GFF AI / FINANCIAL SERVICES

FINANCIAL INTELLIGENCE FOR EVERY BUSINESS LINE.

BFSI SOLUTIONS & OPPORTUNITIES CATALOGUE

Banking / Payments / Lending / Insurance / Capital Markets / Wealth / Risk & Governance

Exploring, engineering and scaling AI for regulated financial institutions.

EXECUTIVE EDITION

GFF AI

GARAGE | FOUNDRY | FACTORY

Solution opportunities and engineering capabilities - designed around your institution.

Not all catalogue use cases are existing products; scope and readiness are assessed individually.

01 / EXECUTIVE VIEW

One portfolio. Two routes to value.

GFF AI works with financial institutions to identify high-impact opportunities, design intelligent workflows and engineer the technology required to operationalize them.

15 BFSI SECTORS

117 ILLUSTRATIVE USE CASES

02 COMPLEMENTARY BUSINESSES

FINANCIAL TECHNOLOGIES

Domain-led solution concepts

AI-enabled banking, risk, payment, investment and insurance workflows that may be configured from reusable components or built as tailored solutions.

ENGINEERING SERVICES

Enterprise AI delivery

Strategy, solution design, integration, secure deployment, governance, modernization and managed operations across complex financial technology estates.

02 / PORTFOLIO NAVIGATOR

Explore the financial value chain.

Select a business domain. Each sector lists potential client use cases and a domain-specific solution design lens.

01 Retail & Digital Banking 8 opportunities	02 Corporate & Transaction Banking 7 opportunities	03 Lending, Credit & Collections 9 opportunities
04 Payments, Cards & Merchant Services 9 opportunities	05 Financial Crime, AML & RegTech 8 opportunities	06 Trade & Supply Chain Finance 7 opportunities
07 Treasury, ALM & Enterprise Risk 7 opportunities	08 Capital Markets & Securities 8 opportunities	09 Wealth & Asset Management 8 opportunities
10 Life & Health Insurance 7 opportunities	11 General Insurance & Reinsurance 8 opportunities	12 Pensions, Inclusion & Sustainable Finance 7 opportunities
13 Finance Operations, Audit & Shared Services 8 opportunities	14 AI Governance, Cyber & Engineering 9 opportunities	15 Fintech, Open Banking & Digital Assets 7 opportunities

Navigate by clicking a domain tile in the PDF. Availability is established through discovery.

03 / OUR SOLUTION DESIGN PHILOSOPHY

Finance-grade by design.

A proposed engineering approach that connects financial context, trusted data, governed AI and the systems institutions already operate.

01 CONTEXTUAL FINANCIAL INTELLIGENCE

Interpret customer, transaction, contractual and regulatory context together.

02 SPECIALIST AGENTS + HUMAN CONTROL

Use bounded agent tasks and review points where financial judgment matters.

03 QUANTITATIVE DISCIPLINE

Pair language-based reasoning with approved rules, calculations and validated models.

04 INTEGRATE BEFORE REPLACE

Connect with core systems, control infrastructure and licensed external data.

05 EVIDENCE, SECURITY & OVERSIGHT

Design for traceability, privacy, testing, access control and operational monitoring.

06 PRODUCT REUSE + TAILORED DELIVERY

Assess reusable components first; engineer for institutional specifics when required.

01 / 15 FINANCIAL SERVICES LANDSCAPE

Retail & Digital Banking

Intelligent journeys across onboarding, servicing and relationship growth.

DESIGN LENS

Connect customer information, identity workflows, policy knowledge and authorized banking actions with human oversight.

POTENTIAL OUTCOMES

- Faster onboarding
- Smarter service operations

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

RB-01

Intelligent customer onboarding

Document checks, risk screening, exception routing and approval assistance.

RB-02

eKYC & identity verification

Identity-document review, data matching and verification workflow support.

RB-03

Conversational banking

Multilingual assistance connected to approved service actions and knowledge.

RB-04

Customer 360 intelligence

Bring together interactions, transactions and account context for service teams.

RB-05

Churn & deposit attrition

Identify emerging customer disengagement and potential balance migration.

RB-06

Relationship-manager copilot

Prepare customer briefs, meeting insights and follow-up recommendations.

RB-07

Complaints & disputes

Classify issues, assemble evidence and support reviewable case resolution.

RB-08

Voice banking

Accessible spoken banking assistance with verification and handoff controls.

02 / 15 FINANCIAL SERVICES LANDSCAPE

Corporate & Transaction Banking

Better visibility into corporate relationships, liquidity and operating exceptions.

DESIGN LENS

Blend structured finance data with corporate documents, treasury workflows and relationship intelligence.

POTENTIAL OUTCOMES

- More connected relationships
- Cash-flow visibility
- Fewer operating exceptions

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

CB-01

Corporate onboarding & KYB

Review entity structures, beneficial owners and onboarding evidence.

CB-02

Corporate RM intelligence

Combine account activity, exposure and financial data for relationship teams.

CB-03

Working-capital intelligence

Identify cash conversion and receivables opportunities from enterprise data.

CB-04

Corporate liquidity forecasting

Model near-term cash needs across payables, receivables and obligations.

CB-05

Relationship pricing assistance

Support pricing reviews using risk, profitability and bank policies.

CB-06

Receivables reconciliation

Match remittances to invoices and manage unresolved exceptions.

CB-07

Covenant monitoring

Extract covenant obligations and track reported financial performance.

03 / 15 FINANCIAL SERVICES LANDSCAPE

Lending, Credit & Collections

Decision support from application intake to portfolio monitoring.

DESIGN LENS

Pair validated risk analytics and financial calculations with explainable document and policy workflows.

POTENTIAL OUTCOMES

- Credit analyst productivity
- Underwriting consistency
- Earlier portfolio risk signals

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

LN-01
Credit analysis copilot
Draft evidence-linked credit reviews and financial analysis for underwriters.

LN-02
Underwriting decision support
Combine eligibility rules, risk scores and reviewer decision workflows.

LN-03
SME alternative-data credit
Assess consented cash-flow and transaction signals using validated models.

LN-04
Mortgage processing
Organize borrower, property and income documentation for review.

LN-05
Financial statement spreading
Normalize financial statements and reconcile ratios to source records.

LN-06
Collections intelligence
Segment delinquency, propose compliant outreach and track promises.

LN-07
Early-warning risk signals
Surface borrower deterioration, covenant issues and exposure changes.

LN-08
Credit explainability
Prepare policy-linked reason codes, model context and review evidence.

LN-09
Application fraud intelligence
Flag suspicious application links and inconsistent supporting documents.

04 / 15 FINANCIAL SERVICES LANDSCAPE

Payments, Cards & Merchant Services

Risk-aware payments operations, intelligence and exception management.

DESIGN LENS

Use streaming analytics where latency matters and investigation agents where judgment and evidence matter.

POTENTIAL OUTCOMES

- Fraud investigations
- Payment transparency
- Lower reconciliation effort

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

PY-01
Real-time payment fraud
Assess behavioural anomalies, transaction signals and fraud patterns.

PY-02
Mule-account detection
Explore related-account networks and unusual movement of funds.

PY-03
Chargeback management
Assemble dispute evidence and support card-network response preparation.

PY-04
Settlement reconciliation
Reconcile settlement files, ledgers and processor statements.

PY-05
ISO 20022 intelligence
Validate payment messages, mappings and data-quality exceptions.

PY-06
Merchant risk analytics
Assess merchant behaviour, disputes and concentration exposure.

PY-07
Cross-border payment repair
Investigate failed payments and missing or inconsistent fields.

PY-08
Card spend intelligence
Analyze spend behaviour for approved customer insights and assistance.

PY-09
Payment risk decisioning
Coordinate approved models, thresholds and transaction controls.

05 / 15 FINANCIAL SERVICES LANDSCAPE

Financial Crime, AML & RegTech

Investigative workflows designed for traceability and accountable judgment.

DESIGN LENS

Work alongside existing licensed screening systems; assemble evidence, relationships and analyst workpapers.

POTENTIAL OUTCOMES

- Audit-ready investigations
- Policy and rule traceability
- More focused analyst review

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

FC-01

Continuous KYC refresh

Identify material customer changes and overdue documentation.

FC-02

Sanctions & PEP copilot

Organize screening matches, entity context and reviewer evidence.

FC-03

Agentic AML investigation

Reconstruct alert histories, entity links and case narratives.

FC-04

Beneficial ownership analysis

Map entity ownership and identify complex control structures.

FC-05

SAR / STR drafting support

Prepare investigator-reviewed suspicious activity narratives.

FC-06

Regulatory research assistance

Retrieve source-linked rules, changes and jurisdictional context.

FC-07

Regulatory change impact

Map regulatory updates to policies, controls and operating processes.

FC-08

Conduct surveillance support

Review authorized communications and trading context for escalation.

06 / 15 FINANCIAL SERVICES LANDSCAPE

Trade & Supply Chain Finance

Document-led intelligence for international trade operations.

DESIGN LENS

Analyze documentary conditions, identify discrepancies and support controlled trade-finance processing.

POTENTIAL OUTCOMES

- Document discrepancy handling
- Trade operations efficiency
- Stronger exception reviews

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

TF-01

Letter-of-credit checks

Compare documentary submissions and identify reviewable discrepancies.

TF-02

Invoice finance assessment

Check invoice validity, related orders and financing anomalies.

TF-03

Trade-based AML signals

Highlight unusual trade patterns, counterparties and value inconsistencies.

TF-04

Trade document integrity

Flag altered, inconsistent or potentially duplicated documents.

TF-05

Supply-chain credit risk

Analyze supplier and buyer health, payment risk and concentration.

TF-06

Supplier due diligence

Review certifications, supplier disclosures and risk evidence.

TF-07

Trade compliance assistance

Surface relevant restrictions and documentation obligations.

07 / 15 FINANCIAL SERVICES LANDSCAPE

Treasury, ALM & Enterprise Risk

AI-enabled analysis around established financial and quantitative controls.

DESIGN LENS

Orchestrate validated calculations and provide decision context without replacing specialist treasury engines.

POTENTIAL OUTCOMES

- Treasury insight
- Faster control reporting
- Governed scenario interpretation

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

TR-01

Treasury cash forecasting

Forecast liquidity movements from exposures, maturities and scenarios.

TR-02

Asset liability intelligence

Support ALM scenario interpretation and management commentary.

TR-03

Interest-rate risk analysis

Explain sensitivity drivers, curves and exposure movements.

TR-04

Stress-test assistance

Coordinate approved model outputs and draft scenario narratives.

TR-05

Treasury reporting quality

Investigate inconsistencies and support controlled reporting.

TR-06

Treasury operations agent

Identify capture, confirmation and settlement exceptions.

TR-07

Funds-transfer pricing insight

Explain approved FTP calculations and profitability drivers.

08 / 15 FINANCIAL SERVICES LANDSCAPE

Capital Markets & Securities

Analyst productivity, market controls and securities operations.

DESIGN LENS

Bring research, trade data, documentation and authorized controls into reviewable workstreams.

POTENTIAL OUTCOMES

- Research productivity
- Operational break handling
- Trading-control support

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

CM-01

Investment research assistant

Synthesize licensed research and filings into cited analyst briefs.

CM-02

Market abuse surveillance

Identify anomalous order, trade and communication patterns.

CM-03

Trade-break investigation

Classify reconciliation breaks and assemble resolution evidence.

CM-04

Pre-trade limits support

Review exposure, counterparty limits and approved risk controls.

CM-05

Corporate action processing

Extract events and compare custodian notifications for exceptions.

CM-06

Collateral & margin analytics

Support eligibility, margin and collateral-allocation review.

CM-07

Communications compliance

Flag potential information-barrier or conduct concerns.

CM-08

Securities lending insight

Analyze inventory, demand and settlement exposures.

09 / 15 FINANCIAL SERVICES LANDSCAPE

Wealth & Asset Management

Governed advisory assistance for client-centered investment services.

DESIGN LENS

Ground suggestions in client objectives, investment mandates, suitability policy and licensed market data.

POTENTIAL OUTCOMES

- Adviser efficiency
- Suitability checks
- Personalized client service

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

WM-01

Wealth-adviser copilot

Create supervised customer reviews and portfolio discussion materials.

WM-02

Portfolio suitability

Identify deviations from client profile and suitability constraints.

WM-03

Portfolio commentary

Draft factual reporting from approved performance calculations.

WM-04

Mandate monitoring

Flag concentration, restrictions and investment guideline breaches.

WM-05

Private-client onboarding

Organize source-of-wealth, KYC and complex ownership evidence.

WM-06

Tax-aware portfolio support

Run approved tax scenarios for professional assessment.

WM-07

Relationship insights

Surface client-service opportunities and engagement signals.

WM-08

Fund document analysis

Search prospectuses, factsheets, disclosures and mandates.

10 / 15 FINANCIAL SERVICES LANDSCAPE

Life & Health Insurance

Evidence-led underwriting, policy interpretation and claims assistance.

DESIGN LENS

Combine structured risk calculations with sensitive-document controls, policy rules and appropriate review.

POTENTIAL OUTCOMES

- Underwriting assistance
- Policy interpretation
- Claims documentation

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

LI-01

Underwriting copilot

Organize application evidence and highlight underwriting referrals.

LI-02

Policy knowledge assistant

Navigate coverage language, exclusions and endorsements.

LI-03

Life risk assessment

Support validated mortality and morbidity model workflows.

LI-04

Medical document intelligence

Extract authorized health information for underwriting or claims.

LI-05

Life claims assistance

Check claim documentation, beneficiary evidence and policy fit.

LI-06

Policy lapse analytics

Identify renewal risk and suitable retention workflows.

LI-07

Health claims leakage

Flag duplicate billing, inconsistent codes and suspicious claims.

11 / 15 FINANCIAL SERVICES LANDSCAPE

General Insurance & Reinsurance

From first notice of loss to claims, underwriting and treaty review.

DESIGN LENS

Combine multimodal evidence, contract knowledge and reviewer-led decision processes.

POTENTIAL OUTCOMES

- Claims triage
- Underwriting consistency
- Recovery and fraud signals

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

GI-01

Claims triage & management

Classify claims, assess documentation and recommend case routing.

GI-02

Motor damage intelligence

Review imagery alongside estimates and coverage conditions.

GI-03

Catastrophe claims prioritization

Use exposure, event and claims information to prioritize response.

GI-04

Insurance fraud signals

Identify anomalous claim relationships and repeated incident patterns.

GI-05

Subrogation opportunities

Locate potential recoveries and assemble supporting evidence.

GI-06

Commercial underwriting

Analyze submissions, loss runs and risk surveys.

GI-07

Reinsurance treaty analysis

Review treaty terms, limits, exclusions and allocation clauses.

GI-08

Broker commissions

Reconcile premium, broker and commission records.

12 / 15 FINANCIAL SERVICES LANDSCAPE

Pensions, Inclusion & Sustainable Finance

Extend financial intelligence to long-term wellbeing and responsible finance.

DESIGN LENS

Connect approved financial models, inclusion objectives and verifiable sustainability evidence.

POTENTIAL OUTCOMES

- Long-term financial planning
- Responsible-finance evidence
- Broader financial access

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

SF-01

Retirement-planning support

Develop retirement scenarios using approved assumptions and models.

SF-02

Pension administration

Organize beneficiary, calculation and servicing workflows.

SF-03

Microinsurance assistance

Enable simplified multilingual enrollment and claim intake.

SF-04

Parametric insurance

Review verified data against event-triggered coverage conditions.

SF-05

Climate risk intelligence

Link physical and transition-risk information to exposures.

SF-06

Sustainable finance reporting

Trace sustainability metrics, evidence and disclosure inputs.

SF-07

Financial inclusion analytics

Support accessible products using consented and validated data.

13 / 15 FINANCIAL SERVICES LANDSCAPE

Finance Operations, Audit & Shared Services

Productivity and evidence across finance-intensive enterprise workflows.

DESIGN LENS

Improve document workflows and reconciliations while preserving accountable financial review.

POTENTIAL OUTCOMES

- Finance process productivity
- Traceable audit evidence
- Operational exception handling

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

OP-01

Financial document intelligence

Classify, extract and validate records into downstream workflows.

OP-02

Enterprise reconciliation

Identify and investigate mismatches across ledgers and reports.

OP-03

Internal audit workbench

Map audit evidence to procedures, controls and working papers.

OP-04

Financial close support

Investigate journal and accounting exceptions for review.

OP-05

Supplier payment integrity

Flag bank-detail changes, duplicates and suspicious invoices.

OP-06

Procurement contract intelligence

Analyze supplier terms, obligations and payment conditions.

OP-07

Regulatory report QA

Check data quality and assemble submission review trails.

OP-08

Expense policy intelligence

Classify expenses and escalate policy exceptions.

14 / 15 FINANCIAL SERVICES LANDSCAPE

AI Governance, Cyber & Engineering

Foundations for reliable AI systems in regulated operations.

DESIGN LENS

Engineering workstreams can incorporate model testing, guardrails, secure integration and operational monitoring.

POTENTIAL OUTCOMES

- AI risk control
- Legacy transformation

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

GV-01

Financial AI control center

Maintain AI inventories, permissions, evaluations and approvals.

GV-02

Model risk validation

Test drift, robustness, stability, explainability and bias.

GV-03

AI agent guardrails

Limit tools, data access and risky actions; capture activity evidence.

GV-04

Deepfake defense

Assess suspicious audio, identity and behavioural signals.

GV-05

Operational resilience

Map business services, dependencies and incident exposures.

GV-06

Synthetic financial data

Create controlled test datasets and evaluate privacy leakage.

GV-07

Legacy modernization

Analyze dependencies, assist migration and generate regression tests.

GV-08

Financial data platforms

Engineer governed pipelines, data models and feature systems.

GV-09

Enterprise agent orchestration

Integrate specialist agents with systems and human approval paths.

15 / 15 FINANCIAL SERVICES LANDSCAPE

Fintech, Open Banking & Digital Assets

Intelligence for emerging financial infrastructure and delivery models.

DESIGN LENS

Scope compliance-aware solutions for regulated payments, data sharing and digital financial products.

POTENTIAL OUTCOMES

- Open-finance operations
- Digital transaction intelligence
- Regulated innovation

Illustrative use cases only.

Solution scope, availability and delivery model confirmed during discovery.

FT-01

Open-banking consent

Track permissions, data access and expiration of consents.

FT-02

Embedded finance origination

Connect partner journeys to eligibility, onboarding and review.

FT-03

Tokenized asset compliance

Support restrictions, asset classification and transaction controls.

FT-04

Digital asset investigations

Join approved blockchain analytics with financial crime review.

FT-05

Stablecoin risk monitoring

Assess transaction and reserve-reporting information where relevant.

FT-06

BNPL risk intelligence

Analyze affordability, repayment behaviour and fraud signals.

FT-07

Financial API analytics

Review API usage, performance and partner economics.

04 / ENGINEERING SERVICES

From opportunity to enterprise capability.

Custom engineering for institutions that need more than a packaged application. Engagements are scoped against your estate, constraints, operating model and measurable objectives.

01 AI strategy & opportunity mapping

Prioritization, value cases, operating model and transformation blueprint.

02 Prototype & proof-of-value delivery

Controlled experiments with clear success measures and evaluation.

03 Agentic AI engineering

Custom agents, authorized tools, workflows and orchestration.

04 Financial knowledge engineering

Document intelligence, retrieval, knowledge structure and provenance.

05 Data platform modernization

Data pipelines, governance, feature engineering and quality controls.

06 Core & legacy modernization

Application analysis, integration, migration and automated testing.

07 Fraud & risk analytics engineering

Prediction pipelines, anomaly detection and graph analytics.

08 Financial systems integration

APIs, events, enterprise security and banking system connectivity.

09 Responsible AI & model validation

Risk assessments, model evaluation, monitoring and audit evidence.

10 Private, hybrid & cloud AI infrastructure

Secure architectures, deployment automation and cost controls.

11 Quality engineering & testing

Regression, adversarial, performance and user-acceptance testing.

12 Managed AI operations

Observability, monitoring, incident response and continuous improvement.

Commercial models: fixed-scope discovery, proof of value, tailored engineering, enterprise deployment and managed operations.

05 / DELIVERY & COMMERCIAL ENGAGEMENT

A practical path from ambition to value.

Start with an operational objective, validate feasibility and governance, then select the delivery model that fits your institution.

01

DISCOVER

Prioritize value, assess data, systems, risk and feasibility.

>

02

VALIDATE

Test a bounded use case using agreed evidence and measurable KPIs.

>

03

ENGINEER

Configure reusable elements where available; develop custom systems as needed.

>

04

OPERATE

Deploy securely, monitor quality, manage change and improve continuously.

PORTFOLIO AVAILABILITY

This catalogue is a menu of solution opportunities - not a statement that all entries are developed, deployed or available off the shelf.

HOW COMMERCIAL TERMS ARE SET

Architecture, scope, schedule, technology licensing, operating costs and pricing are confirmed following client discovery and due diligence.

THE NEXT CONVERSATION

What could intelligent finance look like for you?

Select a business problem. We will assess feasibility, measurable outcomes, potential reuse and engineering requirements with your team.

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