

Sample Gen AI Use Cases with a Strategic Frame

Template

Synthetic Instant Payment ISO Data Generation

Departments	Payment / Treasury
Vendor	NayaOne
2025 Priority	4
Status	Testing in UAT
Estimated Production	March 2025
Business Goal Alignment	Reduce Risk, Support Revenue Growth, & Provide for Faster Product Development

Goal

Develop an ISO 20022 formatted data set to test fraud and payment processing of different CAMT, PACs and PAIN messages with the goal to reduce the time to innovation through safe data sharing with third parties while complying with strict governance controls. Traditional techniques such as data masking and data anonymization have weaknesses by being slow and resource-intensive, retaining the risk of being reverse engineered to reveal original data, and not preserving key statistical relationships in the original data.

Solution

Sharing data for analysis is an operational requirement of our bank, enabling us to gain insights that directly support business imperatives including innovation, fraud detection and credit risk. The Bank partnered with NayaOne to generate synthetic data sets of arbitrary size that matches the statistics of actual customer data. The Gen AI application will use generate synthetic data to approximate three million customer transactions from an 12-month period, representing more than 6,200 customers with nearly 8,000 accounts between them.

Expected Outcome

Innovation cycle should be reduced from 6 months to 28 days with synthetic data; increased payment testing cycles and reduce time required to prepare data; reduced risk of data leakage; make the process of third-party data sharing faster, safer and trackable. Synthetic data generation will be built into the end-to-end workflow of third-party payment rail testing.

Improve Marketing Operations



Departments	Marketing
Vendor	Microsoft CoPilot
2025 Priority	3
Status	Testing
Estimated Production	March 2025
Business Goal Alignment	Increase Efficiency

Goal

The Bank will use its LLM to decrease marketing content production time and increase content. This Gen AI use case will focus on helping employees with faster and more creative project delivery, as well as being able to deliver better experience for customers.

Solution

The Bank will use Gen AI to transcribe its podcast and produced a short blog for the bank within minutes.. Other marketing-related use cases include generating first drafts of ad copy, video scripts and social posts, along with improving search engine optimization, quality control and data analysis for blog posts..

Expected Outcome

Bank marketers should be able to reduce the time needed to produce creative campaigns and content by up to 3 weeks, resulting in an average time savings of 33%. Content volume is expected to increase by 50% and be produced on time. Annual savings of 3,000 hours across the marketing team is the annual goal. A sample of 80 prompts inputted into the LLM during the pilot carried an 87% usefulness rate and delivered accurate and acceptable content 71% of the time.

Personalized AI Banker



Departments	Retail Banking
Vendor	Open AI Chat GPT
2025 Priority	2
Status	Deployed
Production	Jan 2025
Business Goal Alignment	Increase Customer Engagement, Improve CX and Increase Efficiency

Goal

The Bank desires to give customers answers about their financial health and money-related topics within seconds in the mobile and online banking applications, with the goal to make learning content about financial knowledge accessible in an easy-to-use manner. The AI does not replace personal counselling, but it is intended to be the first point of contact for customers to get information conveniently.

Solution

The Bank launched a Financial Education beta version that uses GPT from OpenAI to answer user questions based on the Banks knowledge base. The digital knowledge database for the app contains over 10GB of data covering basic banking, and financial planning.

Results

During its test phase, the solution conducted 3,300 chats with financial experts, received more than 1,700 feedbacks, and helped to close more than 457 knowledge gaps. It is expected to improve customer satisfaction, financial literacy and experience as the Gen AI is designed to make customers more knowledgeable and be available 25/7/365.

Small Business Lending Assistant



Departments	Small Business Lending
Vendor	Lama AI
2025 Priority	2
Status	In Development
Expected Production	June 2025
Business Goal Alignment	Increase Revenue and Increase Efficiency

Goal

A generative-AI-based virtual assistant for small business underwriters with the goal of increasing underwriting accuracy and decreasing the time it takes to spread financial statements.

Solution

The Bank will pilot Lama AI's software to assist in the prequalify of small business loans while also acting as a virtual underwriter coaching credit administration on the best way to represent financial data. The application will learn how the Bank underwrites different industries and make adjustments in the treatment of inclusions, exclusions and one-time items.

- Lama AI's application validates and verifies pre-qualification information submitted by the customer and analyzes the applications to determine which loans are likely to be approved.
- Provides additional information or documents customers need to provide.
- The Gen AI will reference the Bank's small business lending policies and underwriting procedures.

Human-in-the-loop ensures each case is additionally reviewed for accuracy. Lama AI will also provide a full audit log in the loan origination system for explainability.

Expected Outcome

The metrics for this project include a 50% reduction in underwriting time and 20% increase in accuracy.

Gen AI To Enhance Software Development



Departments	Technology
Vendor	Microsoft GitHub
2025 Priority	1
Status	Testing
Expected Production	April 2025
Business Goal Alignment	Increase Efficiency

Goal

Use of GenAI tools to boost productivity of software engineers in code development, debugging and generation.

Solution

The Bank conducted a 6-week experiment in 2024 with 3 engineers to assess the impact of Github Copilot tool. The participants were split into control and Copilot groups, each solving for the same Python challenges.

Outcomes

- The group with access to Copilot was able to complete their tasks 42% faster than the control group participants; most helpful for “expert” Python programmers and for completing “hard” tasks.
- Code produced by Copilot participants contained fewer code bugs, on average, making it more maintainable and less likely to break in production.
- There was no meaningful impact on code security.
- Participants also reported a positive effect on their ability to review and understand existing code, create documentation and create unit tests.
- Developers using CoPilot also reported increased job satisfaction and an increase in work/life balance quality.