems is inefficient, complex, and prone to error.



## Client Onboarding

Opening new accounts requires comprehensive AML checks, KYC documentation, and SoW reporting, all of which are resource-intensive.

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# Solution: Bankers can free up time

Agentic AI is the leading solution to many challenges bankers face

\$2 Trillion AUM in Wealth Management

Julius Bär



EFG



METZLER



## Compliance & Reporting

### Directives Use Case

Search and get immediate answers on policies and procedures.

1

## Client Servicing

### Investment Research Agent

Extract and evaluate key information from lengthy reports.

2

## Client Onboarding

### KYC agent

Populate KYC and automatically follow-up with clients for missing info.

3

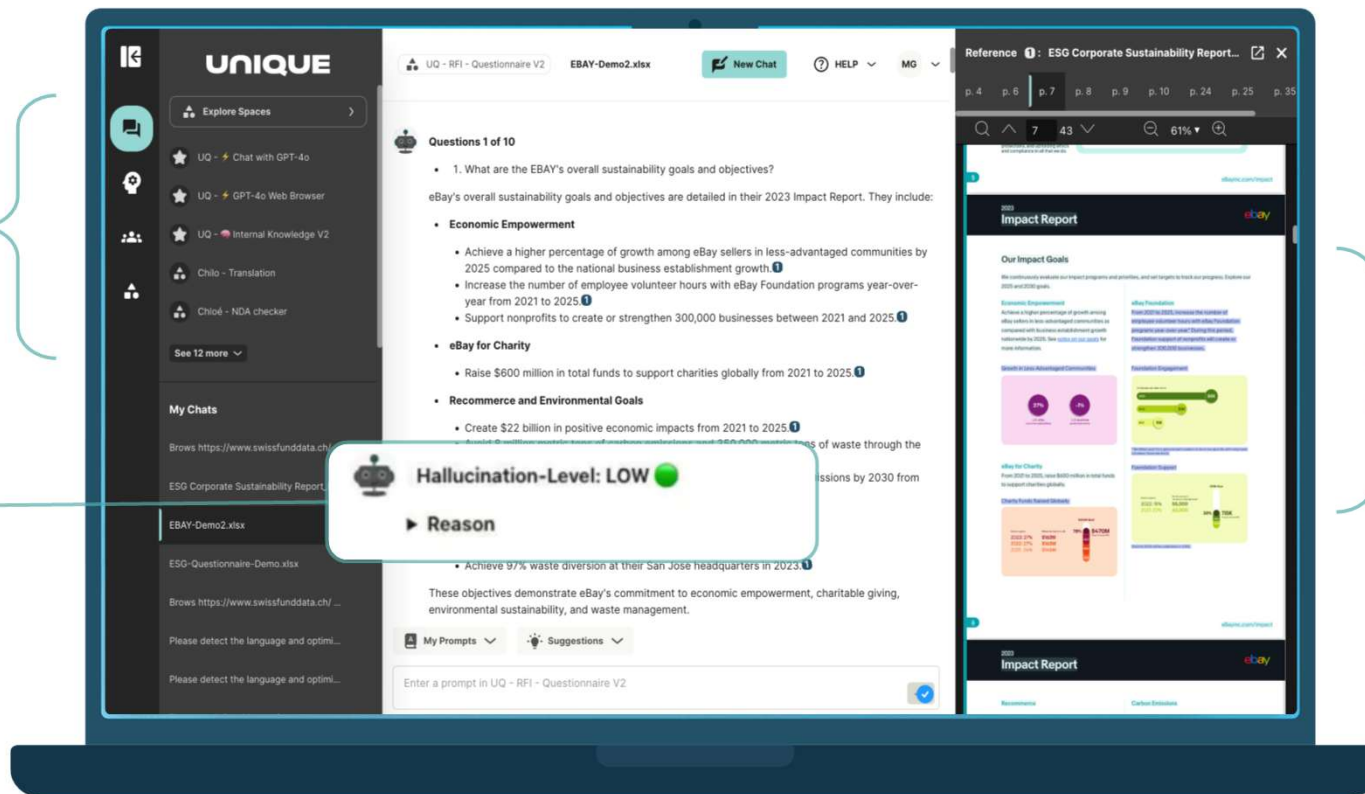
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# Use Case: Directives

Provide a private interface to use ChatGPT with your documents like directives

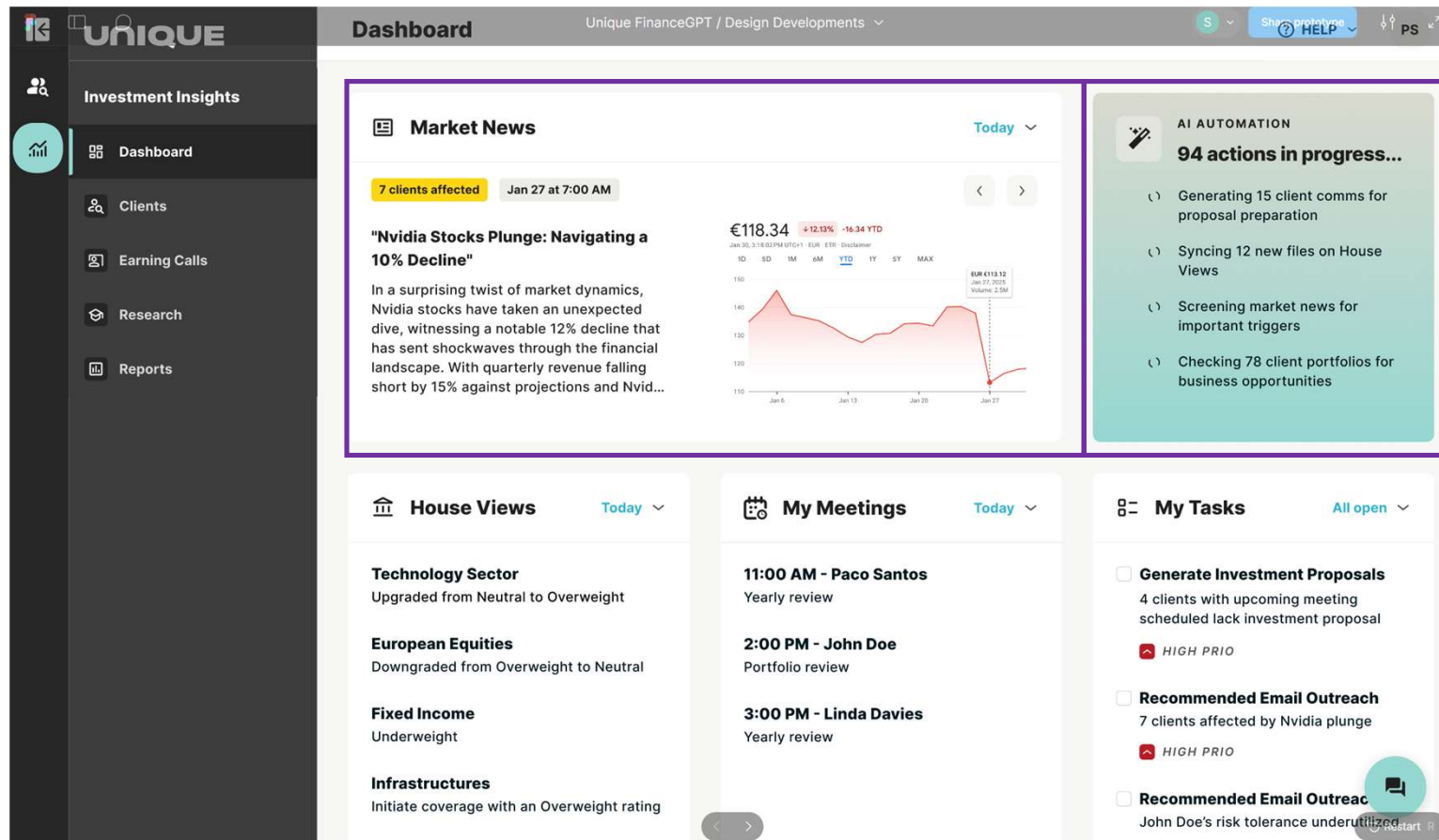
**Spaces** are Unique's GPTs, designed to tailor use cases for specific working groups by scoping data and managing access.

**Use Case Benchmark and Hallucination-Level** to be responsible and compliant with AI governance and AI explainability.

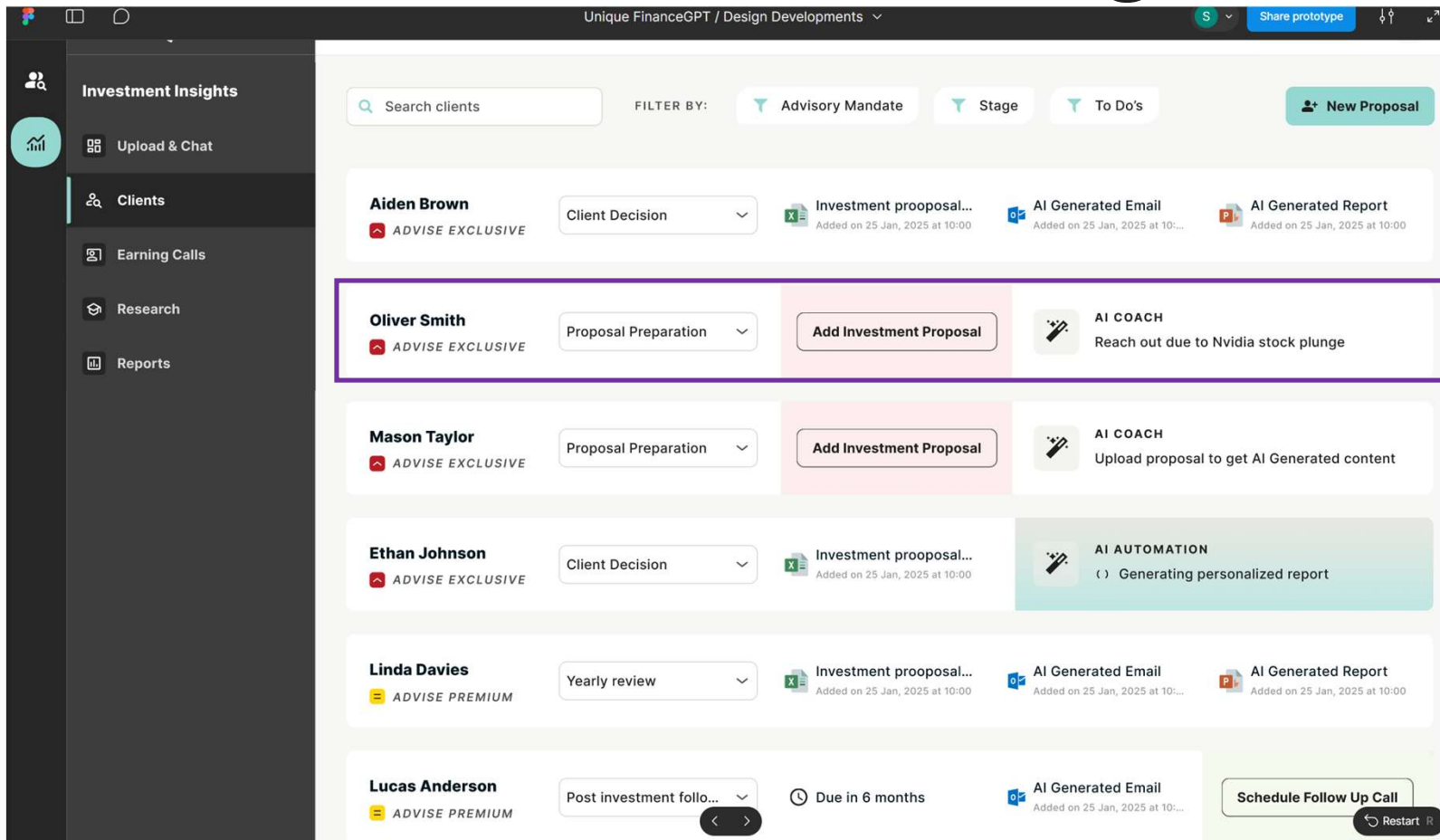


**Reference and Highlighting** of source in the side panel for easy fact check

# Use Case: Investment Insights



# Use Case: Investment Insights



# Use Case: Investment Insights

Investment Insights

Upload & Chat

Clients

Earning Calls

Research

Reports

**Executive Summary**

Dr. Oliver Smith's wealth stems from his long-standing dental practice in Zurich, strategic real estate investments, and a diversified investment portfolio. His funds are primarily sourced from his dental practice revenue, rental income, and investment returns, all of which are well-documented and compliant with regulatory standards.

**Risk Tolerance**

 MEDIUM

**Investment Objective**

Capital appreciation

**Investment Horizon**

5-10 years

**Investment Interests**

Technology, EU equities

**Liquidity Needs**

Low-investable funds for long term allocation

**Full Client Profile**

Go to detailed view 

**New Investment Proposal**



**Upload File**

XLSX

Ask anything about Oliver Smith



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 **AI Coach**

☐ **Generate new investment proposal**

Client is affected by Nvidia stock plunge.

Restart R

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# Use Case: Investment Insights

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Full Client Profile

Go to detailed view

New Investment Proposal

Oliver Smith\_Investment Proposal\_Jan 31.xlsx

Added on 25 Jan, 2025 at 10:00

Ask anything about Oliver Smith

AI GENERATED

EmailReport

Personalized Email Outreach

Subject: Portfolio Adjustment Proposal: Selling Nvidia and Investing in European Technology Stocks

Dear Dr. Smith,

I hope this email finds you well.

Given the recent **market developments** and your interest in technology and EU equities, I would like to propose a strategic adjustment to your investment portfolio. This adjustment involves selling your Nvidia shares and reallocating the funds into a promising European technology stock.

Market News and Investment Rationale

Europe: Technology  
Bank Opinion: Overweight

**Nvidia (NVDA)**  
Action: Decrease (-2.53%)  
Rationale: Nvidia has recently experienced significant volatility, including a 12,3% plunge in stock value due to the emergence of DeepSeek, a Chinese AI startup that has disrupted the market with its cost-effective AI model . Additionally, Nvidia's stock is trading below its key technical level, indicating potential further downside . Given these factors, it is prudent to reduce exposure to Nvidia.

USA: Information Technology  
Bank Opinion: Overweight

**Advanced Micro Devices Inc. (US0079031078)**

Open in Outlook

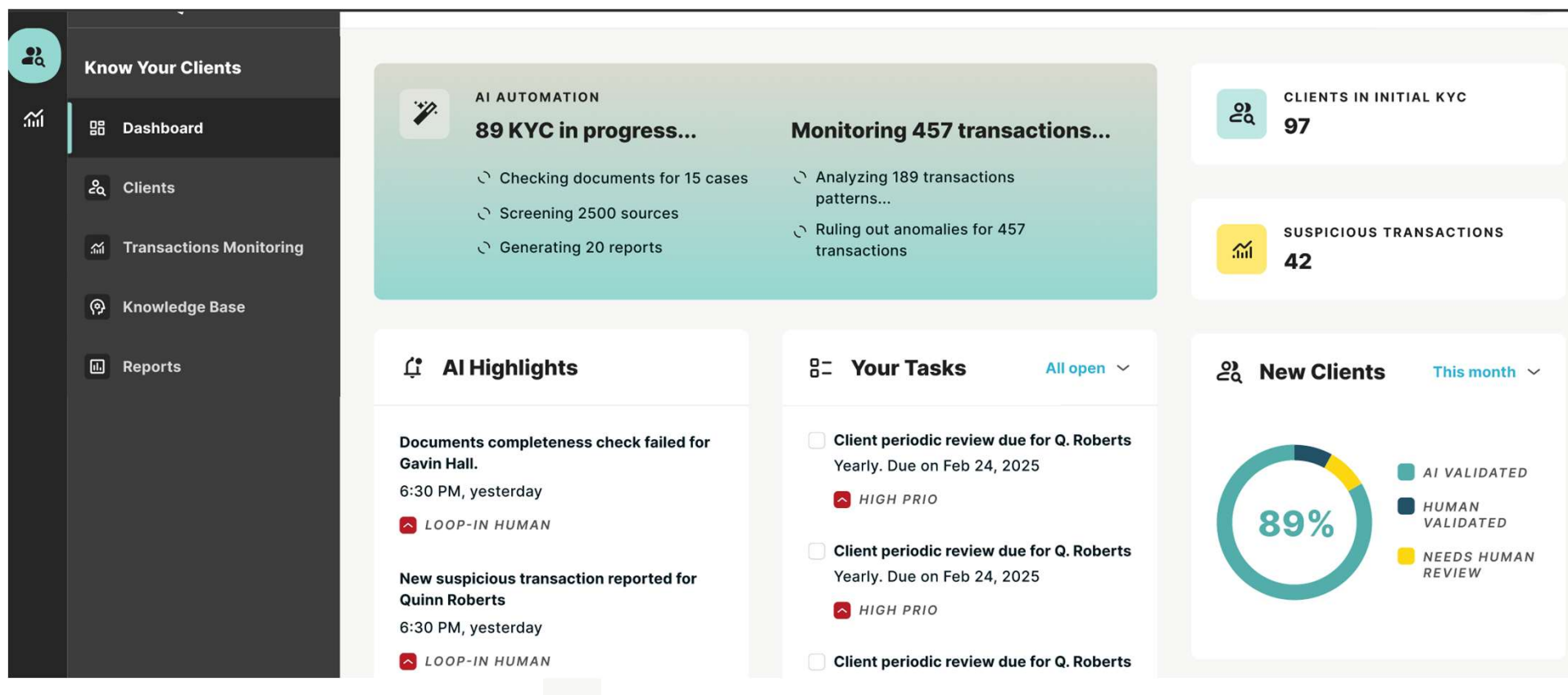
Mark Proposal as Sent

28.02.2025

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17

# Use Case: KYC



# Use Case 3: KYC

1 New Client

2 Add Client Sources

3 Select Online Sources



## Add Sources of Client Information

PDF, DOCx, CSV

Add Files

## Documents Checklist

- ☐ Pay slips
- ☐ Employment contract
- ☐ Tax returns
- ☐ Financial statements
- ☐ Proof of inheritance
- ☐ Sales deeds

# Use Case 3: KYC

KYC/AML Questionnaire

S
Show questions
HELP
PS

1
2 Professional and Employment Background
3
4
5
...
10
11
12

Sources of Client information
+

PDF

 Pay Slip Dec. 2024

PDF

 Pay Slip Nov. 2024

PDF

 Tax declaration 2024

PDF

 Employment contract name

PDF

 House inheritance

PDF

 Passport

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Viewer Editor

Professional and Employment Background

1. Current Occupation/Profession  
Dentist 1

2. Employer Name and Address  
Bennet Dental Clinic  
456 Smile Street, Zurich, Switzerland, 8001 1 2

3. Position/Title  
Owner and Chief Dentist 1 2

4. Employment History (previous employers, nature of business, duration)

Bennet Dental Clinic 3

- Nature of Business: Dental Practice
- Duration: 2003 - Present

Swiss Dental Associates 3

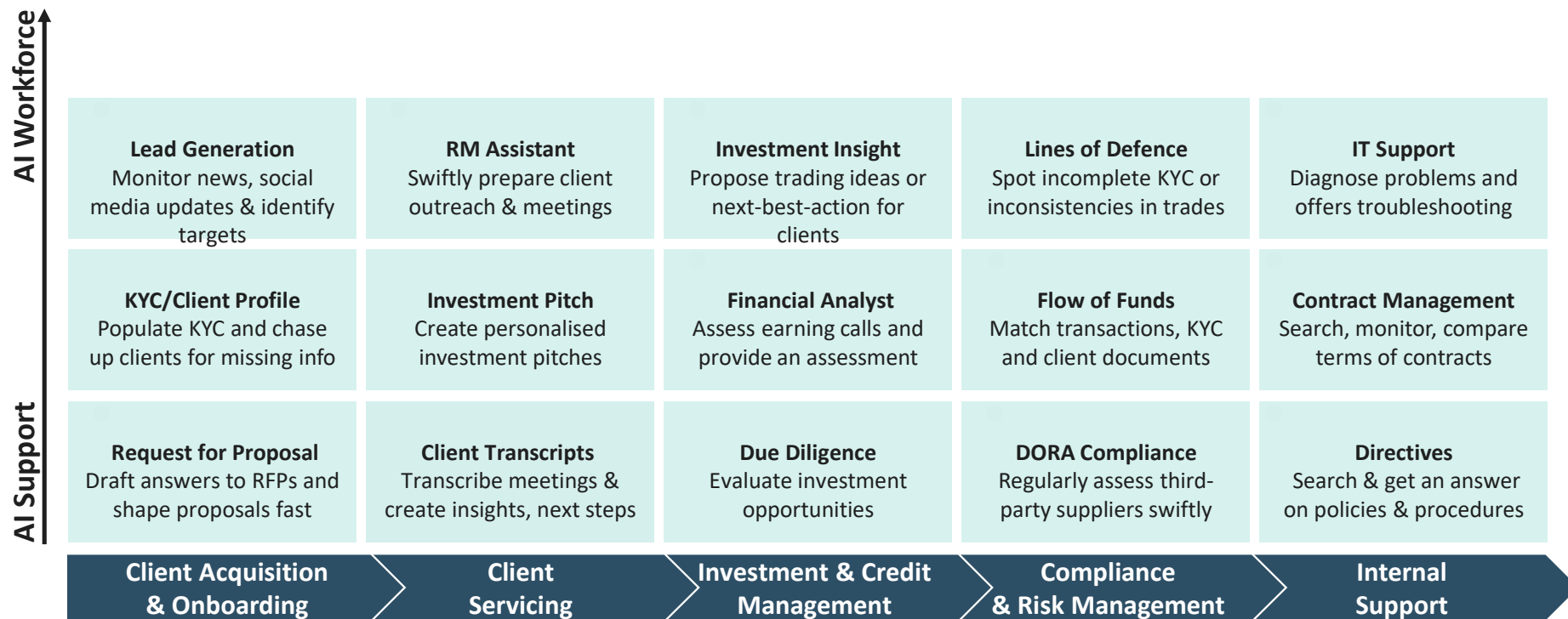
- Nature of Business: Dental Practice
- Position: Associate Dentist
- Duration: 1998 - 2003

Zurich University Dental Hospital 3

- Nature of Business: Dental Healthcare and Education
- Position: Dental Resident
- Duration: 1995 - 1998

# More use cases:

Our use case factory helps build an autonomous AI workforce



# Reflection

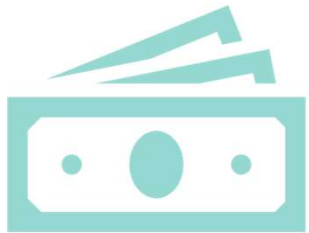
Opportunities and Challenges of  
Agentic AI



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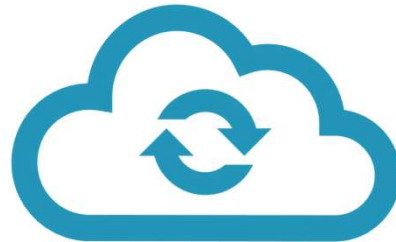
# My Three Learnings

Important aspects when thinking about agentic use cases



## Create value

Do your homework and really find the use cases which can create value – for your business but also for your clients



## Select deployment model

Be mindful on how to deploy your use case (e.g. on prem, cloud)



## Onboard talent

Make sure you have the right people on board (growth mindset, technical skills).

# Risiken und Herausforderungen von GenAI

Data privacy  
and security

Energy  
consumption

**Regulatory  
Oversight**

**Transparency &  
Trust**

*Biases and  
ethics*

Regulation

Costs of  
LLMs



**Workforce  
Replacement**

Training data  
(unknown and IP  
infringement)

Model validation and  
learning of ChatGPT

# Summary & Outlook



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# Most GenAI use cases focus on internal productivity

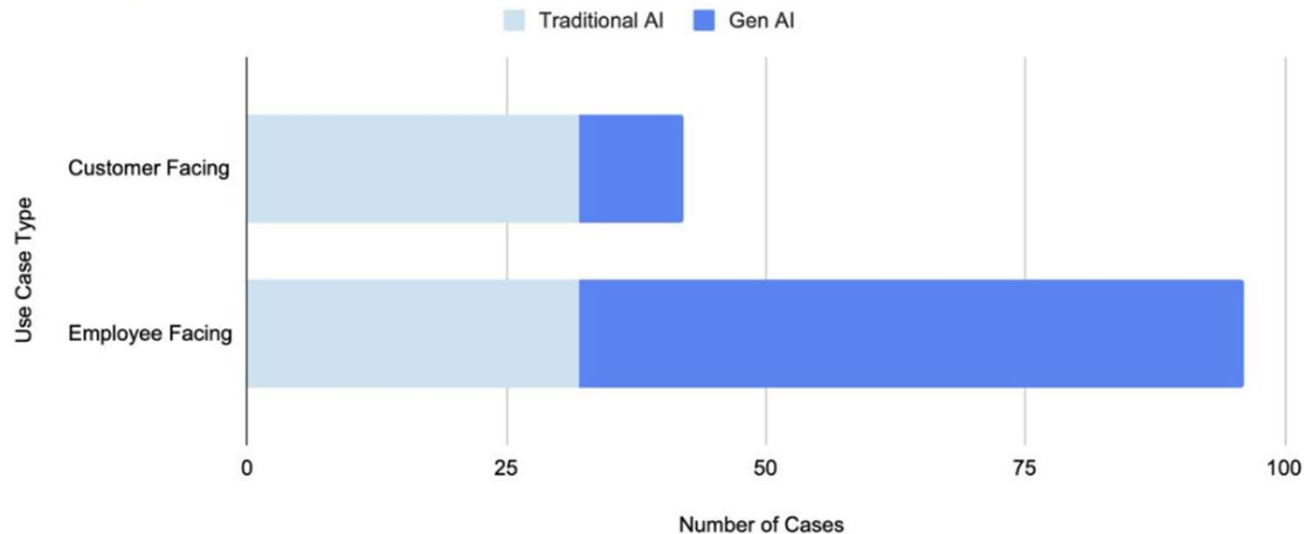
Customer Facing GenAI solutions are still lagging behind

## THE BRIEF

### FOR INTERNAL USE ONLY

MORE THAN HALF OF BANKS' USE CASES USE GEN AI, BUT MOST ARE FOR EMPLOYEES ONLY

AI Banking Intelligence  
Straight to your inbox.



SOURCE: EVIDENT USE CASE TRACKER, 2024

# What's next?

The world of GenAI is developing fast and in various directions

## Innovation



**LLM Innovation** is fast, and we see smaller models, specialized models, new players.

## Deployment



Deployment of LLMs is increasingly happening in a **hybrid setup** (on prem AND cloud).

## Agentic AI



**Connecting different LLMs** (responsible for different tasks) is coming.

## AI Governance



Strong need to build-in responsible AI principles and **control risk** with the adequate governance structures.

„AI will not replace humans, but humans with AI will replace humans without AI.“

*Marr & Lakhani, Harvard Business School, 2023*

# MERCI!

## Dr. Sina Wulfmeyer

ChatGPT | GenAI | Data Strategy | IT Security |  
Data Protection

Exec and non-exec roles in banking and SaaS  
business

*Prior:* Credit Suisse, Deutsche Bank,  
Accenture, Harvard, HSG St. Gallen



Dr. Sina Wulfmeyer

CDO @ Unique FinanceGPT | Secure  
GenAI for Financial Services: Data Pro...

