



May 20 - 22, 2026 | Austin, Texas, USA

Accelerating Banking Modernization with an AI- Powered Financial Platform



Seshika Fernando

Vice President Financial Services Technology

Modernization

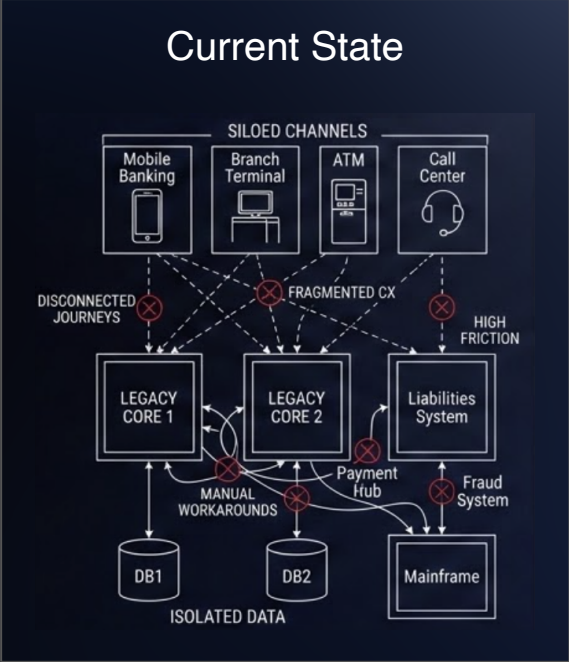
vs.

AI Urgency

The Machine Readable Bank

Every service, every data point is legible to an AI agent. No human handoff exists.

Use AI to build the foundations for AI



3 Planes of Transformation

Open Finance - Outside

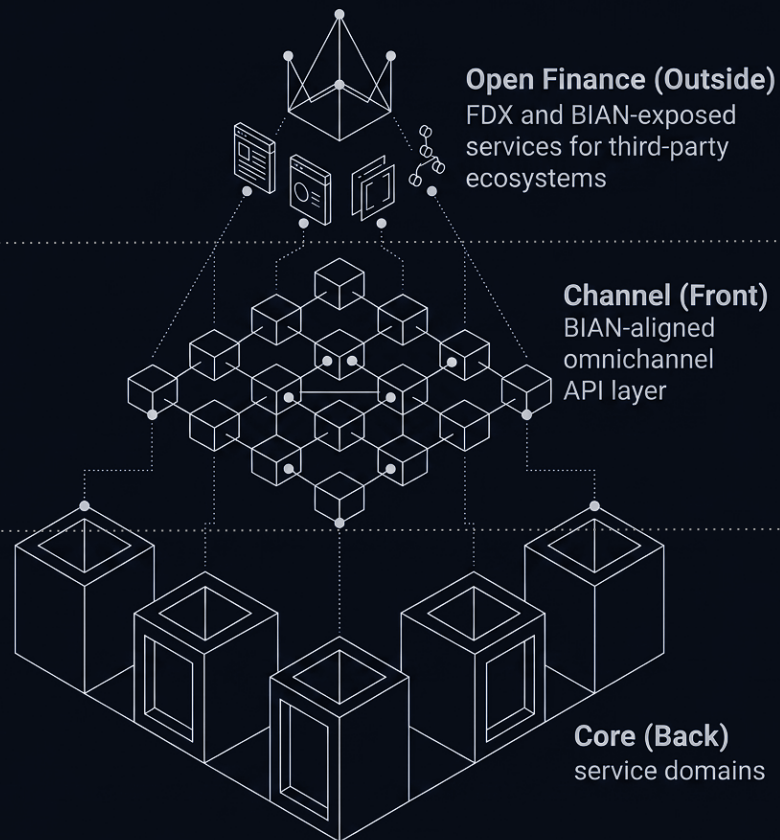
Open the perimeter to partner ecosystems

Channel - Front

Standardize the customer-facing API layer

Core - Back

Hollow out monoliths into BIAN Service Domains



Plane 1 Core Modernization

Hollowing the Monolith

BIAN implementation templates can break legacy cores into discrete Service Domains — Lending, Payments, and beyond.

Modernizing with AI

Map legacy data into BIAN standards automatically, creating semantic context AI agents can consume.

Outcome for AI

Turn 'dark data' into 'semantic context' that AI agents can use for automated financial operations.



Plane 2 Channel Modernization

Omnichannel Consistency

A BIAN-aligned API layer ensures identical customer experience across mobile, branch, and AI-agent touchpoints.

Modernizing with AI

Create a standardized API layer using data mappers for API chaining and using AI copilots to design new APIs using natural language

Outcome for AI

Experience Agents gain a consistent "hand" to execute secure transactions regardless of the channel.



Plane 3 Ecosystem Modernization

Ecosystem Integration

FDX and BIAN-aligned services allow the bank to operate inside third-party platforms, not just its own channels.

Modernizing with AI

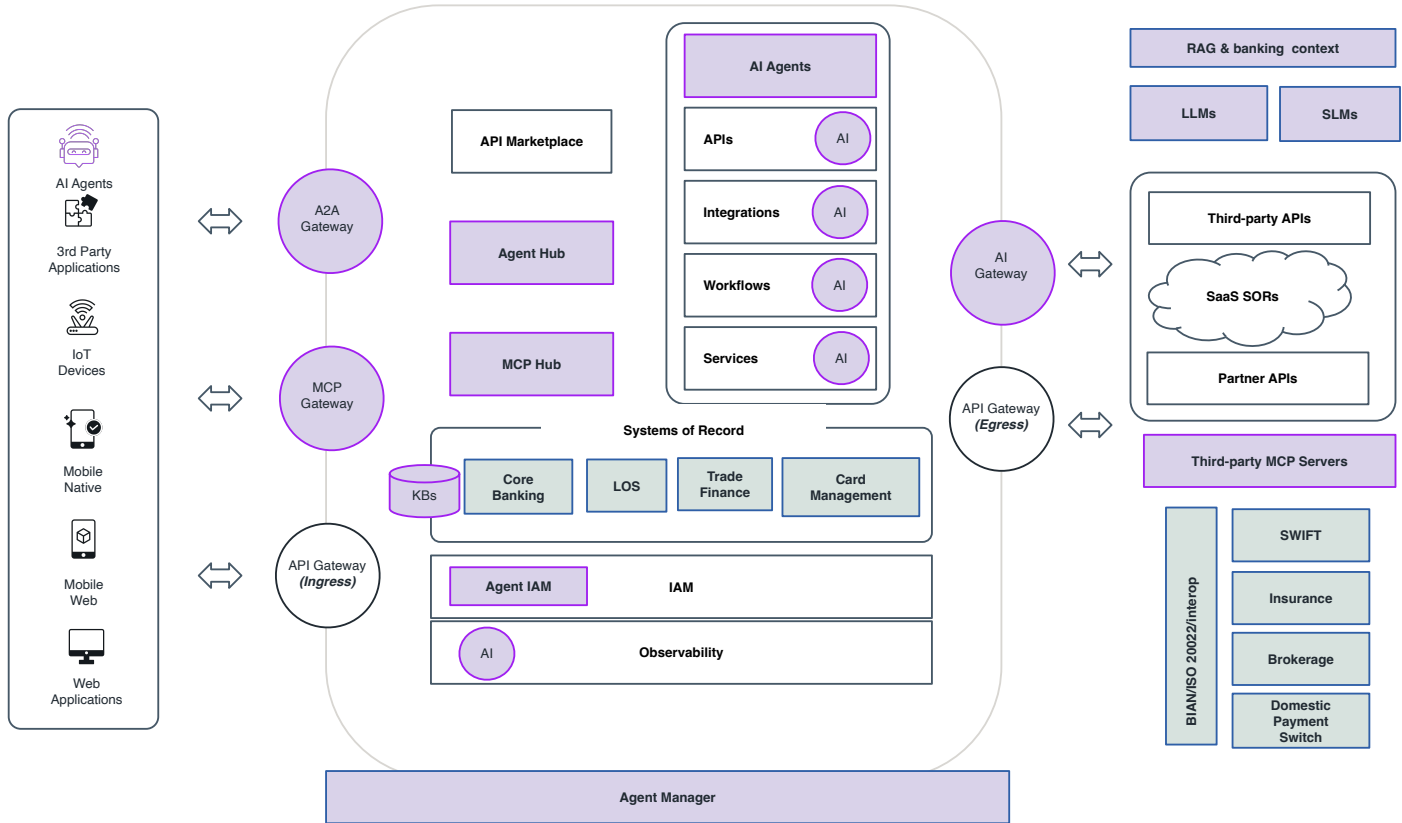
Automate open banking spec compliance using OB Accelerator and OB Spec Compliance agent, eliminating months of coding to keep up with evolving regulatory requirements

Outcome for AI

The bank becomes a secure node where external Agents can orchestrate financial value autonomously



The AI Powered Banking Platform



Useases, Usecases, Usecases

Accounting	Operations	Retail Banking	Lending	Marketing	Digital Banking	IT
Financial Report Automation	Performance Report Automation	Conversational AI Chatbot	Pipeline Report Automation	Campaign Reporting	Digital Assistant	Job Routines / Lights-Out Processing
Financial Statement Variance Analysis	Policy Development	KYC, Fraud Prevention	Loan Pricing	Customer Segmentation	Sentiment Analysis	Cyber Security / Threat Detection
Reconciliations	Automation of Quality Control with Data Entry and Documentation	Staffing Modeling and Predicting	Credit Decisioning	Content Creation Across All Channels	Biometric Authentication	Helpdesk Automation
Accounts Payable Automation	Data Extraction from Multiple Sources	Performance Reporting	Early Warning for Loan Default	Retention	Usage Statistic Report Automation	Fraud Suspect Analysis
Credit Quality Monitoring	Internal Meeting Note taking	OCR and Document Portals	Collections	Content Personalization in Real Time	Cross Sell	Auto-Triage of Production Incidents



Useases, Usecases, Usecases

Accounting	Operations	Retail Banking	Lending	Marketing	Digital Banking	IT
Financial Report Automation	Performance Report Automation	Conversational AI Chatbot	Pipeline Report Automation	Campaign Reporting	Digital Assistant	Job Routines / Lights-Out Processing
Financial Statement Variance Analysis	Policy Development	KYC, Fraud Prevention	Loan Pricing	Customer Segmentation	Sentiment Analysis	Cyber Security / Threat Detection
Reconciliations	Automation of Quality Control with Data Entry and Documentation	Staffing Modeling and Predicting	Credit Decisioning	Content Creation Across All Channels	Biometric Authentication	Helpdesk Automation
Accounts Payable Automation	Data Extraction from Multiple Sources	Performance Reporting	Early Warning for Loan Default	Retention	Usage Statistic Report Automation	Fraud Suspect Analysis
Credit Quality Monitoring	Internal Meeting Note taking	OCR and Document Portals	Collections	Content Personalization in Real Time	Cross Sell	Auto-Triage of Production Incidents



Conversational AI Banking Assistant

KW Kevin William [→] ⋮ FB Finthesis Bank Assistant Online

Search or start new chat

FB Finthesis Bank Assistant 02:28 PM
Welcome to Finthesis Bank! Hi! I'm your p...

Hi! 11:48 AM

Welcome to Finthesis Bank! 🤖

Hi! I'm your personal banking assistant. To help you with your questions about accounts, check balances, and track spending, please sign in securely with your bank.

[Sign in with Bank](#)

Your data is secure & encrypted 🛡️

11:48 AM

Type a banking question...



Kevin William



Finthesis Bank Assistant

Online



Search or start new chat



Finthesis Bank Assistant

08:49 PM

Welcome to Finthesis Bank! Hi! I'm your personal...

Hi!

08:49 PM

Welcome to Finthesis Bank! 🏦

Hi! I'm your personal banking assistant. To help you with your questions about accounts, check balances, and track spending, please sign in securely with your bank.

[Sign in with Bank](#)

Your data is secure & encrypted 🛡️

08:49 PM

I'm taking you to bank's secure login page now 🛡️. You'll be back here in just a moment!

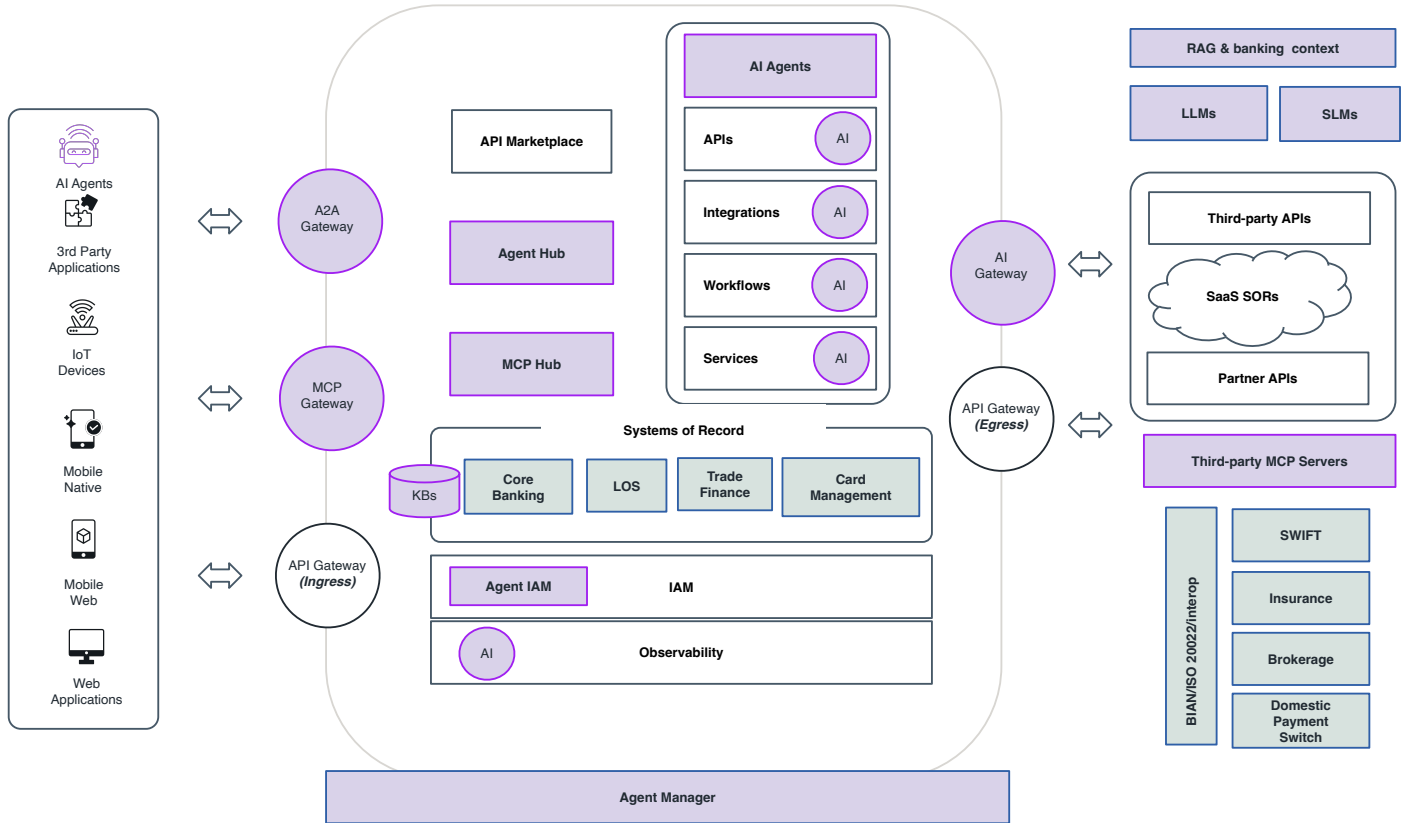
08:49 PM



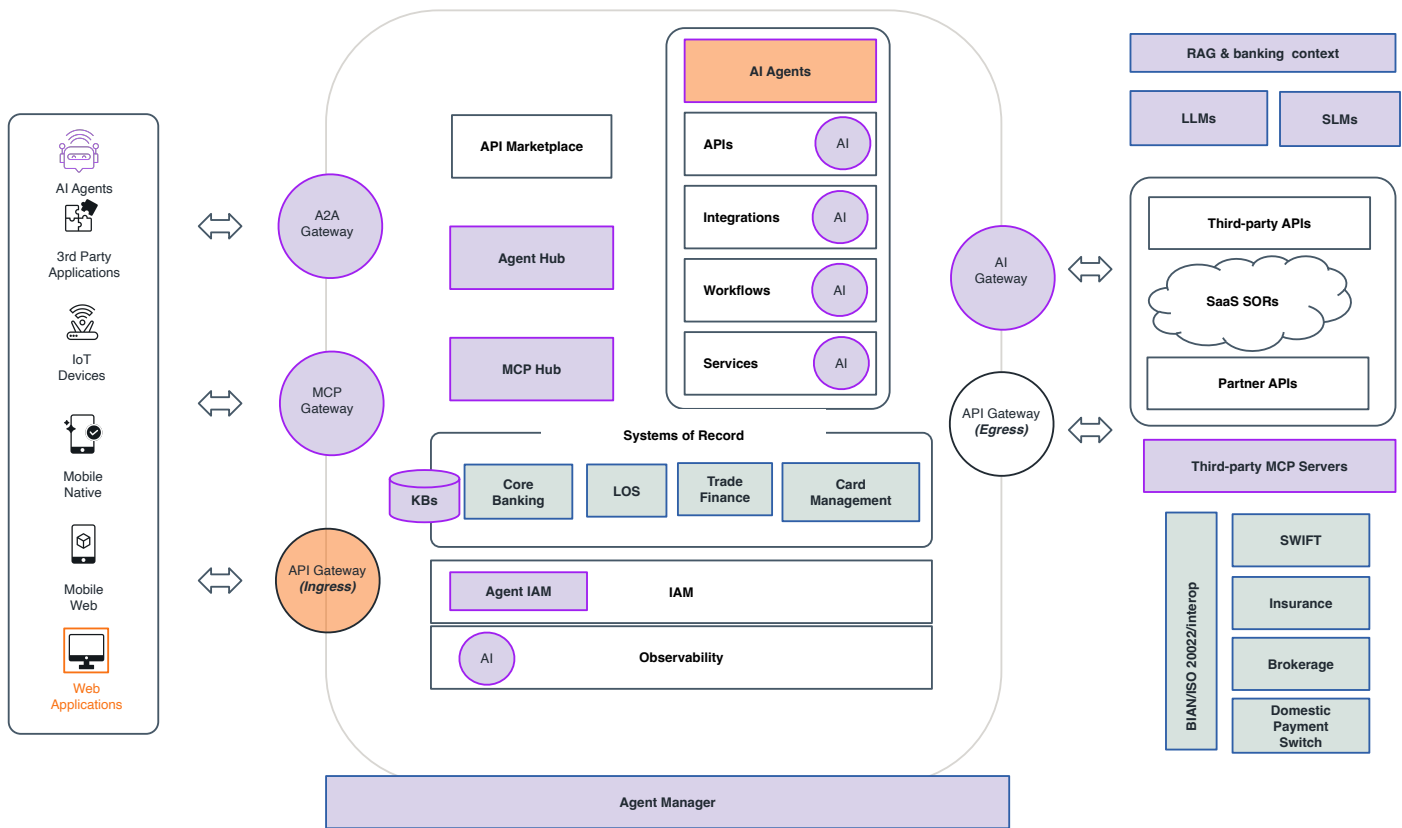
Type a banking question...



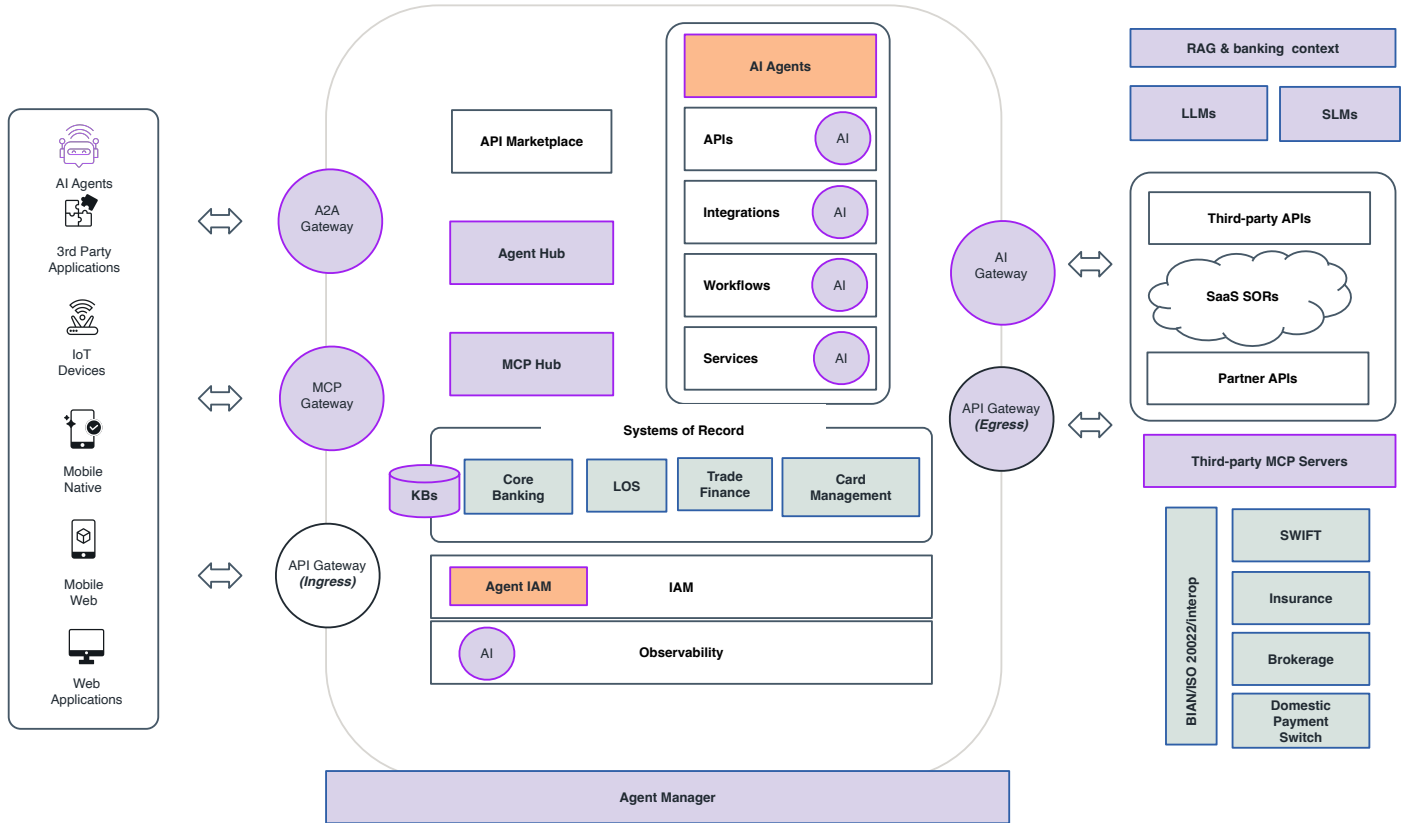
The AI Powered Banking Platform



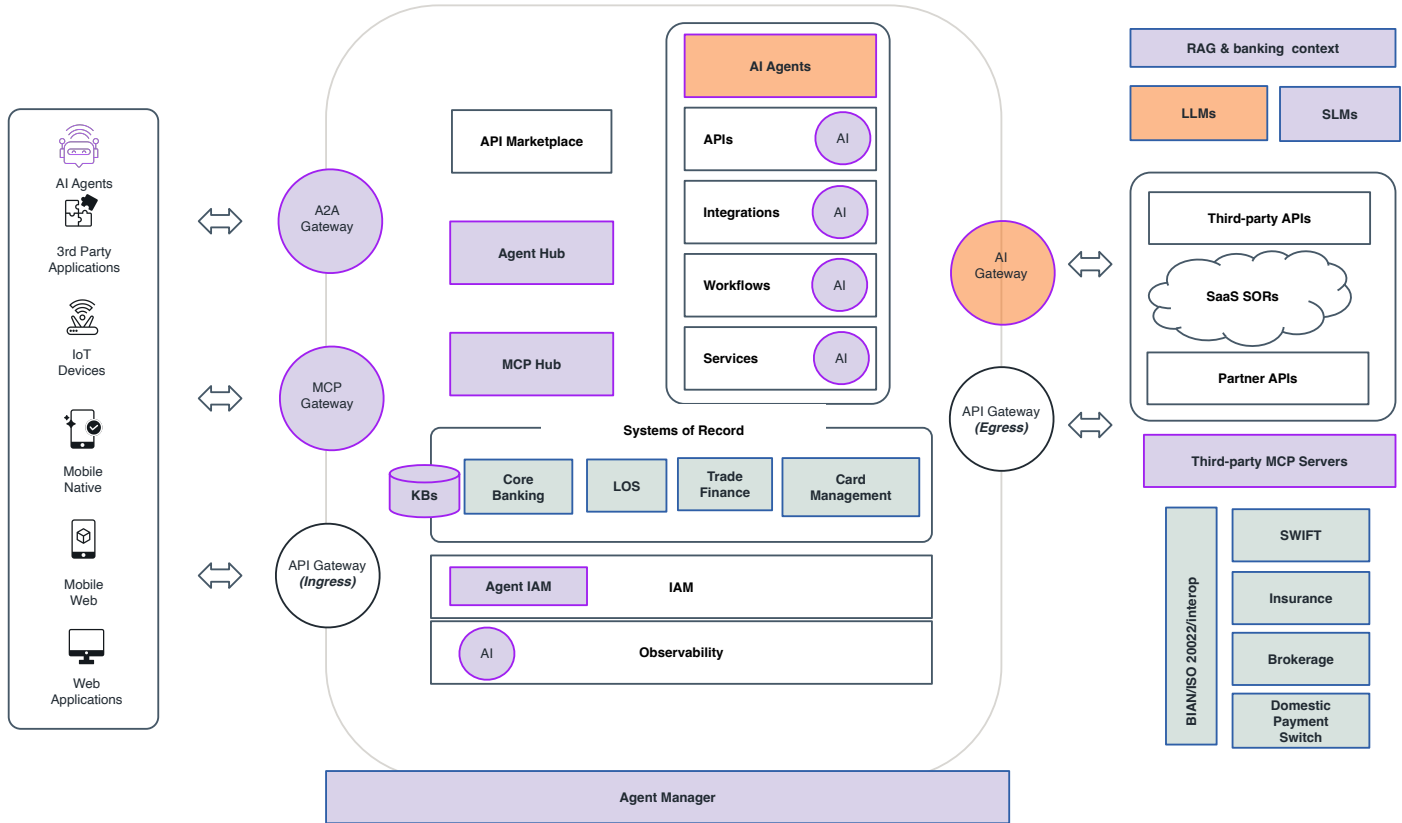
1. Agent identifies User



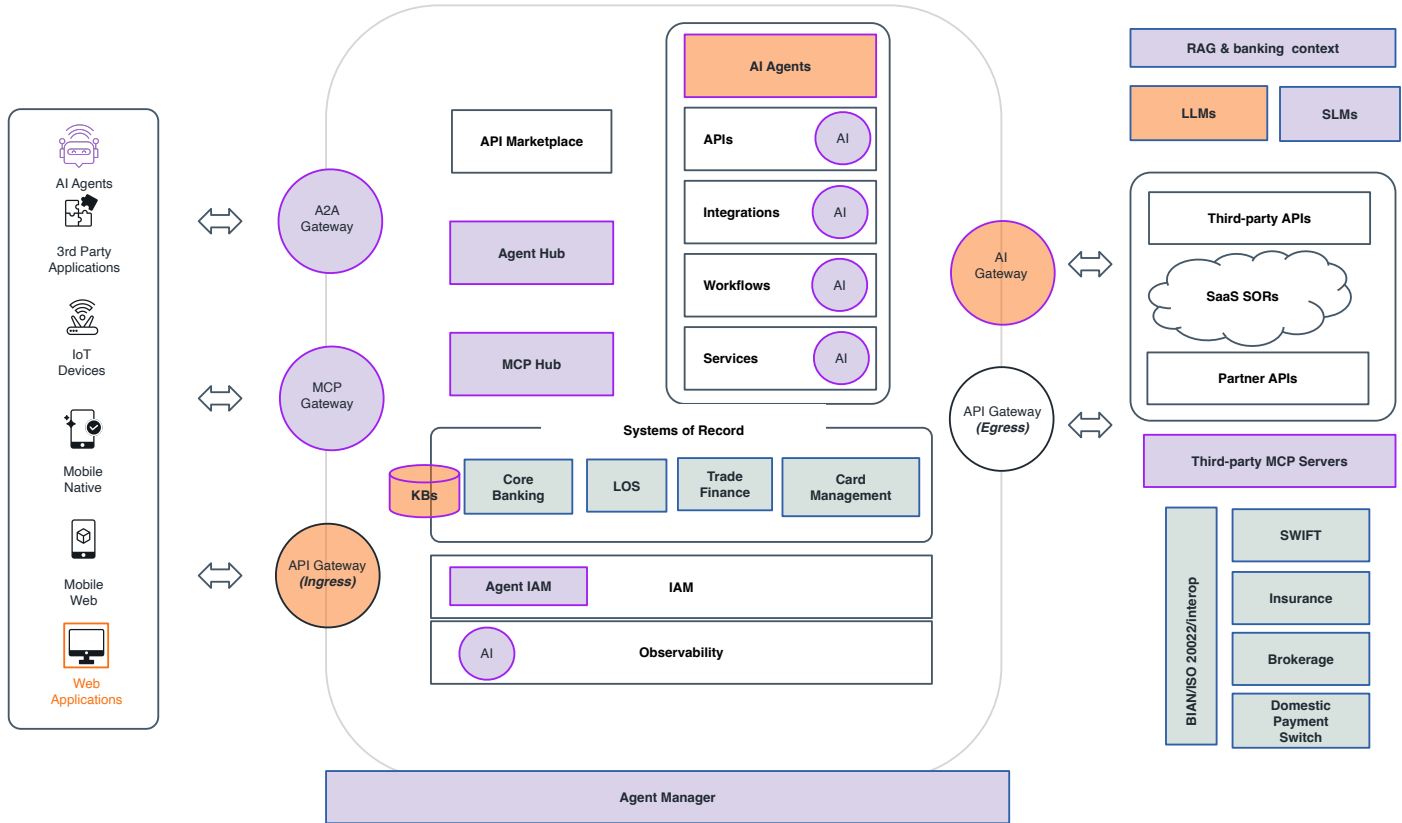
2. Agent Obtains an access token on behalf of User



3. Agent Secures & Enriches LLM Request



4. Agent fetches knowledge, gets LLM response, and delivers to user



Prioritize Usecases to Fund the Journey

Operational

Internal efficiency, immediate ROI

Fraud Investigation
Loan QC Automation
Financial Reporting

Experience

Customer Retention at Scale

Agentic chatbots that **execute tasks**.
Sentiment analysis driving proactive outreach

Ecosystem

Self-Driving Bank

Your agents and partner agents orchestrate value autonomously.





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Thank You!



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