

BANKING AI AGENTS

Governed intelligence for secure banking operations.

EXECUTIVE PRODUCT BRIEF | 2026



A governed operating layer for intelligent execution

Ayotta Banking AI Agents help financial institutions retrieve approved knowledge, coordinate customer and back-office workflows, and support teams with clear permissions, escalation paths and audit visibility.

Business challenges

01

Challenge 1

Policy knowledge is distributed across complex internal repositories.

02

Challenge 2

Manual document and status checks slow customer and credit workflows.

03

Challenge 3

AI-assisted work must remain permissioned, explainable and auditable.

02 | AI CAPABILITIES

Specialized agents, one shared operating model

01

Customer Operations Agent

Supports service workflows, eligibility checks and controlled handoffs.

02

Loan Workflow Agent

Coordinates document checks, status routing and team follow-up.

03

Policy Knowledge Agent

Retrieves approved guidance with source-aware escalation.

04

Back Office Agent

Executes repetitive operational tasks with approvals and logs.

Key modules

01

Policy-aware Agent Manager

02

Shared customer and policy memory

03

Role-based permissions

04

Core banking and CRM integrations

05

Audit, approval and escalation controls

Operational leverage for teams closest to execution

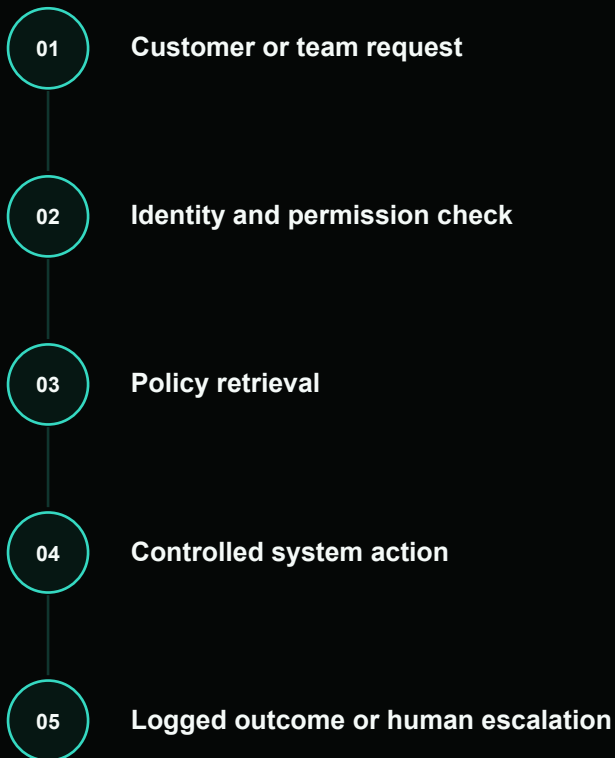
Benefits

- 01 Faster internal knowledge retrieval
- 02 More consistent customer operations
- 03 Reduced repetitive back-office effort
- 04 Clear audit visibility
- 05 Controlled integration with banking systems

Target industries

- Retail banks
- Commercial banks
- Digital banks
- Lending institutions
- Financial service operations

From request to governed system action



Expected ROI

Illustrative potential. Final targets are validated during deployment discovery.

Up to 35%

less manual processing

2.5x

faster policy retrieval

100%

logged agent actions

WHY AYOTTA

Intelligence that works across your enterprise.

- 01 Enterprise-grade governance before scale
- 02 Shared organizational memory across approved agents
- 03 Industry-specific workflows and operating context
- 04 Human approvals for sensitive actions
- 05 Integration with the systems your teams already use

Start the enterprise AI conversation

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