

AI Digital Workers & AI Agents Capabilities in Banking

Customer Service Representative Role Breakdown: Human required on ~10% - 20% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Balance & Transaction Inquiries	✓	✗	AI retrieves account data and answers basic questions
Dispute Status Updates	✓	✗	AI tracks case progress and responds to customers
Password Resets & Access Issues	✓	⚠	AI handles standard resets; edge cases may require ID confirmation
Product FAQs (Fees, Limits, Rates)	✓	✗	AI delivers scripted responses across channels
Emotional or Escalated Conversations	✗	✓	Human agents resolve complex or sensitive issues

Fraud Detection Analyst Role Breakdown: Human required on ~10% - 20% of work

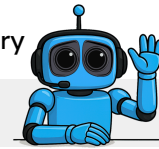
Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Transaction Monitoring	✓	✗	AI detects anomalies in real time
Pattern Recognition & Risk Scoring	✓	✗	Uses machine learning to adjust fraud thresholds
Alert Generation & Routing	✓	✗	Flags suspicious activity and notifies team
Case Investigation	⚠	✓	AI provides context, but human judgment needed for final call
False Positive Resolution	✗	✓	Analysts handle customer outreach and verification

KYC Analyst Role Breakdown: Human required on ~10% - 20% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Document Verification (ID, Proof)	✓	✗	AI scans and validates structure, format, and consistency
Name Matching & Sanctions Screening	✓	⚠	AI checks watchlists; humans validate close matches
Risk Scoring & Tier Assignment	✓	✗	AI applies models based on geography, entity type, etc.
Ongoing Monitoring & Alerts	✓	✗	Continuously screens for PEP/sanction status changes
Complex Entity Reviews	✗	✓	Manual review needed for legal entities, trusts, and shells

AML Investigator Role Breakdown: Human required on ~10% - 20% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Transaction Pattern Screening	✓	✗	AI flags unusual behaviors and structuring
Case Clustering & Prioritization	✓	✗	Groups similar alerts and assigns urgency scores
Drafting Suspicious Activity Reports	✓	⚠	AI generates SAR summaries; humans finalize
Regulatory Rule Mapping	✓	✗	AI maps transaction behavior to AML frameworks
Final Case Disposition	✗	✓	AML officers assess context, interview if needed



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Account Opening Specialist Role Breakdown: Human required on ~10% - 20% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Customer Identity Capture	✓	✗	AI guides user through digital onboarding
Document Upload & OCR Validation	✓	✗	Reads and verifies uploaded documents in real time
Fraud Screening (OFAC, Device ID)	✓	⚠	AI flags issues; human reviews high-risk cases
Account Configuration & Number Issuance	✓	✗	AI provisions the account and confirms eligibility
Exception Handling & Escalation	✗	✓	Human support handles incomplete or blocked apps

Contact Center Routing Coordinator Role Breakdown: Human required on ~5% - 15% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Intent Recognition via Voice/Text	✓	✗	AI identifies issue type using NLP in real time
Skill-Based Routing	✓	✗	Routes to correct department or specialist
Queue Prioritization Based on Urgency	✓	✗	AI prioritizes calls using account status or sentiment
Load Balancing Across Channels	✓	✗	Adjusts routing based on agent availability
Escalation Override Rules	✗	✓	Human managers intervene for policy exceptions

Credit Card Dispute Processor Role Breakdown: Human required on ~5% - 15% of work

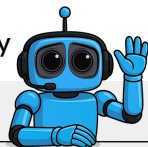
Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Dispute Intake & Categorization	✓	✗	AI parses reason codes and matches dispute types
Retrieval of Transaction Metadata	✓	✗	Pulls merchant info, timestamps, location, etc.
Communication Templates & Response	✓	⚠	AI drafts customer and merchant responses
Decision Suggestion Based on Policy	✓	⚠	AI recommends resolution path; human approves in complex cases
Exception Handling (e.g. Fraud)	✗	✓	Human required for chargebacks involving fraud or policy exceptions

Collections Agent (Early Stage) Role Breakdown: Human required on ~10% - 15% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Prioritization Based on Risk & Behavior	✓	✗	AI scores accounts based on repayment likelihood
Personalized Outreach Messaging	✓	✗	AI sends SMS, emails, or voice prompts tailored to customer type
Payment Plan Recommendations	✓	⚠	AI suggests options; customer selects or escalates
Promise-to-Pay Tracking & Follow-Up	✓	✗	Automates reminders and confirmation flows
Escalation to Human Collection Agent	✗	✓	Humans intervene for sensitive or late-stage accounts

Regulatory Compliance Analyst Role Breakdown: Human required on ~15% - 25% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
Regulation Monitoring & Alerts	✓	✗	AI scans for updates from FINRA, CFPB, OCC, etc.
Policy-to-Regulation Mapping	✓	⚠	AI matches internal policies to regulatory frameworks
Document Review for Compliance	✓	⚠	Flags missing disclosures or outdated terms
Compliance Report Drafting	✓	✗	Auto-generates summaries and audit documentation
Interpretation of New Rules	✗	✓	Humans assess business impact and adjust procedures



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Treasury Support Analyst Role Breakdown: Human required on ~10% - 20% of work

Task Category	Handled by AI Digital Worker	Requires Human Oversight	Notes
ash Position Forecasting	✔	⚠	AI uses historical and real-time data to project balances
Intraday Liquidity Monitoring	✔	❌	Tracks cash movements across accounts
Daily Reconciliations (Internal/External)	✔	❌	Matches payments, receipts, and ledger entries
Anomaly Detection in Cash Flows	✔	⚠	AI flags outliers; human investigates
Strategic Cash Allocation Decisions	❌	✔	Treasury professionals make decisions based on risk/reward