

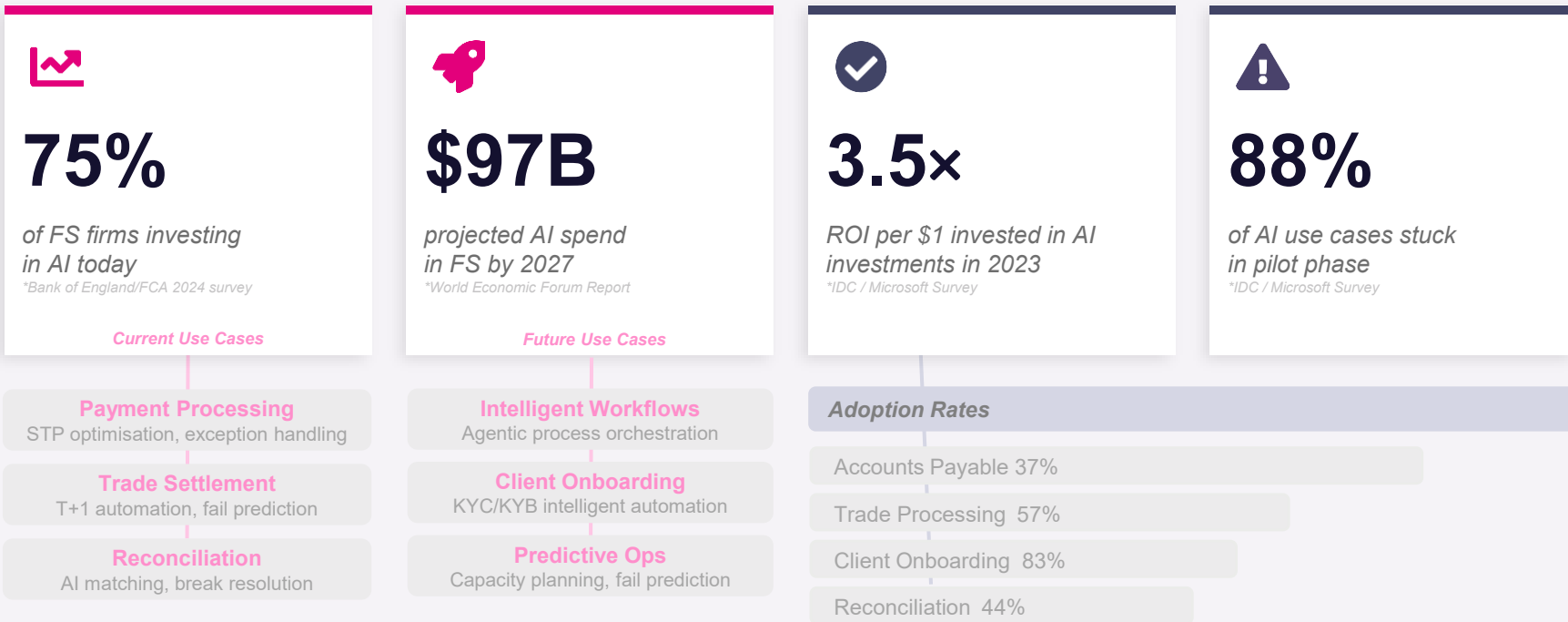
# AI-Enabled Operations

## Transforming Capital Markets Services

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 78% of firms investing in AI and a projected \$97B spend by 2027, the opportunity is clear - yet 70% of use cases remain stuck in proof-of-concept. Delta Capita bridges this gap with domain expertise, proven accelerators, and a risk-first approach.



# 4 Trends for Operations | Industry Examples

Leading banks are already deploying AI and automation to transform their operating models.



## Automated Trade Confirmations

**Standard Bank** replaced a highly manual confirmations process with an integrated capital-markets workflow, reducing operational risk and supporting higher trade volumes without increasing staffing levels; go-live was achieved in just over three months.

*Source: Smart Communications Case Study*



## Post-Trade Settlement Orchestration

**Barclays** modernised post-trade settlements with process orchestration and a centralized exception-handling service, improving agility, operational oversight and resilience as compressed settlement cycles increase fail risk and cost.

*Source: Camunda / Barclays Session Recap*



## Operations Automation

**JPMorgan Chase** deployed its COiN / DocLLM platform across operations, automating commercial-loan agreement review in seconds, replacing 360,000 hours annually, the bank also scaled bots to handle 1.7 million access requests.

*Source: Independent / JP Morgan Case Study*



## Predictive Settlement Risk

**Clearstream's** AI-powered Settlement Prediction Tool forecasts settlement outcomes and likely penalty exposure up to four business days in advance, helping teams prioritise actions and reduce settlement-risk costs.

*Source: Clearstream Article*

# AI for Operational Excellence | Key Use Cases

Financial Institutions see 2026 as the pivotal year for leveraging AI to cut cost-to-income ratios and improve operations

## Payment Processing

High

AI-optimised routing, exception handling, STP maximisation across payment corridors

Swift reports 2–5% of payments generate enquiries, the average end-to-end investigation still takes ~200 hours, and average cases take 5 to 10 days to resolve.

Swift Article 2024

## Trade Settlement & Lifecycle

High

T+1 readiness, fail prediction, automated confirmations and settlement instructions

DTCC reports that after the U.S. move to T+1, nearly 95% of transactions met the 9:00 p.m. affirmation cutoff, up from 73% at end-January 2024

DTCC T+1 Readiness Study 2024

## Reconciliation & Matching

High

ML-based matching across accounts, breaks prediction, automated resolution workflows

Operations & IT represented 22% of all AI use cases, 41% of firms already use AI for optimisation of internal processes and 55% of AI use cases involve some degree of automated decision-making

Bank of England / FCA survey

## Client Onboarding & KYC

High

Intelligent document processing, entity resolution, perpetual KYC automation

FATF reports 1.7 billion adults were unbanked, with 26% citing lack of documentation as the primary barrier, and concludes that reliable digital ID can make customer identification easier, cheaper, more secure

Financial Action Task Force Guidance

## Operational Resilience

Medium

Predictive monitoring, incident classification, automated BCP/DR orchestration

37% of firms already use AI in cybersecurity, and the areas with the largest expected increase in AI benefits over the next three years are operational efficiency, productivity, and cost base

BoE Artificial Intelligence Report 2024

## Vendor Management

Medium

SLA monitoring, vendor performance scoring, cost-allocation automation

33% of all AI use cases are third-party implementations, and the top three providers account for 73% of reported cloud providers, 44% of model providers, and 33% of data providers

Bank of England / FCA survey

# The Scaling Gap | Why AI Pilots Fail

Most institutions cannot scale AI pilots due to data fragmentation, unclear accountability, and weak business cases.

## Client Challenges

## The Gap



**Business Case:** "We need to apply AI to reduce cost-to-income ratio"

Unclear ROI alignment and lack of measurable outcomes prevent investment approval and executive sponsorship

**We need to identify where AI delivers measurable ROI**



**Data:** "We know how to apply AI, but our data is not ready"

Fragmented data, poor lineage, and quality issues make AI models unreliable - unlike traditional automation, AI is highly sensitive to data integrity

**Our fragmented systems prevent us from applying AI at scale**



**Resilience:** "We already have AI PoCs in place and want to scale"

Absence of governance roles, and compliance standards mean that regulatory expectations for operational resilience outpace actual response capabilities

**We cannot evidence operational resilience at the pace regulators expect**

*The firms that solve these three gaps first will define the next generation of operational efficiency in banking.*

# 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 Governance Toolkit* including 60+ controls surveyed with industry forums

### Client Case Studies

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



## Data Readiness & Scaling

### Approach

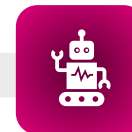
- Data quality remediation and ML pipeline architecture

### 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 maturity across people, process, data, and compliance against industry standards

2

## Use Case Prioritisation Workshop

Identify 3–5 high-value automation opportunities aligned to your cost-to-income targets with clear payback periods

3

## Target Operating Model Design

Define the future-state operating model including process redesign, technology architecture, and restructure

4

## Pilot-to-Production Roadmap

Design a phased delivery plan using our accelerators to move from PoC to scaled operational deployment

Let's discuss how Delta Capita can accelerate your AI transformation journey. Get in touch: [deltacapita.com/get-in-touch](https://deltacapita.com/get-in-touch)