

CAPCO

Agentic AI in Action

Innovating boldly,
experimenting
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Agentic AI: From Exploration to Execution

The AI conversation in financial services has shifted. It is no longer just about what is possible — it is about what is useful. Firms are beginning to explore AI systems that can act on their own, respond to changing conditions, and work alongside both humans and other AI tools.

Having outlined the potential for Agentic AI to redefine financial services in our previous article, we will now explore how AI agents can move beyond static automation to make decisions, take action, and work collaboratively across financial processes.

The potential is clear, but many organisations are still grappling with where to begin. How does Agentic AI fit into their wider strategy? How does it connect with their current GenAI priorities, use cases, and investments.

Crucially, how can they make it work in the real world, without compromising on trust, compliance, or control.

The good news: this is not about throwing everything out and starting fresh, but rather about building on what is already in place.

Financial institutions can take their current GenAI capabilities and evolve them into more autonomous, connected systems.

However, AI agents must be purpose-built for financial services workflows, enhancing task efficiency while aligning with risk and regulatory requirements.

The focus must be on evolving from isolated solutions to cohesive AI ecosystems that augments human expertise.

Agentic AI in Action: **Strategy & Use Cases**

We are helping clients turn ideas into experiments — and experiments into working solutions. These early-stage projects are providing valuable insight into what is viable, scalable, and valuable, laying the groundwork for the broader adoption of AI agents.

Across these engagements, we currently see Agentic AI driving benefits in four key areas:

- **Client experience** – delivering faster, more personalised and context-aware interactions across digital and human channels
- **Operational efficiency** – reducing manual effort, increasing process speed and optimising resource allocation
- **Accelerated growth** – supporting new product innovation, revenue expansion and more agile market responses
- **Risk management** – enhancing detection, decisioning and compliance through intelligent monitoring and control.

The use cases we set out below move beyond theory, showcasing how we are supporting our clients in applying Agentic AI in real-world settings, with a particular focus on client experience and operational efficiency – where early results are already demonstrating clear value.



1. Turbocharging Agile Delivery

Stand-ups, backlog refinement, scrum meetings – while they all have their place in the Agile delivery methodology, the daily task of updating tickets based on meeting outcomes can be time-consuming and tedious, often pulling focus from higher-value work and increasing the risk of important details slipping through the cracks.

We have developed an Agentic AI solution that manages the entire ticketing workflow. Unlike GenAI, which responds to one-off prompts and lacks continuity, Agentic AI enables us to deploy specialised agents that collaborate with one another, passing context back and forth to execute complex, multi-step tasks with minimal human input.

One agent transcribes meeting audio and another extracts key actions, while a JIRA agent creates or updates tickets, enriching them with timelines and task detail from a knowledge base. With the ability to retain memory across sessions, the system adapts to changes over time, adjusting tickets when scope shifts and maintaining a clear, auditable trail of actions.

In piloting this with clients, this solution is supporting teams in generating efficiency gains of between 25% and 45%, freeing up valuable time and enabling teams to focus on the work that really matters.

2. AI-Powered Test Automation for Software Quality Assurance

Maintaining quality in digital product releases remains a challenge, particularly when QA relies on manual test writing and execution. Test engineers are heavily leaned on for the entire testing process, slowing down delivery cycles and increasing the risk of bugs slipping through into production.

We have piloted an Agentic AI solution that looks to transform the testing process by automating key stages that traditionally require specialist input. Rather than relying on a single model to generate tests, Agentic AI enables a sequence of purpose-built agents to work in tandem. One interprets user-written scenarios into test scripts, another executes them, and a third evaluates the outcomes, surfacing results for QA professionals to review and validate.

This structure mirrors how a QA team might operate, but with significantly greater speed and scale. It opens the door for non-technical team members, like business analysts or UX designers, to feed directly into test creation, while freeing test engineers to focus on edge cases and complex logic. The result is more diverse test coverage, faster execution, and higher overall confidence in release quality, all without compromising rigour or control.





3. Orchestrating Know Your Customer Flows

Financial institutions face increasing pressure to onboard customers quickly while meeting stringent compliance and anti-money laundering requirements. Traditional Know Your Customer (KYC) processes are often manual, time-consuming, and prone to error.

We have explored the use of Agentic AI to reimagine the onboarding journey. This solution employs a coordinated system of specialised agents each focused on a specific task such as identity verification, document validation, risk flagging, or transaction behaviour analysis.

Driving it all is a central 'super agent' that orchestrates the flow, making real-time decisions, adapting to case-specific variables, and escalating only where human input is truly needed. It is a smarter, faster and more agile approach to onboarding, one that mirrors the complexity of real-world decision-making.

The benefits include reduced time-to-onboard, lower operational costs, improved fraud detection, and a scalable compliance architecture that can evolve with regulatory changes – something traditional GenAI or static automation alone cannot easily deliver.

4. Agentic AI for Commercial Credit and Lending

Capco has assisted our clients in uncovering major time savings in running credit assessments in commercial lending, which is often limited by inflexible rule sets and manual decision-making. This results in slower credit approvals, and may not accurately capture a business's real-time financial position.

To address this, we have developed an Agentic AI solution purpose-built for credit evaluation. For a Tier 1 bank, we deployed a dynamic team of specialised agents each focused on analysing a specific factor like income stability, spending behaviour, credit history, or sector-specific risks. These agents worked autonomously and in parallel, feeding insights into a coordinating agent that synthesises everything into a smart, policy-aligned lending recommendation.

Think of it as giving every relationship manager their own virtual team analysing, cross-checking, and surfacing insights in seconds. This not only speeds up assessments, it empowers decision-makers to focus their expertise where it really counts: on the edge cases, the complex calls, the nuanced decisions.

The result? Faster, smarter, and more scalable credit decisions that boost productivity, improve risk accuracy, and help lenders move at the pace of business.





5. AI-Driven Marketing Personalisation

Delivering timely, relevant content across digital channels can often prove a struggle for financial institutions. Campaigns tend to be generic, slow to react, and disconnected from real customer needs, leading to poor engagement and wasted effort.

We tackled this challenge by developing an Agentic AI marketing prototype for a fictional e-mobility brand. A central agent continuously monitors external signals, such as news, trends and market sentiment to surface content opportunities. Synthetic persona agents, each representing a different target customer segment, then assess the proposed content based on their simulated preferences and behaviours.

Content is refined through multiple feedback cycles between the central and persona agents, ensuring it aligns with diverse audience expectations. Once both the agents and the human marketing team approve it, the campaign is launched. Live engagement data is then looped back into the system, enabling the agents to learn and adapt with each iteration.

This coordinated, autonomous setup goes far beyond what traditional GenAI can offer, enabling dynamic, audience-aware content creation that reflects real-world context and customer intent, while lightening the lift for marketing teams.

Operationalising Agentic AI

Having looked at the different types of AI agents, from reactive models to those that learn and adapt, the focus now is on putting those concepts into practice by designing real world solutions.

We have found that understanding agent types is just one piece of the puzzle. The real value comes when organisations link those models to business objectives and coordinate them to drive impact. For instance:

- In our KYC use case, we combine model-based and utility-driven agents to streamline compliance checks
- In our lending proof-of-concept, goal-oriented agents help ensure credit decisions reflect an institution's risk framework.
- In marketing personalisation, learning agents adjust content strategies in response to how users engage over time.

Rather than viewing agent types as abstract categories, we treat them as practical tools. They help us design functionality, build escalation paths, and manage how data flows through the system.

This approach gives clients a clear view of which type of agent fits a task, and how to implement it within their existing operations.

For organisations starting this journey, we suggest taking three key initial steps.

Identify high-friction workflows with well-defined success measures

Match each task to the right agent type, with clear guardrails and escalation points

Run targeted proof-of-concepts to test behaviours, data quality, and integration.

This hands-on approach helps teams build confidence, accelerate learning, and create a strong foundation for scaling agentic AI across the enterprise.



A Deliberate and Responsible Path

The financial services industry is not quite ready for a fully autonomous AI to be making decisions on its own at scale. The priority right now is responsible adoption – bringing Agentic AI into the business in a way that ensures human oversight, governance, and regulatory alignment firmly in place.

The real opportunity lies in using Agentic AI to support people, not replace them. By making decision-making faster, more accurate, and easier to audit, these systems can boost performance while keeping accountability front and centre.

For most firms, success will not come from rushing to roll out AI everywhere. Instead, it will come from a thoughtful approach: starting with focused, high-value areas and building strong governance around them. That means monitoring performance closely, refining how agents are used, and ensuring every step is adding sustainable value.

At Capco, we're not just guiding clients through this shift, we're helping define what responsible implementation of agentic AI should look like.



The future isn't just about making AI smarter. It's about making sure it's used in ways that are ethical, transparent, and genuinely useful for both businesses and their customers.

- Charlotte Byrne, UK GenAI Lead

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About Capco

Capco, a Wipro company, is a global management and technology consultancy specializing in driving transformation in the energy and financial services industries. Capco operates at the intersection of business and technology by combining innovative thinking with unrivalled industry knowledge to fast-track digital initiatives for banking and payments, capital markets, wealth and asset management, insurance, and the energy sector. Capco's cutting-edge ingenuity is brought to life through its award-winning Be Yourself At Work culture and diverse talent.

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