

Redefining Banking Intelligence

A Fully Agentic AI-Driven Bank Operating Platform



ABOS represents a shift in how banks think about their technology foundations. It goes far beyond managing transactions. Banks of all sizes and types—legacy, digital, and embedded—can now create, launch, and refine their entire

banking experience from the ground up. This isn't just another core banking system; it's a dynamic, living operating system that adapts and evolves with your needs.

Let's break down what makes ABOS such a compelling solution and why it matters for the future.

Why Change Banking?

Most banking systems are entrenched in outdated practices, making them tough to update and slow to respond when the market shifts. ABOS tackles these pain points head-on by embracing flexibility and speed. Imagine building a bank the way you'd build with LEGO blocks, swapping features in and out, combining services, and launching new ideas as soon as you think of them. Nothing feels stuck or static.

What Makes ABOS Different?

The architecture of ABOS is layered, with each layer acting like a specialist at its task. The Genesis Layer is essentially the bank's brain, where teams can describe their business models in plain English. The AI interprets these instructions, instantly generating microservices for accounts, loans, or payments, as well as APIs and compliance rules—no manual tweaking required.

Genesis Layer: Natural Language-Driven Bank Modeling

Natural Language Interface

- Enables bank modeling using simple natural language commands for ease of use.

Intuitive Configuration- Allows rapid model customization without requiring deep technical expertise.

Hyper Composability Layer: Agent-Based Workflow Orchestration

Intelligent Agent Utilization- The layer employs intelligent agents that autonomously manage and orchestrate complex banking workflows efficiently.

Dynamic Workflow Composition - Workflows are composed dynamically, enhancing flexibility in assembling banking services in real time.

Real-Time Adaptation- The system adapts instantly to changes, ensuring seamless service orchestration and response to varying needs.

Moving up, the **Hyper Composability Layer** lets agents assemble workflows for services like KYC or treasury

management. These agents combine and adapt services on demand, scaling up in response to market surges and adjusting workflows in real time, so the bank always operates at peak efficiency.

The **Autonomous Product Layer** is where innovation happens quickly. AI analyzes risk, market data, and customer behavior to propose and launch new products such as dynamic credit or real-time FX hedging. The moment you need an API for embedded finance, the system produces into late nights for the tech team.

Autonomous Product Layer: Rapid Product Innovation

Swift Product Development

- Enables fast creation of new banking products to meet evolving market needs efficiently.

Automated Deployment - Supports automatic release and integration of banking products, reducing time to market.

Market Responsiveness - Empowers banks to quickly adapt their product offerings to dynamic market demands.

Regulations change constantly, but the Autonomous Watchdog Layer keeps the bank on top of every new requirement, from Basel IV to PSD3 and beyond.

The AI updates code, data models, and reporting as soon as new rules appear. Fraud detection and anti-money laundering aren't afterthoughts;

they're part of the system's continuous oversight, handled smoothly and proactively.

Autonomous Watchdog Layer: Continuous Compliance and Oversight

Ensures ongoing adherence to regulatory requirements to maintain organizational integrity.

Detects potential risks and fraudulent activities early to prevent operational disruptions

Enables organizations to act proactively through continuous oversight and timely interventions

Learning doesn't stop, either. Thanks to the Adaptive AI Engine, the platform studies user behavior, suggests improvements to interfaces, and manages risk using predictive models. Every interaction, every transaction, helps the system get sharper and more responsive.

Real-Time Adaptability and Scalability

Efficient Scalability - Think of ABOS like a bank's growth partner—it makes sure services can expand smoothly, even when there's a sudden surge in demand or new branches are opening.

Real-Time Adaptability - Think of real-time adaptability like this: the bank's systems are always on their toes, ready to adjust the moment something changes—whether that's a market trend or a customer's needs.

Fostering Resilience and Growth - The system gives banks the resilience they need to handle changes and challenges, so they can keep growing and thriving no matter what comes their way.

From Theory to Practice

Picture a traditional bank wanting to launch a new digital lending product.

With ABOS, the business team describes their idea in everyday language, and the AI handles the rest—from designing the workflow to setting up compliance checks and building solid pricing models. The whole process takes hours instead of months.

Imagine a digital-first bank aiming to improve its Know Your Customer (KYC) processes. With this ABOS platform, adjustments are made automatically and instantly—no long nights spent rewriting code or troubleshooting issues. The system responds in real time to new regulations or policy changes, streamlining compliance and making sure the bank’s operations stay efficient and secure without putting extra pressure on the tech team.

Key Features

ABOS is an AI-native platform, built for autonomy and speed. The system handles itself, allowing teams to focus on strategy instead of maintenance.

Its modular nature means you can combine and adjust different functions as needed, creating or scaling a bank to fit

your ambitions. With low-code and no-code capabilities, describing a business requirement is enough for the AI to make it real—no technical jargon required.

As conditions shift, the system learns and adapts, keeping you ahead of both the competition and regulatory curve.

Agentic AI Capabilities in ABOS

Imagine a banking platform where intelligent agents independently design and coordinate every step of service delivery, ensuring products truly fit each customer’s unique needs. ABOS doesn’t just automate tasks—it actively monitors transactions, swiftly detects fraud, and upholds regulatory standards, making security and compliance feel effortless. When laws or markets shift, the system adapts on its own, keeping banks nimble and prepared for change. Its modular design lets banks assemble and customize services rapidly, much like building with blocks, so they can respond to customer needs with agility and creativity. The result is a banking experience that balances speed, safety, and personalization, helping institutions stand out in a fast-moving world.

Role of AI Agents in Assembling Bespoke Workflows

- **Autonomous Design** - AI agents independently create banking workflows tailored to specific product needs and customer interactions.
- **Workflow Orchestration** - AI agents coordinate and manage the execution of customized banking processes seamlessly and efficiently.

Automated Risk, Fraud, and AML Management

- **Continuous Transaction Analysis** - Agentic AI monitors transactions in real-time to identify suspicious activities promptly and accurately.
- **Fraud Detection** - AI detects patterns of fraudulent behavior, minimizing financial losses and protecting customers.
- **AML Compliance** - AI ensures compliance with Anti-Money Laundering regulations through automated risk assessment and reporting.

Dynamic Response to Regulatory and Market Changes

- **AI-Driven Workflow Adjustment** - AI agents automatically modify workflows to align with new regulations and market changes, ensuring agility.
- **Regulatory Compliance Maintenance** - Automated controls help maintain compliance with evolving regulatory requirements to reduce risks.
- **Market Competitiveness** - Adaptations driven by AI keep the organization competitive amid market shifts and uncertainties.

Transformative Impact of ABOS on Banking

By leveraging modular service composition, banks can assemble tailored solutions from flexible components, allowing for rapid customization to meet a wide array of customer needs. These composable services not only streamline internal operations—improving efficiency and service delivery—but also empower the organization to innovate at speed.

By handling repetitive tasks and

optimizing development processes, automation shortens product cycles and paves the way for faster, smarter iteration. AI-driven workflows enhance the decision-making process, fueling innovation and enabling institutions to swiftly adapt their offerings in response to changing market demands.

This synergy of AI and automation ensures that banks not only launch new products more quickly but also maintain high standards of compliance and customer service.

Ultimately, these advancements culminate in a superior customer experience. By automating routine processes, banks reduce wait times and deliver services with greater efficiency, positioning themselves at the forefront of digital transformation in the financial sector.

Why Should You Care?

How much are you spending to keep legacy systems running? How fast can you roll out a new financial product? ABOS erases the usual barriers. Banks become nimble and competitive. Time to market shrinks. Compliance becomes less of a headache and more of an automatic process.

Challenges and Questions for Leaders

As agentic AI takes over compliance and coding, how ready is your team for such a shift? What kinds of skills will your IT professionals need as the system evolves? How will you make

sure transparency and trust remain intact when AI drives the core of your operations? Can you imagine abandoning quarterly release cycles for an environment where your bank evolves instantly, adapting as fast as the market itself?

Final Thoughts

Banking is moving at breakneck speed. ABOS doesn’t just keep pace—it sets a new standard. The move to AI-driven operations isn’t a question of if, but when, and who will be bold enough to lead the way. Are you ready to let AI take your bank further? Or are you still coaxing that old system along, hoping it won’t break? It’s time to think bigger, move faster, and maybe, finally, get a good night’s sleep.



Subrato Bhattacharya
Head, Product Management,
Banking, TCS BaNCS