TRACK KEYNOTE

Grow Your Bank:

Agent Fleet to Augment Your Sales Teams

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AGENDA

How AI agent fleets are transforming banking revenue growth

Growing Banking Revenue Is Not Easy

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EXTERNAL PRESSURES

- Margin compression
- Macro headwinds
- Narrow revenue mix
- Fintech competition
- Regulatory burden

INTERNAL BARRIERS

- Poor customer intelligence
- Stagnant sales practices
- Siloed workflows
- Tech underinvestment

AI Can Unlock Revenue Growth

01

Right Data,
Right Moment

02

Augment Without
Adding Headcount

03

Practices the
Competition Hasn't
Adopted

Assistive Agents to Support Revenue Growth

Customer Insights

RMs enter every call better informed than the customer expects

Lead & Opp Scoring

+25% improvement in banker time-on-target

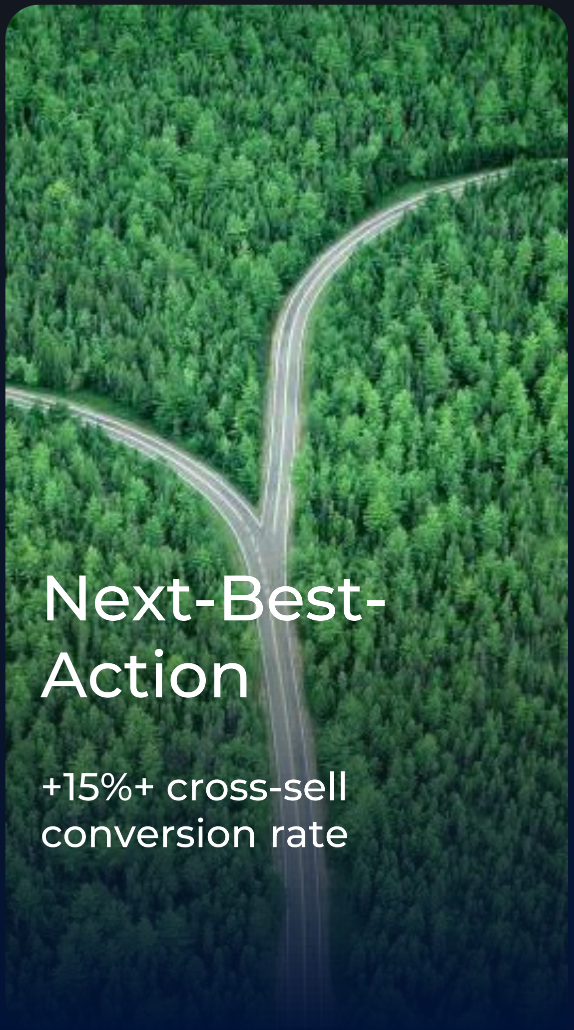
Meeting Prep & Follow-Up

Instant productivity improvement and enhanced customer experience

Next-Best-Action

+15%+ cross-sell conversion rate

Assistive Agents to Support Revenue Growth



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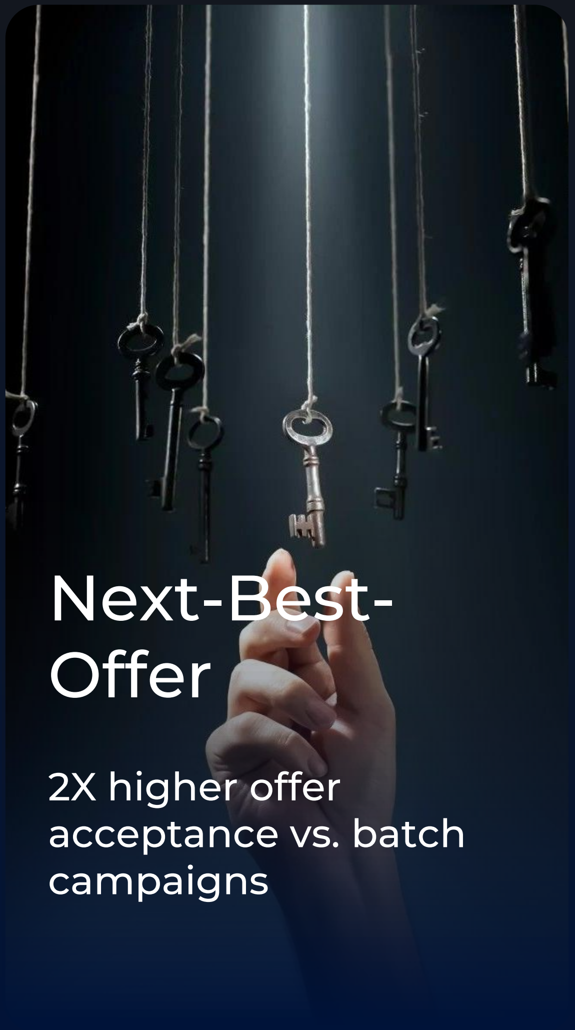
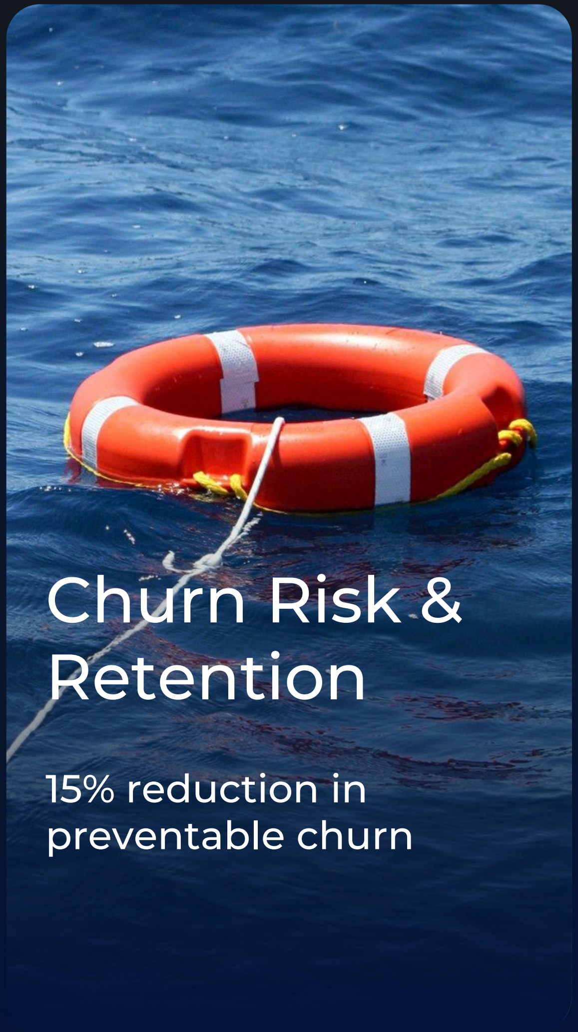


Next-Best-Offer

2X higher offer acceptance vs. batch campaigns

Portfolio Review

No high-value relationship falls through the cracks



Churn Risk & Retention

15% reduction in preventable churn

Autonomous Customer Lifecycle System

01 Acquisition

Intelligent prospecting and pipeline generation.

02 Onboarding

Faster activation and first value.

03 Expansion

Personalized cross-sell and upsell.

04 Referral

Structured referral revenue growth.

05 Retention

Early churn detection and prevention.

06 Renewal

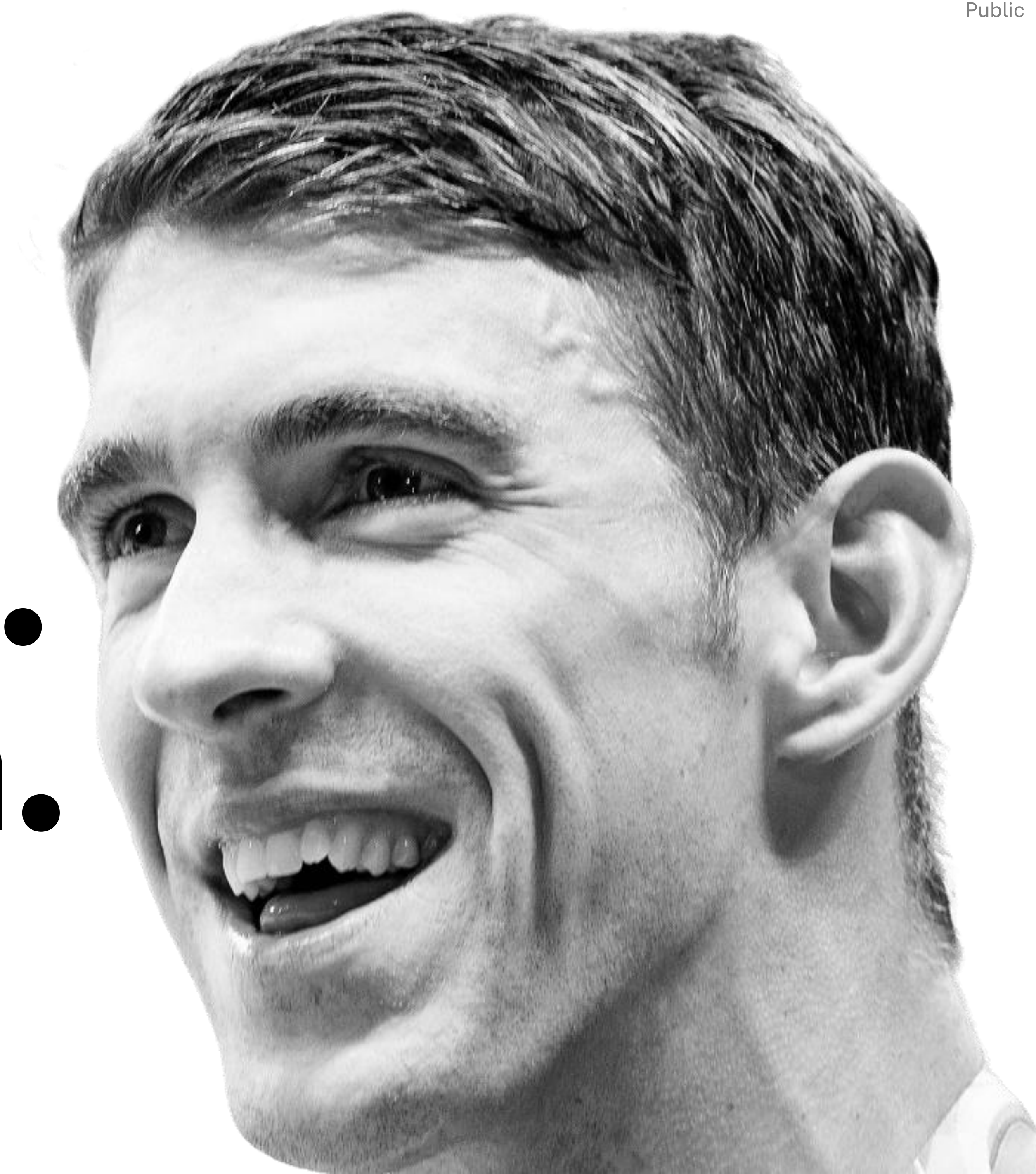
Proactive renewal management.

07 Win Back

Targeted customer reactivation.

MINDSET

Passion. Discipline. Execution.



The Transformational Journey

1 **Establish Leadership**

Designate a senior owner accountable for the transformation — not IT, not a PM.

2 **Build Internal Alliances**

Bring line-of-business leaders in as co-designers, not stakeholders to inform.

3 **Show What's In It for Them**

Lead with benefit: less admin, better conversations, more time with customers.

4 **Redesign Workflows**

Agents require oversight and escalation paths. New workflows should emerge — not old ones with AI bolted on.

5 **Commit to Iteration**

You won't get it right the first time. Build a feedback loop. Measure, learn, adjust every 30 days.

Maturity Model: Where to Start

Months 1–3
Assistive Agents

CRAWL

Start with assistive agents that save time and build user adoption.

Months 4–9
First Autonomous Agents

WALK

Expand into autonomous workflows that drive measurable business outcomes.

Month 10+
Full Fleet at Scale

RUN

Scale an AI-native operating model across the entire customer lifecycle.

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Bank of the Future

FUNCTION	STANDARD BANK	AGENTIC BANK
Lead Generation	Manual scoring, delayed follow-up, high drop-off	Real-time scoring, instant outreach, AI-prioritized pipeline
Onboarding	Paper-heavy, high abandonment, slow activation	Automated journey, proactive nudges, 60% less abandonment
Cross-Sell & Upsell	Batch campaigns, low relevance, poor timing	Signal-triggered offers at moment of peak receptivity
Relationship Mgmt	RMs manage by intuition and calendar reminders	AI-prepared briefs, proactive alerts, portfolio-wide visibility
Retention	Churn discovered after the customer leaves	Early signal detection, automated save plays, escalation
Revenue Forecasting	Manual pipeline updates, lagging indicators	Real-time pipeline health, AI-generated forecasts, deal risk flags

Your competitors are building their agent bench

The window to lead is open — but not for long.

Thank you!