NiCE Cognigy

NiCE Cognigy

Last month, how many of your customers reached you through another AI Agent?

ChatGPT Gemini Claude

NiCE Cognigy

The Agentic Operating Layer for CX:

Future-Proofing Financial Services Beyond the Chatbot

Lanier Pegues

A day in a life

NiCE Cognigy

Customers navigate a disjointed maze, repeating information at every handoff

Touchpoint 1
Web Search

Customer finds generic FAQ.

Friction: No contextual guidance.

Touchpoint 2
Chatbot

Bot understands basic rules.

Friction: Hits a dead end, requests human.

Touchpoint 3
Phone IVR

Calls support, authenticates again.

Friction: Held in queue.

Touchpoint 4
Human Agent

Switches between 4 desktop apps for account history.

Friction: High handling time.

3 calls, 4 systems, 6 handoffs. No single owner of the entire journey.

THE PLATFORM SHIFT

Three Eras of Enterprise Conversational AI

NiCE Cognigy

Each era replaced the last, and the unit of work moved with it —from the intent, to the utterance, to the outcome.

ERA 01 **Rule-based NLU** 2015 – 2021	**It worked. It couldn't scale.** Intent trees, brittle at the edges. Every change was a project.	UNIT OF WORK The intent
ERA 02 **The generative leap** 2022 – 2024	**Understanding became easy. Acting did not.** What was possible changed overnight. What the system could do about it did not.	UNIT OF WORK The utterance
ERA 03 · NOW **The agentic shift** 2025 –	**AI doesn't just understand. It decides and acts.** The system is measured on resolution, not comprehension.	UNIT OF WORK The outcome

Each era replaced the last. **Most of this room is running Era-2 architecture against Era-3 expectations.**

NiCE Cognigy

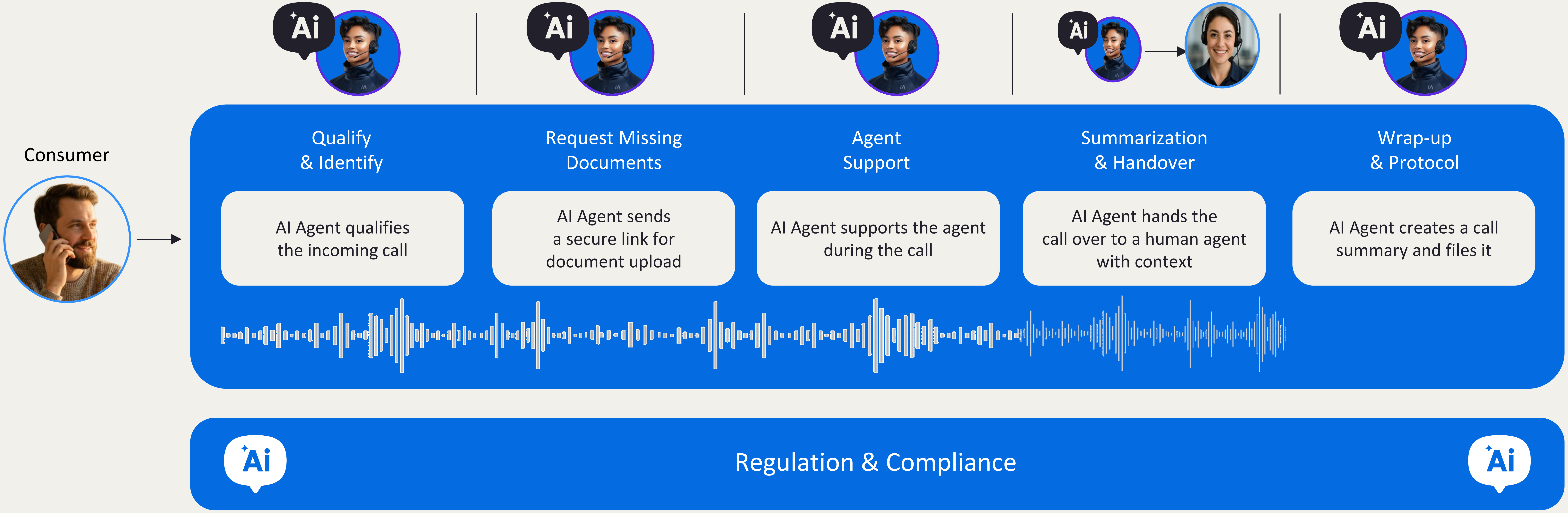
So, what does an AI Agent actually do when the workflow is regulated?

AI is no longer a helper app

NiCE Cognigy

It is the core orchestration engine of modern finance

Example: AI-Powered Loan Application Status & Document Collection

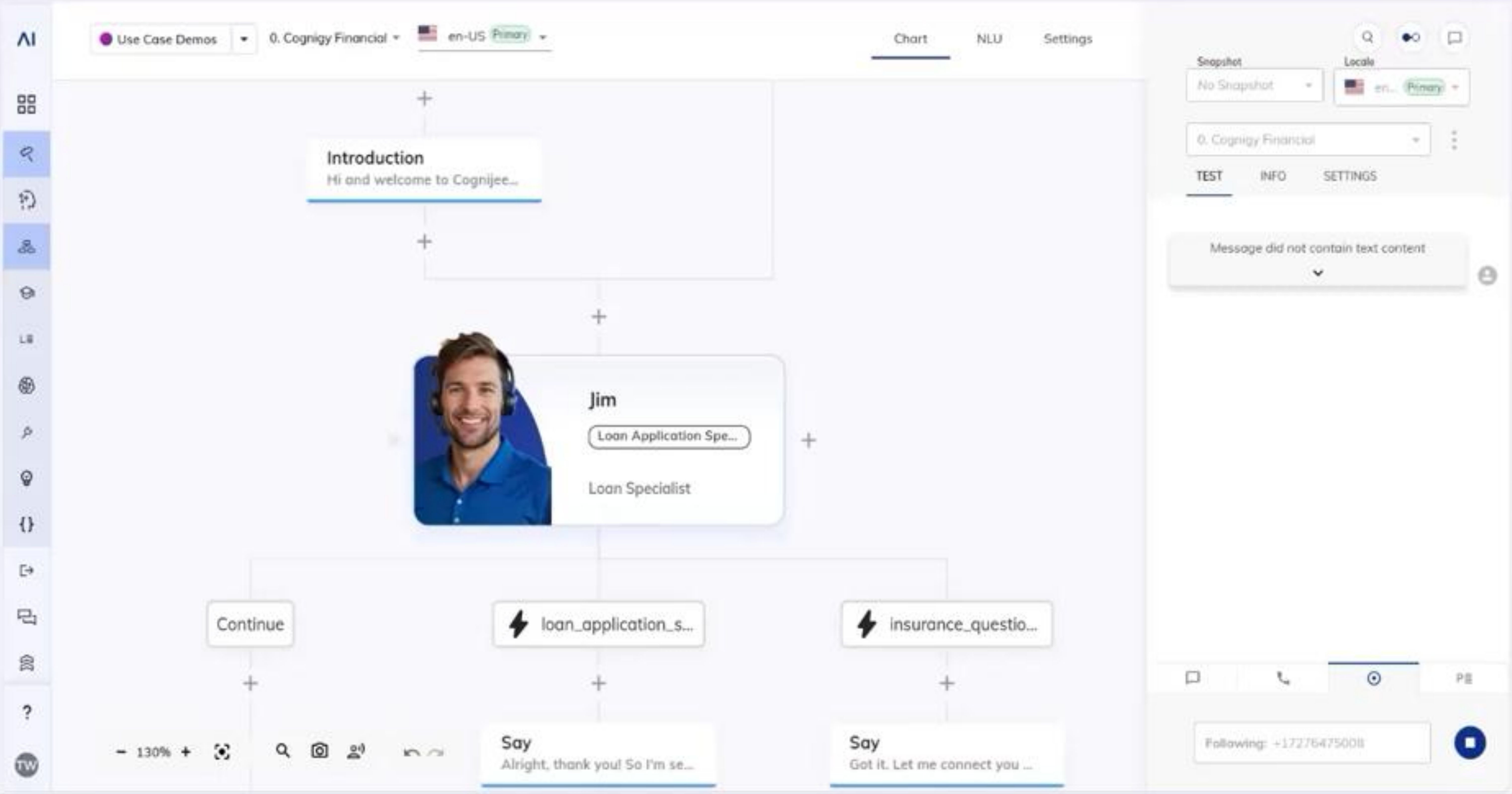


NiCE Cognigy

Demo

AI Agent streamlines a loan application update


12:15
Calling...
Cognigy F
Speaker
FaceTime
Mute


Use Case Demos
0. Cognigy Financial
en-US Primary
Chart
NLU
Settings
Snapshot
No Snapshot
Locale
en.. Primary
0. Cognigy Financial
TEST
INFO
SETTINGS
Message did not contain text content
Introduction
Hi and welcome to Cognijee...
Jim
Loan Application Spe...
Loan Specialist
Continue
loan_application_s...
insurance_questio...
Say
Alright, thank you! So I'm se...
Say
Got it. Let me connect you ...
130%

The Agentic AI Opportunity

01
Detect
Understands interaction context

02
Decide
Determines the next-best-action

03
Act
Executes tasks across systems safely

04
Learn
Improves outcomes with measurable feedback

NiCE Cognigy

Industry Use Cases – Banking & Finance

Our AI Agents have the required skills to enable relevant Use Cases by being…

… knowledgeable

Knowledge AI

- Loan status & updates leveraging product information
- Policy & claims inquiries leveraging company T&Cs
- General product FAQs leveraging general company information

… integrated

- Customer Data adjustment & travel notice leveraging CRM access
- Credit card blocking & replacement leveraging 3rd party integrations
- Credit card limit adjustment leveraging system access
- Dispute charges & fraud claim leveraging account activity access

… multi-modal

- Cross-channel engagement leveraging all available “end-points”
- Order placement leveraging existing checkout features
- Identification & Verification leveraging photo upload
- Document signing leveraging real-time signature

The world’s #1 insurance brand, powers 90M+ calls with NiCE Cognigy

Receives **90 million phone calls a year** in 70+ countries. Service agents require every caller to verify their identity by providing their date of birth and address.

Solution

Intelligent routing + ID&V with NiCE Cognigy AI Agents

The AI Agent:

- Verifies the caller’s identity
- Validates birth date
- Collects account number
- Detects the intent
- Routes to the right human agent
- Transcribes the call

Fairstone achieved an impressive while seeing a on their loan booking with a

01

Dynamic Digital Engagement

Two-week, multichannel, multi-touch journey orchestration

02

Personalization

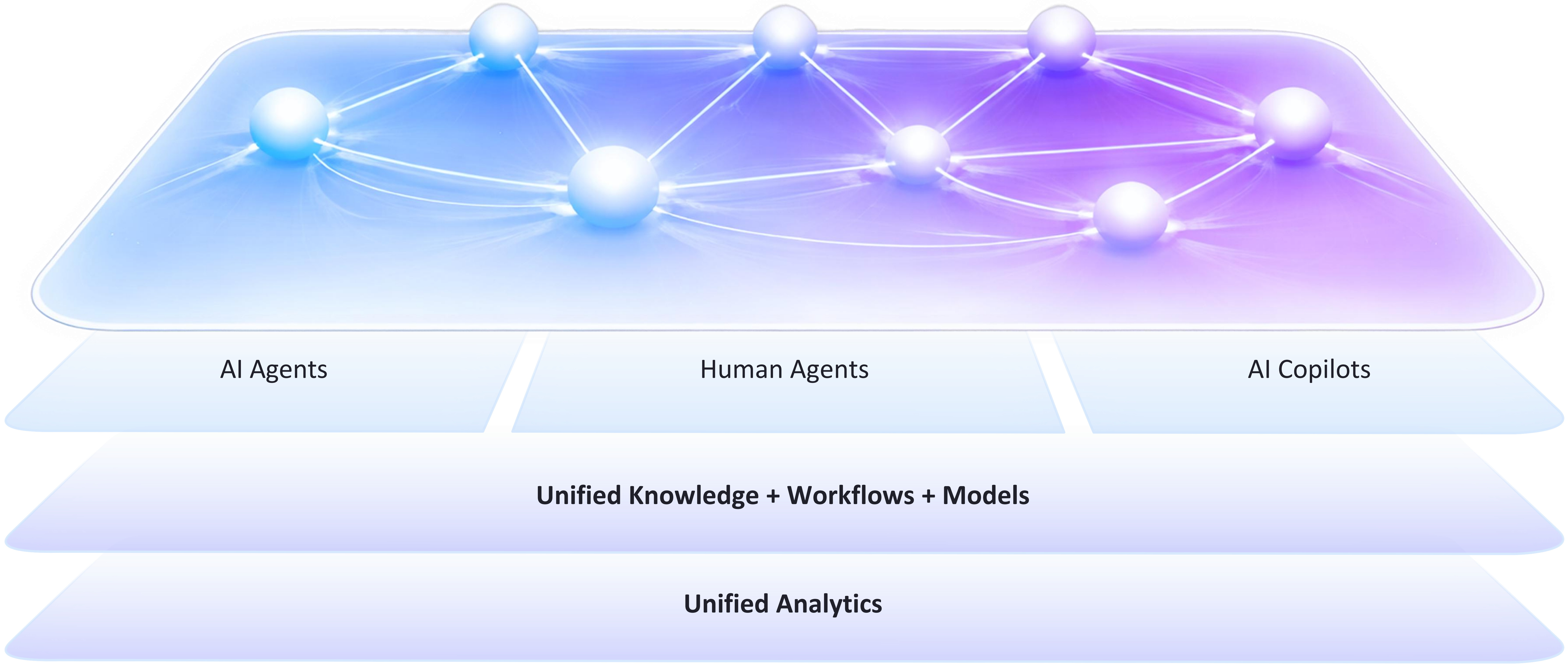
Tailored conversations, uniquely personalized for homeowners and renters

03

Resolution

Guiding prospects towards booking appointments with loan specialists

The Agentic Operating Layer for CX



NiCE Cognigy

That’s today.
Now the part we haven’t priced in.

Your next customer
might not be human

NiCE

70% of customer service journeys will begin – and be resolved – in conversational, third-party assistants built into their mobile devices by 2028.

Gartner®

Source: Gartner, February 2025.

The BFSI Disintermediation Ledger

The same moment, two owners. The right column is the one no one has priced.

THE MOMENT	WHO OWNS IT TODAY	WHEN THEIR AGENT ACTS INSTEAD
Rate & product shopping	Your site, your comparison page	One ranked answer you didn't write
Deposit switching	Branch or in-app onboarding	An agent-executed transfer, rate-triggered
Card dispute	IVR, then a human agent	Filed by API, no conversation at all
Payment status	App login, your surface	Queried and summarized elsewhere
Mortgage pre-qual	A loan officer conversation	Pre-screened across every lender at once
First notice of loss	Your claims line, at the worst moment	Submitted with photos before you ring
Claim status	Portal check, repeat calls	Polled on a schedule, reported unprompted
Policy change	A service call you can save	Negotiated against every competing offer
Premium quote	Your quote form, your funnel	Collected from every carrier in parallel

The accidental underwrite: no one has priced the loss of the discovery, service and renewal touch.

What is your strategy for when your customer's AI agent replaces their browser session?

WHAT TO DO ABOUT IT

Three shifts to make now

Adopt the protocols

A2A and MCP are the interface between your systems and everyone else's agents. Build once, expose deliberately.

Move your experts up

Your best disputes analyst stops taking calls and starts supervising a fleet — one expert, dozens of conversations, any language.

Orchestrate, don't point-solve

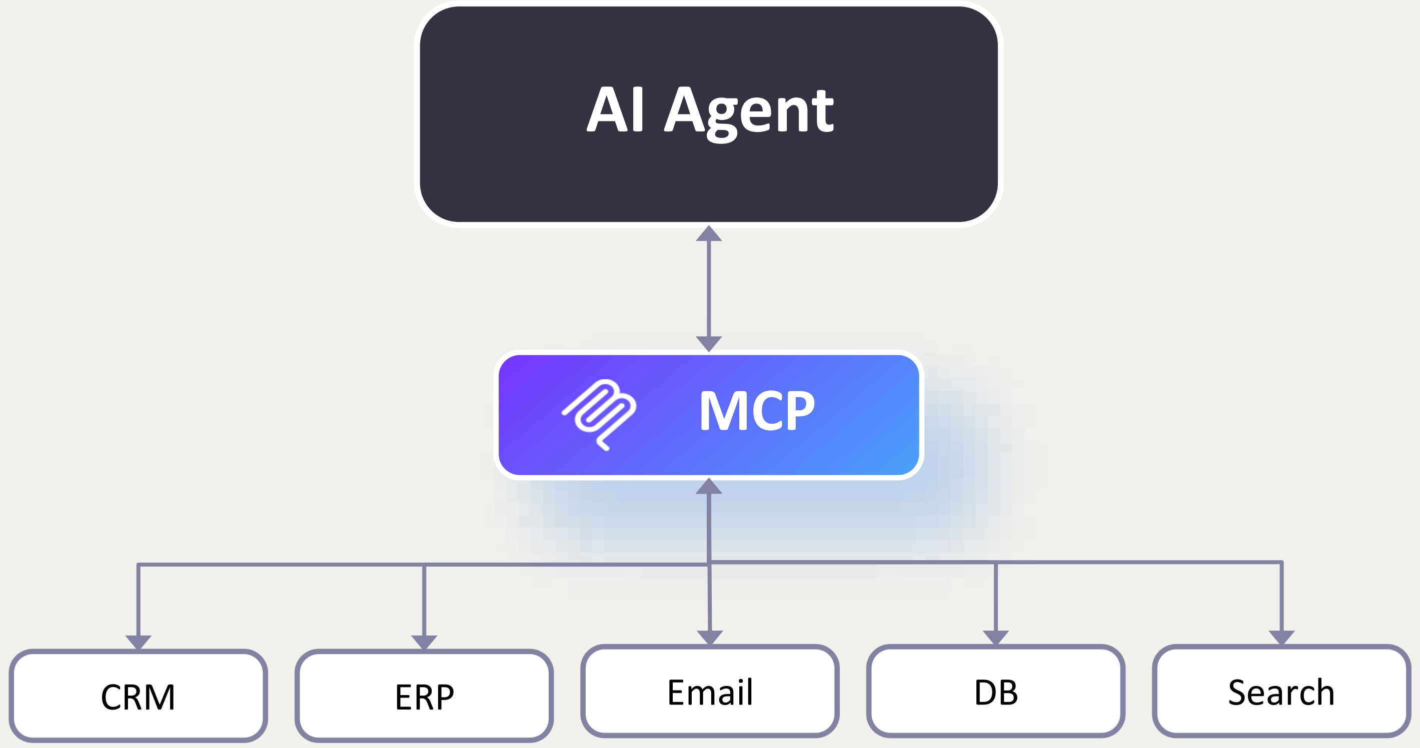
AI agents, human agents and backend systems on one data foundation — not four-point solutions with four owners.

MCP (originated by Anthropic) and A2A (originated by Google) are open standards governed by the Linux Foundation.

NICE Cognigy

MCP (Model Context Protocol)

Why MCP makes sense



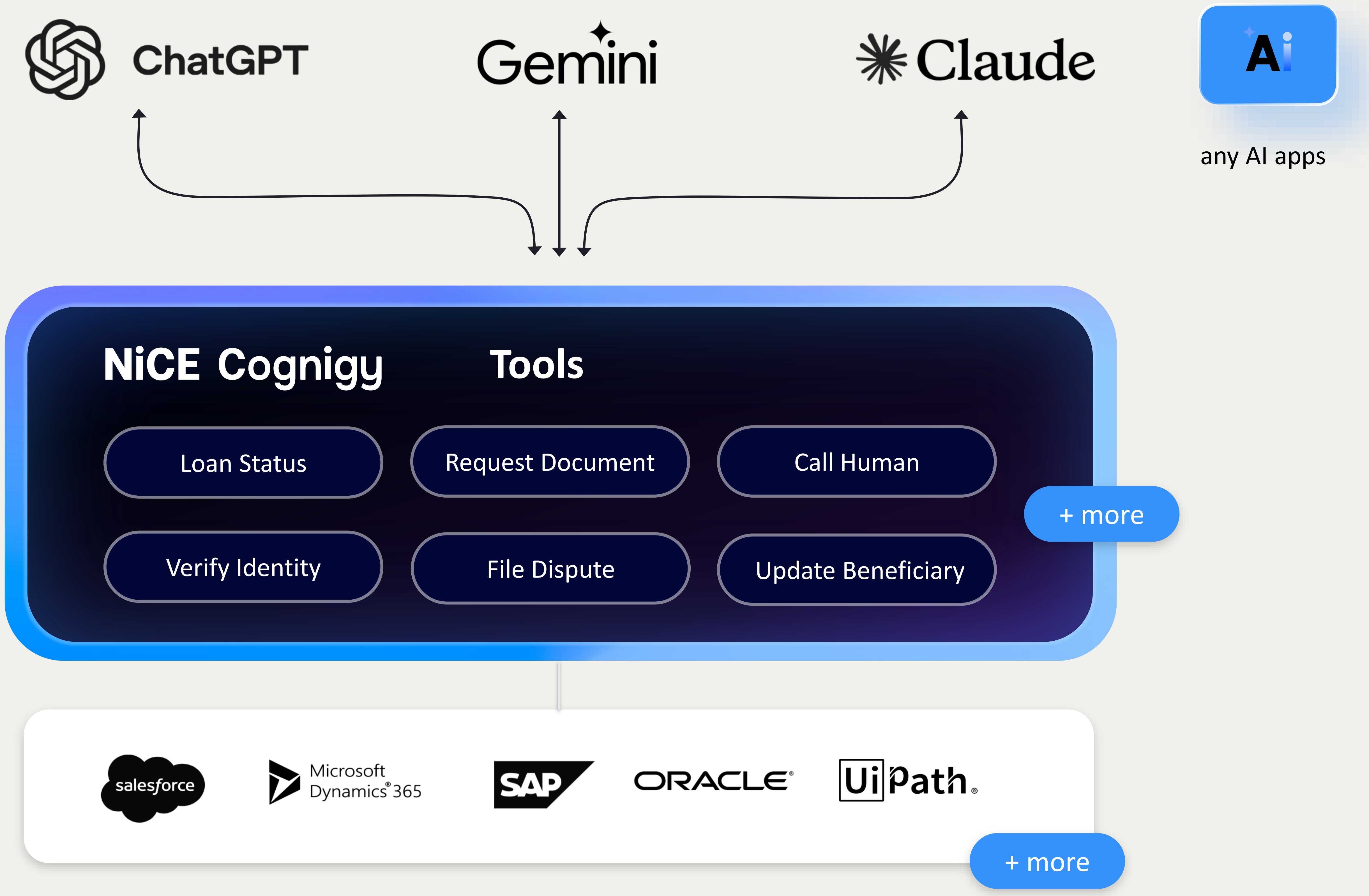
Without MCP

Tools directly tied to your agent.

MCP

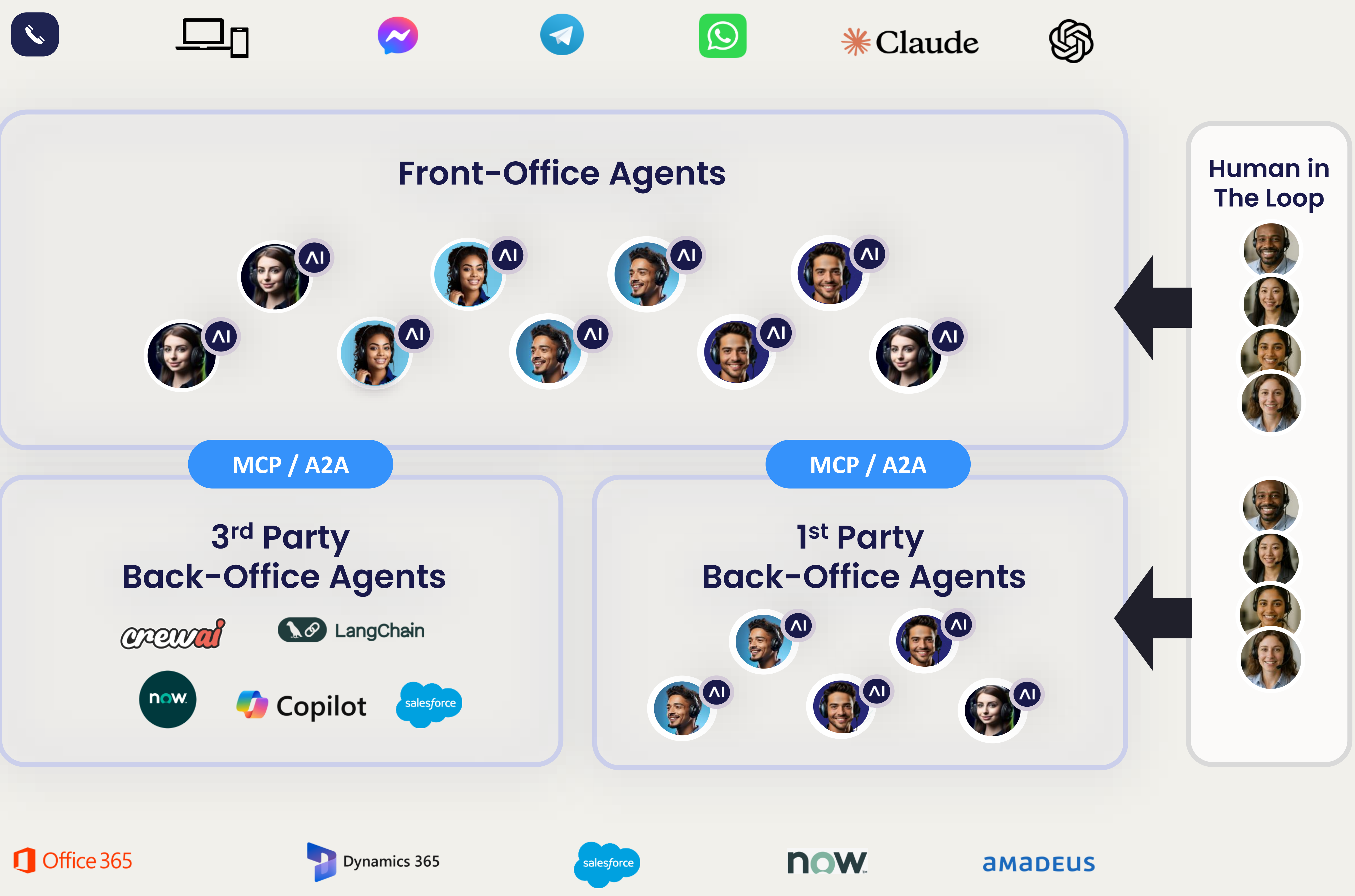
A semantic interface on top of your tools.

The CX Semantic Layer



NiCE Cognigy

Front- and back-office agents



THE ENTERPRISE GATE

Not AI unleashed. AI that can be answered for.

Every control below has a pilot answer and a deployment answer. Procurement only accepts the second one.

01 · SUPERVISION

Who is watching the agent act?

PILOT

A person reviews transcripts after the fact.

DEPLOYMENT

Confidence thresholds, human-in-the-loop on defined actions.

02 · ACCOUNTABILITY

Who owns the decision it made?

PILOT

The vendor's model did it.

DEPLOYMENT

Named owner per agent, per action, with scoped permissions and a revocation path.

03 · AUDITABILITY

Can you reconstruct it months out?

PILOT

Chat logs in a console.

DEPLOYMENT

Immutable trace of inputs, tools called, data touched, and why.

04 · CHANGE CONTROL

What happens when the model changes?

PILOT

It changes under you.

DEPLOYMENT

Versioned agents, regression tested against your own transcripts before promotion.

FINRA'S AGENT RISKS, 2026 Autonomy · Scope & authority · Auditability · Data sensitivity

2026 FINRA Annual Regulatory Oversight Report, "Emerging Trends in GenAI: Agents"

The difference between a pilot and a deployment isn't model quality. **It's whether you can prove what happened.**

The world's leading Agentic AI Platform for CX

NiCE Cognigy

Servicing
1000+
Loyal Brands

Automating
2b
User Inputs in 2025

Achieving a
96%
Recommendation Rate

Loved by customers

Banco do Brasil · Fifth Third Bank · fnbo · TD Bank · PayPal · MoneyGram · Toyota · Bosch · Lufthansa · DHL

Gartner

A Leader in 2025 Gartner® Magic Quadrant™ for Enterprise Conversational AI Platforms.

Forrester

A Leader in The Forrester Wave™ Conversational AI for Customer Service, Q2 2026.

IDC ANALYZE THE FUTURE

A Leader in IDC MarketScape™ Worldwide General-Purpose Conversational AI Software, 2025

Three commitments. One decade-defining decision.

01

Workforce transformation

Not an IT project. The market being addressed is labor, not software. This belongs at the CEO and CFO table.

02

Own the orchestration layer

Every channel, every agent, every system of record on one data foundation — or you rent it from a vendor that also sells to your competitors.

03

Start inside six months

The risk is not moving fast. The risk is waiting while your customer's journey gets re-routed around you.

The question is not if you automate. It is whether you own the orchestration layer — or get disintermediated by it.

Thank You

Create a NiCE world

Visit the NiCE Cognigy Booth