

INDUSTRY

Sovereign AI for Financial Services

Score and stop fraud in milliseconds, cut customer churn before it costs you, and keep it all inside your own walls, governed and explainable. In production at the world's largest financial institutions.

BANKING | CAPITAL MARKETS | INSURANCE

TRUSTED BY LEADING FINANCIAL INSTITUTIONS

Commonwealth Bank · citi · Bank of America · WELLS FARGO · BANCO DO BRASIL · DISCOVER

PROVEN IN PRODUCTION

76%

lower scam losses at Commonwealth Bank of Australia

4x

contribution margin per client at Banco do Brasil

$100M

annual fraud savings at a large North American bank

WHY H2O

Why financial institutions choose H2O

Run AI anywhere, sovereign by design	You own your agents, models, data, and results, and run them in any cloud, on-premises, or air-gapped.
Built to clear model-risk review	Reason codes for every prediction, full audit trails, and role-based access, so every decision stands up to your regulators.
Proven in regulated production	More than a decade running AI in regulated production, trusted by the world's top banks.
No rip-and-replace	Layer a governed, explainable predictive core and a generative agent onto the fraud engine and CRM you already run.

© 2026 H2O.ai



SOLUTIONS

Key problems we solve for finance

Fraud prevention

Fraud and scams move at the speed of the payment, and anything caught after settlement is already a loss. Score every transaction, login, and transfer in milliseconds, and work each alert before the money is gone.

CARD & PAYMENT FRAUD | ACCOUNT TAKEOVER | SCAMS & PHISHING | AML & FINANCIAL CRIME

30%

lower fraud losses

COMMONWEALTH BANK OF AUSTRALIA

Customer engagement

The signals come weeks before a client asks to close the account: quieter logins, a partial outflow, a life event that moved money. Score churn and propensity, then let an agent turn each score into the next offer.

NEXT-BEST-OFFER | CHURN & CLTV | PROPENSITY SCORING | RETENTION AGENTS

$9M

in incremental revenue

EPSILON

Agentic automation

A dispute, a KYC file, a reconciliation break: each one bounces between systems and people for days. H2O AI Super Agent reads the intake, assembles the file across your systems, and works it end to end.

KYC & ONBOARDING | DISPUTE RESOLUTION | RECONCILIATION | DOCUMENT PROCESSING

One

audit trail across every agent step, built for model-risk review

CUSTOMER QUOTE

> Every decision we make for our customers, and we make millions every day, we're making those decisions 100% better using H2O.ai.

Commonwealth Bank of Australia

RUNS WHERE YOUR DATA LIVES

CLOUD | ON-PREMISES | AIR-GAPPED | SOC 2 TYPE II

h2o.ai/solutions/industry/financial-services

See the use cases and customer stories.

REQUEST A DEMO →

© 2026 H2O.ai