BTC · CLIENT CASE STUDY

AI Portfolio Case Study: Mid-Atlantic Regional Bank

How a 350-employee bank moved from fragmented AI experimentation to controlled, scalable execution · 6-month engagement

18+ → 6 months to first AI Prod

Zero AI-related compliance issues

25% less call center time

THE PROBLEM

What Leadership Wanted

- AI underwriting & credit decisioning
- Real-time fraud detection
- Client-facing AI advisory
- Predictive customer analytics

What Was Actually Happening

- Disconnected pilots across departments
- Vendor-led decisions
- No AI governance or model controls
- Data inconsistencies across systems

The Risk

- Regulatory exposure (fair lending, AML, audit)
- Unexplainable model outputs
- Failed AI initiatives after deployment

THE DIAGNOSIS

AI Maturity Assessment

(Weighted Model)

Domain	Current		Target
AI Strategy	2.2	→	3.0
AI Value	1.8	→	2.5
AI Organization	2.3	→	3.5
AI People & Culture	2.2	→	3.0
AI Governance	1.4	→	2.5
AI Engineering	2.5	→	3.5
AI Data	2.0	→	3.0

AI PORTFOLIO

KEY INSIGHT

AI was not failing due to lack of ideas—it was constrained by governance, data, and engineering gaps that no vendor could solve.

THE SOLUTION

AI Portfolio Approach

Phase 1 — Stabilize

- AI Maturity Assessment
- AI Governance & Risk framework
- Data Standardization & Lineage

Phase 2 — Operationalize

- Internal AI use cases (below Maturity Constraint line)
- Document processing
- Call center augmentation

Phase 3 — Scale

- Fraud detection (human-in-loop)
- Lending analytics (controlled deployment)

NOT YET — BY DESIGN

- **AI underwriting**: unlocks once model lifecycle controls are in place
- **Predictive customer analytics**: pending data lineage
- **Client-facing advisory**: unlocks once fairness & audit controls proven

RESULTS

Operational Impact

- **25% reduction** in call center time
- **30% faster** document processing

Risk & Compliance

- **Zero** AI-related compliance issues
- **Full audit traceability** established

Financial Outcome

- Reduced time-to-first-production AI deployment from **18+ months → 6 months**
- **18% reduction** in compliance review time per AI use case

They didn't accelerate AI. They built the environment that made it safe to scale.

> BTC transformed our fragmented AI initiatives into a strategically governed AI Portfolio. Instead of pursuing isolated departmental wins, we now prioritize AI investments based on enterprise-wide returns, risk, and long-term value. - COO, *Mid-Atlantic regional bank*