

AI Portfolio Case Study: Mid-Atlantic Regional Bank

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



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	Base	Target
AI Strategy	1.5	3.0
AI Value	1.0	2.5
AI Organization	2.0	3.5
AI People & Culture	1.5	3.0
AI Governance	1.0	2.5
AI Engineering	2.5	3.5
AI Data	2.0	3.0

Key Insight

AI was not failing due to lack of ideas—it was constrained by governance, data, and engineering gaps.

THE SOLUTION

AI Portfolio Approach

Phase 1 — Stabilize

- AI governance framework
- Data standardization & lineage
- Vendor & risk controls

Phase 2 — Operationalize

- Internal AI use cases (low risk)
- Document processing
- Call center augmentation

Phase 3 — Scale

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

Why High-Value Use Cases Were Delayed

- Regulatory risk (auditability, fairness)
- Data inconsistency
- Lack of model lifecycle controls

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

- Controlled spend
- Faster ROI from sequenced deployment

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

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