

salesforce

Don't wait...

Launch your banking service agent today

Learn about the 5 Steps to help you confidently deploy financial service skilled agents with precision



Table of contents

Section 1

Choose your pre-built banking service agent template 6

1. Banking service customer assistance agent 7

2. Banking service employee assistance agent 8

3. Loan product assistance agent 9

Section 2

The 5-step deployment blueprint 10

1. Outline your agent strategy 11

2. Define your use cases and guardrails 12

3. Unify your banking data and establish the trust moat 13

4. Build, test, and deploy with confidence 14

5. Establish an AI banking center of excellence (CoE) to scale 15

“In financial services, speed matters—but trust and control matter more. That's why defining your vision and guardrails upfront, with a partner who understands both the technology and your regulatory environment, is critical. Your agents need to do more than work well in a demo; they need to scale securely and earn the trust of your team and customers.”

Stephen Bennett,

Senior customer success manager, financial services

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Introduction

In the modern financial landscape, the race to adopt AI is no longer a futuristic vision—it is an immediate operational imperative. Relying on generic AI models is a major regulatory risk, with studies showing that up to 41% of financial queries sent to generic AI result in hallucinations, costing the industry \$67.4 billion in inaccuracies. Financial institutions need autonomous solutions built with deep industry context, strict deterministic control, and rigorous security.

Becoming an "Agentic Financial Services Enterprise" allows you to deploy specialized digital teammates that handle manual overhead, allowing your human workforce to focus on high-value client advisory work and complex problem-solving. Agentforce differentiates itself immediately through its Einstein Trust Layer and financial-grade security and decisioning. Unlike competitors that require you to build your own guardrails from scratch, Agentforce comes with a pre-configured security framework

For IT security teams, the most critical feature is data handling. Agentforce operates with zero copy data retention policies for its reasoning engines, ensuring maximum privacy protection. Your customer data is not being used to train a public model. This architecture allows you to deploy agentic capabilities without compromising the sanctity of client data. Zero copy rules ensure data is used to fulfill a specific task, job, or function without compromising governance, security or privacy.



"With Agentforce, our customers can sleep easy, knowing that if something goes wrong with a transaction, we'll handle it quickly and precisely. Agentforce empowers our service team to resolve pressing customer issues 88% faster. "

Lindelani Ramukumba,
Relationship Banking CIO, Absa Group

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In financial services, there are no rounding errors, precision is table stakes. Over the last decade delivering Industry focused solutions, we intentionally built Agentforce with hybrid reasoning to discern when to employ creative, probabilistic reasoning and when to enforce strict, deterministic precision—ensuring you never have to choose between innovation and compliance. By using context coupled with reasoning, the system determines the most economical and precise path to an answer.

For example, if a rep needs to send a beneficiary a wire for a claim, then Agentforce retrieves the data directly from the database rather than using the LLM and consuming tokens to generate a potentially risky or hallucinated response. Agents deployed within the Salesforce platform have a system of agency to "reason" when to use determinism or creative stochastic logic. We start every decision with context with trust as the foundation.

Covering this foundation is critical to give you the confidence to deploy your banking agent in a highly regulated environment.



01 Choose your pre-built banking service agent template

To accelerate your time-to-value, Agentforce Financial Services provides pre-built, out-of-the-box templates designed specifically for critical banking roles. Rather than custom building an agent from scratch, you can immediately configure and deploy three distinct banking and lending specific-service agents.

1

Banking service customer
assistance agent

2

Banking service employee
assistance agent

3

Loan product
assistance agent



1 Banking service customer assistance agent

This customer-facing digital employee provides secure, 24/7 self-service across multiple digital channels like mobile apps, web portals, and WhatsApp, resolving everyday requests instantly without tying up human representatives.



- **Core Purpose:** Drive customer satisfaction and operational resilience while deflecting high-volume transactional calls away from the contact center.
- **Key subagents & autonomous actions:**
 - **Card security (Lock/Unlock):** Gives customers total control to temporarily freeze or unfreeze cards instantly via web or mobile.
 - **Transaction dispute intake:** Guides clients through structured question flows to collect evidence and open cases with provisional credit issued automatically.
 - **Fee reversal:** Evaluates eligibility parameters in real time and processes valid waivers based on corporate rules.
 - **Stop check payment:** Instantly halts unauthorized or erroneous check payments during critical windows.
 - **Account maintenance:** Securely updates profile data, updates addresses, orders checkbooks, and fulfills statement copies on command.

2 Banking service employee assistance agent

An **internal-facing agent embedded directly** into employee workflows to help customer service representatives (CSRs), personal bankers, and middle-office teams complete complex banking tasks with superior speed and accuracy.



- **Core Purpose:** Up-level team proficiency, eliminate administrative data entry, and lower overall handling times in the back office.
- **Key subagents & interactive actions:**
 - **Manage standing instructions:** Enables internal agents to establish or modify recurring financial transfers on behalf of clients safely.
 - **Payment deferral & modification:** Empowers staff to seamlessly provide temporary financial relief or change payment due dates to align with a client's cash flow.
 - **View balances & transactions:** Provides immediate cross-departmental visibility by retrieving filtered real-time summaries from core mainframes.
 - **Account closure handling:** Streamlines respectful, compliant offboarding workflows while automatically managing final fund distributions.
 - **Logistics tracking:** Offers real-time visibility into physical credit or debit card delivery logistics to address client check-ins.

3 Loan product assistance agent

A specialized agent built to guide borrowers through initial loan product discovery and pre-qualification, seamlessly bridging the gap between customer interest and loan origination.



- **Core purpose:** Capitalize on market demand and maximize loan pipeline volumes by offering round-the-clock product matching.
- **Key subagents & discovery actions:**
 - **Loan product discovery:** Autonomously searches and compares dynamic loan catalogs to locate optimal borrower program matches.
 - **Analyze estimated loan amount:** Evaluates initial financial parameters submitted by the applicant to provide real-time eligibility estimates.
 - **Program retrieval:** Filters active lending programs by categories and breaks down complex product structures into natural language explanations.
 - **Mortgage & lender SDR:** Captures inbound interest, pre-qualifies data, and handles immediate follow-ups before routing high-value leads directly to a human Mortgage Loan Officer (MLO).

02 The 5-step deployment blueprint

Deploying your banking agents requires a structured, trust-first deployment roadmap. Use this proven blueprint to transition smoothly from strategy to enterprise-scale production.

1

Outline your agency
strategy

2

Define your use cases

3

Unify your banking data

4

Build, test, & deploy agents

5

Establish an AI banking
center of excellence (CoE)
to scale



1 Outline your agent strategy

Before touchpoints are built, your leadership team must align on an initial roadmap that respects banking compliance boundaries.

1. Build a 30-60-90 day plan:

Assemble key technology and risk stakeholders together to audit your technical readiness, security architecture, and data accessibility parameters.

2. Focus on change management:

Ensure internal employees understand their digital coworkers are capacity multipliers designed to remove administrative burdens, not replacements for human empathy.

3. Define KPIs upfront:

Establish clear, measurable metrics from day one—such as baseline call deflection rates, case resolution velocity, and Customer Effort Scores (CES).

2 Define your use cases and guardrails

1. Avoid "pilot paralysis":

Focus heavily on high-value, low-risk use cases backed by your pre-built agent templates.

2. Apply the "jobs to be done" framework:

Define your agent's boundaries cleanly using natural language parameters: "When [Moment], I want [Action], so that [Goal]."

3. Set clear hard guardrails early:

In a highly regulated environment, you must determine exactly what an agent cannot do before defining actions.



For example, configure the system to never allow changes to high-value wire transfers or credit limit modifications without triggering a secure multi-factor authentication or escalating straight to a human manager.

3 Unify your banking data and establish the trust moat

An agent is only as intelligent as the data context it can securely access in real time.



1. Harmonize disparate systems:

Use MuleSoft to securely connect data streams from modern cloud platforms and legacy core banking mainframes directly into Salesforce Data 360.

2. Leverage zero-copy architecture:

Query sensitive client financial records in place without replication or data movement, keeping your underlying governance models intact while completely satisfying residency and compliance rules.

3. Ground with data libraries:

Connect your agents to Agentforce Data Libraries to ingest trusted knowledge bases, such as standard operating procedures (SOPs), lending compliance updates, and credit policy PDFs.

4. Activate the Einstein trust layer:

Enforce strict, native data-handling boundaries where sensitive financial PII is automatically masked and never retained by external LLMs.



4 Build, test, and deploy with confidence

Move from planning to secure production by customizing templates via low-code tools and conducting thorough scenario validations.



1. Leverage agentforce builder & agent script:

Combine natural language configuration with structured scripting expressions to balance LLM creativity with deterministic workflows. This ensures repeatable, precise execution for calculations and fund routines.

2. Establish clear escalation paths:

Ensure that whenever a guardrail is reached, or a customer displays heightened distress, the conversation seamlessly hands off to a live customer success professional with the full context history preserved intact.

3. Test rigorously:

Run batch scenario testing inside the Testing Center against hundreds of unique client conversations—including adversarial simulation attacks—to verify prompt accuracy and guardrail safety before pushing to production.



5 Establish an AI banking center of excellence (CoE) to scale

A successful launch is merely the beginning of your automation journey. Turn your initial deployment into a sustainable asset.

1. **Formalize a dedicated CoE structure:**

Bring cross-functional business leaders from legal, compliance, operations, and IT together to govern the long-term agent roadmap and standardize cross-department practices.

2. **Monitor and continuous loop:**

Implement real-time monitoring tools, such as Agentforce Observability, to actively track agent performance metrics, audit decision logs, and dynamically refine plain-language instructions based on customer outcomes.

3. **Appoint "AI managers":**

Treat your digital assistants like real employees by establishing human management roles focused entirely on agent onboarding, continuous performance feedback, and routine instruction optimization.



Achieve your AI goals today

**Become an agentic enterprise
with salesforce customer success
and agentforce financial services**

Whether you're just beginning your AI strategy or seeking smarter and faster deployments with our pre-built financial services agents, or embarking on a more complex multi-agent strategy, [Salesforce customer success](#) is here to help you get started fast.

So you can focus on building trusted relationships and empowering your customers financial success.

[Learn more](#)



Sources:

[AI Hallucinations \(Aveni Oct. 2025\)](#)

[The Hidden Cost Crisis: Economic Impact of AI Content Reliability Issues](#)



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