

Enterprise AI Transformation

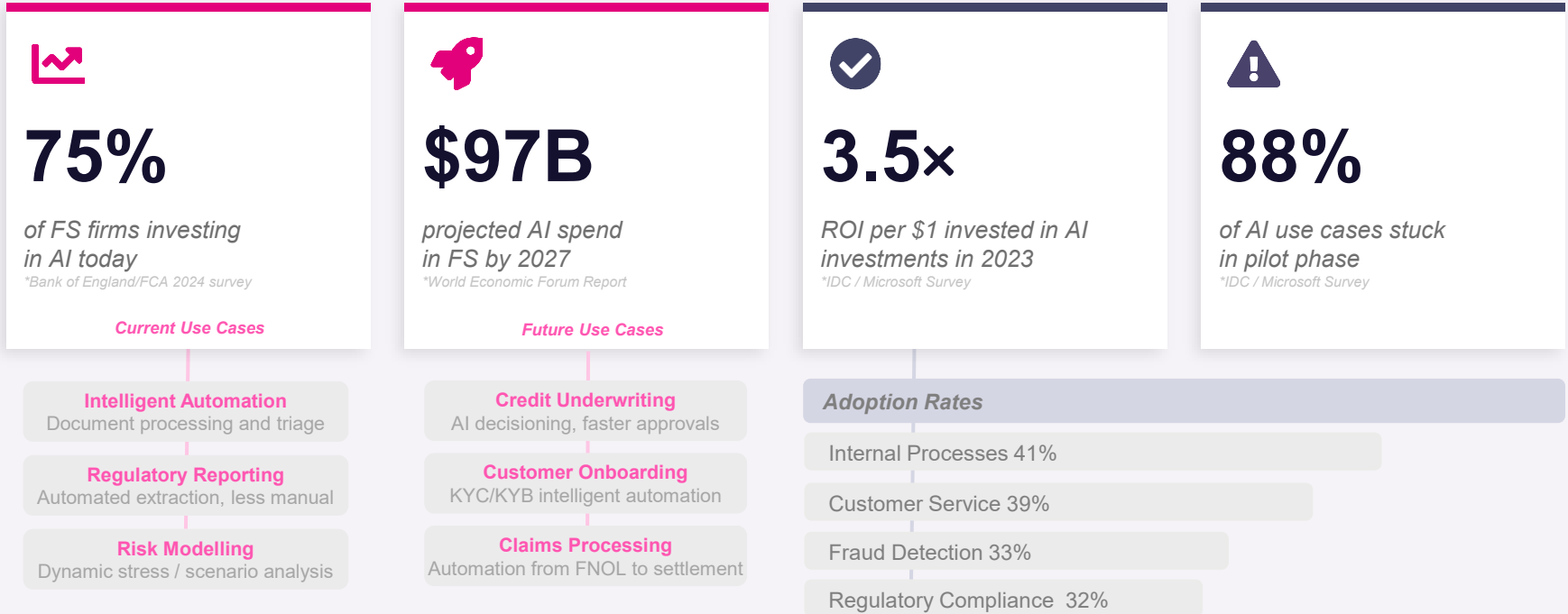
From Strategy to Scaled Deployment

Delta Capita | AI Advisory & Consulting Services

2026

Why Now | AI in Financial Services

AI adoption in financial services is accelerating, but most institutions struggle to move beyond pilots. With 75% of firms investing in AI and a projected \$97B spend by 2027, the opportunity is clear - yet 88% of use cases remain stuck in proof-of-concept. Delta Capita bridges this gap with domain expertise, proven accelerators, and a risk-first approach.



Enterprise AI Trends | Industry Examples

Leading global banks are scaling AI across four core pillars to drive measurable enterprise impact



Intelligent Automation

JPMorgan uses AI-driven contract analysis (COiN / DocLLM) to automate legal review, saving 360k+ hours annually and processing 12k contracts in seconds.

Source: Signal AI / JPMorgan Chase



Data-Driven Decision Making

Goldman Sachs runs a centralised AI platform for 12k+ developers, delivering ~20% productivity gains for engineers across trading, risk, and operations.

Source: Goldman Sachs Official Disclosures



AI-Enabled Risk & Controls

HSBC applies ML across ~1bn transactions/month, cutting false-positive alerts by ~60% while identifying 2 to 4x more genuine financial crime.

Source: HSBC Group AML Disclosures



Workforce Augmentation

Morgan Stanley deployed AI assistants to ~15k advisors, enabling instant access to 70k+ research reports with ~98% advisor adoption reported internally.

Source: Morgan Stanley Press Releases

AI Transformation | Key Use Cases

Financial institutions are prioritising AI across six domains to drive efficiency, resilience, and scalable value creation

Intelligent Automation

High

AI automates document intake and review across banking operations

~70% faster processing and ~40% lower compliance costs vs. manual approaches

Pingili (2025), Int. J. Mgmt & Entrepreneurship Research

AI Risk Management

High

ML models improve risk differentiation and capital efficiency under supervisory frameworks

Material improvements in risk sensitivity vs. traditional logistic models, enabling granular capital allocation

EBA Follow-up Report on ML for IRB Models (2023)

Conversational AI

High

Embedded AI assistants shift advisor effort toward client interaction and higher-value advice

Digital assistants, like NatWest's Cora, used 24/7 to handle 10+ million customer queries on an annual basis.

NatWest Article (2024)

Agentic AI Workflows

High

Autonomous agents execute end-to-end workflows in payments, service ops, and case handling

Order-of-magnitude reductions in cycle times for complex operational workflows under policy controls

Consumer Bankers Association (2026)

Predictive Compliance

Medium

AI horizon scanning reduces regulatory monitoring making it up to x30 faster and improving auditability

Automated classification, impact analysis, and audit trails improve supervisory readiness across jurisdictions

4CRisk AI Horizon Scanning Report (2025)

Data & Analytics

Medium

Integrated data platforms enable AI to scale from pilots into enterprise production

Shift from ad-hoc AI queries to repeatable, embedded workflows — a key predictor of sustainable AI value

Vuković et al. (2025), Nature Humanities & Soc. Sci.

The Scaling Gap | Why AI Pilots Stall

Most institutions cannot move AI beyond pilots - fragmented data, unclear ownership, and weak business cases create a persistent scaling gap.

Client Challenges



Strategy: "We have 40+ AI use cases but no clear roadmap to value"

Unclear ROI alignment and lack of prioritisation frameworks prevent leadership from committing to transformation investment



Op Model: "Our AI team sits in IT, but business units own outcomes"

Siloed AI capabilities without cross-functional governance or embedded domain expertise create disconnect between build and adoption



Data: "AI needs clean data, but our systems were built for reporting"

Legacy data architectures, poor lineage, and quality issues make AI models unreliable - AI demands fundamentally different data infrastructure

The Gap

We need a clear AI strategy tied to a business case

We cannot bridge the gap between delivery and business outcomes

Our data foundations are not ready for AI at scale

Without a structured transformation approach, institutions risk investing heavily in AI with no path to enterprise value.

Unlocking AI Value | Our 5 Key Phases

Delta Capita offers end-to-end support from readiness assessment through scaled deployment and ongoing governance.



AI Readiness Assessment

Approach

- Rapid maturity assessment across 6 readiness areas

Our Accelerators

- *AI Readiness Toolkit* i.e. 68 readiness questions pre-mapped to 90 use cases

Client Case Studies

- Global bank: AI CoE Strategy across 7 cost centres with savings ~£1m



Business Case / Use Case Definition

Approach

- Strategy-aligned use case mapping with ROI modelling

Our Accelerators

- Access to industry experts + *proprietary scoring models* to rapidly impact assess PoCs

Client Case Studies

- Merchant bank: delivered training to 8 C-level executives on AI use cases



Operating Model Reinvention

Approach

- Regulatory-aligned AI CoE development & governance

Our Accelerators

- *AI CoE Toolkit* including 60+ controls surveyed with industry forums

Client Case Studies

- Payments: implemented AI enabled compliance tooling assessing ~ 130 policies



Data Readiness & Scaling

Approach

- Data quality remediation and ML pipeline architecture

Our Accelerators

- *DCAM certified experts* + AI templates developed with domain experts

Client Case Studies

- Wealth manager: post-merger data lake buildout for commercial analytics



Agent Design & Deployment

Approach

- Production-grade AI agents with workflow integration

Our Accelerators

- *Agentic AI PoCs* and templates for common industry use cases

Client Case Studies

- Payments: agentic AI reduced processing time from ~3 days to <1 minute

Proven Results | Client Case Studies

Delta Capita serves multiple financial services clients for consulting services around their Data & AI maturity

Case Studies

AI-Enabled Third-Party Risk Assessment Global FMI Provider

Delta Capita proposed a repeatable, 3-phased onsite Third-Party Risk Assessment to help the Client evidence DORA-aligned oversight of critical ICT suppliers

DORA-aligned oversight

Attestation Workflows for AI Readiness Challenger Bank

Delta Capita partnered with a leading Commercial Bank to deliver a cloud-ready MI and BI transformation, establishing a scalable op model aligned to governance standards

10-month cloud delivery

Data Lake & Customer Analytics UK Wealth Manager

A leading UK wealth manager required a unified Power BI dashboard to visualise KPIs like customer growth, AUM, profitability, and outflows, with drill-down by region and practitioner

Delivered a 50bps margin uplift

AI Policy Assurance and Traceability Global Payments

Delta Capita was engaged to support a Global Payments Provider in uplifting its global risk and compliance policy framework and implementing AI-enabled compliance tooling

130 policies assessed

Agentic AI for Complaints Handling Payments Fintech

Delta Capita implemented an Agentic AI solution for a Payment Services Provider to streamline customer service case handling, reduce response times, and cut the backlog

Processing: 3 days → <1 min

Summary

Approach

- **Onsite Assessment:** Conducted a structured gap analysis and prepared tailored assessment toolkits/protocols, executed onsite assessments for critical third parties to validate evidence, assess operational resilience and security controls, and capture findings consistently.
- **Reporting & Recommendations:** Produced standardised third-party assessment reports with issue ratings and remediation actions, delivered a consolidated cross-vendor view and a risk-based remediation roadmap to support prioritisation and ongoing monitoring
- **Accelerator (VendorLens):** Accelerated evidence collection and analysis via a controlled vendor submission workflow, contract clause checks and policy/control analysis, producing consolidated risk-based vendor scoring and dashboard outputs.

- **Discovery & Assessment:** Reviewed the existing MI/BI landscape and manual reporting processes (e.g., PowerPoint/Excel outputs), identifying key pain points, control gaps and opportunities to automate and standardise MI production and attestation.
- **Solution Design & Prototyping:** Designed and prototyped interactive, evidence-driven MI dashboards and an end-to-end attestation workflow, optimising the user experience and ensuring outputs were aligned to governance and auditability needs.
- **Build & Implementation:** Developed and configured Power BI / Power Apps components, integrated dashboards into the target data environment, and implemented Role-Based Access Control (RBAC) to strengthen data security and appropriate user access.
- **Deployment & Change Management:** Rolled out the solution with structured change management - stakeholder engagement, training, documentation, and adoption support - to embed sustainable BAU ways of working.

- **Data Integration and Predictive Insight Generation:** Connected live to on-premise SQL databases and built data pipelines to automate refreshes of key commercial and fee data. Used predictive analytics to create dashboards that gave the business real-time insight into commercial performance.
- **Risk Modelling and Consumer Duty Governance:** Developed client risk models using behavioural signals such as sub-account closures and reduced activity to identify potential issues early. Also introduced governance workflows around fee data and reporting to improve oversight.
- **Reporting Framework and Regulatory Alignment:** Established a scalable reporting framework that improved the quality, consistency, and accessibility of management information.
- **Commercial Delivery and Revenue Enhancement:** Supported the launch of the 'Dual Expert' product, contributing to multi-million-pound revenue growth through stronger proposition delivery and business readiness. Delivered a 50bps margin uplift by improving pricing consistency.

- **Policy Review and Advisory:** Assessed ~130 global risk and compliance policies across merchant and consumer sectors. Mapped internal policies to external regulatory requirements. Identified gaps, duplication, and consolidation opportunities to streamline compliance operations.
- **Process Mapping and Ownership:** Mapped end-to-end business processes with regulatory tagging. Defined clear ownership structures and documented risk and control flows to enhance transparency and accountability.
- **AI Tooling and Self-Serve Portal:** Designed and implemented an AI-powered compliance portal to enable sales and underwriting teams to quickly access relevant policy information, accelerating decision-making.
- **Strategic Enablement and Scalability:** Created a centralised, searchable policy and regulatory repository. Delivered a scalable framework to maintain policy alignment post-regulatory changes and support long-term compliance agility.

- **Agentic AI Triage & Categorisation:** Implemented an AI agent to analyse incoming customer requests, detect sentiment, and categorise cases using regulatory policies and customer case history to determine the appropriate handling route.
- **Confidence Scoring & Routing:** Introduced confidence scoring to automate routing of cases to the correct team, with a controlled manual review path for low-confidence cases to maintain quality and reduce operational risk.
- **Reasoning Summary & Escalation:** Generated concise reasoning summaries to support faster decision-making and escalated cases to relevant teams with clear context, improving consistency and speed of resolution.
- **Outcomes:** Reduced case processing time from ~3 days to <1 minute, enabled instant acknowledgement and immediate routing on first contact, achieved a 25-30% reduction in overall case resolution time, and improved customer experience.

Recommended Next Steps

1

AI Readiness Assessment

Benchmark your current AI maturity across strategy, people, process, data, technology, and governance

2

Use Case Prioritisation & Business Case Workshop

Identify 3 to 5 high-value AI opportunities aligned to your strategic priorities with clear ROI and exec sponsorship

3

Target Operating Model & Governance Design

Define the AI operating model, roles, governance forums, and risk framework needed to move to production

4

Transformation Roadmap & Pilot Delivery

Design a phased delivery plan using our accelerators to move from strategy to PoC to governed deployment

Let's discuss how Delta Capita can accelerate your AI transformation. Get in touch: deltacapita.com/get-in-touch