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The Coordination Layer

How multi-agent AI actually works in banks

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TODAY

US banks add AI agents one job at a time

Most US banks and credit unions do not deploy one AI system. They add agents one job at a time, as each team finds a use case. An alert agent watches the business owner's accounts. A customer assistant answers the owner's questions. A banker assistant helps relationship managers prepare. Lending agents handle the application. Each is built on its own, with its own copy of the bank's rules, its own view of the customer and its own record of what it did.

Alerts

Warns the business owner about problems

Customer assistant

Answers the owner's questions about their money

Banker assistant

Helps the banker prepare for client conversations

Lending

Takes the application and prepares the credit decision

AN EXAMPLE

One customer, one week

To see what happens when these agents serve the same customer, follow one small business through one week. The example is a composite built from real product flows. Each agent does its own job correctly. The problems appear where one agent's work meets another's.

Monday

The assistant warns the owner that cash runs short in 5 days because of payroll, and suggests drawing on a credit line.

Tuesday

The banker's tool flags the same customer. It has no record of what the assistant already suggested.

Wednesday

The owner applies for the credit line and is asked for documents the bank already has.

Thursday

The credit reviewer pieces the story together from records kept by separate tools.

THE PROBLEM

Three problems show up every time

These problems come from the way the agents were built, so they repeat for every customer the bank serves.

No one sees the whole conversation

The customer assistant and the banker assistant each keep their own history. A banker can call about an offer the customer already heard, or about a different one.

The same rule drifts apart

When each tool defines its own conditions, they diverge. In one case a screen told a customer they qualified for a money market account while the product's own check said they did not.

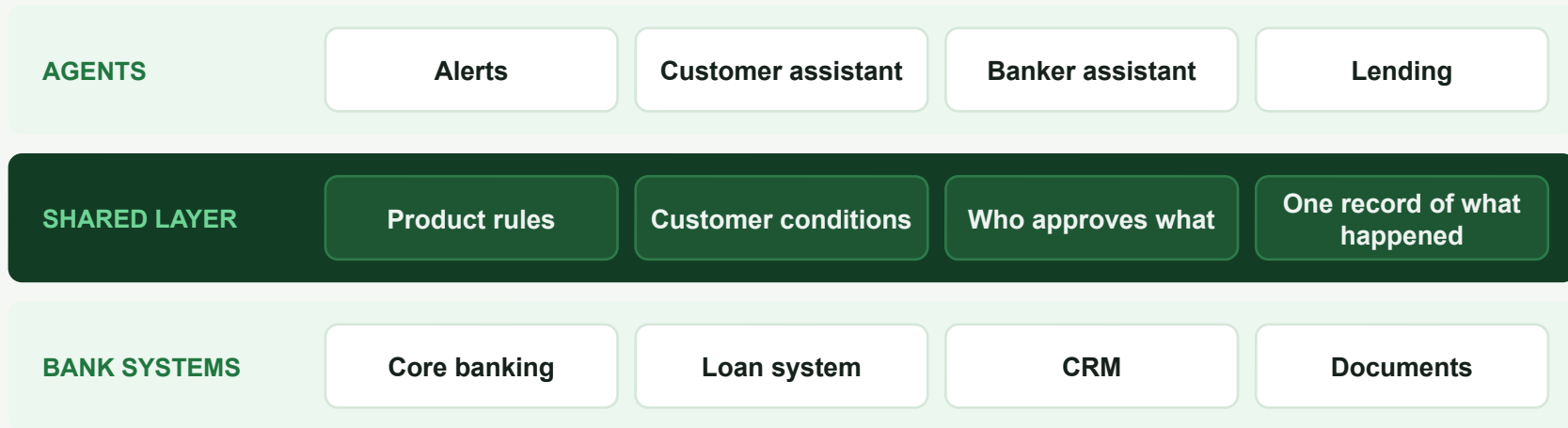
The reasoning gets lost

Numbers move from one lending step to the next without where they came from, which rule was applied or what a person changed. The next step has to rebuild the story.

THE FIX

One shared layer that every agent works through

The answer is to stop giving each agent its own copy of what the agents must agree on, and put it in one shared layer between the agents and the bank's systems. The agents keep doing their own jobs: talking to the customer, preparing the banker, analyzing the application. When they need a rule, a customer condition, an approval or the history of what happened, they read it from the same place and write back to it.



THE RULE

What goes in the shared layer

Deciding what belongs in the shared layer comes down to one question: does it decide an action, or does it only answer or explain? Rules that decide who qualifies, when an alert fires or who must approve something have to be the same for every agent, so they live in the shared layer. The conversation, the analysis and what an agent shows on screen can stay with that agent.

In the shared layer

Anything that decides an action

- Product and eligibility rules
- The conditions that trigger alerts and offers
- Who can approve what
- A record of what each agent said and did

With each agent

Anything that only answers or explains

- The conversation with the customer
- The analysis for its own task
- What it shows on screen

THE SAME WEEK

The same week with the shared layer

Run the same week again with the shared layer in place. The agents are the same. They now read the same rules and write to the same record.

Monday

The warning and the credit line suggestion come from one shared definition of a cash shortfall.

Tuesday

The banker sees what the assistant suggested before calling.

Wednesday

The owner is asked only for what the bank does not already have.

Thursday

The reviewer gets one package with the numbers, their sources and the reasoning.

WHY BANKS CARE

When a regulator asks why, there is one place to look

US bank supervisors expect a bank to explain how a model's output was produced (SR 11-7, Federal Reserve and OCC). With separate agents, explaining why a customer got an offer means pulling records from several tools and reconciling them. With a shared layer, each of the usual questions has one place to look.

What data was used?

Every fact carries its source.

Which rule applied?

Rules are versioned and dated.

Who approved it?

Every action goes to an accountable person and is logged.

Why did the message say that?

Messages are tested before they go live and sampled after.

TAKEAWAYS

Three things to take away

For a US bank or credit union adding AI agents, the lesson from this example comes down to three decisions.

1

**Define each rule once
and let every agent
read it.**

2

**Keep one record of
what every agent said
and did.**

3

**Send every action to a
person who is
accountable for it.**

THE COORDINATION LAYER

Thank you

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