Leap

A CONSULTATION BRIEF FOR BANKS, PAYMENT INSTITUTIONS AND FINTECHS

Forward deployed engineering for regulated institutions

How to get AI out of the pilot stage and into daily use, and where to start in your institution.

Leap Associates | GCC and Pakistan | leap-associates.me

Intelligence is a commodity. Deployment is the edge

01	Every institution can buy the same models	Frontier models are licensed by anyone able to pay for them, and most enterprises already run the same AI tools.
02	So intelligence alone is no longer a moat	Two banks with identical model access will get very different results from it.
03	The edge moves to deployment	Deciding where AI belongs in your workflows, where it does not, and how it is governed once it carries responsibility.

Pilots stall at the risk committee, not in the lab

1. Where did this answer come from?
2. What data did the system see?
3. Who approved the model, and on what evidence?
4. What happens when it is wrong?
5. Can we explain one decision to a customer or supervisor, eighteen months from now?

These are not obstacles to adoption.

They are the design requirements. A system that cannot show its provenance cannot be used for a regulated decision, however good its answers are.

Two kinds of judgement that rarely sit in one person

Commercial

- Workflows and incentives
- Cost and business value
- Risk and accountability
- Adoption and change

FDE

joins both

Technical

- Models and evaluation
- Systems, APIs and data
- Reliability and security
- Code that runs in production

An FDE turns business understanding into working software, embedded with your own teams.

The forward deployed model is now an industry

Palantir

ORIGIN OF THE TERM

Popularised embedding engineers on site to configure its platform around each client's workflows.

Distyl AI

ENTERPRISE AI SYSTEMS

Embeds forward deployed engineers with its own platform to take Fortune 500 workflows into production.

Tribe AI

EMBEDDED AI ENGINEERS

Places senior AI engineers and technical leaders inside enterprise teams to ship production systems.

Fractional AI

BESPOKE AI BUILDS

Senior engineering teams building custom agents for enterprises and private equity portfolio companies.

Varick Agents

AGENTS OVER EXISTING SYSTEMS

Audit first, then agents in shadow mode inside the client's own cloud, with a 4-week pilot.

Upstack

AI IN FINTECH MARKETING

Brings AI into content, ads, creators and AI search for financial brands, inside compliance review.

Three stages, and each one earns the next

01

Audit

Find the work worth rebuilding

Sit with the people who do the work, follow the real process and its exceptions, and pick one workflow with numbers behind it.

02

Evals

Test it and keep the evidence

Test on real cases with known answers: ordinary, unusual, incomplete, unclear and high-risk. Record what passes and what fails.

03

Deployment

Make it work inside the institution

Build on the systems already in place, run in shadow mode first, and give more freedom only as the results support it.

Audit > Build > Evals > Deploy > Observe > Improve, then the loop runs again on the next workflow.

The documented process is rarely the real one

01

Instruction arrives by email

Formats vary by sender: PDF, scans, free text

02

Re-keyed into a tracking sheet

Columns drift as each team adds its own

03

Screened in a separate system

Judgement on near matches sits with one analyst

04

Approved over an email chain

Approvals wait in inboxes; the thread is the record

05

Posted to core banking by hand

Many mandatory fields, typed again

Illustrative: an outward payment instruction in a bank. On paper it "arrives and is processed". In practice it crosses five hands and three systems.

Software, agent or human: one rule for every step

Ordinary software

The rules and inputs are predictable

AI agent

The goal is clear, but the route changes from case to case

A person decides

The call is unclear, carries accountability or cannot be undone

THE SAME INSTRUCTION, REDESIGNED

Intake and checks	> Gather, check, draft	> One clear decision	> Record posted, no rekeying
SOFTWARE	AGENT	PERSON	SOFTWARE

Anything unusual goes to a named person. Every step is logged, and the institution owns the log.

Evidence the risk committee sees before it approves

Case type	Right data	All steps done	Matches expert	Safe to act
Normal case	Pass	Pass	Pass	Pass
Unusual case	Pass	Pass	**Fail**	Pass
Missing information	**Fail**	Pass	Pass	**Escalate**
Unclear request	Pass	Pass	**Escalate**	**Escalate**
High-risk action	Pass	Pass	Pass	**Escalate**

Illustrative example, not a client result.

PASS RATE, TEST CASES



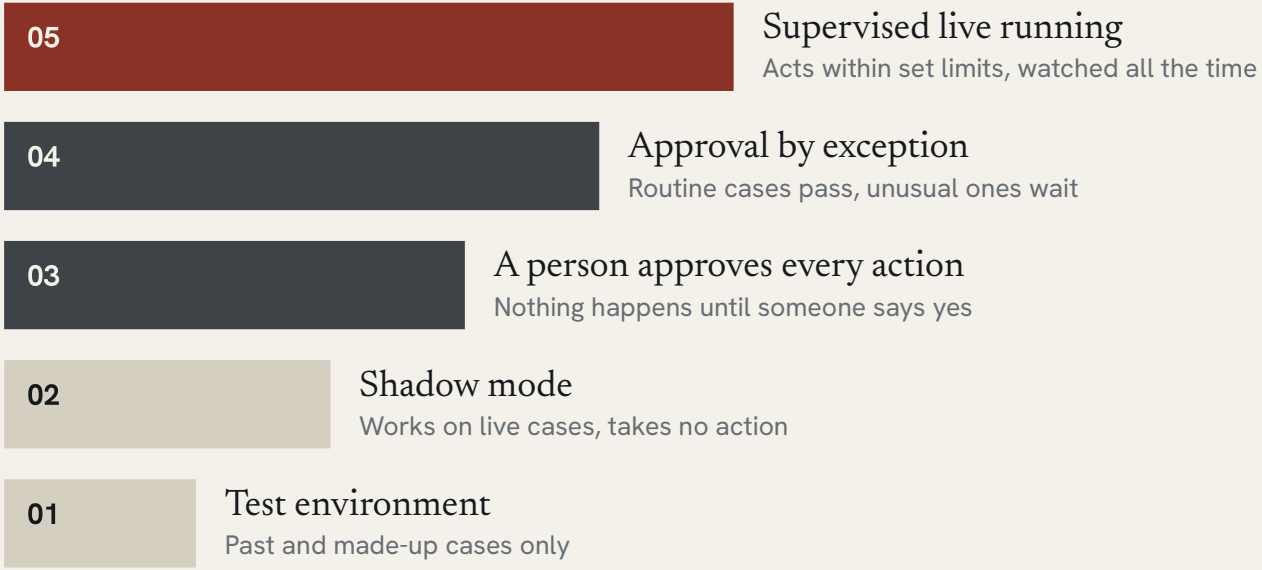
46 of 50 runs passed (92%)

Failures: stale reference data (2), wrong account matched (2)

OPERATING RULES

- Below 0.85 confidence, hand over to a person
- High-risk actions always go to a person
- In the pilot, a person reviews every action

Autonomy is earned one step at a time



CONTROLS AT EVERY STEP

- Decision logs
- Alerts
- Rollback
- Kill switch

Designed for central bank governance from day one

Outsourcing and materiality

Where the model runs and who operates it are outsourcing decisions under the regulator's cloud and outsourcing frameworks.

Data residency and hosting

Inference data, logs and keys stay where the rules require. Agents run in the institution's own environment.

Model risk governance

Documentation, validation, thresholds and approval gates defined before the first system is built.

Audit trail and explainability

Every prompt, tool call, decision and approval is logged, so one decision can be reconstructed later.

Applies across SAMA, CBUAE, SBP and peer frameworks; specific obligations are confirmed per institution and licence.

Security, from the plan to the certificate

Strategy and CISO advisory

A security plan the board can approve, and a senior security lead part-time or interim.

Controls that work

Controls designed, written down and tested, each linked to the rule it answers.

Board reporting

A short, regular cyber risk report the board can act on.

Regulator readiness

Gap checks against the central bank's cyber rules, and help before inspection.

PCI DSS and ISO

Gap assessment, fixes and evidence for PCI DSS, ISO 27001, ISO 22301 and ISO 42001.

Security audits

An independent review of how security works in practice, with fixes in order of risk.

Led by Syed Ather Ahmed, Associate Partner. Certificates are issued by the accredited assessor or certification body.

High-volume workflows where the gain is worth it

OPERATIONS

Payment exceptions and repairs

COMPLIANCE

KYC refresh and first review of alerts

CREDIT

Drafting credit memos

FINANCE AND RISK

Preparing regulatory returns

CUSTOMER

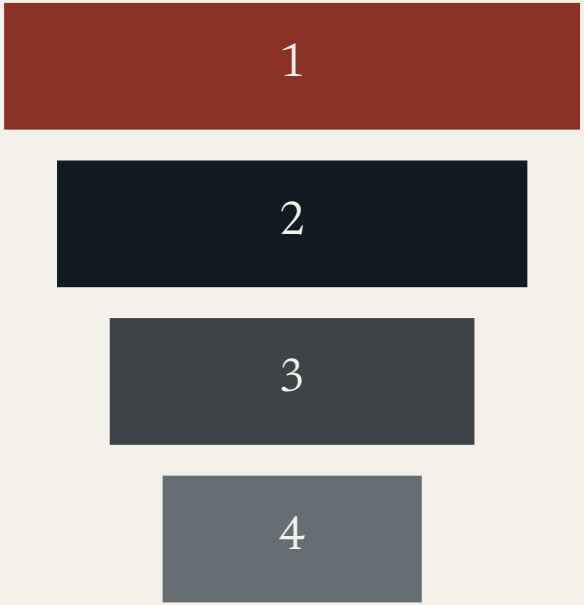
Sorting complaints and drafting replies

GROWTH

Marketing content, reviewed by compliance

The audit confirms which one comes first, using your volumes, error rates and approval paths.

From a first conversation to systems in production



Consultation

45 MINUTES, FREE

We talk about your priorities and where AI could help. We send you a short note on where we would start.

Discovery sprint

4 TO 6 WEEKS, FIXED SCOPE

We study the real work, put numbers on the case and build a small working version on your data.

Production build

ONE WORKFLOW AT A TIME

We build it, test it, run it in shadow mode and prepare the papers your committees need.

Working alongside you

ONGOING

Our engineers stay with your teams and move on to the next workflow.

What a first consultation covers

We cover

- Your priorities for the year
- Two or three pieces of work AI could help with
- Your data, systems and approvals
- Where you stand with the regulator

You bring

- Someone from the business who owns the result
- Someone from technology or risk
- Rough volumes for the work in mind

You leave with

- A short note on where to start
- A recommended first workflow
- A proposal for a discovery sprint

No obligation. Confidential by default; an NDA can be signed before the call.

The people you would work with



Ali Saqib Janjua

PARTNER | DIGITAL BANKING AND AI

Former COO of HugoBank and CEO of PayPro. Digital banking, payments and regulatory work.



Asad Amjad

ASSOCIATE PARTNER | GROWTH

Former Head of Marketing at SadaPay and CMO at Finja. Founder of Upstack. Growth and AI in marketing.



Yawer Shamim

ASSOCIATE PARTNER | COMPLIANCE

Risk, compliance and governance in banking. Head of Special Initiatives at the Pakistan Banks' Association.



Syed Ather Ahmed

ASSOCIATE PARTNER | CYBERSECURITY

More than twenty years in cybersecurity, information security and IT governance.

Compliance and security are covered from the first day, by people who built their careers in them.

Leap

NEXT STEP

Book a free 45-minute consultation

Tell us what your institution is working on this year. We will come back with where we would start, what it would take, and how to keep it under control.

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