

Agentic Banking: A Phased Blueprint to Elastic Operations

AI is everywhere in banking. Measurable ROI is not.

Without proof of ROI, digital innovation dies in committee. This leaves the customer relationship, revenue, and market share vulnerable to AI-native competitors.

61% of bank CEOs face pressure to prove returns, yet only 14% of CFOs report seeing any ROI.

This blueprint delivers a phased strategy to defend your budget and ship quick AI wins. These investments compound to unify the digital experience across touchpoints. A capability framework upgrades your platform, step by step.

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Chapter 1 | 6 Threats to Banking Retention & Scale

For decades, banks held an uncontested monopoly on the customer relationship. The bank was where people deposited paychecks, paid bills, and turned for advice on the biggest financial decisions of their lives.

Today, that direct relationship is eroding. Technology, customer expectations, and outside competition are all moving faster than most banks can respond to.

According to BCG, only [1 in 4 banks worldwide use AI to gain any real competitive advantage](#). Most are spending without seeing any payoff.

Doing nothing is no longer an option. The banks that act now will set the standard. The rest will spend the next decade explaining to their board and investors why they didn't act sooner.

Threats

1. AI running in silos: One problem, five different answers
2. Lost trust from bad chatbots
3. Fintech apps absorbing the primary relationship
4. The silent deposit drain
5. Losing customers to friction
6. Regulatory exposure from ungoverned AI

Action plan

- ☐ **The fragmented AI audit.** List every AI model or vendor tool currently running somewhere in the bank. Can anyone name them all? Note how much data, if any, moves between them.
- ☐ **Resolution vs. response analysis.** Review your chatbot logs. What percentage of sessions end with the AI fully completing a task, versus handing off a link, a form, or a phone number?
- ☐ **Open banking leakage audit.** Quantify how many active retail and commercial customers already link accounts to outside fintech aggregators. Then compare month-over-month holdings for those accounts against your benchmark. Every point of decline you find is the cost of doing nothing, priced in real dollars.
- ☐ **Idle capital exposure audit.** Quantify how much high-value liquidity sits in dormant, low-yield products today. That's the exact balance a competitor's AI is watching for.
- ☐ **Baseline channel drop-off audit.** Map how many customer requests require more than one handoff or system to reach resolution. Note where in that chain customers give up.
- ☐ **AI regulatory risk alignment.** Benchmark your current AI roadmap against local compliance requirements for model explainability, bias, and third-party data exposure.

1. AI running in silos: One problem, five different answers

- a. **Trend:** Most banks now run AI in production, but it lives in isolated pockets - a chatbot in retail, a fraud model in compliance, an automated workflow in lending - each siloed from the rest of the bank.
- b. **Risk:** Every one of those systems generates real insight about the customer, but none of it talks to the others. Across the industry, roughly [half of all frontline work lives in the whitespace between systems](#). This inconsistency erodes trust and pushes volume back into the contact center.

- c. **Opportunity:** A single Banking OS closes that gap by giving every channel and every AI agent the same context. Nexus, the Banking OS's memory layer, maintains one Customer State Graph, so a conversation that starts in the app and finishes on a call remembers everything in between. One profile, one brand experience, no matter the channel.

2. Lost trust from bad chatbots

- a. **Trend:** The first wave of GenAI deployment resulted in a flood of shallow "chat wrapper" implementations, leaving consumer patience at an all-time low.
- b. **Risk:** Gartner found that [only 14% of customer service issues get fully resolved in self-service](#), with customers rating chatbots less convenient, less time-saving, and less useful. Even issues deemed "very simple" only resolved 36% of the time. This forces frustrated customers into the call center, skyrocketing the bank's cost-to-serve.
- c. **Opportunity:** Banks that move past conversational wrappers to reasoning-native agents differentiate themselves immediately and win back customer trust. These agents verify eligibility, apply policy, and finish the task inside the same chat window.

3. Fintech apps absorbing the primary relationship

- a. **Trend:** Fintech (Revolut, Chime) has chipped away at retail primacy for years. Now Big Tech and Frontier AI Labs (Anthropic, OpenAI) are going further, embedding directly into financial workflows and core infrastructure, becoming the default operating layer.
- b. **Risk:** When a third-party app becomes the customer's daily dashboard, that brand becomes the trusted voice. It owns the advice, wealth decisions, and credit origination. The bank's brand disappears from daily life, and with it goes customer loyalty and future ecosystem revenue.
- c. **Opportunity:** The bank still holds an advantage no fintech app can copy: the primary financial data itself. Reward customers for connecting more of their outside accounts, by offering better rates or waived fees. Make your bank's AI the visible, trusted voice in that relationship, so customers think of your bank first, not last.

4. The silent deposit drain

- a. **Trend:** External AI agents and financial assistants are becoming the primary consumer interface. Traditional banks are losing real-time visibility over customer intent and idle capital.
- b. **Risk:** Margin erosion and asset flight. A third-party AI might sweep idle cash into a high-yield account today and rebalance a portfolio into an outside robo-advisor

tomorrow. Each move drains liquidity, data, and cross-sell opportunities. The bank ends up as the plumbing: a low-margin utility that only clears transactions and holds custody.

- c. **Opportunity:** Embedded, native agentic AI lets the bank spot and act on the same opportunities first across deposits, credit, and investments. That shift, from passive account host to proactive advisor, keeps high-value products and assets moving through the bank instead of around it.

5. Losing customers to friction

- a. **Trend:** Customers do not think of their bank in terms of organizational silos (retail banking vs. fraud vs. mortgage). They simply have a singular financial objective that they expect to complete immediately.
- b. **Risk:** Traditional customer loyalty metrics are decaying. Consumers now measure digital maturity by the amount of manual labor an institution eliminates for them. Forcing a user to break away from a digital interaction to do manual tasks damages engagement and drives silent abandonment across your product lines.
- c. **Opportunity:** Update KPIs to prioritize resolution over response time. When specialized agents complete a multi-step request in a single, unbroken session, that speed becomes the thing competitors can't easily copy.

6. Regulatory exposure from ungoverned AI

- a. **Trend:** Regulatory bodies, compliance departments, and data privacy authorities are rapidly tightening scrutiny on how consumer-facing AI models handle customer data, algorithmic bias, and decision explainability.
- b. **Risk:** Unchecked LLM implementations that rely on 'black-box' prompt-wrapping create real regulatory and legal exposure. A single hallucinated piece of financial advice or one data exposure that can't be explained can mean regulatory fines, compliance audits, and lasting brand damage.
- c. **Opportunity:** Build [ironclad governance](#) directly into your operational architecture rather than trying to patch it on after the fact. Every action an agent or human initiates must run through a policy check first. It then generates a permanent decision token before execution. This creates an unalterable, [queryable audit trail](#) of what was decided, under which specific policy, and by which actor. Safe autonomy becomes a core business driver.

Where to start:

- ☐ **The fragmented AI audit.** List every AI model or vendor tool currently running somewhere in the bank. Can anyone name them all? Note how much data, if any, moves between them.
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- ☐ **AI regulatory risk alignment.** Benchmark your current AI roadmap against local compliance requirements for model explainability, bias, and third-party data exposure.

	D19 ADVISORY
	“As AI takes over, banks’ biggest threat isn’t technology, it’s indifference. If they can’t make every interaction personal, relevant, and human, customers won’t leave banking. They’ll just leave their bank.”
	David Jimenez Maireles Fractional Digital Advisor at D19 Advisory

Chapter 2 | Chatbots vs. Conversational AI vs. Agentic Banking

The risks in Chapter 1 don't mean banks are losing this fight. They set up the biggest growth opportunity banks have had in years: historic opportunity for growth, retention, and market leadership. Banks already hold what no fintech challenger has: years of transaction history and a regulated core.

However, this opportunity is not open to everyone. That advantage only pays off for leadership teams who understand exactly where their AI sits on the maturity curve and are committed to outpacing the competition.

Most institutions treat any conversational interface as proof of a modern AI strategy, lumping automation and autonomous execution together as if they're the same thing. They aren't. The gap between an AI that *talks* and an AI that *acts* is the difference between frustrating the customer and delighting them.

Three distinct tiers exist, but most banks are further behind on this curve than they think:

- 1. **Chatbots:** Standalone tools that rely on pre-programmed decision trees and static FAQ matching. Cut off from core banking systems, they cannot access real-time data. Instead, they answer basic queries and route complex requests to static help articles or live phone numbers.
- 2. **Conversational AI:** Virtual agents, bots, or voice assistants that interact with customers through spoken or written natural language. By accurately understanding user needs and securely connecting to live systems, they can autonomously execute routine, rule-based tasks.
- 3. **Agentic banking:** Reasoning-native agents integrated into a unified, governed operating layer across core systems. These autonomous systems evaluate eligibility, enforce policies, and execute complex workflows end-to-end, generating an auditable trail for every decision and action.

AI capability comparison

	Traditional chatbot	Conversational AI	Agentic banking (powered by Backbase)
What the customer gets	Static links, scripted text	Personalized, data-driven answers	Fully resolved requests executed in real-time.

	blocks, and FAQ redirects.	pulled from account history.	
System access	None. Operates as an isolated point-solution frontend.	Read-only access to core account data.	Reads and writes authority, with every action governed safely by Sentinel
Context retention	Forgotten when the chat session ends.	Saved locally within a single chat window.	Persistent across every channel via Nexus.
Operational logic	Matches basic keywords to rigid decision trees.	A single LLM interpreting a user's prompt.	Specialized agents reasoning, collaborating, and orchestrating together.
Final output	<i>"Here is a link to download the form."</i>	<i>"Your application status is currently pending."</i>	<i>"I have completed that request and updated your account."</i>

Where to start

- ☐ **API write-capability audit.** Review your digital banking API architecture. Document how many customer-facing APIs are read-only versus how many support write commands. Note how many of those write actions are policy-checked or logged.
- ☐ **Next-step friction analysis.** Map your top five digital service requests. Count how many times a customer switches channels, mobile to web, chat to phone, just to finish one task.
- ☐ **Platform alignment review.** List every chatbot, conversational AI, or point-solution vendor you already use. Check whether each one runs in isolation, or check whether it connects into a shared system that carries data and logic across the bank.

	McKinsey & Company
	“The next decade won’t necessarily belong to the biggest banks, it’ll belong to the fastest learners. Those that unify data, channels, and AI into one intelligent platform will close the gap with digital natives and redefine what banking means.”
	Henning Soller Partner at McKinsey & Company

Chapter 3 | Phased Blueprint to Agentic Banking

Transformation efforts routinely stall at the same internal debate: Do we first fix the entire core architecture, *or* do we wait until the organization is AI "ready"?

Neither gets you moving.

This blueprint is designed to meet your bank exactly where it is today, regardless of your current stack or digital maturity. Incremental proof builds internal consensus, and consensus unlocks the resources needed to scale horizontally and vertically.

The Reality Check: The era of the multi-year, "big bang" IT overhaul is over. No one wants to defend a 7- or 8-figure budget allocation, only to wait 3 years to see if it moves the needle on the P&L.

To protect your budget and maintain momentum, each phase of this blueprint is specifically scoped to deliver localized, undeniable value fast enough to prove the business case in months, not years.

Three AI entry points

Each entry point below breaks into three phases: Crawl, Walk, and Run.

- The scope column tells you what you are actually deploying.

- The requirements column tells you exactly what must be true structurally to make it work.

These aren't sequential stops on one path, and they aren't mutually exclusive. A bank with the resources and the appetite can run missions in all three at once, across different teams, each moving through its own crawl, walk, run. A bank running lean, or piloting the model for the first time, might prove the model in one domain before opening a second. Either way, the real question is which pain is loud enough right now to justify moving on it.

How to find your starting point: If you can confidently check all the requirement boxes today, you've already cleared it; move to Phase 2 and evaluate again. The first phase where you cannot check every box is your real starting point.

Entry point 1: Conversational banking

Pain point: Customers abandon digital journeys the moment a system asks them to download a PDF, print a form, or call a support line to finish what they started.

Phase	Scope	Requirements
Phase 1: crawl	Pick one high-volume request (e.g., card blocks or address changes) and resolve it entirely inside the chat window using assist mode.	☐ Memory context ☐ Single workflow automation ☐ Basic policy check ☐ One feedback loop
Phase 2: walk	Scale request types. Cut down manual workload by training the AI agent to act within guardrails, shifting employees from execution to oversight and review.	☐ Cross-request context ☐ Multiple workflows, shared policy ☐ Post-action policy verification ☐ Feedback loop across request types

Phase 3: run	Chat, voice, and web share a single, unified conversation. AI agents operate safely within clear guardrails, anticipating customer needs and proactively offering recommendations and support.	☐ Memory context across every channel ☐ Full cross-channel orchestration ☐ Autonomous policy execution ☐ Continuous feedback loop
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PROOF IN ACTION

Nedbank needed to handle banking questions for 7 million customers without growing its contact center. Their AI assistant, Enbi, now resolves those requests in the chat window, fielding more than 10 million conversations. Live chat volume to **contact-center agents dropped 70%**. Nedbank credits Enbi with helping 744,000 customers solve problems without picking up the phone.

[Learn how](#) 

Entry point 2: Customer operations

Pain point: Operational friction breaks in both directions: handling reactive inbound cases and managing delayed outbound outreach. This double failure swells support queues and pushes cost-to-serve beyond what headcount or budgets can absorb.

Phase	Scope	Requirements
Phase 1: crawl	Isolate one high-friction servicing case (e.g., dispute resolution, KYC remediation). The agent gathers cross-system evidence, checks policy, and drafts the resolution while a human retains final approval authority.	☐ Memory context ☐ Single case workflow ☐ Initial policy check ☐ Closed-loop feedback system

Phase 2: walk	The agent safely executes routine cases autonomously under strict policy guardrails. Human operators shift to exception-only approvals, expanding case scope as operational trust builds.	☐ Shared context across multiple case types ☐ Multiple workflows, shared policy layer ☐ Post-action policy verification ☐ Cross-case feedback loops
Phase 3: run	Expand architecture across your entire servicing domain and channels. Specialized agents reason together to resolve complex cases proactively, fixing issues before the customer ever needs to call.	☐ Memory context across the entire domain ☐ Full-domain orchestration layer ☐ Autonomous policy execution ☐ Continuous, self-improving feedback loop

PROOF IN ACTION

I&M Bank wanted to scale their customer acquisition without compliance infrastructure or customer satisfaction scores breaking under the pressure. On a unified digital platform, they grew new customer onboarding from 2,000 to 21,000 accounts per month, doubling active customer base to 600,000 while maintaining a world-class NPS of 75+.

[Learn how](#) 

Entry point 3: Proactive advisory

Pain point: Fintechs are winning market share with proactive agents that optimize returns and influence financial choices. While banks generate valuable [relationship intelligence](#) from millions of transactions and interactions, most of it goes unused, leaving banking relationships vulnerable to fintech disruption.

Phase	Scope	Requirements
Phase 1: crawl	The agent monitors customer activity in real time. It flags idle cash, a fee spike, or a missed savings opportunity the moment it appears. One customer click resolves it, inside the same chat or app, before a competitor's agent gets there first.	☐ Real-time memory context on one signal source ☐ Real-time intent and pattern recognition ☐ Policy and suitability guardrails ☐ One feedback loop from each resolved nudge
Phase 2: walk	The agent moves from alerting to recommending action. It suggests sweeping excess cash into a higher-yield product, consolidating debt, or starting micro-investing based on cash flow. The customer approves each recommendation before it executes, at the same speed a competitor's agent already moves.	☐ Cross-product context sharing ☐ Multi-workflow policy execution ☐ Real-time eligibility and risk checks ☐ Closed-loop engagement tracking across signal types
Phase 3: run	The agent runs continuously, acting autonomously on the customer's behalf. It proactively rebalances portfolios, optimizes day-to-day liquidity, and executes high-value financial moves within customer-approved parameters.	☐ Full enterprise memory context ☐ Full-domain orchestration layer ☐ Autonomous policy execution within bank-set limits ☐ Continuous, self-improving feedback loop

What travels with you no matter where you start

Regulatory exposure doesn't sit inside one department. It follows every piece of data and workflow across all three entry points. That's why every agentic action runs through the same governed check, whether it's a chat reply or a credit decision. Nothing executes without leaving an audit trail.

The reality check: Gartner predicts more than [40% of agentic AI projects will be canceled by 2027](#). The reason: unclear business value, or risk controls that never got built. The policy check in Phase 1 is how you rule out the second reason, even for the smallest request.

Chapter 4 | Measuring your AI Success

Every banking executive is trapped in the same loop. They pour millions into AI and still can't point to one line item on the P&L that actually shrank as a result.

The Reality Check: 61% of CEOs face intense pressure to demonstrate tangible returns on AI, yet only 14% of CFOs report measurable ROI today.

The real gap is measurement. Whether you're a product manager pitching your VP, a business unit head defending budgetary asks to the CFO, or an executive updating investors, the trap is the same. Each faces the same trap: reporting technology metrics when the organization wants business outcomes.

If you want internal buy-in, you have to speak the language of the business.

The vanity trap vs. economic levers

Traditional AI programs rely on "containment" and "deflection." These are internal IT metrics. They live inside isolated systems and tell you nothing about the health of your bank. To secure continuous funding, you must translate technical actions into tangible outcomes.

What IT reports	What the board cares about
Containment rate	Cost-to-serve per domain: Did we lower the baseline cost of running this business unit?
Deflection rate	Time-to-resolution: Did we eliminate the friction that drives customers to expensive call centers?
Task completion rate	Origination conversion rate: Did the agent close the revenue leak in our onboarding funnel?
NPS or satisfaction score	Relationship depth: Does proactive service deepen loyalty, or are customers one bad experience away from leaving for a fintech?

Five KPIs that fund your roadmap

Metric	What it proves	Benchmark
Cost-to-serve per domain	Customer Operations actively	30 - 40% reduction once a

	shrinks operating expenses	domain reaches the "Run" phase
Conversion rate on key origination journeys	Proactive agents stop application drop-off in real time	10 - 15% improvement in straight-through processing
Staff productivity ratio (cases/FTE)	Your team absorbs volume growth without headcount scaling in proportion.	Up to 3x increase at scale
Time-to-resolution	Speed improved without sacrificing compliance or quality	50 - 90% faster on routine case types
Net promoter score (NPS)	Proactive resolution turns passive users into brand advocates who protect deposits and reinforce primacy.	Flat or rising NPS as AI agents absorb more servicing volume

The ultimate goal: Elastic operations

A single metric is just a data point. Combined, these five numbers tell the exact story board members are desperate to hear: How AI investments lowered operational friction, deepened customer loyalty, and drove business growth that scales without adding headcount.

Grow lending volume by 20% while holding servicing headcount flat breaks the linear relationship between scale and cost. That is the sentence that wins board approval and funds your next phase of investment. A 75% chatbot containment rate, on the other hand, never will.

Where to start

- ☐ **The metrics audit.** Review what you report today. Are you tracking isolated IT vanity metrics like containment, or strategic outcomes that prove financial impact to the board?
- ☐ **The elastic operations check.** Compare volume growth against headcount growth in one domain over the past year. If volume grew faster than headcount, you already have an elastic operations story to tell.
- ☐ **The baseline audit.** Document starting numbers for each of the five KPIs before launching to track progress over time, prove tangible impact, and calculate true ROI.

Chapter 5 | Building Your Functional Requirements

When a technology category moves as fast as agentic banking, vendor fatigue is inevitable. Every legacy platform, chatbot wrapper, and point solution has suddenly rebranded itself as "agentic."

To cut through the marketing noise, you need an evaluation framework based on architectural reality, not slide decks. The success of your AI roadmap depends on four structural pillars: Context, Orchestration, Authority, and Intelligence.

Use the matrix below to pressure-test your existing technology stack, your current roadmap, or any vendors you plan to evaluate. Prioritize each capability based on your current goals and scope.

Capability	Priority	Backbase	Vendor 2	Vendor 3
Semantic layer				
Customer context updates in real time, across every channel		Nexus		
One data model per customer, account, and case, not one per system		✓		
Context and decision history persist across sessions and channels		✓		
Orchestration				
Deterministic and agentic workflows run side by side, not as separate systems		✓		
One workflow spans core, CRM, and channel systems without custom integration per connection		✓		
Workflow changes deploy without a full re-platform		✓		
Authority & governance				
Every action, human or AI, produces a decision record before it executes		Sentinel, Decision Token		
Autonomy level configurable per domain, not set platform-wide		✓		
Autonomy is revocable without a re-deployment		✓		
Confidence thresholds and evidence requirements configurable per action, per actor		✓		
Human escalation triggers automatically on defined risk conditions (limit exceeded, fraud signal, vulnerability detected)		✓		

Governance framework designed for explainability and evolving AI regulatory requirements		In progress		
Evaluation frameworks				
Models and prompts tested against banking scenarios before production release		✓		
Every AI response validated before it reaches the customer or employee		✓		
Intelligence				
Model registry with version control, across LLMs, SLMs, and classical ML		✓		
Drift detection on live models		✓		
Feedback loop from resolved cases back into model improvement, automatically				
Connectivity & delivery				
Sits above core, CRM, and data platforms without requiring replacement		✓		
Pre-built blueprints for specific banking domains, not custom builds from zero		Yes		
Supports phased deployment, one domain at a time, not big-bang only		✓		
Live in production at scale		120+ banks		
Independently audited security and availability controls, verified by a third party		SOC 2 Type II*		
Independent analyst recognition		Forrester Leader and Customer Favorite, 2026		

[Last Section] - not in TOC

AI that talks. AI that acts. AI your bank and customers can trust.

Chances are, your team is already managing the symptoms: a virtual assistant customers avoid, or a routine servicing query that takes four disparate tools and multiple manual handoffs to resolve.

These friction points are not team or operational failures. They are the predictable outcome of deploying point-solution AI on fragmented enterprise architecture.

Solving this doesn't require tearing out core infrastructure.

Backbase offers an AI-native Banking OS that layers on top of your existing systems, unifying customer touchpoints, frontline teams, and backend workflows into one governed execution layer as the foundation for true agentic execution.

"Backbase provides a **'Banking OS' that unifies a bank's frontline operations**, with a platform the bank and third-party tech companies can build on top of. **Its semantic layer is a competitive advantage**, strengthening banks' ability to adjust and innovate going forward... Backbase offers **superior agentic AI**, with agents for data retrieval and classification."

- The Forrester Wave™: [Digital Banking Engagement Platforms. Q2 2026](#)

One Trusted Bank Across Every Touchpoint

Operating as a single execution layer, Backbase unifies service, operations, and intelligence into one connected system. The table below illustrates how this translates into business impact.

	Customer experience	Business impact	Proven results
Conversational banking	Resolves requests instantly using natural language without deflection to phone queues or forms.	Lower cost-to-serve, rising CSAT, fewer calls to the contact center, increased account profitability.	Nedbank cut chat volume to its contact center by 70%. Meriwest members who regularly engage with its digital assistant are 30% more profitable than typical digital banking users.
Customer operations	Resolves complex requests end-to-end, from onboarding to disputes, directly inside backend workflows without manual handoffs.	Faster time-to-resolution, higher cases per FTE, eliminated middle-office bottlenecks, scaled operational capacity.	I&M Bank scaled monthly onboarding from 2,000 to 21,000 accounts, reducing onboarding time 99% and ranking #1 in customer sentiment nationally.
Relationship intelligence	Equips frontline teams with live context while surfacing proactive advice and cash optimization directly to	Defense against fintech churn, increased customer profitability, higher NPS scores, expanded asset	McKinsey research shows AI-powered tools for relationship managers drive 9% portfolio growth and 5x

Start with a single high-impact use case. We integrate your existing systems, establish governance, and bring you to live production with measurable ROI.

1. **Baseline & architecture assessment** Evaluate your current tech stack and identify immediate operational friction across frontline and self-service touchpoints
2. **Tailored ROI & value model** Build a custom business case projecting CSAT gains, cost-to-serve reductions, and FTE capacity expansion for leadership.
3. **Live agentic execution demo** See Backbase agents and unified workflows running real banking journeys, governed at every step, on your infrastructure.

Let's build your 90-day launch plan

[Get a demo](#)