

Incore Bank: AI Agents and Banking Governance Are Compatible

MANAGEMENT SUMMARY & CORE TAKEAWAY

Yes – Incore Bank's proof of concept with Kyndryl and Google Cloud demonstrates that AI agents can reduce KYC onboarding from months to days without sacrificing governance: human-in-the-loop, traceability, and audit trails remain central. The case proves that highly regulated industries can deploy agentic AI in production.

CONTEXT & EXECUTIVE RELEVANCE

When a Swiss bank tests AI agents, executives take notice – and for good reason. In January 2025, Incore Bank, Kyndryl, and Google Cloud presented a proof of concept showing how agentic AI can reduce KYC onboarding from months to days – without sacrificing the governance essential to the financial industry. For you as a CEO or board member, this means: highly regulated industries can deploy AI agents in production when traceability, human-in-the-loop, and audit trails are properly implemented.

Incore Bank, Kyndryl, and Google Cloud published a proof of concept for AI agents in KYC onboarding in January 2025. The result: KYC processes that previously took weeks to months can be reduced to days – with full traceability, human-in-the-loop control, and audit trails. The case demonstrates that agentic AI is production-ready even in highly regulated industries when governance frameworks are part of the architecture from the start.

COMPARISON & BENCHMARK MATRIX

Partners	Incore Bank, Kyndryl, Google Cloud
Use Case	KYC Onboarding (Know Your Customer)
Time Savings	From months to days
Governance Elements	Human-in-the-loop, audit trails, traceability

SWISS COMPLIANCE & ARCHITECTURE GUIDELINES

- ☑ Full compliance with revised Swiss Data Protection Act (revDSG).
- ☑ Zero vendor lock-in on closed proprietary models.
- ☑ Seamless integration into Abacus, Bexio and M365 ecosystems.

Non-Binding Process Analysis

Let us review in 20 minutes where AI agents create immediate measurable efficiency in your workflows.

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