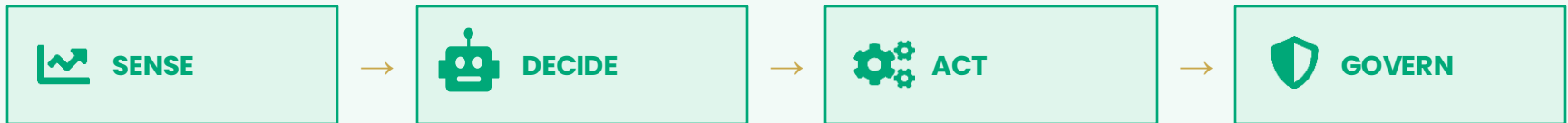


Agentic AI for BFSI

Governed Decision Intelligence for Banks, Insurance & Wealth

From dashboards → to regulator-defensible autonomous decision systems



BFSI is moving from insights → decisions → autonomous execution

AI is already embedded – but true autonomy is still missing

AI IS ALREADY IN:

- Credit scoring
- Fraud detection
- Customer onboarding



BUT DECISIONS STILL DEPEND ON:

- Manual workflows
- Disconnected systems
- Human review at every step

What buyers are saying right now

Direct from the front lines — in their own words

//

"When regulators ask why a loan decision was made, teams spend weeks reconstructing it"

CREDIT TEAMS

//

"AML alerts have tripled — 90% are false positives"

COMPLIANCE OPS

//

"Onboarding takes 3–5 days across jurisdictions"

DIGITAL BANKING

The \$X problem nobody owns

Quantified cost of manual decision systems across BFSI

70%

Analyst time lost

Spent on investigation, not actual decisioning

Weeks

Audit prep time

Completely unacceptable in a regulated environment

>90%

AML false positives

Overwhelming compliance teams with noise

3–5×

Customer drop-off

Driven by onboarding delays and friction

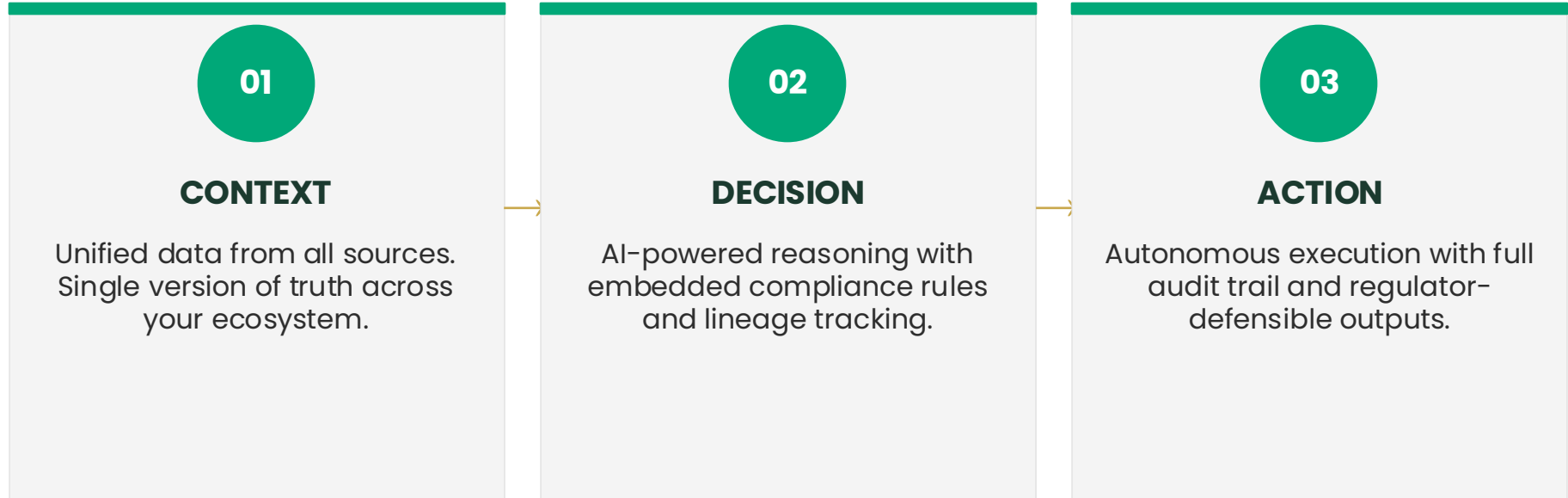
Why existing systems break at scale

Each tool solves one layer – but no one connects them end to end

SYSTEM	PRIMARY FUNCTION	CRITICAL LIMITATION
FICO / SAS	Statistical credit scoring models	Scoring only – no execution or audit
Data Platforms	Insight generation and analytics	Insight only – no decisioning layer
RPA Tools	Workflow automation and scripting	Brittle workflows – break with change
Fraud Tools	Real-time transaction monitoring	Detection only – no case resolution

From fragmented tools → unified decision systems

Governed decision intelligence with touchless execution



The Reasoning Infrastructure Stack

Three integrated layers – built for governed, autonomous decisioning

ElixirData

Unified Context Layer

Captures decision lineage. Single source of truth across all data domains.



ElixirClaw

Agentic Execution Engine

Runs decisions autonomously. Orchestrates multi-step workflows end-to-end.



ElixirHub

Pre-Built BFSI Agents (FinGov Pack)

Plug-and-play agents for credit, AML, KYC, claims, and wealth advisory.

Credit Decision Intelligence

Real-time lineage and compliance built into every credit decision

PROBLEM

- Audit takes weeks to reconstruct
- Decisions cannot be explained to regulators



SOLUTION

- Real-time decision lineage tracking
- Embedded compliance guardrails



OUTCOME

- Audit prep: weeks → hours
- Every decision regulator-defensible

Fraud & AML Investigation Automation

Autonomous triage eliminates false positives and backlog at scale

PROBLEM

- Alert overload overwhelming teams
- Over 90% of AML alerts are false positives



SOLUTION

- Autonomous alert triage and routing
- AI-driven evidence packaging for SAR filing



OUTCOME

- Investigation time ↓ ~70%
- Backlog eliminated

KYC & Onboarding Automation

Autonomous onboarding across jurisdictions with compliance embedded

PROBLEM

- 3–5 day onboarding cycle
- Multi-country compliance complexity



SOLUTION

- Autonomous onboarding workflows
- Compliance rules embedded at each step



OUTCOME

- 5 days → same-day completion
- Customer drop-offs reduced significantly

Intelligent Claims Processing

Straight-through processing with built-in fraud detection and routing

PROBLEM

- Manual adjudication at every stage
- Significant fraud leakage undetected



SOLUTION

- Straight-through processing engine
- Automated fraud routing and flagging



OUTCOME

- 60% automation rate targeted
- Claims cycle time halved

Explainable Advisory AI

AI-powered recommendations with compliance guardrails and full explainability

PROBLEM

- Advisors overloaded with manual prep
- Regulatory scrutiny on recommendations rising



SOLUTION

- Explainable AI-driven recommendations
- Compliance guardrails at point of advice



OUTCOME

- 30%+ advisor productivity uplift
- Reduced regulatory and suitability risk

Measurable Business Outcomes

Quantified results across every BFSI domain we operate in

70%

**Faster
Investigations**

AML & fraud triage
time reduced
dramatically

Same Day

**Customer
Onboarding**

From 3–5 days to
same-day across
jurisdictions

2–3×

**Faster Decision
Cycles**

Credit and operational
decisions accelerated

Hours

Audit Prep Time

Down from weeks —
always regulator-
ready

Proven Across the BFSI Ecosystem

Real deployments. Real outcomes. Real institutions.

LENDING

Keychoice Lending

Governed lending intelligence platform. End-to-end decision lineage and regulator-ready audit trails.

COMPLIANCE + ENGAGEMENT

Unisys

Compliance automation combined with intelligent customer engagement at enterprise scale.

FRAUD DETECTION

Charlee.ai

AI-powered fraud detection with autonomous triage and evidence packaging for claims.

Production in weeks, not years

A structured, time-boxed path from proof-of-concept to full rollout

01

PHASE 01: PILOT

4–6 Weeks

- Priority use case scoped
- Stack integration completed
- Decision agents configured
- First outcomes validated



02

PHASE 02: FULL ROLLOUT

8–12 Weeks

- All agents deployed
- Compliance layer enabled
- Audit trails live
- Team onboarded and trained

Structured, predictable investment

Three clear tiers — aligned to how value is delivered and realized

01

ONE-TIME

Implementation

Scoping, integration, configuration, and deployment of the decision intelligence platform into your environment.

02

ANNUAL

Platform License

Full access to ElixirData, ElixirClaw, and ElixirHub — including the FinGov pack for BFSI.

03

ONGOING

Continuous Intelligence

Model tuning, compliance updates, new agent packs, and dedicated success engineering.

Why not traditional platforms?

Every incumbent solves a layer — none own the complete decisioning loop

PLATFORM	WHAT THEY DO	WHAT THEY MISS
Databricks / Snowflake	Data infrastructure and analytics layer	No decisioning, no execution, no audit
Palantir	Heavy consulting-led deployment model	Not autonomous — requires armies of consultants
Fraud point tools	Transaction monitoring and detection	Detection only — no triage, no case resolution
ELIXIR AI	Decision + Execution + Governance	Nothing — this is the complete picture

Map this to your system

A 15-minute conversation to identify your highest-value entry point

I can map this to your current stack and priority use case in 15 minutes.

No slides. No sales pitch. Just a direct mapping of your pain to our architecture.

BOOK YOUR 15-MINUTE SESSION →

Where does the problem show up for you?

Pick your biggest pain point — we'll start there

01

Explainability

Regulators demanding audit trails and decision rationale you can't currently provide

02

Fraud Volume

Alert overload, false positives, and investigations taking too long to resolve

03

Onboarding Delay

Multi-day onboarding killing conversions and frustrating customers

04

Decision Latency

Manual review slowing credit, claims, or operational decisions at scale

From decisions → to autonomous, governed execution

Governed Decision Intelligence for Banks, Insurance & Wealth

Ready to map this to your stack? Let's talk.