AI Adoption for Banks



ASSESS

Know where you stand

- Inventory AI being used at your bank
- Identify data exposure risks
- Gauge staff awareness

Are employees using AI tools not approved?

GOVERN

Set the rules for the journey

- Draft a simple AI policy (acceptable use, data privacy)
- Assign someone to own AI at your bank
- Define approved tools and prohibited data sets

Is the bank's policy easy for employees to follow?

START

Start small and prove value quickly

- Align AI with bank strategy *(growth, efficiency, risk reduction)*
- Identify 1-2 high-value, low-risk use cases *(customer service, document automation, fraud detection)*
- Run under existing vendor and risk management process

Can the bank demonstrate real ROI in 60-90 days with minimal risk?

LEARN

Monitor, document, refine

- Track KPIs - measure success in business terms *(hours saved, reduced fraud losses)*
- Log incidents or policy gaps
- Gather employee feedback
- Report results to leadership
- Refine policy as needed

What worked and didn't work, where do we go from here?

SCALE

Expand with confidence

- Add 1-2 use cases per cycle
- Build toward formal AI governance committee
- Develop vendor AI inventory
- Align with examiner expectations

Is AI improving decisions and reducing risk?

1 — 2 — 3 — 4 — 5

Start Narrow ... Learn Fast ... Govern Before Scaling