



# **REPLY** **EXPERTISE**

I nuovi sistemi Multi-  
Agente nei processi di  
governo della banca

Jun 2026  
[www.reply.com](http://www.reply.com)

# AI EVOLUTION DAL 2022 AD OGGI

## 2022

### PROMPT

L'era delle risposte straordinarie

## 2023-24

### RAGIONAMENTO ORIENTATO AGLI OBIETTIVI

La transizione verso l'azione parte dagli agenti specializzati

## 2025-Today

### COLLABORAZIONE TRA AGENTI

L'avvento dei sistemi agentici

LLM

*ChatGPT, Prompt Engineering, ReAct Prompting*  
*Modelli Multimodali*

AGENT

*AutoGPT, BabyAGI, LangChain, Chain-of-Thought, Implementazione ReAct*

MULTI-AGENT

*Virtual Assistant, Long-Run Agent, Sistemi Multi-Agente, protocolli di interazione (A2A, MCP)*  
*Verticalizzazioni su LLM Specializzati (i.e. Cowork Legal)*

-

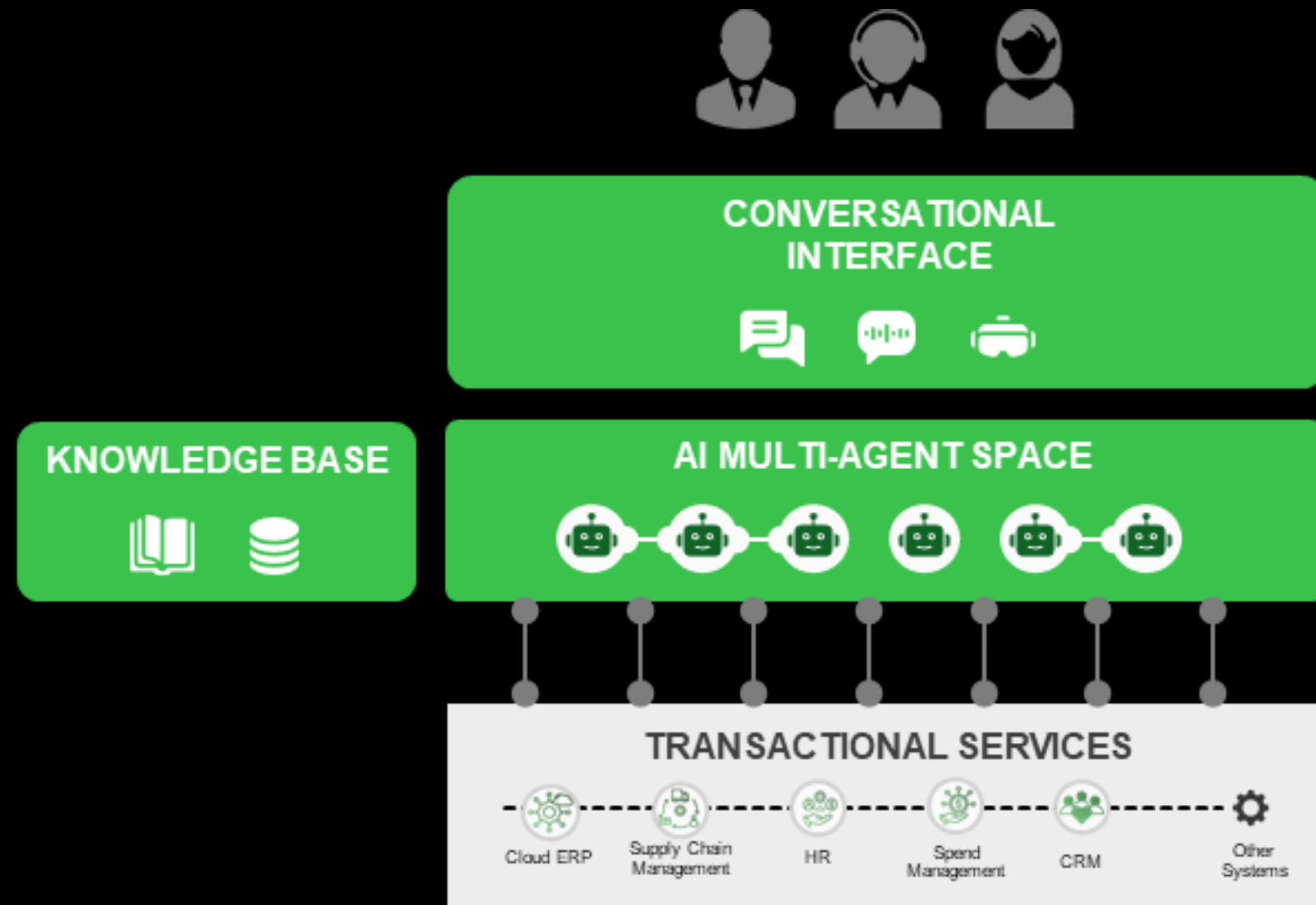
Complessità

+

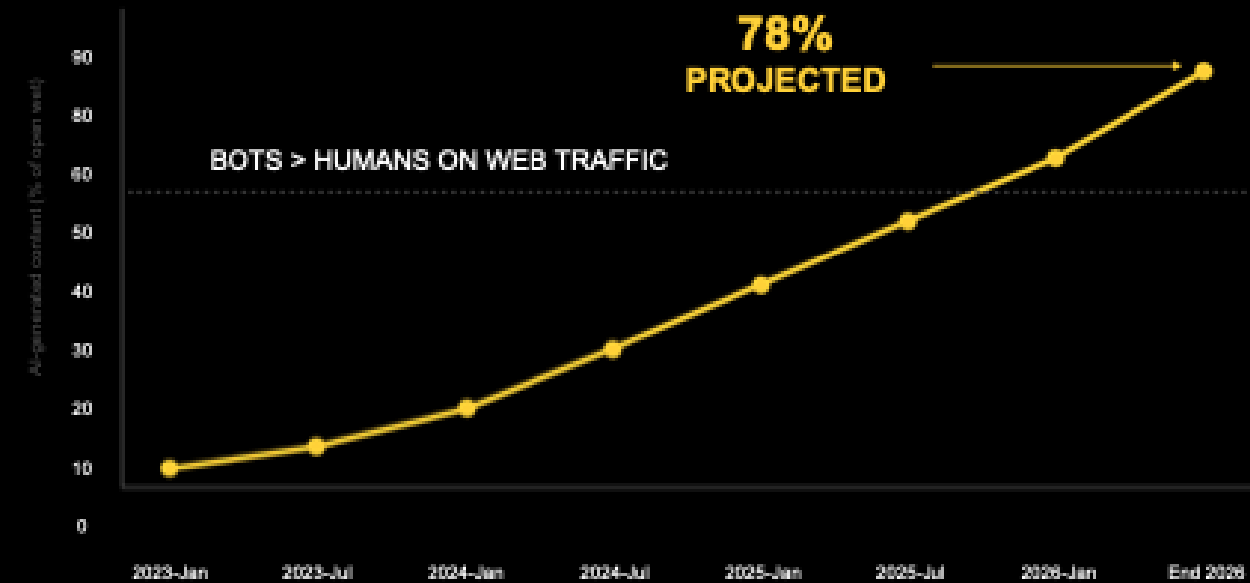


# SISTEMI MAS CHE SUPERANO L'ATTIVITÀ UMANA

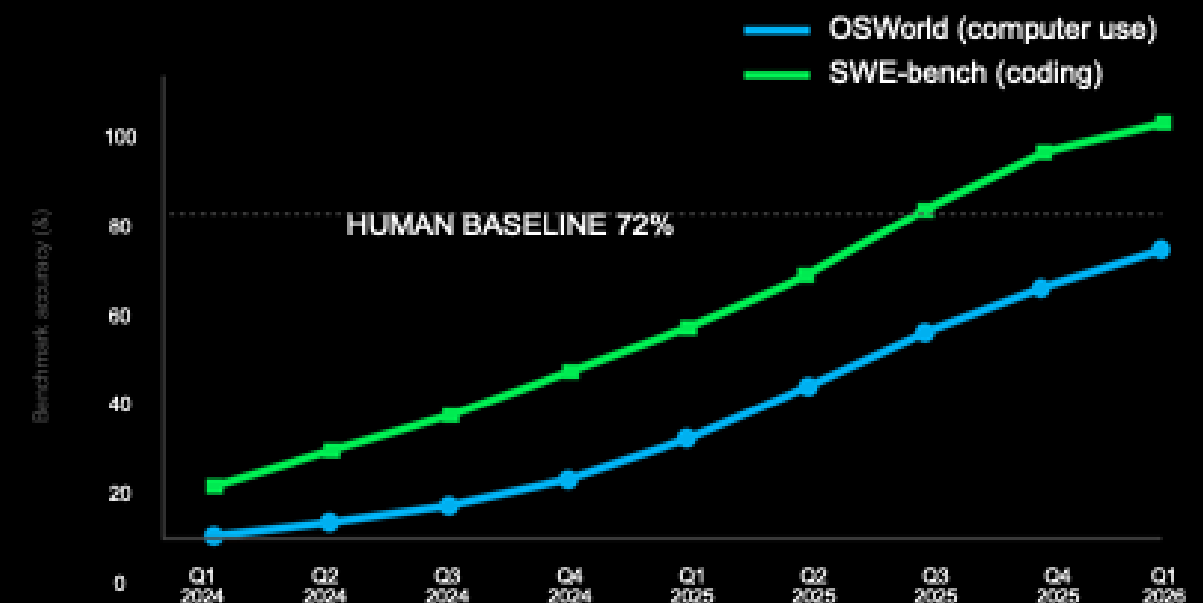
## Architettura Sistema Multi-Agente



## Benchmarking su navigazione del web



## Benchmarking su attività di coding e utilizzo del PC



# USE CASE COLLECTION

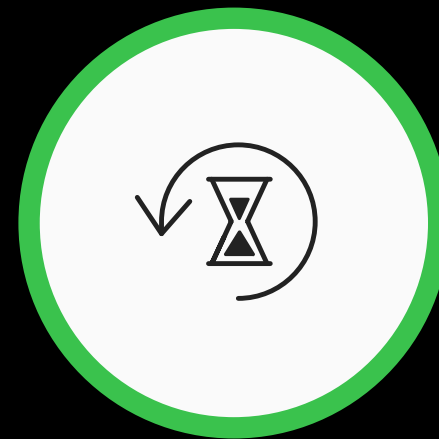
Raccolta di iniziative interne ed esterne, implementazioni, pre-built applications e soluzioni produttive

250+

Use Case

35+

Reply Network  
Company



**AI FOR  
PROCESS  
STREAMLINING**

OCR & GenAI tools  
for automating  
manual, checks,  
procedures, operative  
tasks

**+50**



**AI FOR DECISION  
ENGINE**

Predictive engine  
for inference and  
decision making

**+35**



**AI FOR  
CONTENT  
PRODUCTION**

Tools to enhance  
productivity on  
daily basis activity

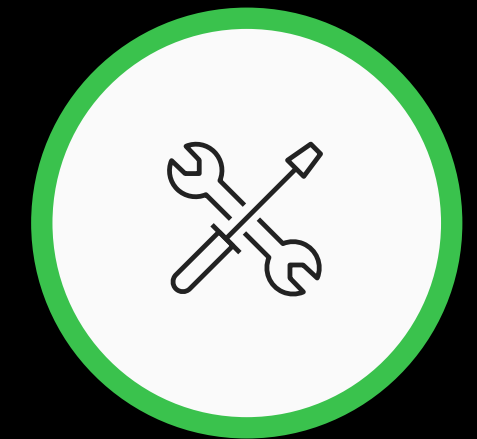
**+30**



**DIGITAL  
TWIN**

Virtual agents and  
assistants which  
co-audiuvate  
internal processes  
and clients

**+65**



**SOFTWARE  
DEVELOPMENT  
LIFE CYCLE**

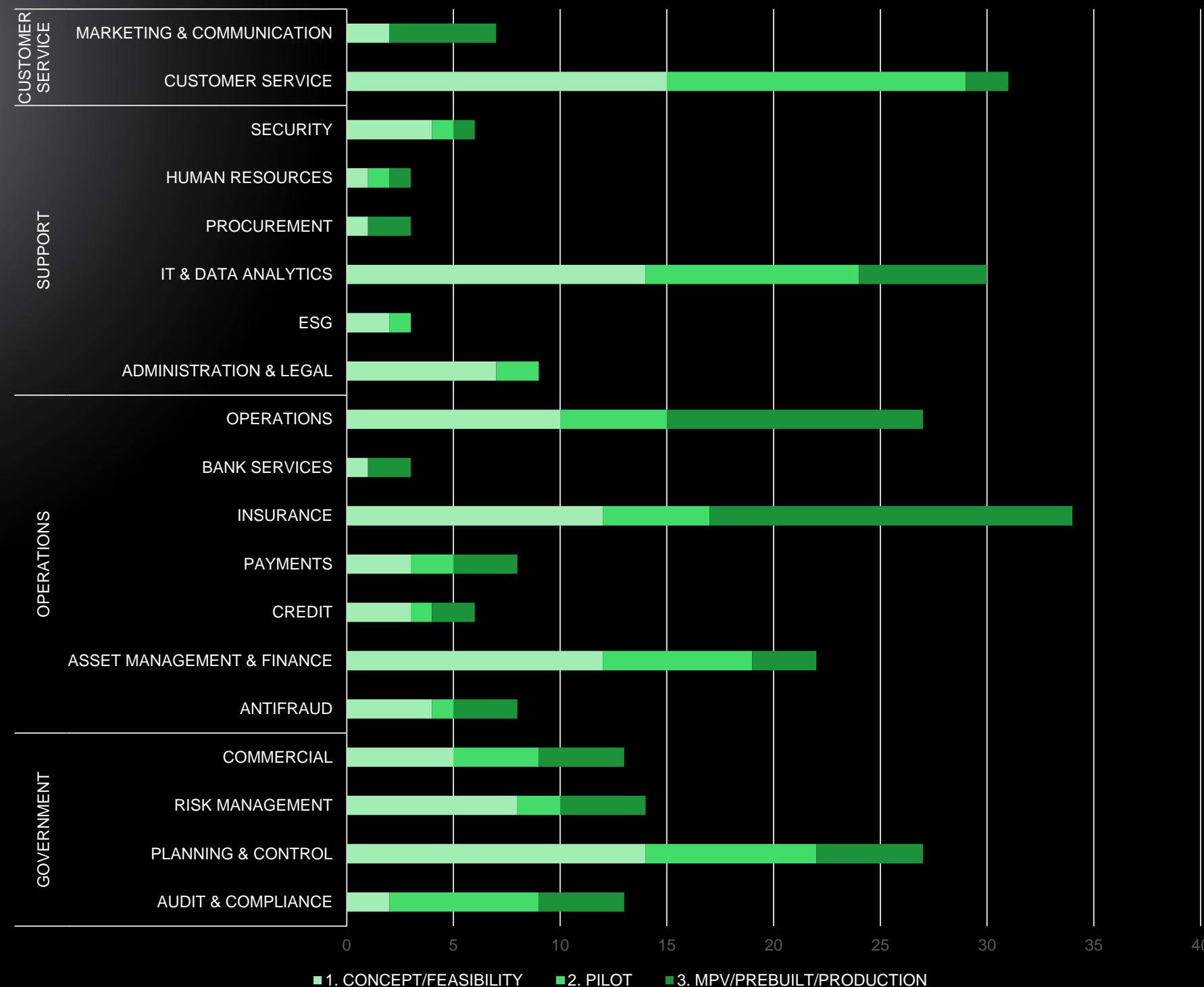
Solution to  
support code  
development &  
manteinance

**+45**



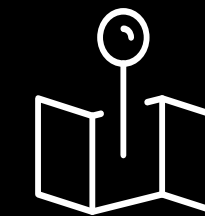
# USE CASE CLASSIFICATION

Mappatura delle iniziative rispetto alla mappa dei processi ABILAB



Ogni processo ABI Level 1 è coperto da almeno **#1 soluzione produttiva**

## Breakdown by status



40% Concept  
30% Pilot  
30% MVP/Prebuilt/Full production

## Breakdown by L1 process



25% Government Processes  
45% Operation Processes  
15% Support Processes  
15% Customer Service Processes



# USE CASE CLASSIFICATION – DEEP DIVE

Uno snapshot delle principali tematiche indirizzate dai casi d'uso

## USE CASE INTENSITY

Type		USE CASE INTENSITY					REPLY REFERENCES: PRINCIPALI ESEMPI	
		Process Streamline	AI decision engine	Content Prod.	Digital Twin	SDLC		
Processes	Customer Services						<ul style="list-style-type: none"> <li>Multimodal ticketing triage/routing</li> <li>Evolved access to banking mobile app</li> </ul>	<ul style="list-style-type: none"> <li>Simplification in the journey for product catalog and accessibility</li> <li>Automatization contact center (notes, answer, reports)</li> </ul>
	IT & Data						<ul style="list-style-type: none"> <li>Copilots for development/analysis</li> <li>Intelligent data catalogs</li> <li>Data-quality validation</li> </ul>	<ul style="list-style-type: none"> <li>MLOps/observability for industrialization and asset reuse.</li> <li>Intelligent internal Service Desk (L1/L2)</li> </ul>
GOVERNMENT	Audit & Compliance						<ul style="list-style-type: none"> <li>Digital CMP</li> <li>Automated Regulatory Watch &amp; risk identification</li> </ul>	<ul style="list-style-type: none"> <li>Mapping requirements with internal obligations</li> <li>Evolved GRC</li> <li>Internal Policies Assistant</li> </ul>
	Risk Management						<ul style="list-style-type: none"> <li>Automated Credit Memo</li> <li>Decision Engine for EWS</li> <li>Automated ML re-training</li> </ul>	<ul style="list-style-type: none"> <li>RAG on RAF limits</li> <li>Risk Synthetic Data</li> <li>Credit Risk Assistant</li> </ul>
OPERATIONS	Insurance						<ul style="list-style-type: none"> <li>Assisted underwriting (requirements extraction/consistency)</li> <li>Claims management process (FNOL, damage</li> </ul>	<ul style="list-style-type: none"> <li>estimation, anti-fraud),</li> <li>Actuarial/pricing support;</li> <li>Assistant for policy clauses &amp; conditions</li> </ul>
	Credit						<ul style="list-style-type: none"> <li>Transactional data forecasting</li> <li>Credit Memo Assistant</li> </ul>	<ul style="list-style-type: none"> <li>Collateral valuation prudential value</li> <li>UtP/NPL Decision Engine</li> </ul>

...and other processes in the inventory



# USE CASE CLASSIFICATION – DEEP DIVE

Evolvere gli agenti da assistenti per la produttività individuale a orchestratori di processi complessi

## WORKBENCH AGENTICO SUL CREDIT MEMO

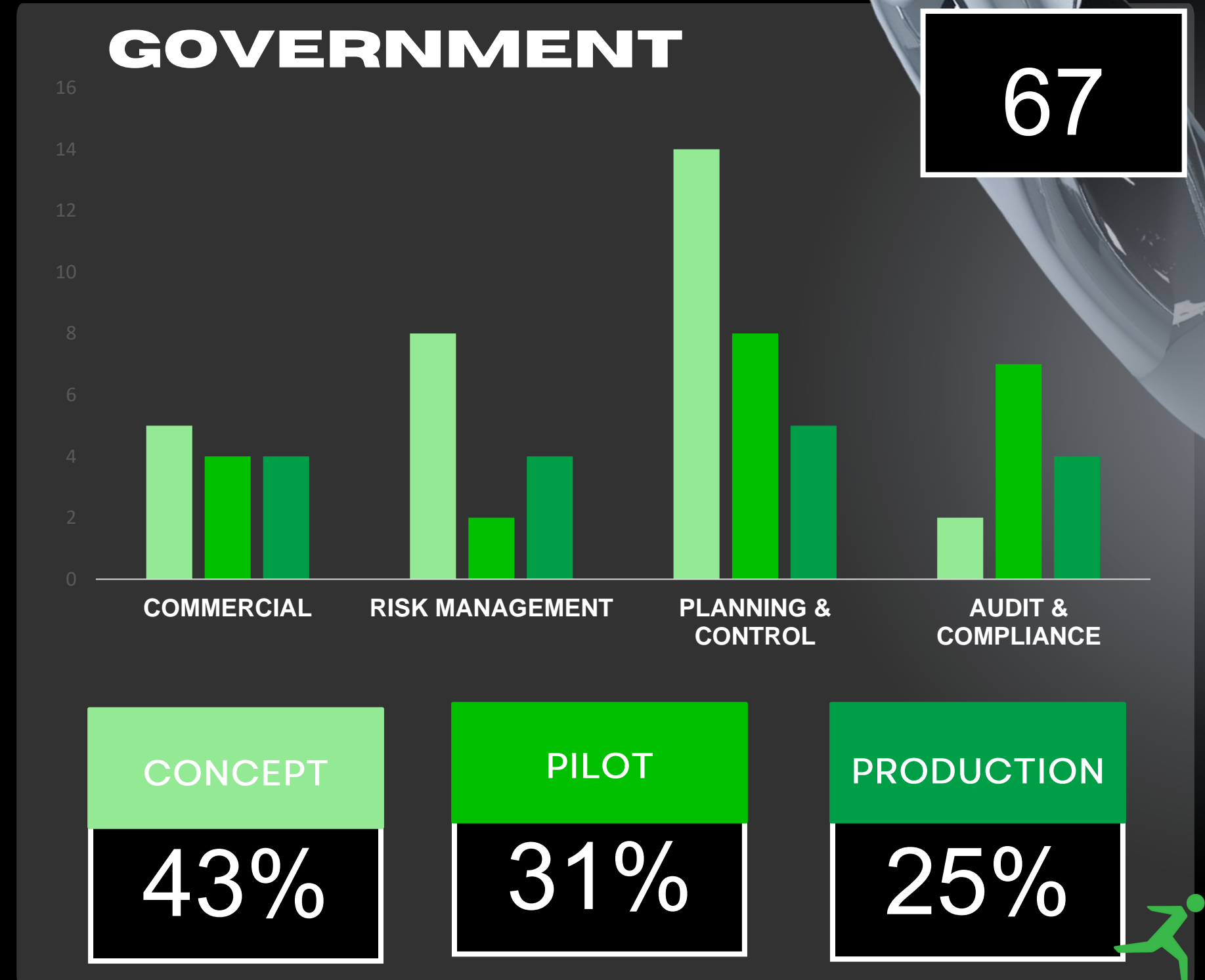
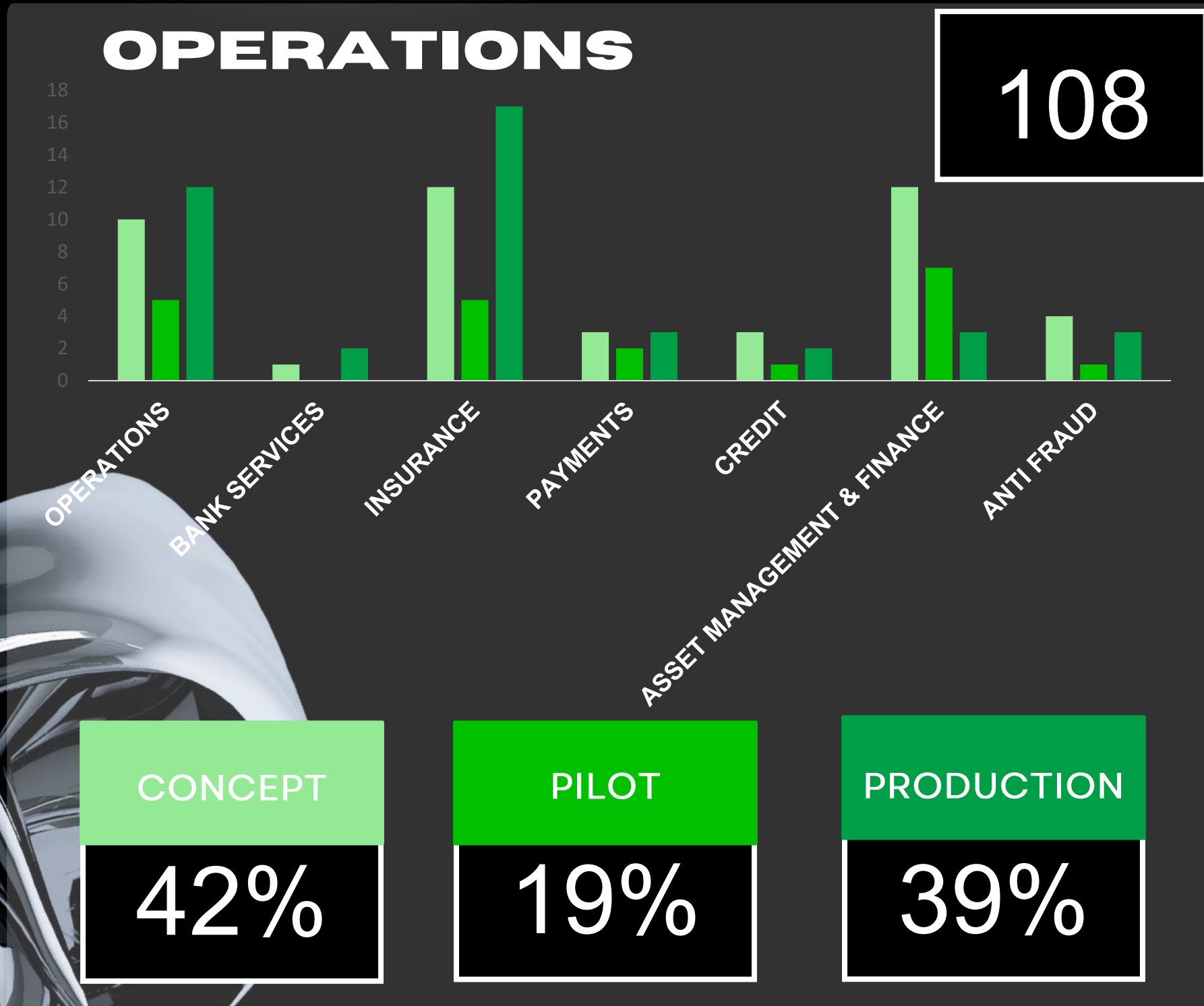
## REPLY REFERENCES: PRINCIPALI ESEMPI

- Multimodal ticketing triage/routing
- Evolved access to banking mobile app
- Copilots for development/analysis
- Intelligent data catalogs
- Data-quality validation
- Digital CMP
- Automated Regulatory Watch & risk identification
- Automated Credit Memo
- Decision Engine for EWS
- Automated ML re-training
- Assisted underwriting (requirements extraction/consistency)
- Claims management process (FNOL, damage estimation, anti-fraud),
- Actuarial/pricing support;
- Assistant for policy clauses & conditions
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- Credit Memo Assistant
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- Simplification in the journey for product catalog and accessibility
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- Evolved GRC
- Internal Policies Assistant
- RAG on RAF limits
- Risk Synthetic Data
- Credit Risk Assistant



# USE CASE CLASSIFICATION - STATUS

Apertura per status - quale % di UCs è ad uno stadio produttivo?



# SCALING AI COME PRINCIPALE CHALLENGE

1

**Nuova struttura di costo**  
(From CAPEX to OPEX)

OpenAI projects \$50 billion spending on computing power this year, Brockman says

*Reuters (May 5, 2026)*

**Claude Opus 4.7's new tokenizer silently inflates your API bill**

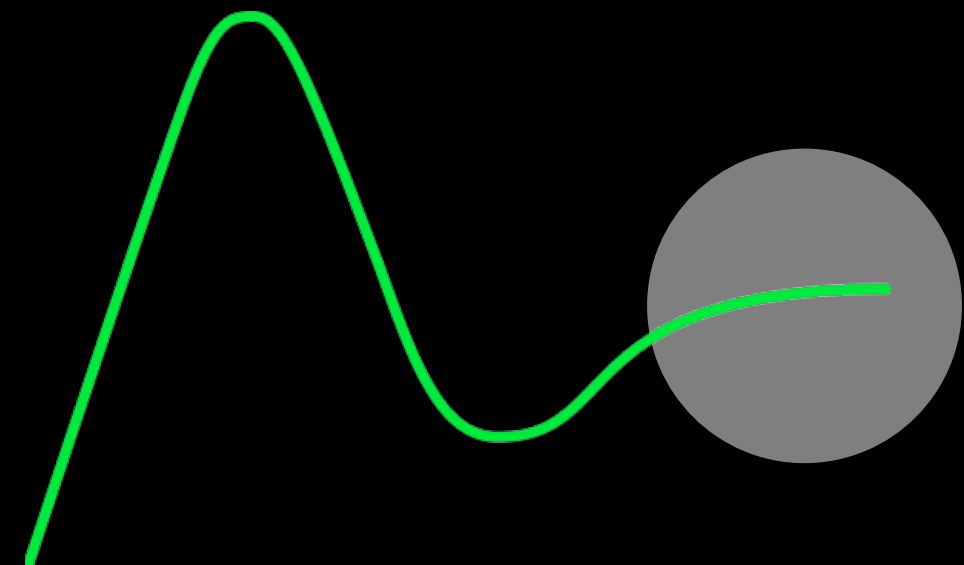
*Agentwars (Apr 20, 2026)*

Anthropic doubles its estimate of what Claude Code tokens will cost engineers

*Business Insider (Apr 29, 2026)*

**The Price Reversal Phenomenon: When Cheaper Reasoning Models End Up Costing More**

*arXiv Cornell University (Mar 25, 2026)*



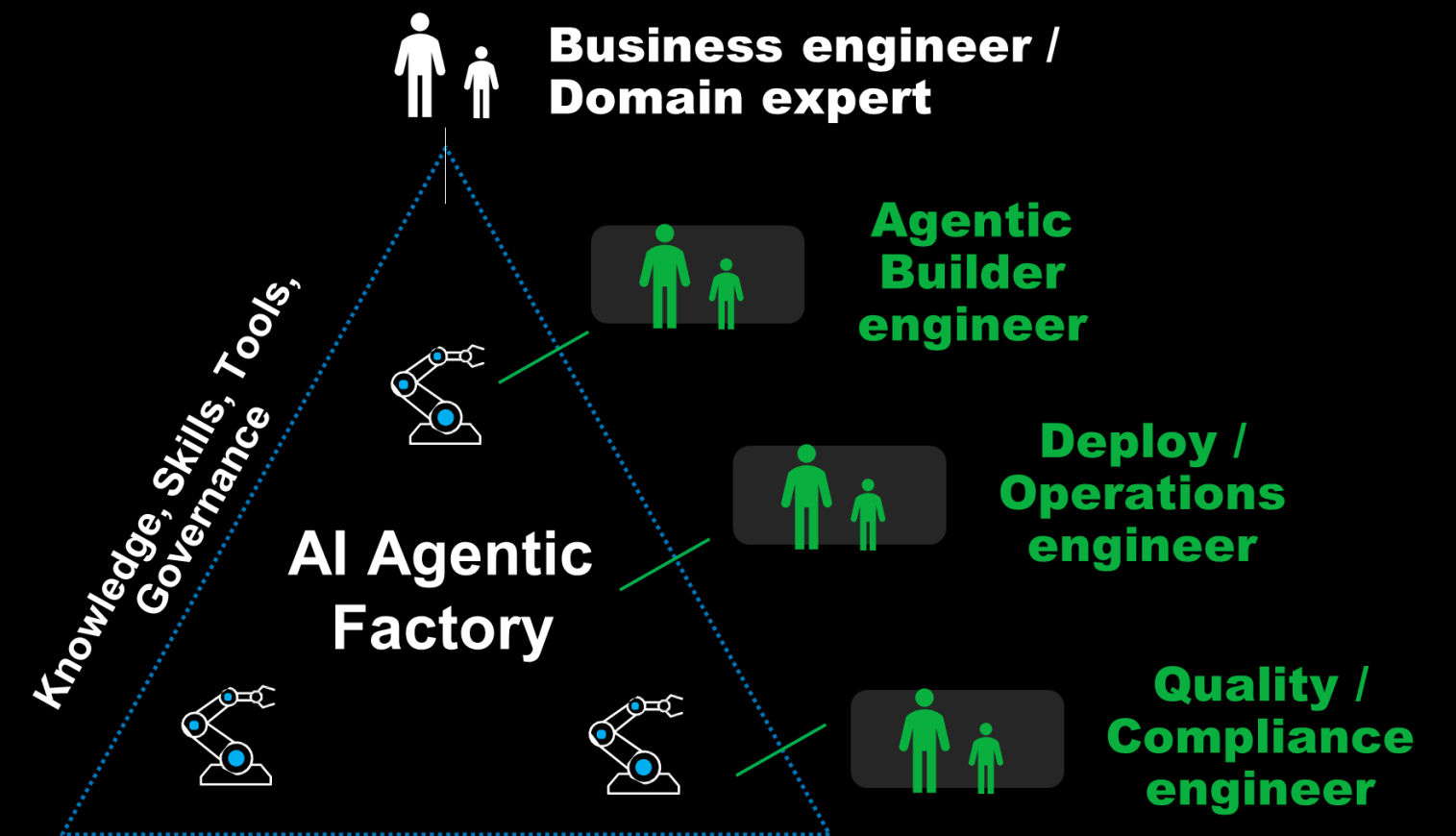
# SCALING AI COME PRINCIPALE CHALLENGE

1

**Nuova struttura di costo**  
(From CAPEX to OPEX)

2

**Processi e applicativi a silos**  
(From Brownfield to Greenfield)





# SCALING AI COME PRINCIPALE CHALLENGE

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**Nuova struttura di costo**  
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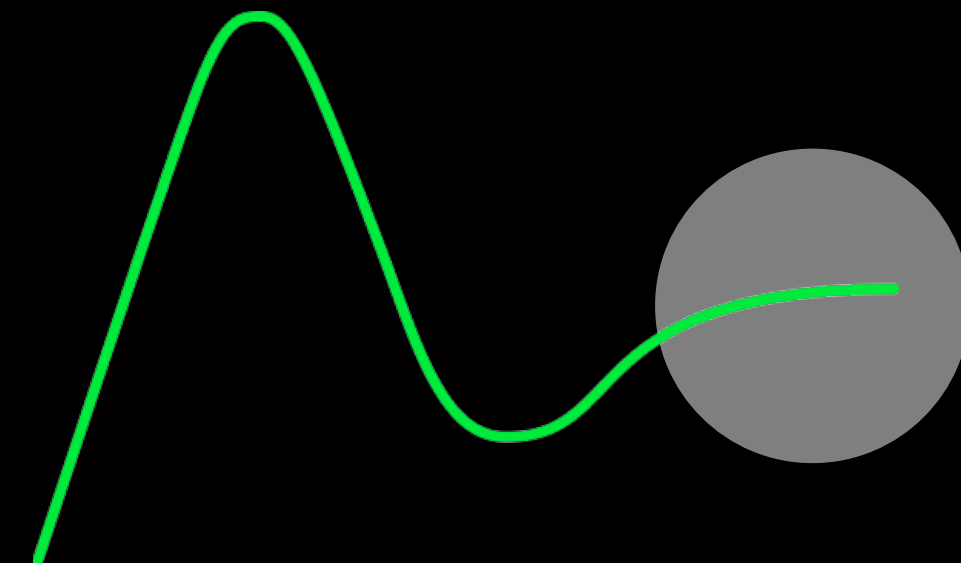
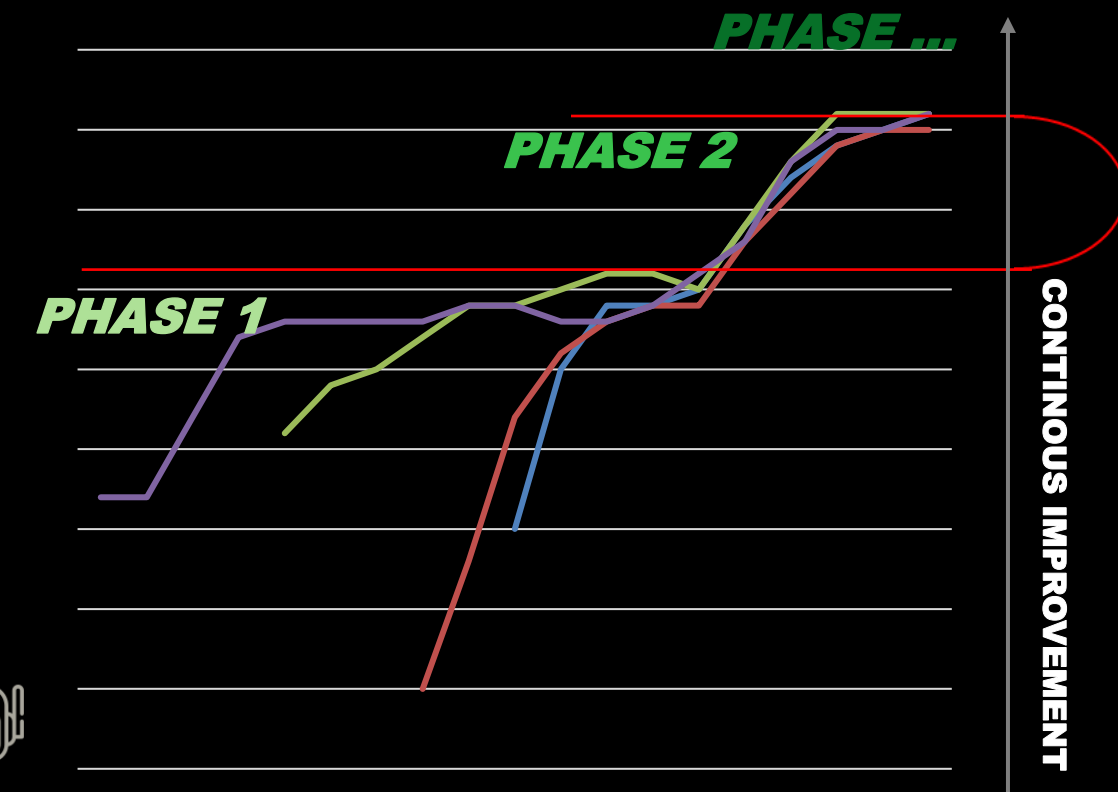
**Processi e applicativi a silos**  
(From Brownfield to Greenfield)

3

**Gestione della Conoscenza**  
(From Data to Knowledge Governance)

4

**Change Management**  
(From Deterministic to Probabilistic)





# THANK YOU

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