UiPath®

Agentic automation

The state of automation in banking and financial services, 2025

In 2024, financial institutions grappled with margin pressures, evolving competition, and the complexity of AI adoption. This whitepaper explores how agentic automation—AI-powered, decision-making agents and workflows—can help banks enhance efficiency, strengthen compliance, and drive growth in 2025 and beyond.

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Macro trends in financial services

The financial services industry stands at a defining crossroads, shaped by profound structural shifts in macroeconomics, competition, and technology. The landscape is becoming more complex, but also more fertile for those willing to reimagine their business models.

Margin compression and compatibility pressures:

The sustained interest rate environment continues to squeeze Net Interest Margins (NIMs), forcing banks to sharpen their focus on cost efficiency and operational discipline. Meanwhile, Commercial Real Estate (CRE) exposure and rising compliance costs are emerging as long-term drags on profitability, demanding a more strategic approach to risk and capital allocation.

The competetive redefinition

The pace of innovation among fintech challengers and digital-native players is accelerating, reshaping customer expectations and compressing traditional banking revenue pools. As a result, incumbent financial institutions must fundamentally rethink their value propositions—from embedded finance and platform-based ecosystems to hyper-personalized digital experiences.

The M&A imperative

The M&A Imperative: In response, financial institutions are increasingly turning to consolidation as a mechanism for achieving scale, acquiring modern technology stacks, and driving cost synergies. The winners will be those who can integrate new capabilities seamlessly while avoiding the inertia that often plagues post-merger transformations.

Generative AI as a strategic mandate

Generative AI as a Strategic Mandate: Perhaps the most defining shift of all is the boardroom-level urgency around Generative AI adoption. While early pilots have showcased its potential, unlocking meaningful value will require overcoming entrenched legacy core banking constraints, fragmented data architectures, and rigid business processes. Those who master this transition will redefine what agility and intelligence look like in financial services.

How banks are responding to these trends

Banks are exploring and planning targeted digital and AI-driven transformations to address the challenges posed by evolving market dynamics and competitive pressures.

1. Streamlining complex journeys

Financial institutions are looking to leverage automation and AI to reduce friction in processes such as client onboarding, KYC, loan origination, and post-trade operations. For example, they are considering document digitization to accelerate verification timelines and adopting email triage and orchestration tools to achieve best-in-class SLAs.

2. Transforming customer servicing

Many banks are evaluating opportunities to enhance omnichannel experiences by integrating chatbots, voice assistants, and self-service portals. Virtual assistants have the potential to enable customers to independently reset passwords, check balances, or process loan payments, significantly improving service efficiency.

3. Strengthening risk & compliance

Banks are also exploring advanced analytics and machine learning models to bolster fraud detection and compliance frameworks. AI-driven transaction monitoring could help identify more anomalies in real time, enabling proactive measures to mitigate financial crime and reduce associated losses.

4. Increasing employee productivity

The adoption of AI companions is being considered to empower employees by automating repetitive tasks and supporting better decision-making. Potential use cases include equipping relationship managers with tools to analyze client portfolios and draft tailored recommendations or enabling operations teams to automate document generation and data reconciliation for improved accuracy and efficiency.

While these initiatives are in various stages of consideration and planning, they represent significant opportunities for banks to transform operations and build a future-ready enterprise.

The automation evolution

To understand the market as it stands today, it's important to first gain perspective on the automation evolution that has taken place across financial services in recent years:

RPA

Financial services firms were some of the earliest movers in addressing rules-based workflows with automation. As such, RPA (and in earlier iterations, BPM) has become a cornerstone of their ability to handle repetitive, high-volume tasks such as data reconciliation and reporting

AI / ML

While substantial efficiency gains and cost reductions have been and continue to be delivered in this early phase, there was recognition that advanced capability was needed to address even higher value use cases involving unstructured data like documents and customer emails. Machine learning and advanced analytics have quickly been integrated into automated workflows, enabling firms to handle the unstructured data, underpinning their critical workflows like loan origination and client onboarding.

Agentic

This phase expanded automation's reach but still required significant data preparation, integration efforts and high-cost resources such as data scientists.

The latest evolution, agentic automation, merges AI, RPA, and advanced orchestration into intelligent systems capable of managing end-to-end processes. These solutions are poised to address more of the complex portions of a workflow such as those tasks across financial crime detection, regulatory reporting and client onboarding that require more judgment, context, and real-time decision-making skills.

Each phase has delivered tangible value, and the evolution of automation continues to unlock untapped potential, enabling financial institutions to enhance operational resilience and innovation.

→ Key challenges in Gen AI adoption

Business value realization

Initial implementations have been too narrow in scope and lacked clearly defined use cases. Often a result of focusing on low value processes without addressing broader operational workflows, limiting ROI for initial projects.

Technology landscape

Fragmentation of firms' legacy tech stacks makes integration of agentic automation with legacy systems technically complex and resource intensive. Additionally, open-source or niche solutions often lack the enterprise-grade scalability needed for deployment across this complex landscape within large institutions.

Governance

Deployment of AI requires comprehensive governance to ensure transparency, consistency, and compliance. Without robust frameworks, banks risk unintended outcomes, such as incorrect AI-driven decisions or lapses in regulatory adherence, particularly in high-stakes areas like credit risk or client onboarding.

Change management

Implementing agentic automation requires a workforce skilled in AI, automation, and data science. Many banks face a talent gap, compounded by resistance to change from employees wary of AI replacing traditional roles.

UiPath agentic automation can redefine financial services operations

With its ability to combine decision intelligence, natural language processing, and orchestration capabilities to handle complex, judgment-based tasks seamlessly and handle unstructured data, agentic automation holds immense potential to optimize operations.

Illustrative example: commercial client onboarding

Commercial client onboarding is a complex, high-touch process crucial for regulatory compliance and client experience. It involves information gathering, identity verification, due diligence, risk assessment, approvals, and system setups.

While UiPath RPA can efficiently handle structured, rules-based tasks like system updates it's limited in handling unstructured data and judgment-based steps.

UiPath Intelligent Document Processing

UiPath Intelligent Document Processing unlocks the limitation of unstructured data handling. Using AI models to perform document classification and extraction, while analyzing email threads and attachments to identify client inquiries and automating communication workflows.

UiPath agentic automation

UiPath Agentic Automation completes the loop by orchestrating the entire process with AI-driven decision-making and context-aware actions:

- Analyzing extracted data against regulatory frameworks, comparing client data with external sources (e.g., PEP and sanctions lists) to complete risk assessments.

- Dynamically adjusting risk thresholds and due diligence intensity based on client parameters. For instance, higher-risk industries identified in financial statements trigger deeper reviews and approvals.

- Intelligently routing exceptions, escalating high-risk clients for manual review, and automating approval for low-risk cases.

With UiPath Agentic Automation, financial services firms can finally fulfill the promise of digital transformation across end-to-end processes, reducing turnaround times, ensuring compliance, and delivering best-in-class client experience.

High value opportunities

Here are additional use cases and broader applicability across various sub segments within Financial Services:

Consumer banking

Mortgage straight-through processing:

Automating underwriting and application processing for faster approvals, reduced closing times, and improved customer satisfaction.

Contact center optimization:

Streamlining inbound query resolution, such as handling card decline issues, enabling faster resolutions and improved client experiences.

Dispute and fraud management:

Automating dispute processing for card payments and leveraging agents to manage fraud alerts enhances risk mitigation and operational efficiency.

Account closures:

Automating compliance checks ensures smooth account closure processes, minimizing operational overhead and improving customer satisfaction.

Wealth management

Portfolio analytics:

Analyzing client portfolios & providing tailored investment recommendations, reducing reliance on manual processes.

Tailored investment proposals:

Generating customized investment proposals based on a client's risk appetite, financial goals, and market conditions.

Regulatory adherence:

Flagging potential non-compliance positions and trades to stay ahead of evolving regulations while minimizing operational risks.

Proactive client communication:

Decipher client needs & intent from client communications and initiate timely communication, ensuring a superior advisory experience.

Commercial banking

Client onboarding:

Automating KYC/AML reviews and onboarding for new clients reduces the time required to verify identities and ensures compliance.

Treasury & payments operations:

Servicing of treasury requests and ACH matching accelerates cash flow processes and reduces manual errors in corporate payment workflows.

Credit risk reviews:

Assessing lending portfolios for risk evaluation, improving decision-making accuracy and enabling proactive portfolio management.

Fee reconciliation:

Service fee reconciliation ensures accurate billing and reduces operational discrepancies, improving transparency and trust with corporate clients.

Capital markets

Trade reconciliation:

Automating trade reconciliations, especially for bespoke or complex trade breaks, ensures accuracy and speed in resolving discrepancies.

Collateral management:

Automation enhances the review and monitoring of collateral, reducing risks and ensuring compliance.

Regulatory compliance:

Tracking regulatory changes and assessing their impact proactively ensures adherence to evolving standards, minimizing compliance risks.

Corporate actions analysis:

Tracking corporate actions and their impact on client portfolios enhances operational efficiency and decision-making accuracy.

Customer success stories

Wex

- 2.7M saved
- 70,000 hours saved

By integrating UiPath Autopilot™, WEX enabled a seamless automation that took over the repetitive task of opening and navigating through different systems for each card order. Autopilot efficiently handles these operations, allowing contact center agents to smoothly move on to their next customer interaction without skipping a beat. This clever use of technology not only streamlined their workflow but also significantly enhanced customer satisfaction by speeding up the delivery of services, making every customer interaction a little brighter.

See their video interview here

Fiserv

- 10-12M saved
- 98% automation rate for MCC use case

UiPath robots extract merchant details from the database, cross-check them online via a Bing API, and determine the correct MCC codes using generative AI prompts from UiPath GenAI Activities. Validation rules handle 98% of cases, with outliers sent to UiPath Action Center for human review. Fiserv now saves over 12,000 hours of manual work annually. The risk of misclassification is reduced and the new process serves as a key demonstrator use case to drive broader AI adoption.

See their video interview here

Deluxe

- 99% increase in time to value
- 800+ hours saved on a single pricing use case

Deluxe is seeing major gains from AI and automation with UiPath Automation Cloud™. UiPath Action Center simplifies complex document processing tasks like contract pricing extraction and invoice processing. UiPath AI Center trains specialized machine learning models for text classification and named entity recognition. GenAI tools extract data from unstructured contracts and agreements, then post-extraction analysis is run using Amazon Bedrock connectors. And much more.
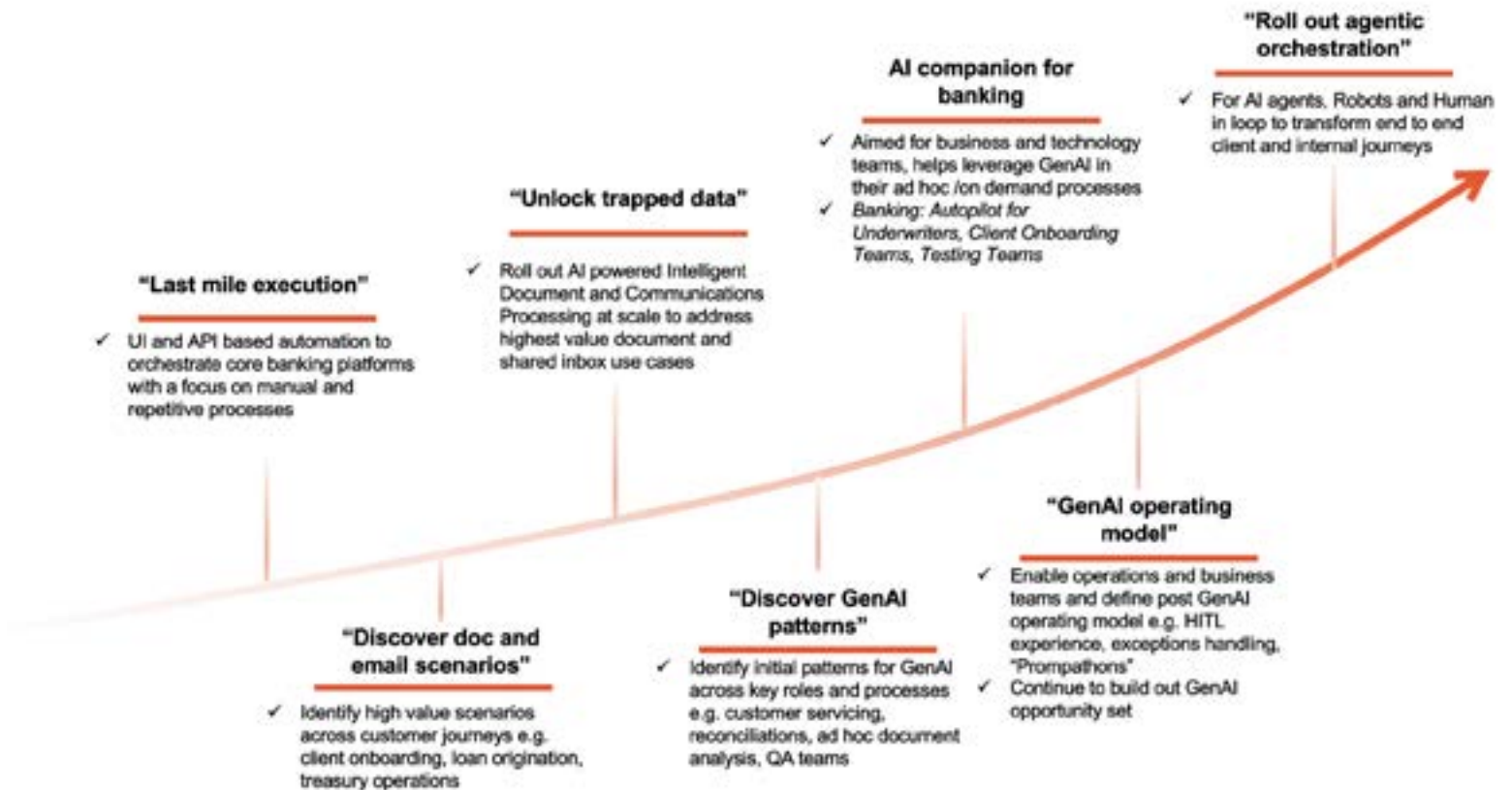
See their case study here

Charting the way forward

Banking is evolving. By integrating RPA, intelligent document processing, and agentic automation, financial institutions can unlock trapped data, streamline workflows, and identify high-impact GenAI opportunities.

With AI agents enhancing decision-making and agentic process orchestration enabling seamless end-to-end journeys, banks can transform operations while ensuring compliance and superior customer experiences. The future of banking is agentic—those who embrace it will lead the next wave of financial innovation.

"Last mile execution"
- ✓ UI and API based automation to orchestrate core banking platforms with a focus on manual and repetitive processes

"Unlock trapped data"
- ✓ Roll out AI powered Intelligent Document and Communications Processing at scale to address highest value document and shared inbox use cases

AI companion for banking
- ✓ Aimed for business and technology teams, helps leverage GenAI in their ad hoc /on demand processes
- ✓ Banking: Autopilot for Underwriters, Client Onboarding Teams, Testing Teams

"Roll out agentic orchestration"
- ✓ For AI agents, Robots and Human in loop to transform end to end client and internal journeys

"Discover doc and email scenarios"
- ✓ Identify high value scenarios across customer journeys e.g. client onboarding, loan origination, treasury operations

"Discover GenAI patterns"
- ✓ Identify initial patterns for GenAI across key roles and processes e.g. customer servicing, reconciliations, ad hoc document analysis, QA teams

"GenAI operating model"
- ✓ Enable operations and business teams and define post GenAI operating model e.g. HITL experience, exceptions handling, "Prompathons"
- ✓ Continue to build out GenAI opportunity set

Learn more about the banking industry's high automation potential here >

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