Banking agents on Katonic

26 agents across nine areas

Every agent reaches the bank's systems in one of four ways, all through the same tool gateway and the same approval rules:

	HOW EACH AGENT CONNECTS
01	**An imported API.** The bank gives Katonic the OpenAPI description of an API it already runs, and each operation becomes a tool. This is the route to systems of record: the core, cards, payments, lending, screening.
02	**An MCP server from the catalogue,** deployed inside the bank's own cluster. This is the route to databases, document stores, monitoring and web search.
03	**A knowledge source.** Policies, procedures and product documents are indexed in the Knowledge Engine, with each reader's permissions kept.
04	**A file the user uploads** in the conversation.

System names below are examples of what a bank may run. The bank supplies the API description. Nothing here is a tested integration with a named product.

THE NINE AREAS

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AREA 01

Financial crime

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Sanctions Alert Review Agent	Takes each screening hit, compares the customer record with the list entry field by field, and recommends clear or escalate, with its reasons beside each one	The screening system's alerts and the customer record, through imported APIs	A compliance officer decides every true or uncertain match. Closing a hit is a change, so it waits for approval unless the bank's own policy allows low-risk hits to close
AML Investigation Agent	Builds the case file for a transaction-monitoring alert: account history, counterparties, earlier alerts and public reporting. Drafts the narrative	Case management and the core through imported APIs; a web search server for public reporting	The investigator decides and files. The agent files nothing
Adverse Media Screening Agent	Searches the sources the bank names for a customer or counterparty and summarises what it finds, each point with its link	A web search server: the platform's own, or Tavily, Exa, Brave Search or Firecrawl	A compliance analyst judges what is relevant. Only the search terms leave the network
Fraud Case Summary Agent	For a flagged card or payment: gathers the transactions, the earlier contacts and the notes on the case, and drafts the case summary and the message to the customer	The fraud system and card system through imported APIs	The fraud analyst decides to block, release or refund

AREA 02

Onboarding and know your customer

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Customer Onboarding Agent	Reads the documents an applicant sends, extracts the details, checks them against the application and the screening service, and prepares the account-opening file	Uploaded files; the screening service through an imported API	A member of staff approves or declines every account. The agent opens nothing
Business Onboarding Agent	For a company: reads the registry extract and constitutional documents, draws the ownership chain, lists directors and owners for screening, and prepares the file	Uploaded files; the screening service through an imported API	The onboarding officer decides. Gaps in the ownership chain are listed, never filled in
Periodic Review Agent	For a customer due for review: compares what the bank holds with fresh documents and a fresh screening, and drafts the refreshed profile with every change marked	The customer record and the screening service through imported APIs; uploaded files	The reviewer signs off. A change of risk rating waits for approval

AREA 03

Lending

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Loan Application Intake Agent	Checks an application pack for completeness, extracts the figures from payslips, statements and accounts, and lists what is missing	Uploaded files; the loan origination system through an imported API	It approves and declines nothing. The missing-items list goes to the loan officer
Credit Analysis Agent	Spreads the financial statements, works out the ratios the bank's policy names, and drafts the credit memo with the source of every figure	Uploaded files; the customer's existing exposure through an imported API	The credit officer decides
Loan Document Verification Agent	Compares the contract and security documents with the approved terms and marks every difference	Uploaded files; the approved terms through an imported API	Every difference goes to a banker
Collections Call Review Agent	Summarises a collections call from its transcript, checks it against the bank's conduct rules, and drafts the follow-up note	Call transcripts as uploaded files or from the bank's recording system	A supervisor reviews every flagged call. The agent contacts no customer

AREA 04

Customer service

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Banking Support Agent	Drafts the reply to a customer's question from the bank's product and policy documents and the customer's own records	A knowledge source (SharePoint, Confluence or uploaded files); the customer record through an imported API	Before any reply is sent
Card Servicing Agent	For a member of staff on a call: shows card status, recent transactions and open disputes, and prepares the block, replacement or dispute request	The card system through an imported API	The request is a change, so it waits for the staff member's approval
Complaint Handling Agent	Classifies a complaint, gathers the customer's history, and drafts the response and the entry for the complaints log, with the dates the bank's procedure sets	Complaint records through an imported API; the complaints procedure as a knowledge source	The complaints officer approves the response

AREA 05

Payments operations

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Payment Investigation Agent	For a query on a payment: traces its status in the payment hub, lines up the messages, and drafts the reply to the customer or the other bank	The payment hub through an imported API	Before any recall, amendment or return
Payment Exception Repair Agent	For a payment held for repair: reads the message and the reason it stopped, and proposes the correction with the rule it relied on	The payment hub's repair queue through an imported API	An operator approves every repair
Reconciliation Break Agent	For an unmatched item: gathers both sides, and proposes the match or the adjusting entry with the evidence	The reconciliation system through an imported API, or a database server such as Oracle Database	Nothing is posted without approval

AREA 06

Compliance and audit

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Regulatory Monitoring Agent	Reports, when asked, what a regulator you name has published on a subject, and with your policy library connected drafts a gap analysis against it	A web search server; optionally the policy library as a knowledge source	The draft is headed as not issued. A compliance officer issues it
Policy and Procedures Assistant	Answers staff questions from the bank's own policies and procedures, citing the document. Says so when the documents do not hold the answer	A knowledge source: SharePoint, Confluence, Google Drive, Notion or uploaded files	It takes no action, so there is nothing to stop. Questions about a person's own case go to the right team
Audit Evidence Agent	For a control test: collects the evidence the test plan names from tickets, logs and documents, and lists what is missing	Ticketing and document systems through MCP servers or imported APIs	The auditor concludes

AREA 07

Finance and relationship management

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Management Reporting Agent	Answers questions on the finance warehouse in plain language, shows the query it ran, and drafts the commentary	Snowflake or a database; Oracle Database, ClickHouse or Metabase through MCP servers	It never runs a query that changes data
Client Meeting Brief Agent	For a relationship manager: the client's holdings and exposure, recent contacts, and public news, in one brief	The CRM and the core through imported APIs; a web search server	At the brief. It changes nothing and contacts no one

AREA 08

Technology

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Incident Response Agent	Gathers the dashboards, metrics and recent changes for an incident and drafts the first assessment	Grafana, Prometheus or Dynatrace through MCP servers; the ticketing system	Before any runbook step
Legacy System Explainer Agent	Explains the tables, keys and stored procedures of an old system in plain language, and drafts the documentation nobody wrote	A database through an MCP server, read-only	It reads only. Its drafts are checked by the engineer who owns the system

AREA 09

Pensions and funds

These two were built and tested against a pension trustee's own scored tests.

AGENT	WHAT IT DOES	READS FROM	WHERE IT STOPS FOR A PERSON
Member Fund Assistant	Answers a member's questions about funds and their own holdings, in English and Chinese, with every figure taken from the fund fact sheets and its source named	Fund fact sheets as a knowledge graph and a knowledge source; the member system through an imported API, with the member's identity passed on every call	It gives no advice and no forecast, and refuses a question about another member or about a period it has no documents for
Contribution and Transfer Processing Agent	Takes in contribution files and transfer forms, checks them against the written procedures, reconciles them with the member system, and reports how many passed and how many need a person	Uploaded files, including scanned forms; the member system through an imported API; the procedures as skills	Any form that breaks a rule or cannot be read goes to a person. The rest of the batch carries on

	WHAT EVERY AGENT HAS IN COMMON
01	**It runs on the bank's own infrastructure,** with a model the bank serves.
02	**Every tool call passes the bank's policy.** A policy can allow a tool, record its use, hold it for a person's approval, or block it, for the whole bank or for one team.
03	**A tool that changes something waits for approval** unless the bank has decided otherwise for that tool.
04	**Every call is recorded,** with who asked, which tool, and what was decided.
05	**The agent acts as the person using it.** Where the bank's API checks the caller, Katonic passes the signed-in user's identity, and the agent cannot claim another.

Each one prepares the work. A person makes the decision.

About Katonic AI

Katonic AI is the enterprise platform for serving models and building, running and governing AI agents. It runs on your machines, with your models, under your administrators. Katonic is listed in the Red Hat Ecosystem Catalog and runs on Red Hat OpenShift. It is in production at a top-tier bank in Asia, air-gapped, inside the bank's own perimeter. It was founded in Sydney in 2020 by Prem Naraindas, with its global hub in Dubai and teams in Sydney, Mumbai and Dubai.

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