

# Slide 1 – The Core Problem

Most enterprise applications (KYC, AML, Fraud, etc.) are **non-AI native**.

## Current State:

- AI adoption is custom-built per application → siloed, costly, inconsistent.
- Manual dashboards, rigid rules, and static workflows.

## What's Missing?

- A **generic AI platform** that plugs into any app as a plugin/library.
- Natural Language → API orchestration (GenAI).
- RAG-powered grounding with compliance rules & enterprise data.
- Secure execution with RBAC & Policy Enforcement.
- Reusable AI building blocks across the bank.
- Federated readiness: app-level AI bots collaborating for cross-division insights.

## Slide 2 – The Solution: CongniAiOps

A plug-and-play AI assistant that embeds into existing apps without redesign.

- Learns user workflows, translates them into secure API calls.
- Provides guided automation with compliance checks.
- Acts as a common AI layer across applications, reducing duplication.

## Slide 3 – Use Case: Compliance Division

KYC: Faster onboarding → reduced manual checks.

AML: Automated SAR drafting → fewer SLA breaches.

Fraud: Smarter case triage → reduced false positives.

### Common Benefits:

- 30–40% analyst time savings.
- Consistent, regulator-ready audit trails.
- Higher compliance confidence with lower risk.

## Slide 4 – Implementation Approach

Step 1: Add AI prompt widget inside existing Angular UI.

Step 2: Secure Java gateway enforces RBAC & policies.

Step 3: Optional Python sidecar for RAG & knowledge retrieval.

Step 4: Start with MVP – 3–5 intents (read-only + guarded write).

Step 5: Expand gradually to broader workflows across divisions.

Timeline: Pilot integration in 6–8 weeks per app.

# Slide 5 – Business Impact

## Financial:

- \$35M–40M annual savings through productivity + reduced fines.

## Operational:

- Faster SLA closure & error reduction.
- Standardized outputs across teams.

## Strategic:

- Foundation for AI-first banking operations.
- Scalable beyond compliance.

## Slide 6 – Scaling Across the Bank

- Policy-driven config: onboard new apps by updating API specs, not code.
- Works across Compliance, HR, Finance, Risk, Ops.
- Future roadmap: federated AI orchestration.
  - Unified compliance dashboard across KYC, AML, Fraud.

## Slide 7 – Why Now? Future-Ready AI Layer

- Built for GenAI era: Copilot + enterprise guardrails.
- Secure, RBAC-driven task execution.
- Natural language interface lowers training needs.
- Evolves from assistant → true agentic AI with orchestration.
- Positions bank as an AI-first enterprise, without costly rebuild.