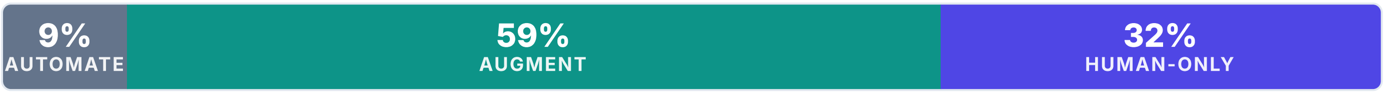
nuvepro

TASK INTELLIGENCE, BANKING & FINANCIAL SERVICES

Banking AI, broken down to the task

The high-volume, rules-driven banking workflows now under agentic AI, mapped to the task level. What automates, what becomes human plus AI under the compliance envelope, and where the workforce is the bottleneck.



- Automate: AI runs it, human audits by exception
- Augment: human plus AI, the re-skilling surface
- Human-only: judgment, empathy, compliance

3,051 banking & financial services support and operations roles, 59,570 tasks, July 2026. Hirers in corpus: TD, BMO, Citi, Capital One, Raymond James, AIG, Barclays, Truist, Mastercard.

THE ONE-SLIDE ARGUMENT

The money is committed. The bottleneck is the workforce.

The money is committed. The workforce is the bottleneck. The bottleneck lives in the augment band.

Across 3,051 banking support roles, the task split is 9% automate, 59% augment, 32% human-only. The 59% augment band is human plus AI work under a compliance envelope, and it only functions if the human is trained to supervise and correct the AI.

That 59% is the readiness gap, quantified. Nuvepro maps the work at task level, classifies each task, and certifies the workforce on the augment band with a competency guarantee.

THE SPEND IS REAL

- 92% of global banks report active AI deployment in at least one core banking function in 2025 (Concentrix)
- Financial services leads all industries in AI adoption at roughly 87% (industry AI adoption survey 2026)
- Financial services firms invested an estimated 27B pounds in AI in 2025 (industry estimate)
- 85% of financial services firms use AI, primarily to reduce cost, with revenue generation rising (EY)

THE WORKFORCE IS THE BLOCKER

- Only about a quarter of firms feel ready to scale AI value; most struggle to move past pilots (BCG)
- Investment in workforce development lags AI spend significantly (industry analysis)
- Roughly 80% of the workforce will need AI-related upskilling by 2027 (Gartner)
- Legacy systems, regulatory complexity, and talent competition are the main drivers of the banking skills gap (financial services workforce analysis)

THE WORKFLOWS, TASK BY TASK

Six support and operations workflows

WORKFLOW 1

Customer Onboarding, KYC and AML

Identity verification, document validation, sanctions screening, risk scoring.

Market signal. Manual verification across fragmented systems drives delay and abandonment; agentic onboarding cuts abandonment and accelerates revenue. (Concentrix)

AUTOMATE	AUGMENT	HUMAN-ONLY
› Validate identity documents › Screen against sanctions and watchlists › Clear low-risk customers automatically	› Verify identity and interpret risk scores › Review onboarding cases the model flags › Adhere to KYC, AML, and regulatory policies and procedures	› Make judgment calls on borderline cases › Escalate true exceptions with full context

Readiness gap. Interpreting a risk score and deciding whether to clear, hold, or escalate is judgment layered on AI output. That is a trained skill under audit, not a checkbox.

WORKFLOW 2

Account Updates and Lifecycle Changes

Address and beneficiary changes, limits, policy amendments across systems.

Market signal. Changes prone to error and cross-system coordination; consistent agentic execution cuts service errors and lifts retention. (Concentrix)

AUTOMATE	AUGMENT	HUMAN-ONLY
› Apply address and beneficiary updates across systems › Process member transactions in the appropriate system › Confirm downstream impacts	› Authenticate customers and validate eligibility › Determine customer needs and recommend banking solutions › Respond and resolve concerns, escalating non-standard activities	› Approve changes requiring judgment or special handling › Exercise discretion when handling confidential matters

Readiness gap. The routine change applies itself; the exception needs a person who knows the policy and the risk. That judgment is the augment re-skill.

WORKFLOW 3

Payments, Billing and Collections

Failed payments, overdue balances, outreach, risk-based escalation.

Market signal. Manual, inconsistent collections leak revenue and create friction; policy-guarded agentic outreach lifts recovery and cash flow. (Concentrix)

AUTOMATE	AUGMENT	HUMAN-ONLY
› Process financial transactions like deposits, withdrawals, and bill payments per standardized procedures › Balance daily transactions › Manage payment monitoring and retries	› Make outbound calls to customers › Manage customer outreach within policy and compliance guardrails › Identify opportunities to grow customer relationships through a disciplined process	› Handle complex or sensitive collections cases › Decide on policy exceptions › Retain customer relationships

Readiness gap. Collections is where a wrong word creates a complaint or a fair-treatment breach. The human keeps the sensitive conversation; the skill is knowing which cases those are.

WORKFLOW 4

Fees, Interest and Billing Queries

Inbound charge questions, statements, discrepancy identification.

Market signal. High-volume billing questions from fragmented data drive repeat contacts and disputes; clear agentic explanations reduce both. (Concentrix)

AUTOMATE	AUGMENT	HUMAN-ONLY
› Consolidate billing, usage, and account data in real time › Process customer transactions accurately and efficiently	› Explain charges in customer language › Respond and resolve concerns using standard procedures, escalating non-standard activities	› Handle complex disputes and reversals › Connect personally with customers to advise them on banking solutions

Readiness gap. Explaining a fee is easy; deciding whether to reverse it under policy is not. The reversal judgment is augment work the agent supports but does not own.

WORKFLOW 5

Transaction Disputes, Claims and Escalations

Low-volume, high-risk disputes, evidence assembly, SLA tracking.

Market signal. Slow, inconsistent dispute handling raises cost, churn, and regulatory exposure; agentic intake and evidence assembly speed resolution and auditability. (Concentrix)

AUTOMATE	AUGMENT	HUMAN-ONLY
› Intake and classify disputes › Assemble evidence across systems › Track SLAs and route by policy	› Guide policy-aligned resolution with AI-surfaced context › Adhere to risk and regulatory policies and procedures	› Make final determinations on complex disputes › Handle sensitive escalations and discretionary outcomes › Resolve customer issues effectively

Readiness gap. The agent assembles the case; the human owns the determination and the regulatory exposure that rides on it. That accountability does not delegate.

THE CLOSE, ON EVERY WORKFLOW

From a tool budget to a workforce that can use it

1. The stat proves the buyer is already spending on this workflow.
2. The task table proves under 10% actually automates; the majority is augment under a compliance envelope.
3. The augment band is the re-skilling surface, and readiness, not tooling, is where banks stall.
4. Nuvepro measures who is ready for the augment work and certifies the rest with a guarantee. That is the difference between a tool budget and a workforce that can use it.

HOW THIS WAS BUILT

Task splits: live jobscraper corpus, 3,051 banking and financial services support roles, 59,570 tasks, same classifier as /explore.

Workflow taxonomy and market framing: Concentrix, Top 5 Agentic AI Use Cases in Banking, Financial Services and Insurance.

Workforce and adoption statistics: 2026 financial services AI surveys (EY, BCG, Gartner, industry analyses).

HONEST CAVEATS

The corpus is a support and operations title slice; risk, treasury, and front-office advisory roles sit outside it and need their own pull.

Market and readiness stats carry named sources; the Concentrix, EY, and BCG lines are the ones to lead with in front of a CXO.

Percentages are corpus-level, not any single bank's internal data.