

AI Banking

From Digital Banking to Agentic Banking

Intelligent, secure and open financial services for today and tomorrow.

The Evolution of Digital Banking



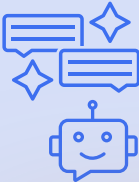
Traditional Digital Banking

- Customer initiates every interaction
- Bank-centric data
- Rigid processes
- Reactive services
- Limited personalisation



Open Banking

- PSD2 → PSD3
- FIDA
- Access to broader financial data
- Foundation for cross-provider services
- Enables innovative, customer-centric use cases



Agentic AI Banking

- AI understands customer goals and context
- Proactive insights and recommendations
- AI agents initiate and orchestrate banking processes
- Execution across banking services and providers
- Customer remains in control



A new era of banking

More data.
More possibilities.
More value for your customers.

How Agentic AI Banking Works

From understanding to action

Harnessing the full potential of banking data across providers.



Customer

Goals, needs & financial situation



AI Banking Application

Voice or chat, web or mobile



AI Agents

Understand, analyse & orchestrate



Banking & Open Banking Services

Across accounts, providers & ecosystems



Understand

Customers goals, context and financial situation.



Analyse

Financial data across accounts and providers.



Act

Initiate and orchestrate banking processes across services and providers.



Learn & Optimise

Continuously identify opportunities and next-best actions.

From answering questions to acting on behalf of the customer.

Impact



More relevant and personal customer experiences.



Data-driven financial insights across a broader ecosystem.



Automated processes and lower service costs.



Faster detection of unusual transactions and risks.



New, innovative services enabled by Open Banking (PSD3, FIDA, etc.).



Greater operational efficiency and faster time to market.

Why CubeMatch?

Turning Banking Innovation into Reality

- Banking and regulatory expertise.
- PSD3, FIDA and Open banking know-how.
- Rapid prototyping and implementation.
- AI, integration and engineering capabilities.
- Governance, security and regulatory compliance.
- ISO 27001 certified operations.
- End-to-end: your trusted partner from idea to implementation and operation.

At CubeMatch, we innovate fast, implement safely and operate reliably.

Get in touch today

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CubeMatch
Powering Change