



Intuitive AI:

**Invisible intelligence.
Visible impact.**



Table of contents



What will you do with infinite intelligence?

As AI adoption increases, many banking and financial services organizations are realizing its ability to increase efficiency, reduce costs and free up human resource.

And yet, most businesses are using the technology to optimize what they have always done, rather than explore the new world of possibilities AI offers.

In a world being reshaped by complexity, competition and constant change, and an industry contending with outdated systems, rising compliance demands and digital-first expectations, it's time for a rethink.

Cognizant and Microsoft can help. Our combined expertise across artificial intelligence and banking makes us trusted partners for implementing human-centric AI built to help your business overcome adversity and act on opportunity.

With our support, the question is no longer, how can I optimize my operations with AI?

But what could I do differently if intelligence were infinite, easily accessible and everywhere?

Our intuitive AI—built within our signature framework—brings the intelligence, scale, and precision financial institutions need without the noise.

70%

of financial services executives believe AI will directly contribute to revenue growth in the coming years

however, only

30%

of BFSI organizations have rolled out cross-enterprise gen AI use cases.

Chapter one

AI is only powerful
if it's understandable.



AI is only powerful if it's understandable.

We design systems that think like the people who use them.

Cognizant's Intuitive Design Theory aligns each stage of AI implementation with human cognitive processes across four key areas.

01

Intent

In human interaction, understanding intent requires empathy and context. The first layer of AI should mimic this by interpreting people's words, tone and context to accurately grasp their needs, much like a human would.

02

Information

Our approach to AI synthesizes what it hears into actionable information. It does this by delving into vast databases and Contextualizing information against current knowledge just as a finance professional would.

03

Cognition

Similarly to how your teams analyze information to make decisions, our AI approach uses specialized personas to examine data and deduce solutions. This mimics the complex decision-making processes found across banking and financial services.

04

Presentation

The presentation layer is designed to communicate its findings and recommendations in a manner that is clear, empathetic and actionable, taking a human approach to communicating information.

To ensure our AI systems are designed to work for people, our Cognitive Design Theory regulatory framework evaluates not just AI performance but its ability to parallel users' thought processes. This can enhance the following:



Trust and explainability

When AI's thought processes and communication styles mimic our own, we have a clear understanding of its reasoning.



Compliance-readiness

Intuitive AI systems can automatically adapt and adhere to changing compliance regulations.



Workflow integration

With human and AI thinking aligned, new deployments are easily integrated into current workflows for real-world impact.



Long-term usability

As our ways of thinking change, so too does the way AI thinks. This avoids the risk of offering outdated input.

The result is intuitive, human-aligned AI that delivers the intelligence, scale and precision financial institutions need, without the noise.

Always on. Always optimizing. Never in the way.

Creating superhumans with agentic AI

Agentic AI puts design theory into practice, creating sophisticated autonomous entities that can independently execute tasks, make informed decisions and learn from interactions, without the need for human intervention.

Modern agentic AI systems can execute complex functions, conduct comprehensive risk assessments, analyze vast datasets and identify potential threats and opportunities.

Chapter two

We don't just experiment.
We implement.



We don't just experiment. We implement.

Transformation often comes with a lot of noise, be it in the form of complexity or confusion. But by helping people and technology work as one, Cognizant's approach to AI does not interrupt or disrupt. It breathes intelligence into every area of your organization.



Cards & payments

From transactions to intelligent touchpoints, easily embed AI into fraud checks, personalized offers and nudges into the payment flow. And harness AI-powered data to trigger proactive actions and even negotiate terms.



Wealth & capital

From advisors to augmented intelligence, AI agents can co-pilot client-advisor relationships, devise investment strategies with clear audit trails and free people up to deliver a bespoke, empathetic service.



Retail banking

From products to personalized financial operating systems. Proactive prompts deliver products and services built around life stages and behaviors, with embedded compliance and advice along the way.



Regulators

From rule enforcement to system-level anticipation. Harness Supervisory Technology (SupTech) for proactive risk detection, audit-ready model validation tools and collaborative sandboxes with explainable AI.

Cards & payments

AI that understands every transaction—before, during and after it happens

From fraud to customer experience, our intuitive AI keeps payments secure and seamless.

In the digital world, speedy and secure payment processing is standard. Your value now lies in how well you understand every transaction. Unfortunately, that's not made easy by legacy payment stacks and siloed systems; emphasized by an increase in tech-savvy competition and regulatory change.



Cognizant builds AI solutions that reflect the way payments professionals work, aligning intention, data and decision-making across complex infrastructure.



Fight fraud: Intuitive AI's proactive, multi-party intelligence detects suspicious activity before money is moved.



Build personalization: AI integrates across legacy and consolidated systems to easily unlock customer insight for personalized payment experiences.



Stay compliant: With clear audit trail and automated updates, intuitive AI keeps your processes resilient, compliant and transparent.

Wealth & capital

AI that thinks like a portfolio manager—
and explains like a compliance officer

**Built to match the high-stakes thinking of the front office,
and the scrutiny of the back.**

Key capital markets and wealth management skills like human experience, insight and judgement aren't typically associated with technology, so most AI-related projects stay stuck in the purgatory of pilot phases.



Cognizant's AI systems intuitively replicate the logic, transparency and nuance of a skilled trader, analyst or advisor—potentially increasing returns, improving risk management and increasing the efficiency of back-office operations. We deliver AI solutions that perform like trusted partners, letting you reposition your people for high-priority, revenue-driving tasks.



Build trust: Our AI models are explainable and auditable, reaching and communicating decisions with the same logic as human advisors.



Stay human: With AI as your copilot, tackling admin and time-consuming tasks, your people get more time to build deeper relationships with clients.



Enhance workflows: Intuitive AI systems are designed to connect and augment, rather than replace legacy and regulated workflows.

Retail banking

AI that turns customer interactions into loyalty while lowering costs

Tech you can trust for the future of everyday banking.

The rise of digital challenger banks puts increasing pressure on traditional institutions to modernize systems and meet rising customer expectations, all while reducing costs.



Cognizant builds tailored AI solutions for retail banking—from small-task chatbots to agents for multi-faceted processes—which understand and adapt to customer behaviors in real time. So, you not only handle enquiries and issues faster but deliver a more personalized, meaningful, on-demand service.



Personalize support: With AI systems in place, you can offer real-time financial coaching, product offers, insights and tips.



Financial privacy: Customers increasingly prefer using AI for sensitive topics like debt or budgeting as it is seen as less embarrassing and judgmental.



Free resources: AI accelerates and automates key processes and decision making, removing dependency on your people so they have more time to serve your customers.

Regulators

AI that explains itself—so you don't have to guess how the system works

Designed for oversight. Built for trust.

Regulators need to keep up with rapidly evolving financial systems—and that's where AI comes in. Integrated systems, sandboxes and model audit solutions give you powerful tools for governing institutions, building trust and easing compliance.



In partnership with Microsoft, Cognizant designs and deploys AI systems built for transparency, auditability and insight. Our cognitive design methodology gives every model a clear purpose, verified data access, explainable reasoning and a usable output.



Be proactive: AI enables real-time surveillance, pattern recognition and systemic risk detection.



Get clarity: Our intuitive design ensures fully auditable AI systems with traceable logic and regulatory-ready outputs.



Enforce and enable: Use AI to better understand and monitor its use among the institutions you oversee.

Chapter three

The path to practical
AI application.

The path to practical AI application

Move fast—but don't break things

Payments, wealth management, retail banking and regulators are all interconnected parts of the financial system, grappling with global pressures around modernization, cost optimization, regulation, innovation and evolving customer expectations. **The need for transformation is urgent. But while it's tempting to act fast, a challenge this big requires methodology, care and attention—which is exactly what Cognizant and Microsoft deliver.**

01

Assessment

We'll work with you to understand where AI can positively impact your organization, picking out use cases for proof of concept and pilot projects.

02

Workshops

We'll workshop all potential implementations, ensuring they mirror human thinking and behaviors across intention, information, cognition and presentation.

03

Frameworks

Together, Cognizant and Microsoft offer fully-fledged frameworks for smooth implementation, ensuring your business gets the most out of your AI investment.

04

Integration

We'll scale pilot projects at your pace to integrate AI across your daily operations—letting your people and technology work as one.

In an industry where trust, stability and control matter, transformation doesn't need to be loud. It needs to be smart.

Cognizant, in partnership with Microsoft, designs AI systems that mirror human cognition and integrate with real-world workflows while remaining compliant—all so you can perform with greater intelligence and control.

Solutions to transform financial services

01

Cognizant Neuro® AI Decisioning

Cognizant Neuro® AI Decisioning, now enhanced with multi-agent orchestration, enables enterprises to quickly discover opportunities, prototype solutions and build AI decision-making use cases across entire business operations.

By leveraging a powerful network of specialized AI agents, the Neuro® AI Decisioning platform improves company performance and drives new, tangible revenue streams, optimizing decision making for real-world impact.

02

Cognizant Neuro® AI Engineering

Cognizant Neuro® AI Engineering simplifies AI implementation, infrastructure management and operations, allowing you to develop high-quality, more resilient AI solutions, faster.

Its full-stack design incorporates best practices from the start, while automated MLOps eliminate risks and inefficiencies through proactive checks for guardrails, AI security, compliance and quality assurance.

03

Cognizant Flowsource™

Flowsource™ is an AI-powered, unified, full-stack platform that ushers in the next generation of engineering.

By integrating and automating workflows with leading frameworks, templates and tools along the development lifecycle, Flowsource™ delivers quality code at speed, limits security and compliance risks, enhances transparency and improves the developer experience.

04

Microsoft Copilot

Cognizant can help put Copilot to work as a trusted companion to enhance, augment and automate the mundane—so your people can create the space to focus more on the work they love.

Connect your business apps with Copilot agents and interact directly with them from Copilot Chat to gain deeper insights and drive autonomous agents to rewire your business.

Intelligence is everywhere.

What will you do with it?

To fully benefit from the transformational power of intuitive AI, you need to rethink much more than your tech stack. We're here to help.

Cognizant does not simply implement AI. Together with Microsoft, we combine industry expertise with the latest technological capabilities and robust frameworks to deliver AI that reimagines the way you work.

So, ask yourself: If you could redesign your business from scratch, with no human bottlenecks and limitless intelligence—where would you start?

Take the next step into intuitive AI. Get in touch.

These insights have been brought to you by our industry experts at Cognizant:

John Da Gama-Rose: Head of Banking and Financial Services, EMEA & APAC. **David Fearn:** Global Director of Generative AI. **Robert Benyo:** BFS Solutioning and GRC Leader, EMEA. **Esther Duran:** Head of Design, Product & Studios, EMEA, Cognizant Moment. **Raymond Manookian:** Head of AI Experience Design, UK&I. **Jérôme Dumaine:** Head of Banking & Financial Services and Insurance, France. **Shreegopal Ramakrishnan:** Head of Cards and Payments Consulting, UK&I. **Chris Allen:** Head of Retail Banking Consulting, UK&I. **Samuel Beeby:** Head of Asset and Wealth Management Consulting, UK&I. **Sukjith Oberoi:** Software and Platform Engineering Lead, UK&I.



Intuitive AI: Invisible intelligence. Visible impact.