

# Executive Summary: AI Agents, MCP, and Agentic AI

This session provides IT managers at Fiserv Germany with a strategic overview of AI agents, the Model Context Protocol (MCP), and Agentic AI. It also highlights governance, adoption, and future trends relevant to financial services.

## Key Topics Covered

- AI Agents – software entities that perceive, reason, and act (think: junior colleagues for IT tasks).
- MCP (Model Context Protocol) – a secure adapter for AI to interact with enterprise tools and APIs.
- Agentic AI – multiple agents collaborating to plan, decide, and orchestrate workflows.
- AI Governance & Compliance – audit trails, explainability, GDPR and AML/KYC alignment.
- Enterprise Adoption Strategy – start small with pilots, validate ROI & compliance, scale responsibly.
- Human-in-the-Loop (HITL) – AI assists, but humans approve critical decisions.
- AI in IT Operations (AIOps) – agents monitor logs, auto-fix simple issues, escalate critical ones.
- Future Trends – multi-agent systems, standardization (MCP, A2A, ADK), and knowledge-driven AI (Agentic RAG).

## Manager Takeaways

- AI agents are not just chatbots – they are strategic levers for efficiency and compliance.
- Governance is non-negotiable in financial services – AI must be explainable, auditable, and fair.
- Adoption should start with pilots in safe, high-value areas (e.g. onboarding, IT ops).
- AI augments staff, it does not replace them – HITL ensures trust and compliance.
- Future-proofing requires awareness of standards like MCP and trends like Agentic RAG.

AI Agents, MCP, and Agentic AI represent the next evolution in IT strategy. For Fiserv, the opportunity is to leverage these technologies to drive efficiency, maintain compliance, and position teams for the future of financial services.