

WSO2con

AFRICA

SEPT 22 - 24, 2026 | NAIROBI, KENYA

Building Governed Integrations and AI Agents for the Enterprise

One loan application, three eras of banking.



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Alice

runs a hardware shop

**She wants a loan
to expand it.**

The bank around her is about to change three times.
She is the one thing in this talk that does not.

Whoever decides her loan has to answer three things:
what they KNOWS · what they can DO · what they DID

The same loan, three times

ERA ONE

Physical

A person decides

Alice sits down with a loan officer.
Judgement, paper, and a signature.

Two weeks



The same loan, three times

ERA ONE

Physical

A person decides

Alice sits down with a loan officer.
Judgement, paper, and a signature.

Two weeks

ERA TWO

Digital

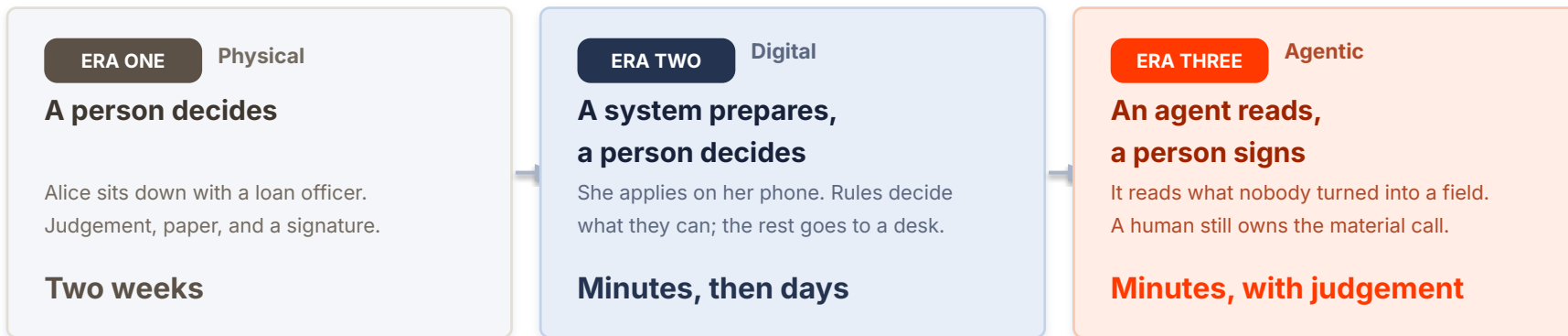
A system prepares, a person decides

She applies on her phone. Rules decide
what they can; the rest goes to a desk.

Minutes, then days



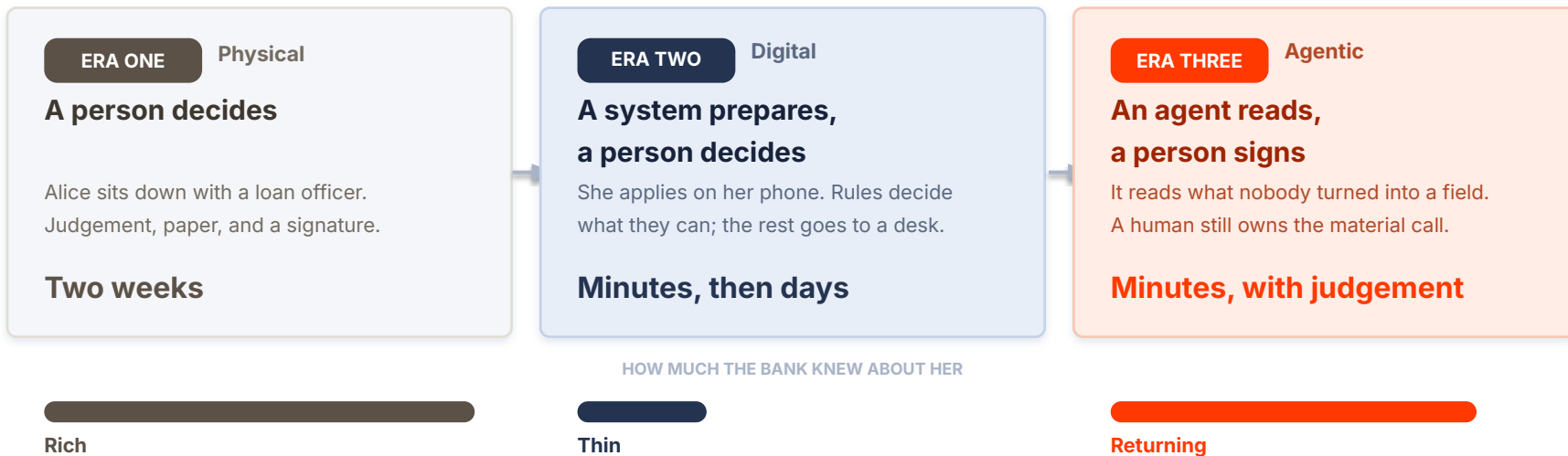
The same loan, three times



HOW MUCH THE BANK KNEW ABOUT HER



The same loan, three times



Same customer, same decision. What changes is who decides — and how much they know about her.



Alice walks into a branch



Alice



Alice walks into a branch



Alice



Daniel
loan officer



Alice walks into a branch



Alice



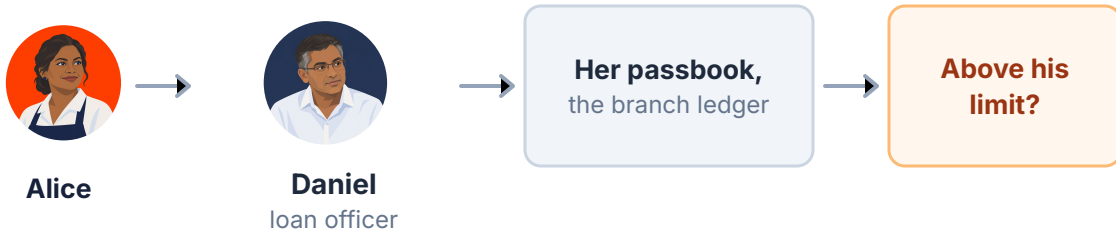
Daniel
loan officer



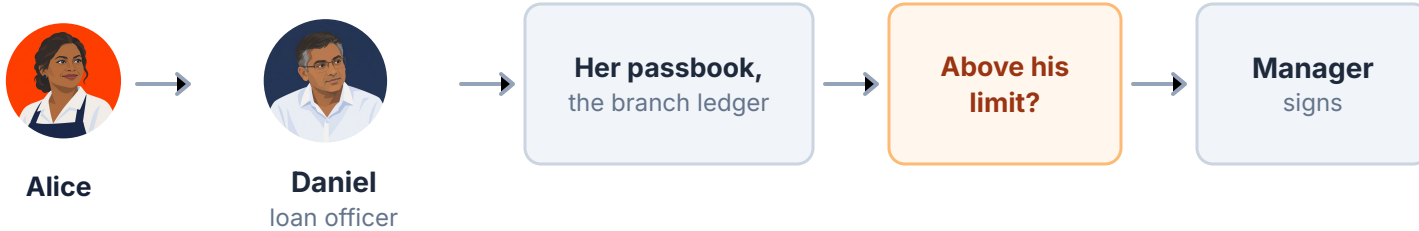
Her passbook,
the branch ledger



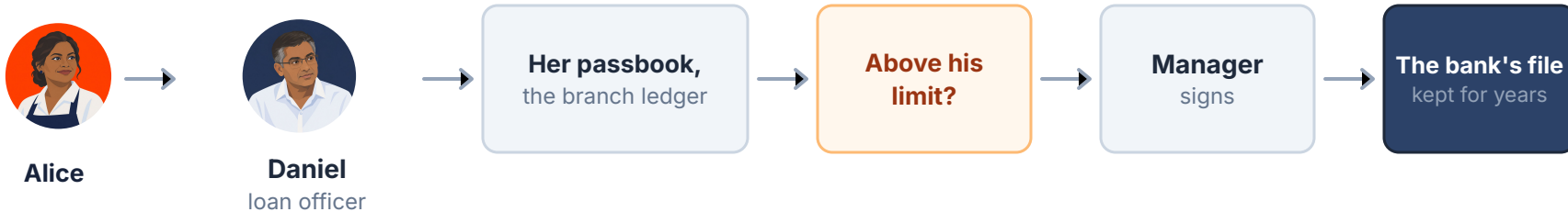
Alice walks into a branch



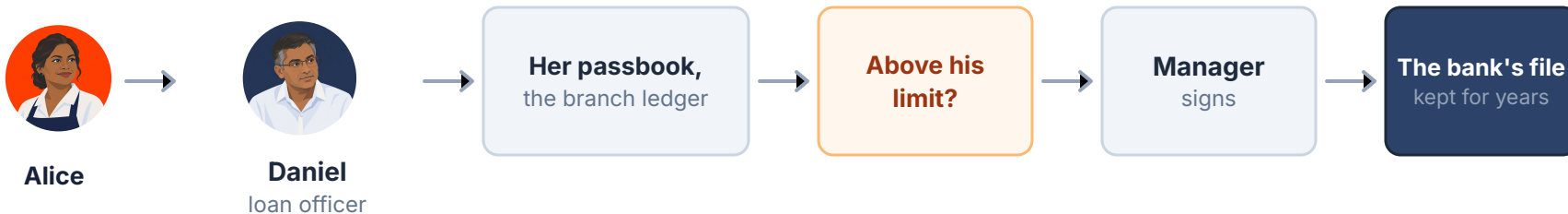
Alice walks into a branch



Alice walks into a branch



Alice walks into a branch



Daniel knows Alice. Eight years of banking here, and the two weak months are the rainy season, not trouble. That knowing is context, and it lives in his head.

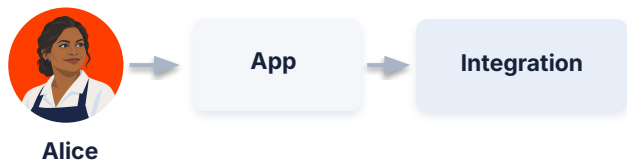
No technology. Two weeks for an answer. And a different branch would have said no.



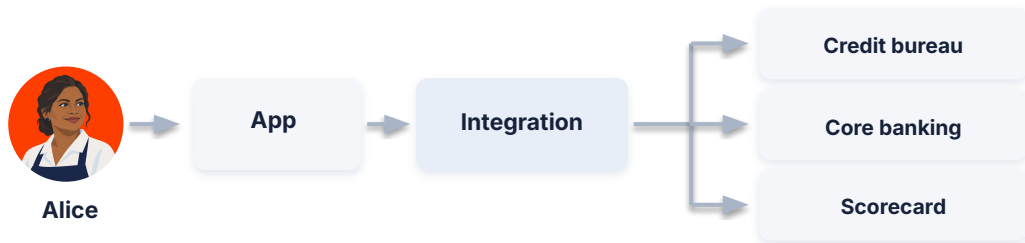
Alice applies via the app



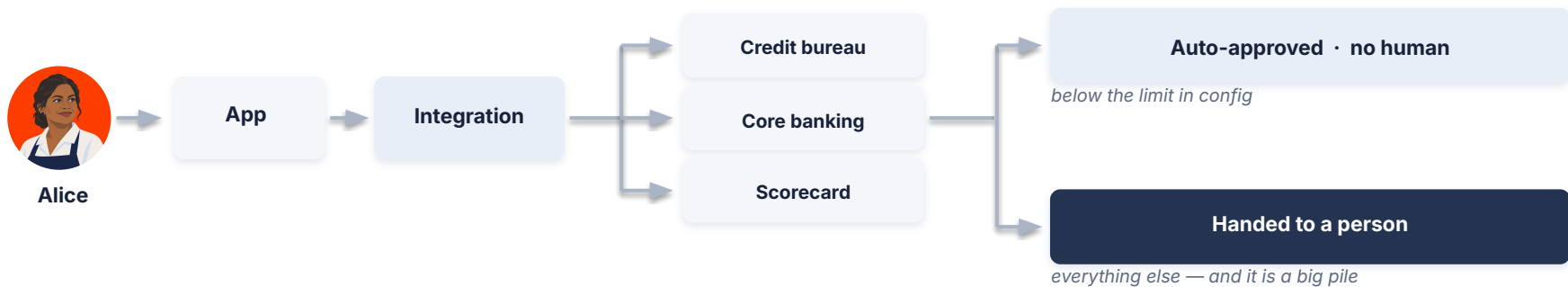
Alice applies via the app



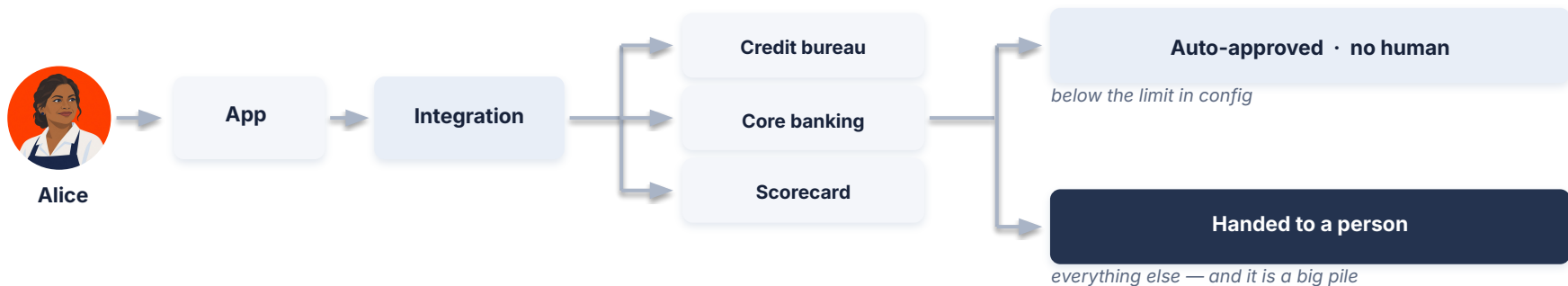
Alice applies via the app



Alice applies via the app



Alice applies via the app



A scorecard is a set of rules over a few fields on a form. Every arrow here was drawn at design time — but the pile that goes to a person is large, because a scorecard can only use what somebody turned into a field.

You already auto-approve today. The limit is a number in a config file, and somebody reviewed it.



It happened in two halves

PHASE ONE

The systems start talking

Alice still walks in. The clerk's screen now pulls from three systems instead of a ledger.

SOAP and SOA

WSO2 Integrator

Governance: DECLARE IT

A registry of services, lifecycles and policies.

PHASE TWO

Alice gets an app

11pm on a Sunday. Hundreds of services, many teams, releases every day.

REST and microservices

WSO2 Integrator

Governance: OBSERVE IT

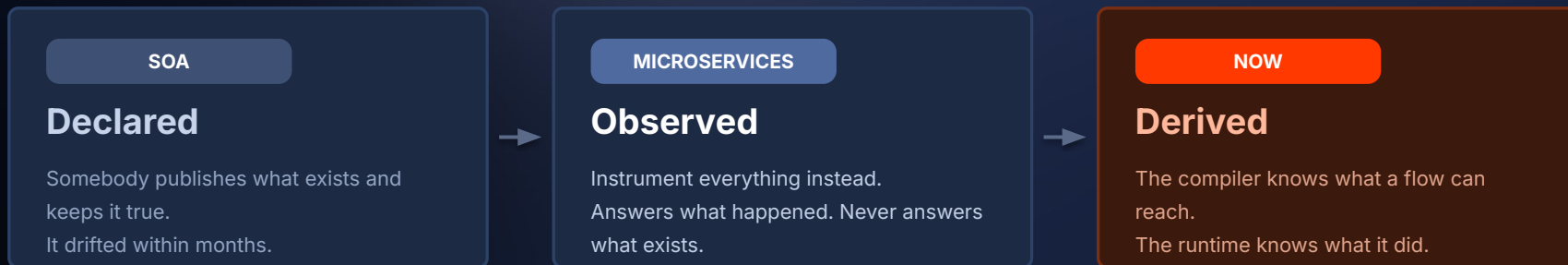
Written by hand, then switched on, then inherited.

Both still run today. Plenty still have SOAP in production — and that is fine.

The registry didn't go down because of microservices; it went down because it was over-declared as the single source of truth. Microservices just made that design choice fatal.

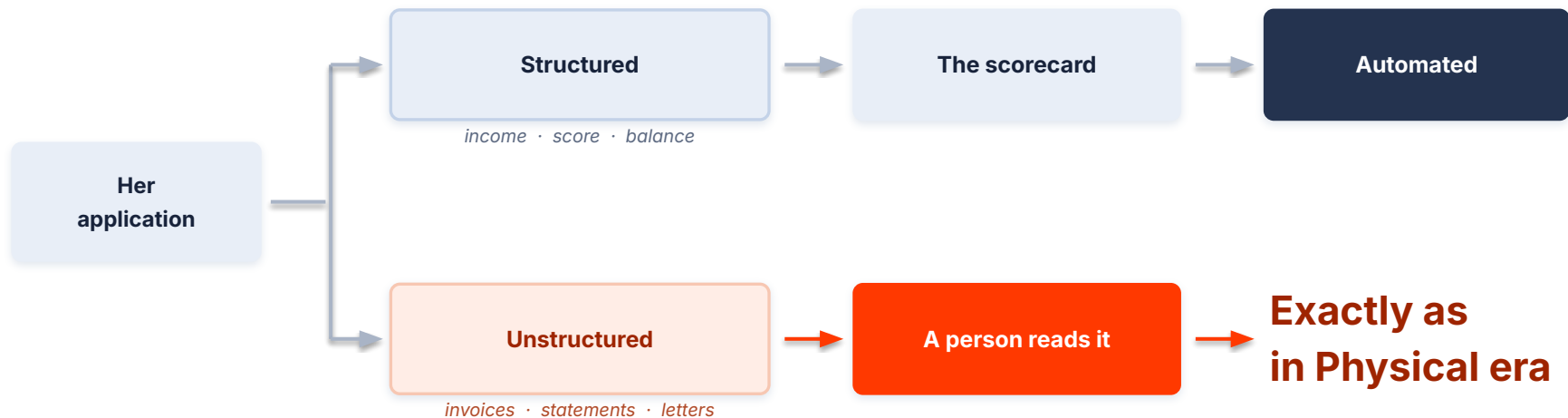


Declared. Observed. Derived.



Declared was our answer to what it KNOWS. Observed answered what it DID. Nothing has answered the first one since the registry died.

Digitisation automated the half it could



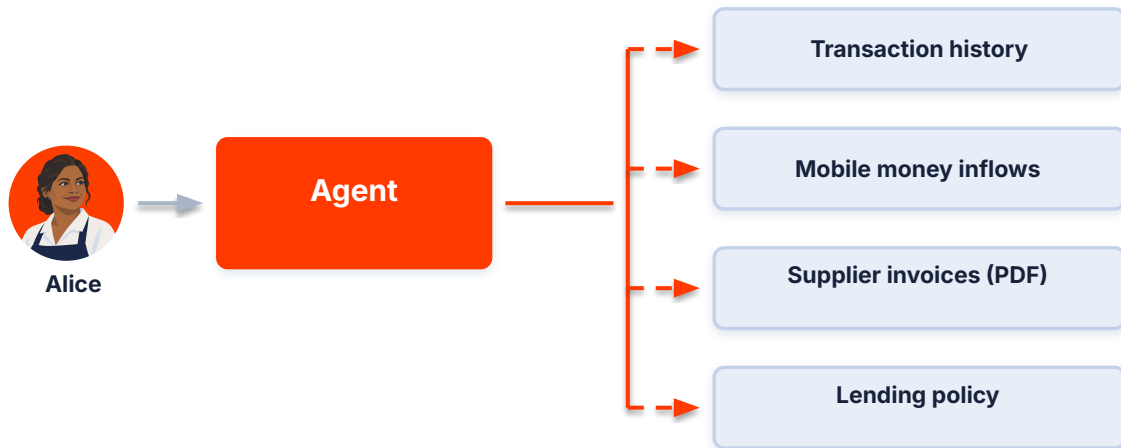
And that person was also a control. Nobody wrote it down — but it was the last place a human saw the whole case.



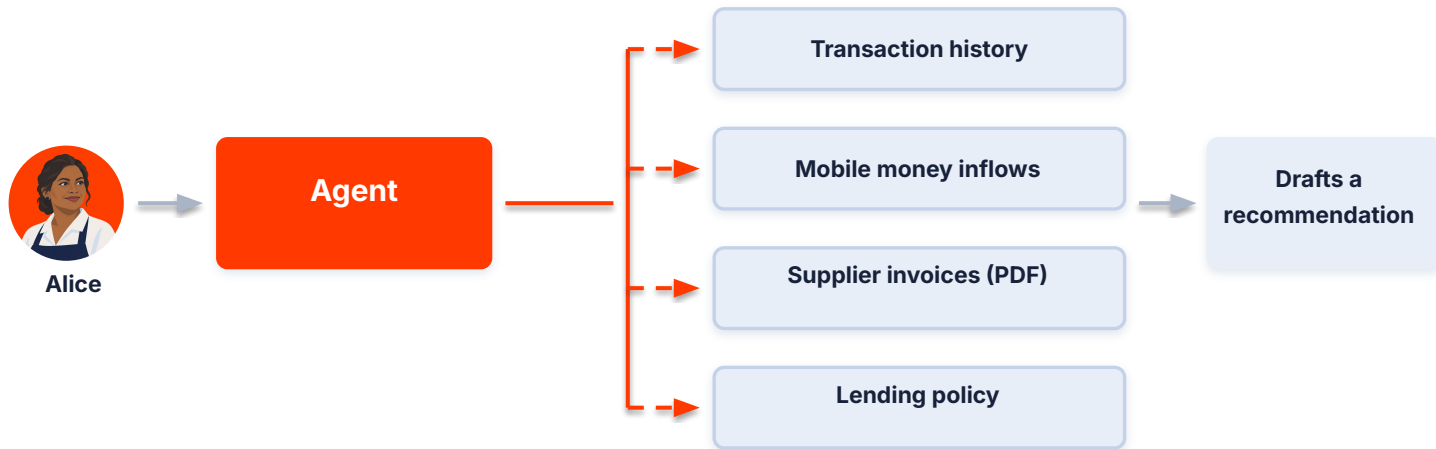
It reads what the scorecard never could



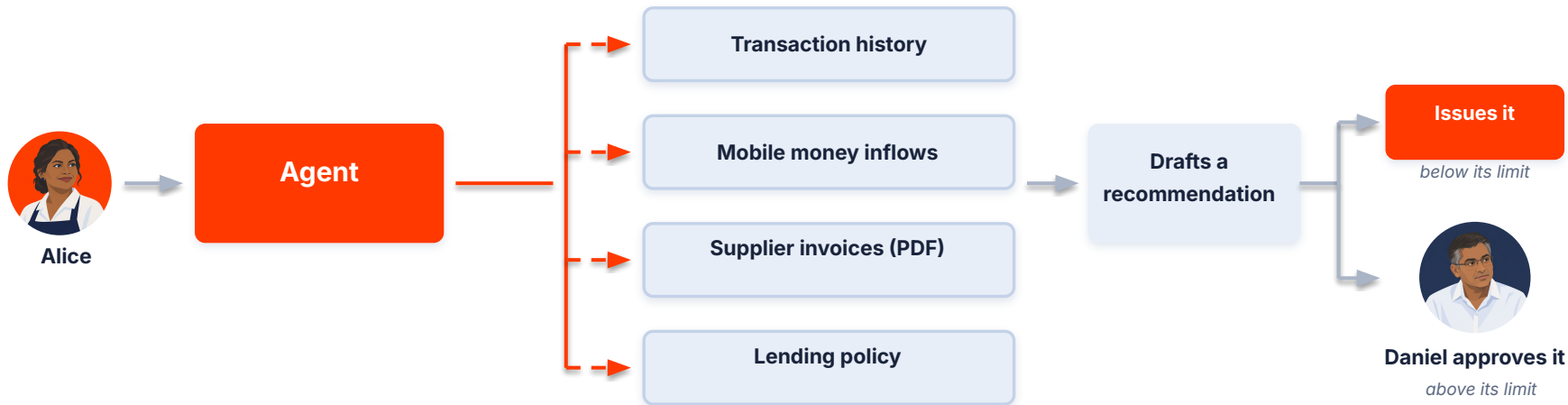
It reads what the scorecard never could



It reads what the scorecard never could



It reads what the scorecard never could



Six months of mobile money the scorecard never used, because it was never a field. The invoices she uploaded as PDFs.



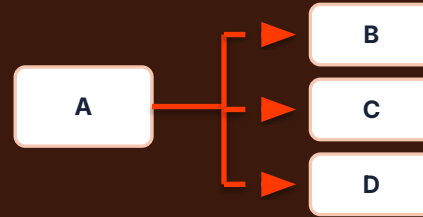
Who drew the arrows

An integration



You drew this path, months ago.
It is the same path every time.

An agent



The model drew this path, just now.
Tomorrow it may draw a different one.

That one difference is what breaks all three answers.

Four capabilities you build in

KNOW

Context engine

Real-time data, and the history that shaped it — when a decision was made, and why.

GROWS OUT OF
Fields on a form

BUSINESS VALUE
Accurate, contextual data

DO

Evaluation framework

The reasoning an agent would follow, examined before it reaches production.

GROWS OUT OF
Tests and analytics

BUSINESS VALUE
Minimises hallucination

DO

Human-in-the-loop

A durable approval step inside the process, for anything above the line.

GROWS OUT OF
The approval matrix

BUSINESS VALUE
Humans review decisions

DID

Observability tracing

Every step and decision — including the human ones — in one trace.

GROWS OUT OF
Logs and traces

BUSINESS VALUE
An audit history of every step

None of these are new ideas, and none of them are only for agents. All four are built in the integration layer.

Governed is not something you do to an integration afterwards. It is something you build it as.



Bringing back what the branch had

CONTEXT ENGINE

What Daniel knew, written down

The documents, the history, why past decisions went the way they did, which policy was in force, how things are related.

Queried by an agent to decide.

Queried by the platform to govern.

HUMAN IN THE LOOP

The signature that never left

A durable approval step that survives a two-day wait, and leaves a name and a timestamp behind it.

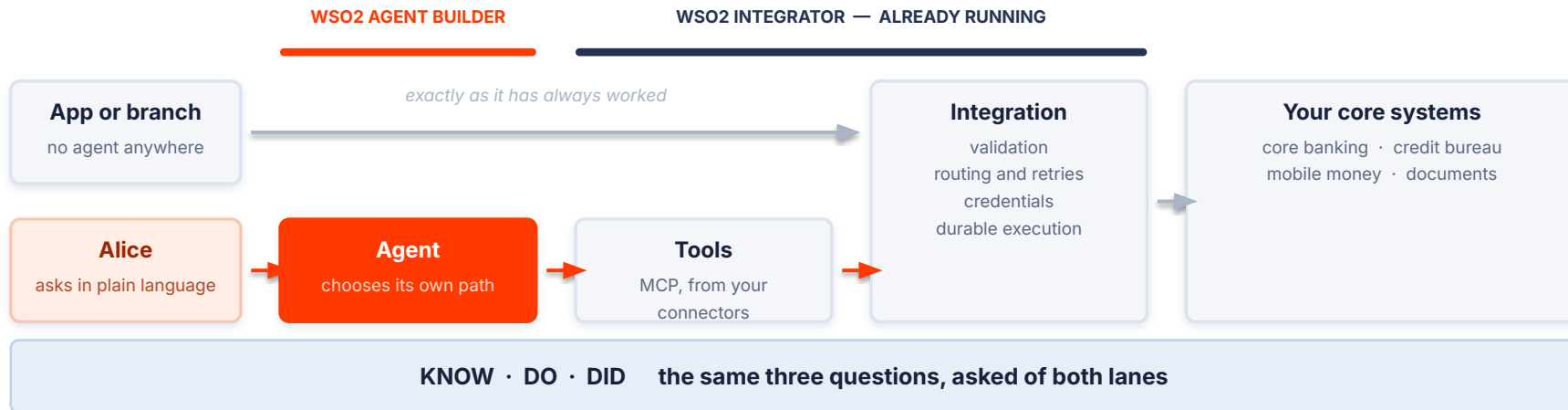
*The same step in a deterministic workflow
and in an agent that has to wait.*

Neither of these is only for agents. Both serve the integrations you already run.

The branch was rich but unaccountable. Digital was accountable but thin. This is the first time you get both.



One estate, two kinds of workload



Most institutions are still digitising. The top lane keeps growing for years — these eras run side by side, not one after the other.

Agents are a fifth kind of integration, not a second platform. Both lanes reach the same systems — both need governing.



Derived is the half we can finally build

BUILT IN

Integrator · Agent Builder

All four capabilities, in both products.
One OpenTelemetry library — the same
one that instruments your microservices.

You do not add a product to get them.

WHAT IT GIVES YOU

Derived, not declared

The compiler knows what a flow can
reach.
The runtime knows what it did.
Git knows who owns it.
Nobody has to keep it true.

BEING BUILT

Context Engine

No single place tells you every flow you
run, what it reaches, who owns it, and
whether it still does what it was built for.
This is where our platform is going.

Governance with WSO2
Agent Manager

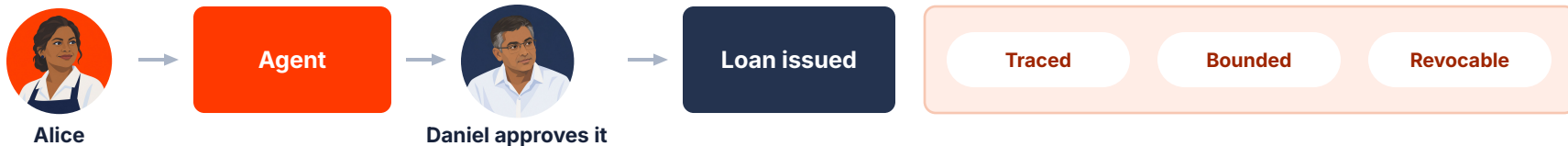
The registry asked people to keep it true by hand. That is the part we can finally stop asking.



WSO2 Architecture



She gets her loan



SPEED & CONTEXT

Minutes instead of weeks

Using the rich context Daniel used to keep in his head to process requests instantly.

AUDIT TRAIL

Full transparency

With a record of what was read, under whose authority, against which policy version.

HUMAN CONTROL

Approval & kill-switch

Approved by a named person who saw the case — and a switch that could have stopped it.





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Thank You!



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