



amdocs STUDIOS

AI Factory for Banking

Modern Enterprise AI – delivered with speed, safety, and scale

Overview

Enterprises are moving beyond AI proofs-of-concept. What they need now is a pragmatic, governed way to **deploy, operate, and scale agentic AI** across multiple lines of business – without compromising security, compliance, or cost.

Amdocs AI Factory provides an end-to-end, **enterprise-grade autonomy** stack that combines trusted **Data and Cloud** foundations, an **agent orchestration layer** for multi-step workflows, a **governance and compliance fabric** for explainability and lineage, and a **human oversight console** that keeps human experts in the loop for accountability.

Key Considerations Met

From pilot to production – safely: Policy enforcement, lineage, and approvals are built in, so AI outcomes are auditable and defensible from day one.

Agentic execution at scale: Multi-agent orchestration coordinates tools and systems to complete real work, not just generate content.

Enterprise foundations included: Runtime, memory, observability, security, and model management – plus reusable **foundation patterns** and an **Agent Marketplace**.

Domain-ready: Domain knowledge graphs, **domain-tuned models**, and **domain access agents** deliver precise, policy-compliant outcomes.

Faster time-to-value: The **Agentic Accelerator Framework** packages skills, **FinOps** and compliance patterns, and optimization recipes to compress delivery time while raising quality.

Accelerate Time-To-Value

Speed to Outcomes: Pre-built industry accelerators move you from idea to live pilot in weeks – without re-inventing the basics.

Safety and Compliance by Design: A configurable **governance and compliance fabric** provides traceability, explainability, and approvals for regulated workflows.

Operational Excellence: **Observability** and **FinOps** make costs, quality, and latency measurable and optimizable per task and per model.

Integration Without Friction: Plug into **vendor tools, communication tools (ChatOps)**, and **custom tools** for bespoke systems – under one orchestration plane.

Future-Proof Architecture: Multi-model, multi-cloud flexibility with **enterprise foundations** ensures you can evolve models and policies without re-platforming.

AI Use Case Categories for Banking

Customer Engagement and Hyper-Personalized Experiences

- Personalized banking offers and scoring models
- Financial education and news summarization
- Life-event triggers and automated product bundles
- Cashflow forecasting, budget guardrails, micro-investing, and contextual nudges

Advisor, Employee and Front-Office Enablement

- Relationship manager augmentation (360° insights, suitability, portfolio insights)
- Mis-selling prevention and compliance monitoring of interactions
- Automated research, summarization, preparation of reports and client materials (cross-vertical capability)

Risk Management, Credit and Financial Crime

- KYC/AML autonomy: document intake, validation, sanctions/PEP checks, risk scoring
- Fraud detection using behavioral biometrics and social-network analysis
- Credit decision support (affordability, risk indicators, policy-supervised recommendations)
- Partner/vendor risk monitoring and real-time alerts
- Synthetic-data-driven risk model training and scenario modeling

Compliance, Governance and Regulatory Reporting

- Regulatory reporting drafts and documentation with citation-level lineage
- Lending regulatory compliance (policy/procedure checks, disclosure validation)
- SAR report automation and anomaly-driven narrative generation
- Conversation monitoring for compliance breaches and suitability checks (PDF + banking deck)

Operations Automation and Intelligent Back-Office Workflows

- Post trade exception management and resolution
- Payment exception handling and message repair
- Financial contract management with rate/risk monitoring and proactive actions
- Document intelligence for onboarding, servicing, underwriting, and disputes
- Claims, disputes, evidence pack automation and decision memos with audit traceability (cross-vertical)

Technology, Modernization and IT/Engineering Automation

- Data and code migration automation, schema conversion, modernization workflows
- Vulnerability management and resolution automation
- AIOps: incident summarization, root-cause analysis, runbook execution
- MLOps/MRMOps: model inventory, bias/drift checks, compliance documentation
- Cloud/FinOps optimization and enterprise knowledge management

Factory Core Capabilities at a Glance

- **Enterprise Foundations:** Runtime, memory, observability, security, model management; reusable **foundation patterns** and an **Agent Marketplace**
- **Agent Orchestration Layer:** Plans, coordinates, and monitors multi-agent workflows; integrates **vendor, communication, and custom tools**
- **Governance and Compliance Fabric:** Policy enforcement, lineage, explainability, approvals, and a **human oversight console** for accountability
- **Domain Intelligence:** **Domain knowledge graphs, domain-tuned models, and domain access agents** for contextual, precise, and safe outcomes
- **Agentic Accelerator Framework:** Packaged skills plus **compliance and FinOps** patterns and optimization recipes to standardize quality and compress delivery timelines