

Sean Hanrahan

Enterprise AI Design Case Study

Supercharging Employee Performance with Agentic AI at Wells Fargo

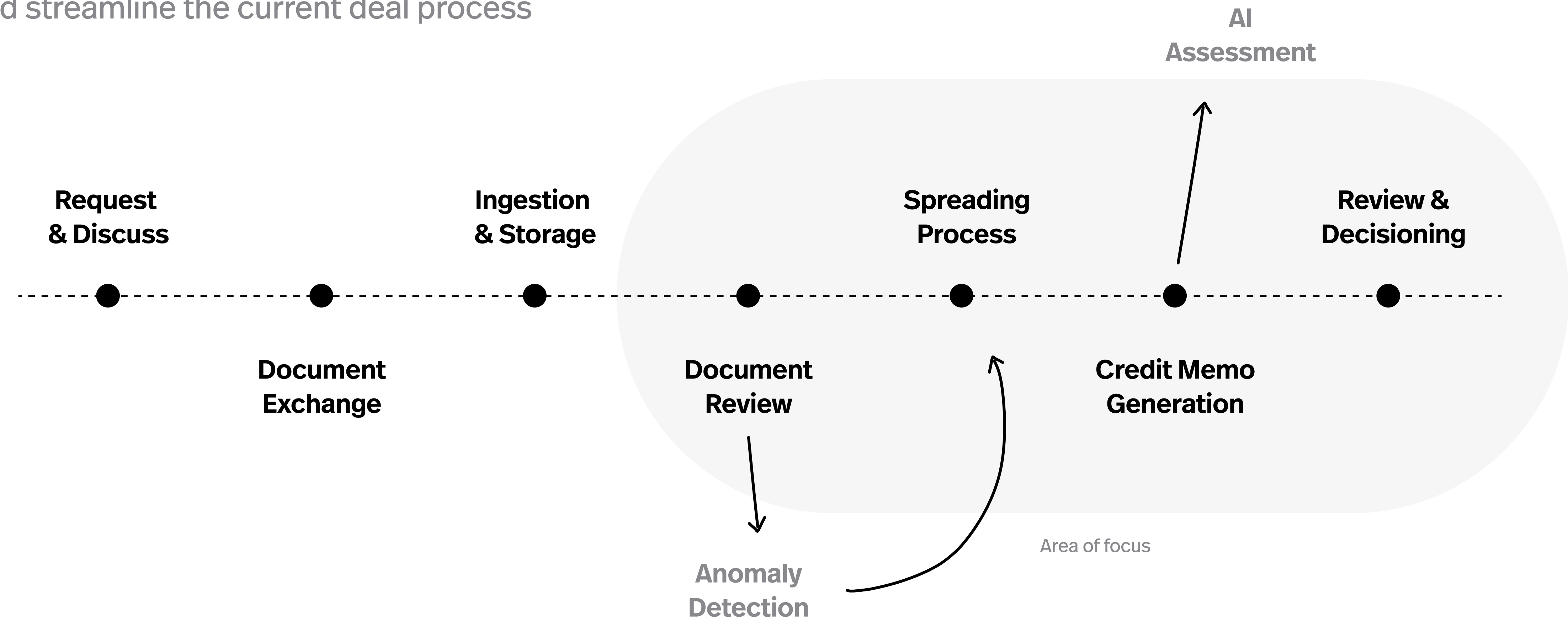
How might we fuse bankers and managers with intelligent tools to reduce duplicity, identify and clean up errors, focus with prioritization and create simple, intuitive and natural workflows?

Every day, bank employees navigate countless procedures, evolving regulations, and complex banking systems—all while ensuring accurate assessment and decision-making. To supercharge internal deal teams, Wells Fargo built collaborative tools to keep relevant team members actively involved and informed across the deal lifecycle.



High-Level Decisioning Process

I partnered with bankers and engineers to determine workflow opportunities for AI and human collaboration, and streamline the current deal process



My Responsibilities

Product design lead designing, testing and iterating on net new concepts for new opportunities for AI deployment and collaboration tools related to internal employee/banker workstreams

Discovery

Research
Banker interviews

Workshop

Ideation
Prototyping
Define scope

Validate

Feasibility
User testing
Solicit feedback

Implementation

Documentation
Handoff

Key Insights

In-depth interviews with Relationship Managers and Portfolio Managers revealed a deep understanding of opportunity areas and pain points.

1. Siloed Workflow

Teams are part of a fluid ecosystem with the same goal yet tools are siloed

2. Analysis to Anomaly

Teams find critical anomalies and changes, then must create explanations to process deal

3. Tools Take Time

Managers feel lost and overwhelmed when searching for policy and critical resources

4. Consistency is Key

Managers are handicapped by lack of consistency and history– leads to errors

Design Workshop

My team and I created and led a 3-day in-person workshop with cross-functional teams to define the AI CoE product roadmap, generate and test concepts, and provide engineering teams with implementation guidance.

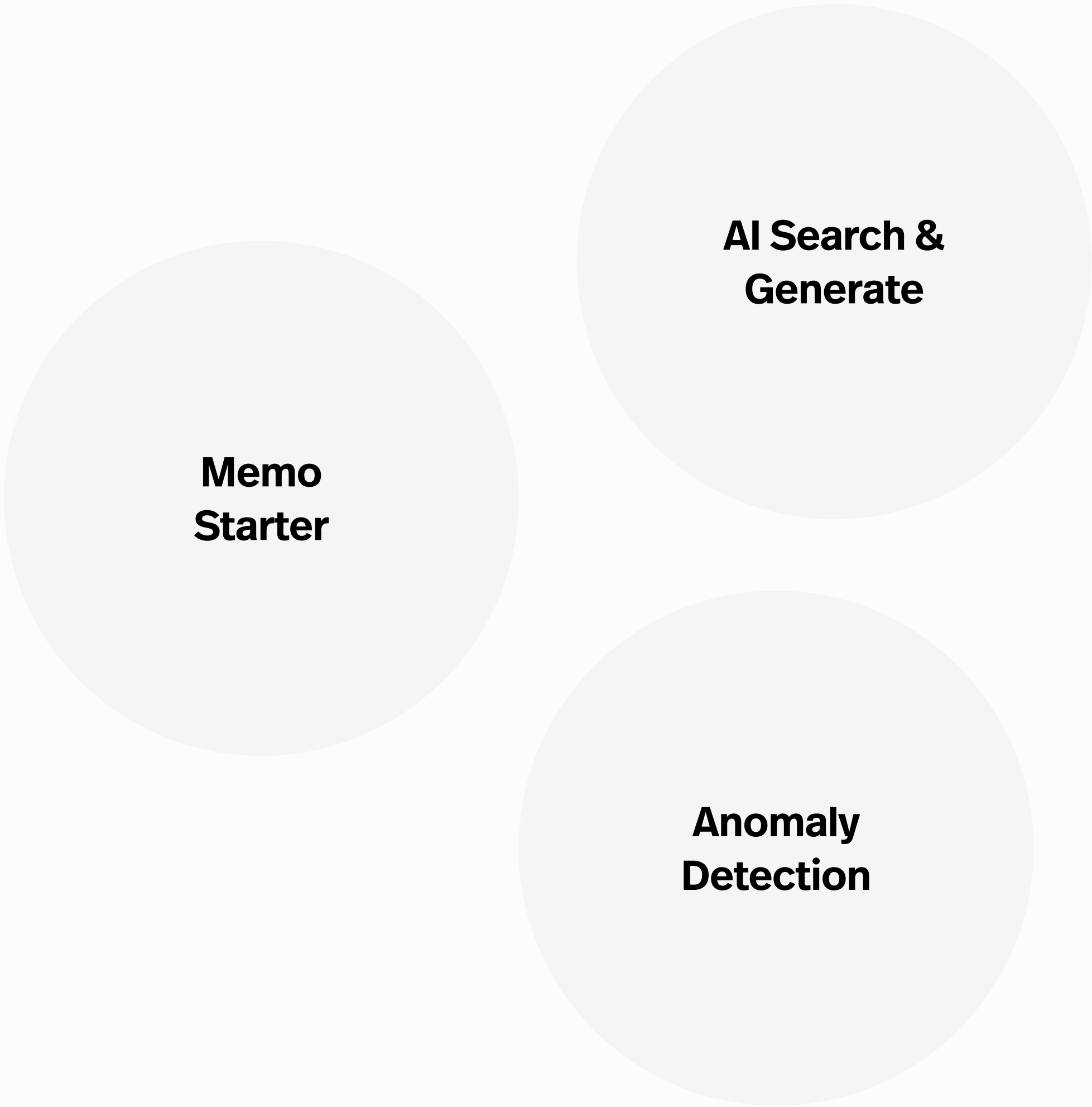
Discovery

Extensive Banker Interviews

Ideation & Concept Generation

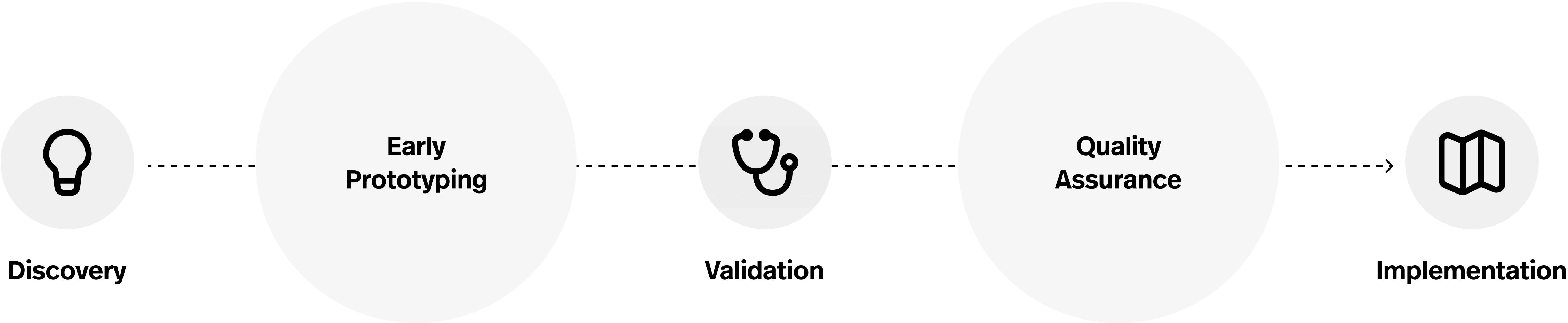
Prototyping & Testing

Prioritization & Implementation



New Design Workstreams

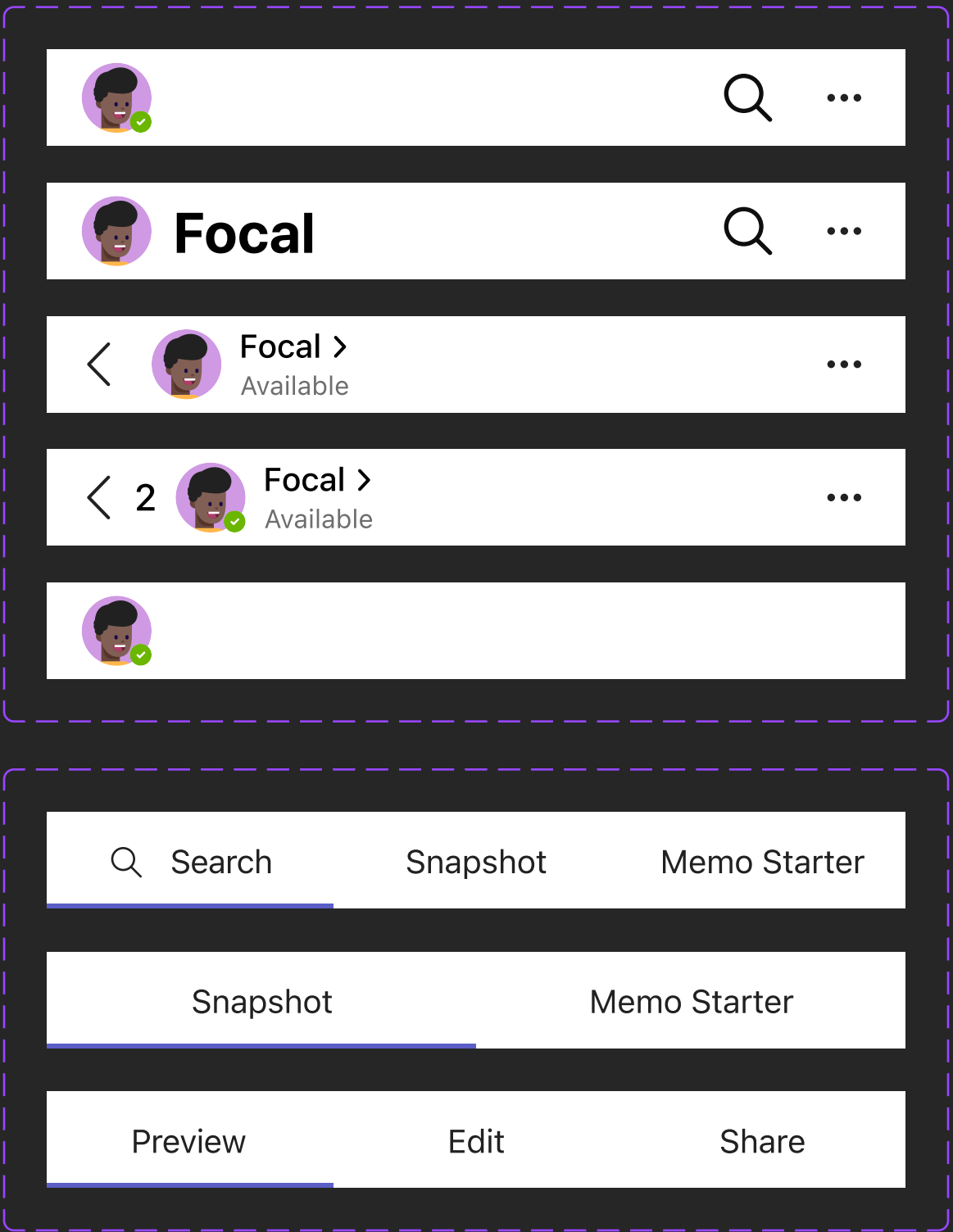
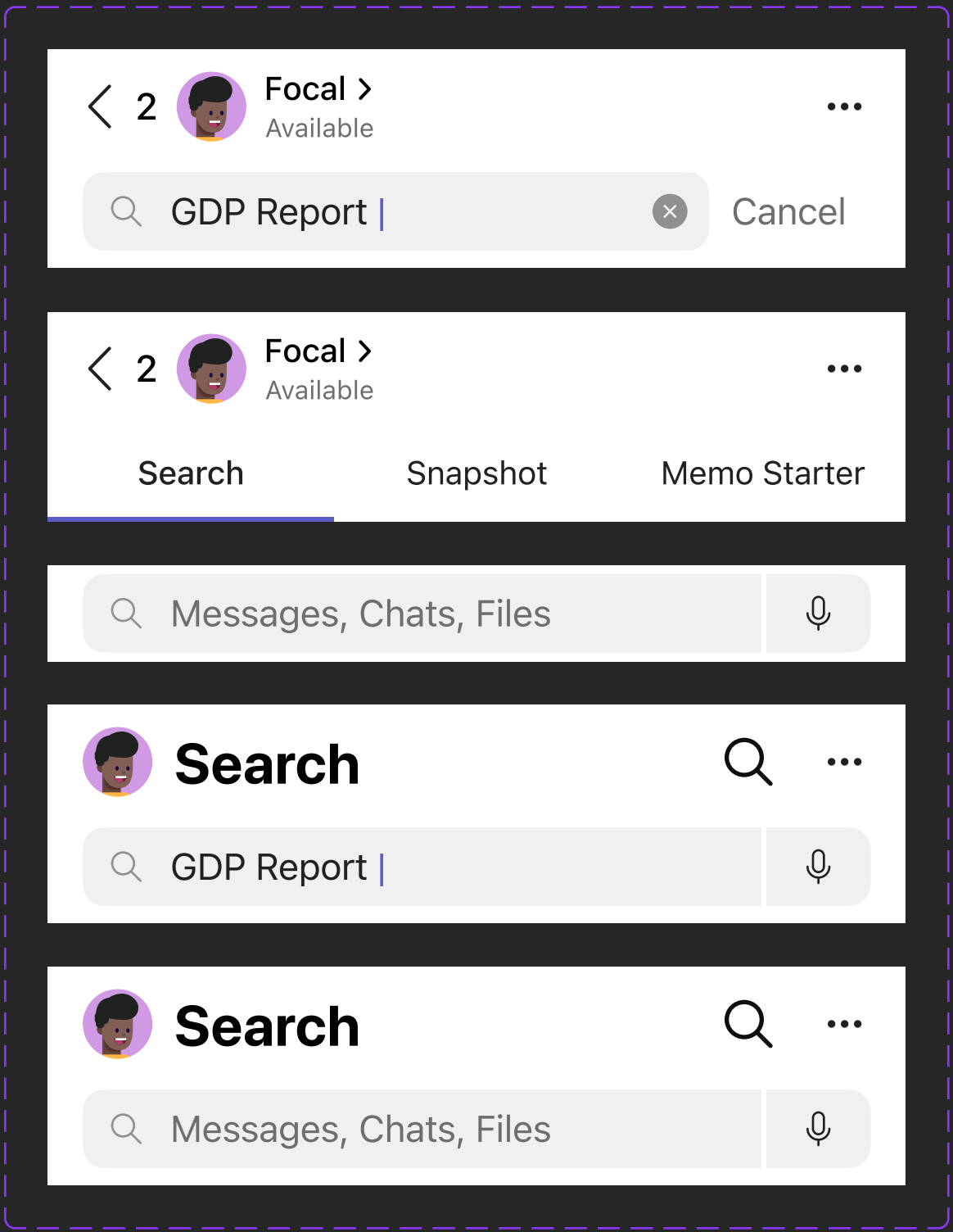
I led the design team to prototype with generative AI and design tools like Figma to generate mid-to high fidelity screens, clickable prototypes and high-quality components ready for user testing and engineering workstreams



Designing Components for Apps in Microsoft Teams with MS Teams UI Toolkit

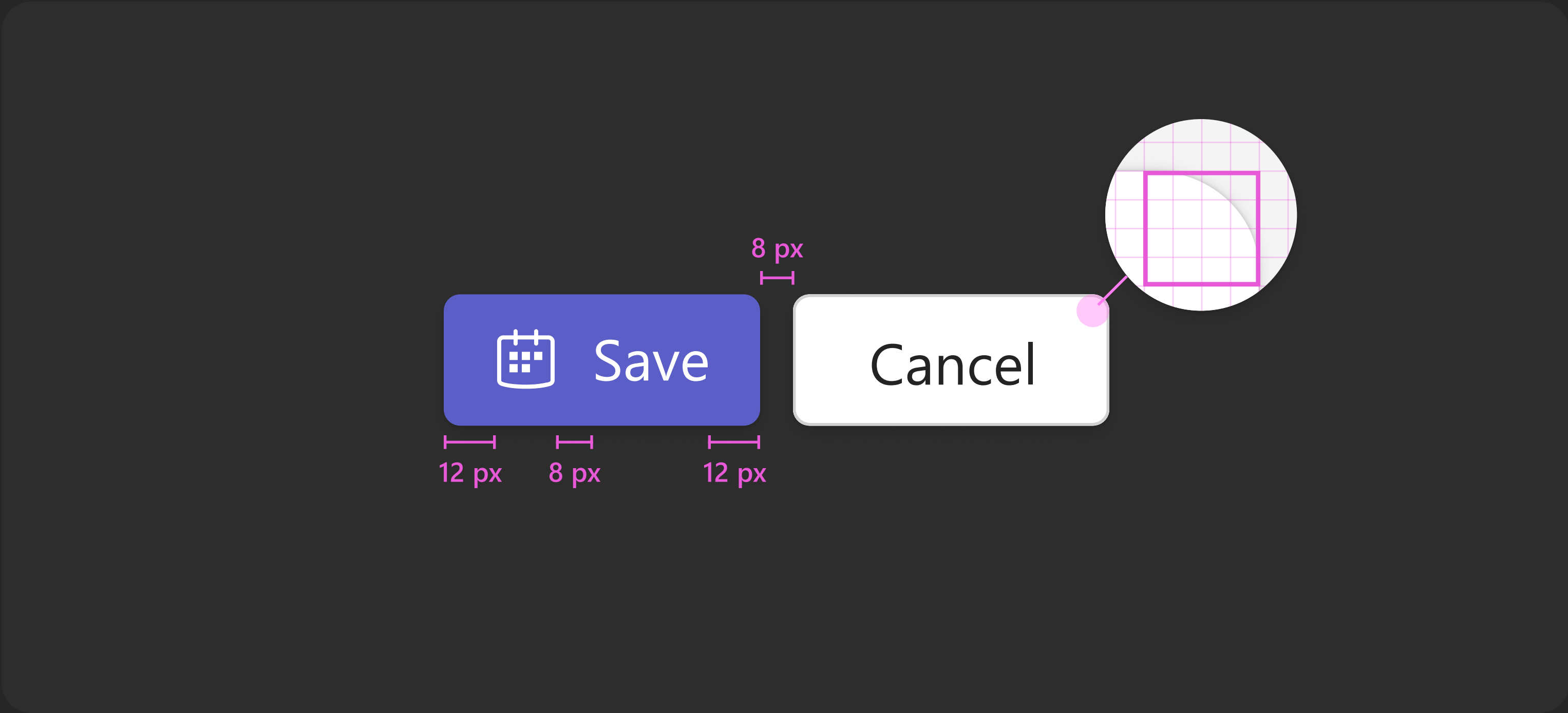
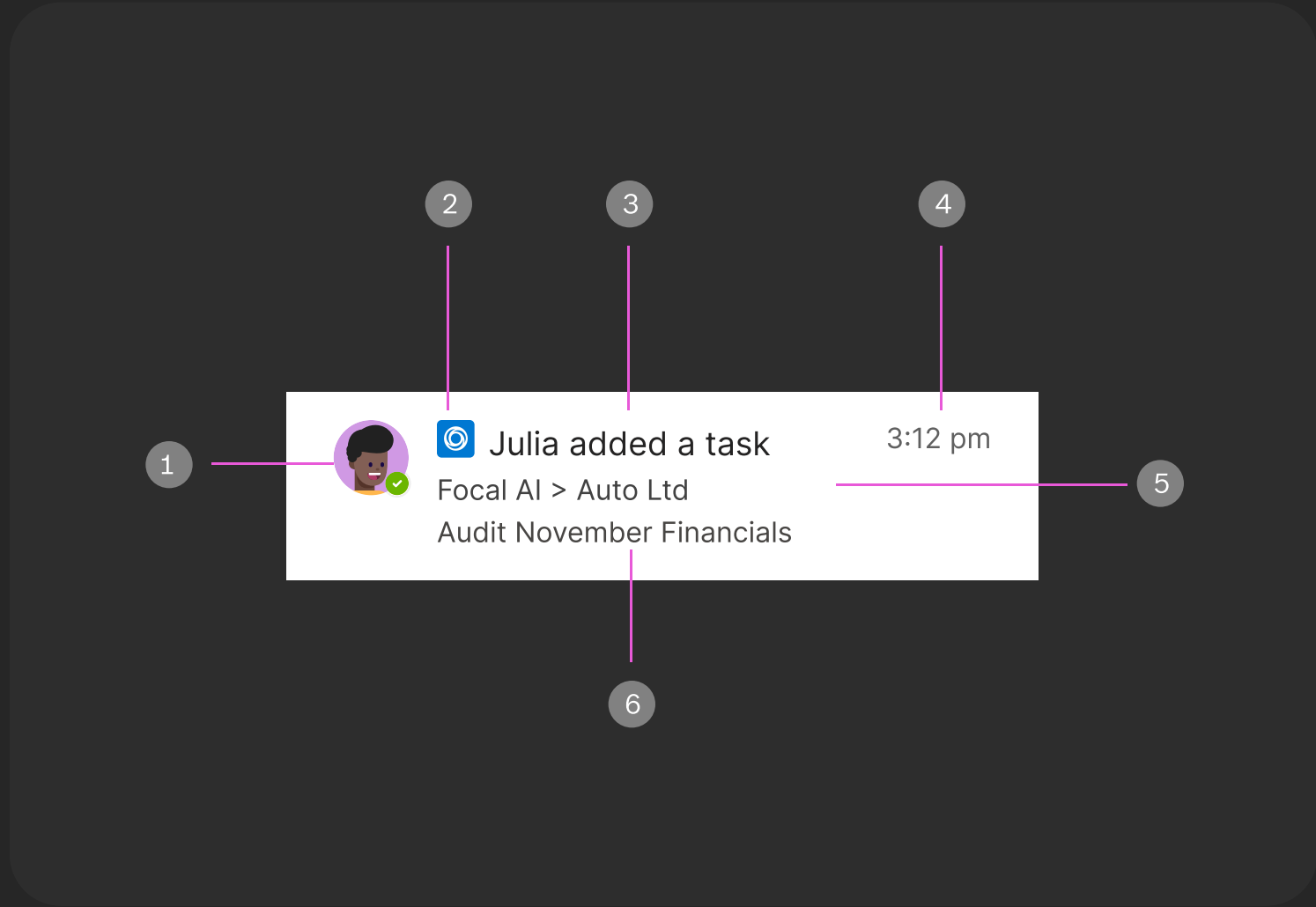
Components for MS Teams UI

I created a robust component library for desktop and mobile based on MS Teams' UI toolkit, and built rich and dynamic data blocks aligned to Microsoft's specs and constraints



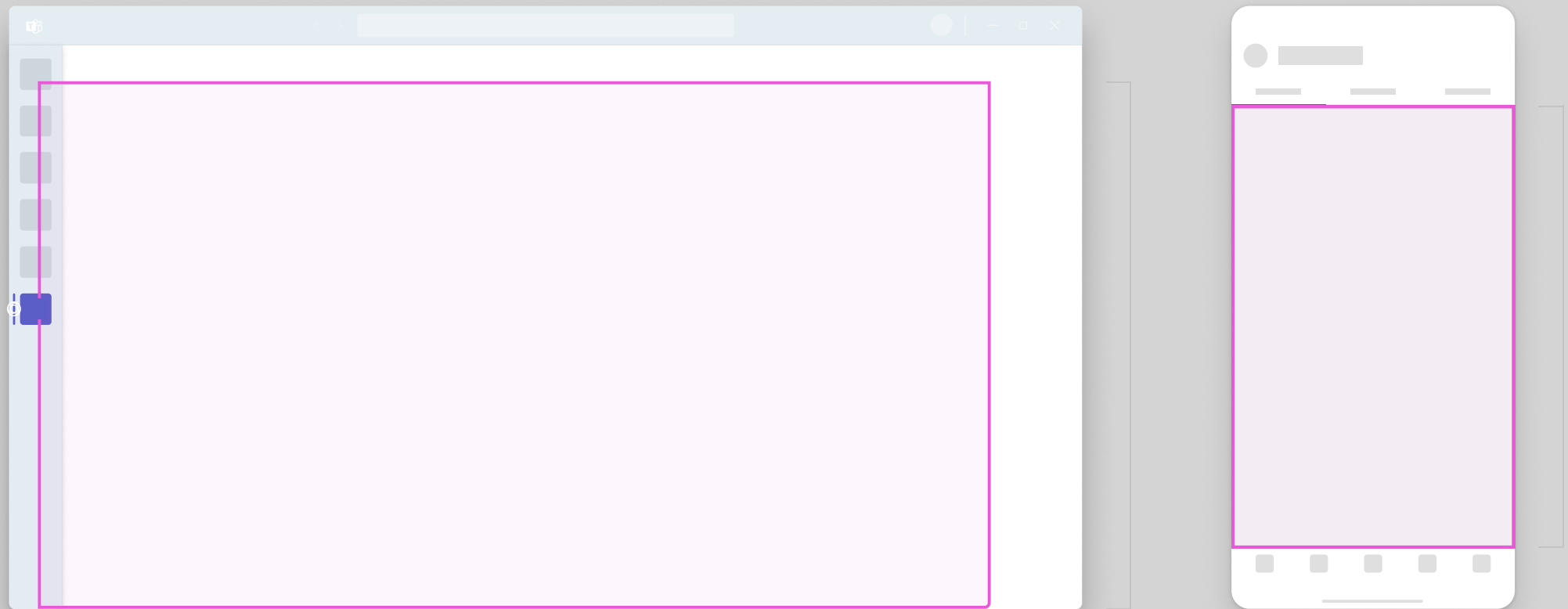
Design Documentation

To ship components engineers could use, my files and components needed to adhere to strict specs, requiring extensive research and testing



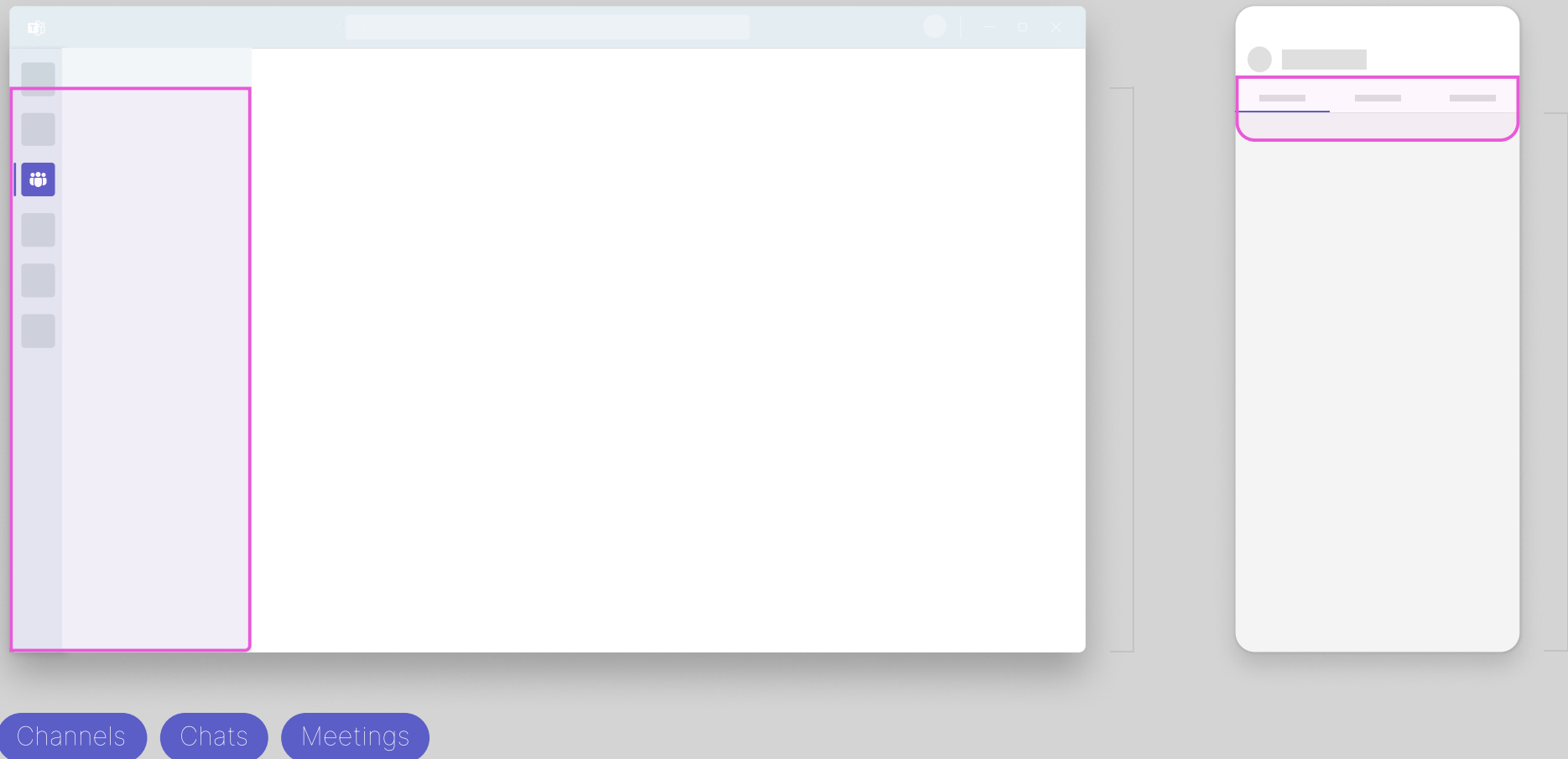
Content app

Content apps provide a large canvas to host your app content for individual users. The canvas is an iframe so you can completely customize the experience.



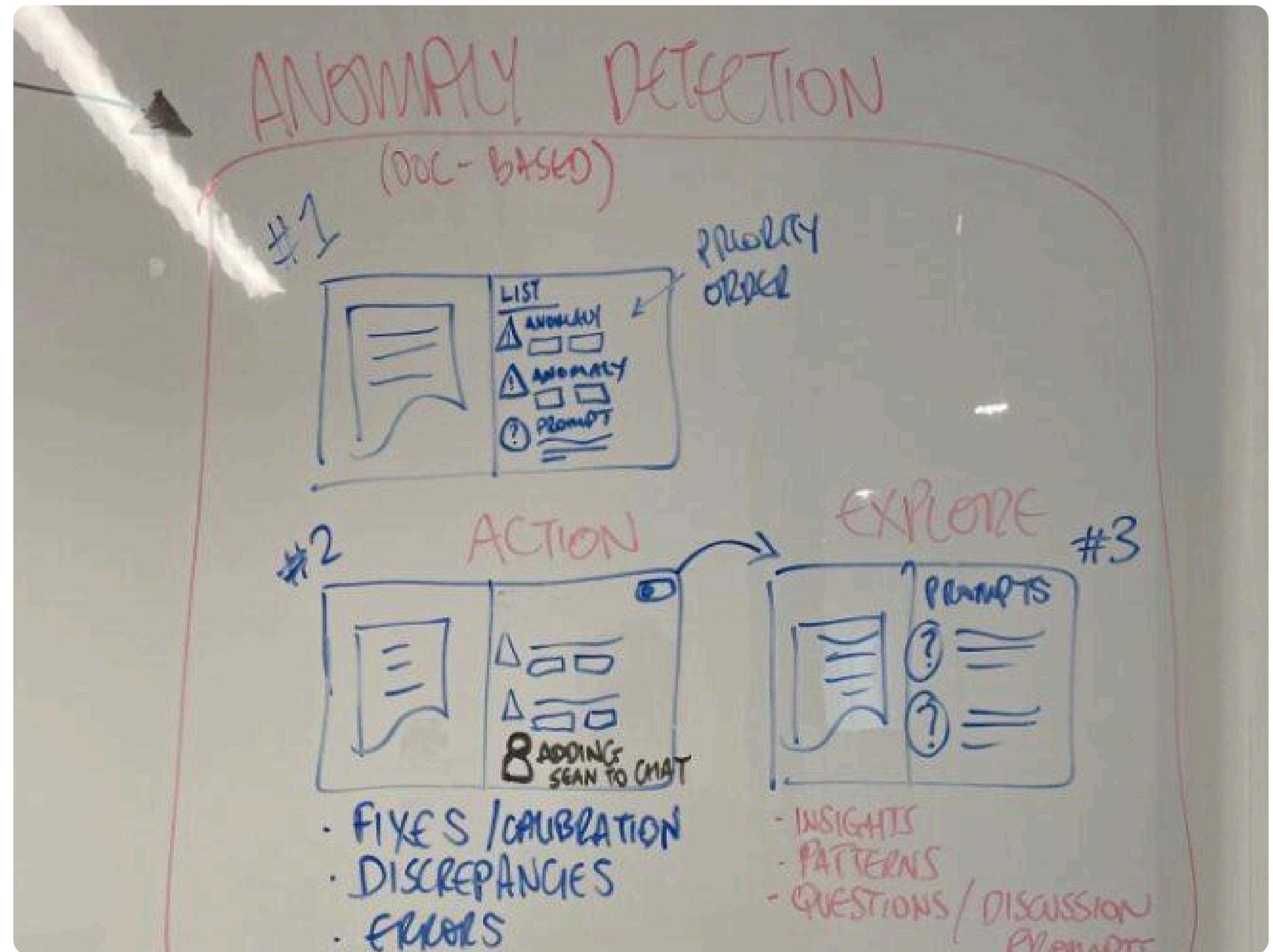
Tabs

Tabs provide a large canvas to host your app content for a group of users. You can include tabs in shared spaces such as channels, chats, and meeting invites. The canvas is an iframe so you can completely customize the experience.



Iterative Logic

I developed thinking around the problem and possible solutions on whiteboards to capture ideas and questions. Iterated rapidly with engineers and PMs to expand concepts and determine a design approach





DOCUMENT PREVIEW



7. Borrowings

The Trust borrows on such terms and conditions as agreed between the Trustee and individual lenders.

Borrowings in the PRG Trust Loan Accounts provide resources for on-lending to the member countries. Commitments made by lenders to the PRG Trust Loan Accounts are non-recourse and subject to a first lien. Conditions in the PRG Trust Loan Accounts that require commitments to be specifically used between 2017 and 2021 for capital flows generally available for any trust facility. Proceeds from borrowings in the PRG Trust Loan Accounts are used to fund the PRG Trust Loan Accounts. The PRG Trust and ICD Trust are involved and provide all investment income. The income contributes to the resources for operations in the respective Trusts.

7.1 Changes in outstanding borrowings

Changes in the outstanding borrowings in the PRG Trust Loan and Subsidy Accounts were as follows:

	PRG Trust Accounts		
	Loan	Subsidy	Total
	(in millions of SDRs)		
April 30, 2021	12,789	277	13,066
Borrowings	2,824	2	2,826
Repayments	(819)	—	(819)
April 30, 2022	14,794	279	15,073

	PRG Trust Accounts		
	Loan	Subsidy	Total
	(in millions of SDRs)		
April 30, 2020	9,413	277	9,690
Borrowings	4,239	—	4,239
Repayments	(863)	—	(863)
April 30, 2021	12,789	277	13,066

7.2 Interest on outstanding borrowings

The weighted average interest rate on PRG Trust variable interest rate borrowings was 11.17 percent per annum and 12.88 percent per annum for the financial years ended April 30, 2022, and 2021, respectively. As PRG Trust and ICD Trust borrowings are interest free.

8. Contributions

The Trusts operations are financed primarily by contributions provided by a broad segment of IMF member countries and other donors, as well as contributions from the Special Operations Account and International Accounts, in support of IMF member countries. These contributions are managed and managed under the PRG Trust for concessional lending and under the PRG Trust and ICD Trust for debt relief.

Contributions comprised the following:

	PRG Trust	ICD Trust	Total
Special Operations Account	—	—	—
International Accounts	—	—	—
Other	—	—	—
Total	—	—	—

	PRG Trust	ICD Trust	Total
Special Operations Account	—	—	—
International Accounts	—	—	—
Other	—	—	—
Total	—	—	—

Contributions contributed by member countries in the PRG Trust Loan Accounts and the PRG Trust and ICD Trust are presented in Schedule 6.

9. Debt relief assistance

9.1 Resources for COVID-19 assistance

On April 12, 2020, the Executive Board approved an addition to the IMF as Trustee of the ICD Trust to provide financial assistance in the form of grants to 28 member countries impacted by the COVID-19 pandemic. On October 9, 2020, the additional member countries received ICD Trust rights. The addition was completed during the financial year ended April 30, 2021, and included member countries that had signed agreements in their respective countries. On April 12, 2020, to April 12, 2021, following the Executive Board's approval, the grants were transferred from the ICD Trust Accounts to the PRG Trust variable accounts, which were then transferred to the PRG Trust variable accounts in all member countries.

During the financial year ended April 30, 2021, the Executive Board approved for the IMF as Trustee of the ICD Trust to provide financial assistance by allocating the transfer of grants resulting in the completion of debt relief assistance amounting to \$28.1 million (equivalent of 100 percent of the \$28.1 million) during the financial year ended April 30, 2021. The debt relief assistance was applied toward eligible debt service payments for member countries with eligible debt in the PRG Trust and ICD Trust. Contributions were used to provide assistance to the ICD Trust as April 30, 2021, by member countries and by the IMF. It is presented in Schedule 6.

Focus Areas

1 Focal Point

Lacinia quis vel eros donec ac odio. Sed pulvinar gravida hendrerit lectus a.

Take action

Ignore

! Guidance

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Document Title

Description line



Those charged with governance are responsible for overseeing the Department's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US GAAS and ISAs will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with US GAAS and ISAs we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Department's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Department's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Information

Our audit was conducted for the purpose of forming an opinion on the financial statements taken as a whole. The accompanying supplemental schedules appearing on pages 40 to 48 as of April 30, 2022 and for the years ended April 30, 2022 and 2021 (collectively referred to as the "supplemental schedules") are presented for purposes of additional analysis and are not a required part of the financial statements. The supplemental schedules are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements

Focus Panel

Description line

Insights Urgent All

1 Guidance

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2 Prompt

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Take Action

Ignore

3 Guidance

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Activity

Chat1

Teams

Calendar

Calls

Files

WELLS FARGO

Focal.ai

...

+

Apps

Auto Ltd.

Snapshot

Memo Starter

Remarks

Focal AI

...

☆

...

×

Company Profile

...

Updated 2 mins ago

\$ 89B

Annual Revenue

\$ 10B

Total Liabilities

\$ 9.333

Share Price

\$ 42B

Total Assets

Auto Ltd. is an American automotive company founded in 1963 by John Doe and 11 associate investors. Headquartered in Chicago, Illinois, Auto Ltd.—along with associated names suc...

Health Score

...

30 days

90 days

180 days

88

Auto Ltd.

45

Oil

72

Lithium

View details

→

Insight

FOCAL AI

Yesterday

I've analyzed {risk fa with {Auto Ltd.} and b performance, loan payment history and industry insights, a {team audit} is recommended before making a collaborative decision.

Generate Report

Settings

Hide

Known Issues

...

Seasonal cash flows with large annual capital expenditures for replacement of vehicle fleet. Competition is increasing with recent entry with national competitors into the local market.

Export Volume (National Ranking)

...

Source: National Auto Dealers Association

2024

2023

2022

30B

15B

00

Group 1

Group 2

Group 3

Ask anything

^

Activity

Chat1

Teams

Calendar

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WELLS FARGO

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SnapshotMemo StarterRemarksFocal AI

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Risk Factors

Generate Report

Settings

Hide

Form C Section 2.5

Request Overview

FOCAL AIYesterday

I've analyzed risk factors associated with Auto Ltd. and based on performance, loan payment history and industry insights, a team audit is recommended before making a loan decision.

YOU5m ago

Create a new {memo} for {Auto Ltd.} and include a {company profile} with {annual revenue} {liabilities} {share price} and {total asset value}.

YOU2m ago

Have any {policy updates} been issued or revised related to {auto title loan accounts} in the {last 90 days}?

FOCAL AIJust now

No new policy or guidance is available.

Ask anything

1 Prompt criteria is syntax matched to relevant data and context

Create a new {memo} for {Auto Ltd.} and include a {company profile} with {annual revenue} {liabilities} {share price} and {total asset value}.



2 Additional exemplars

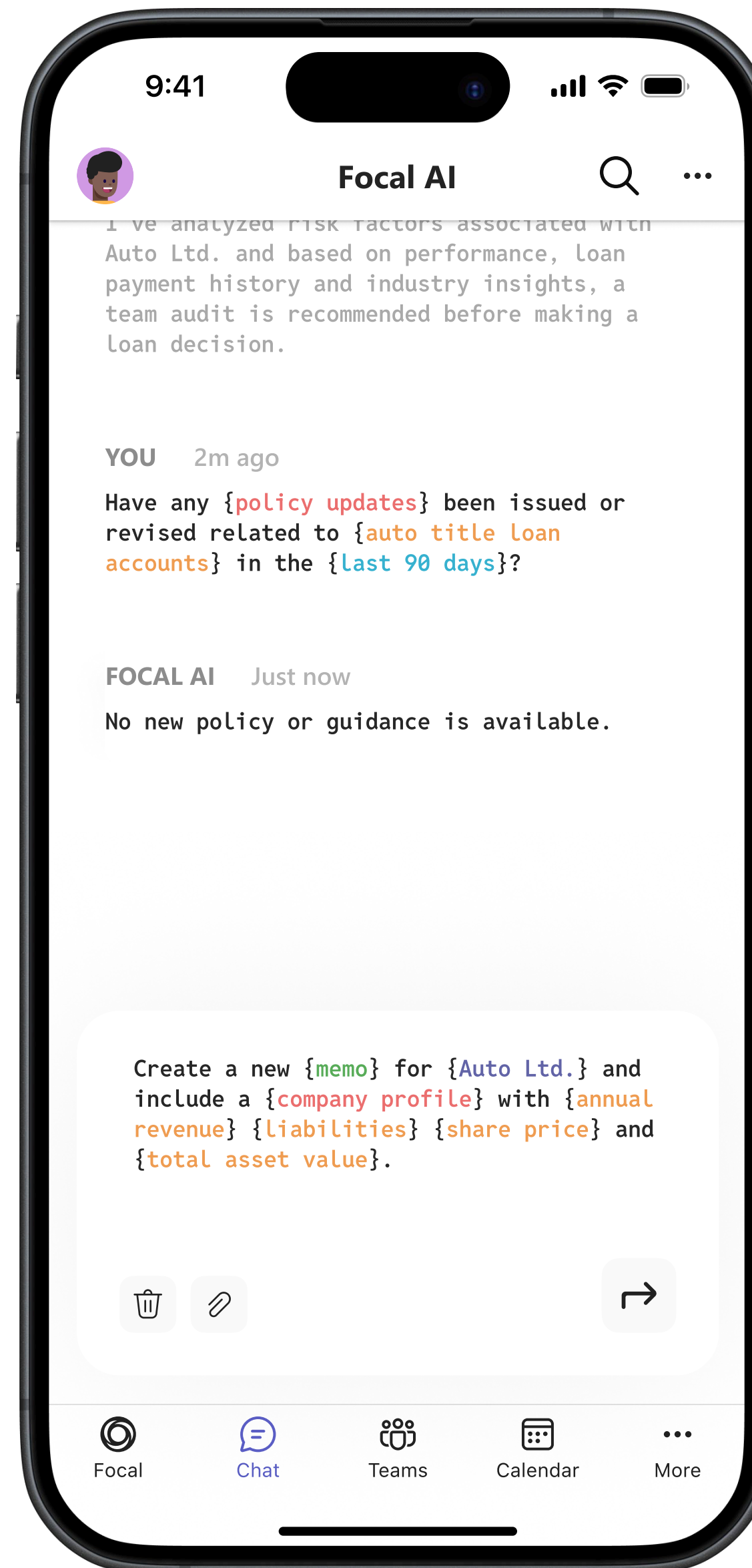
3 Output formatting is pre-determined based on task

A natural language prompt to create a new memo

Mobile App

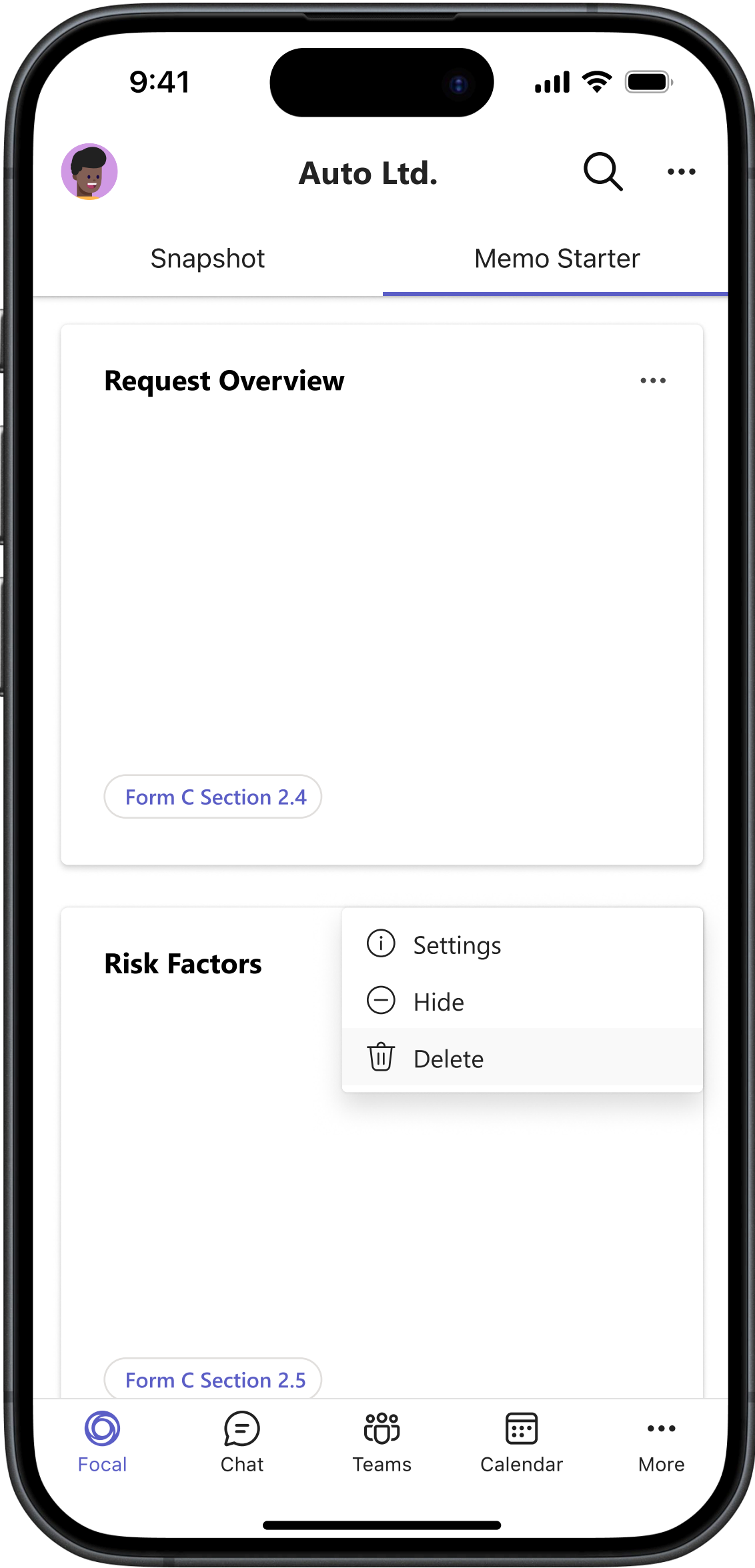
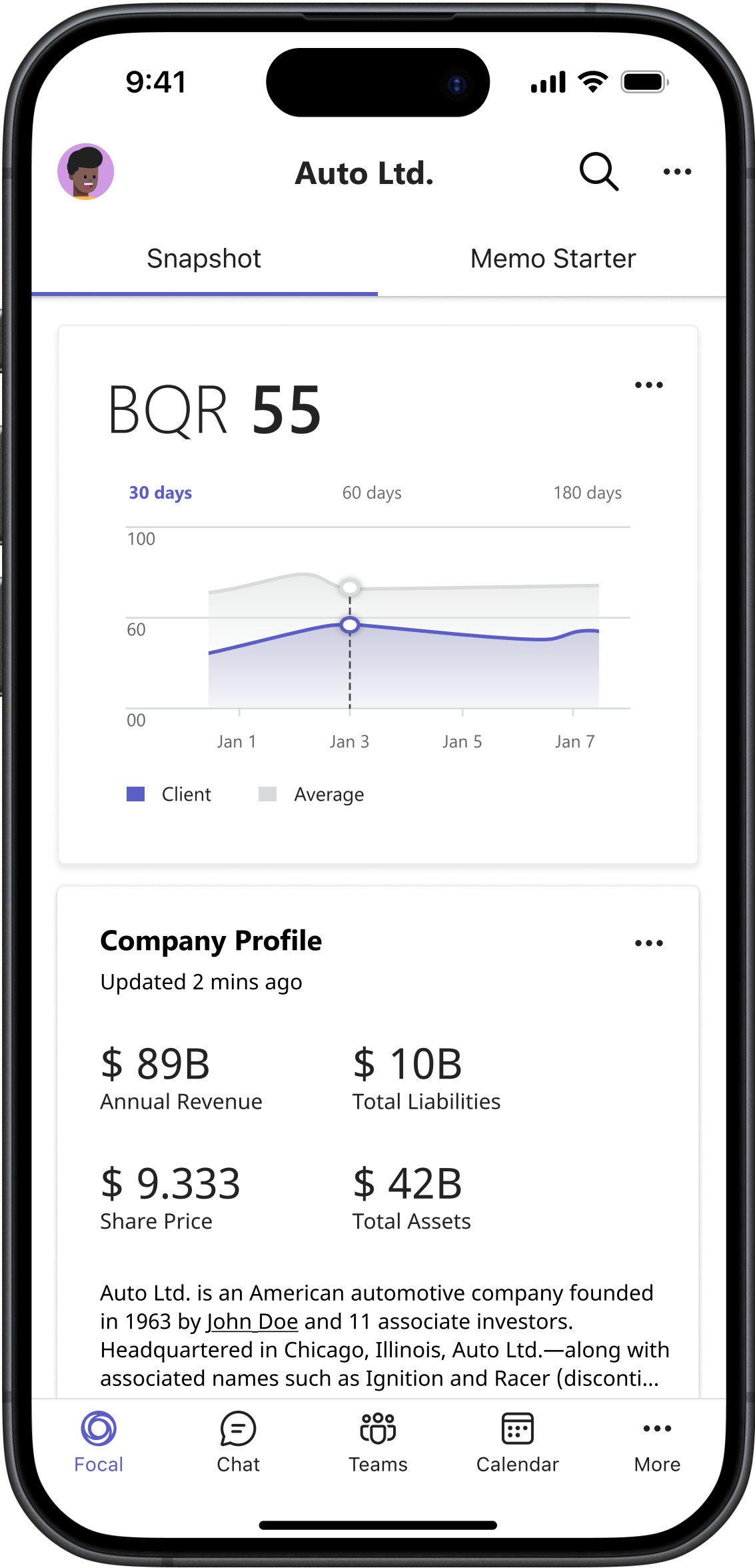
Generative AI chat queries are syntax matched to relevant data context, format and exemplars

Natural language chat with Focal AI



Prompt criteria is auto-detected and syntax matched

Toggle between
snapshot and
remarks



Results

Bespoke collaboration tools infused with AI, machine learning and APIs to streamline banker workflows, accessible within Microsoft Teams.

1. Cross-Functional Partnership

Leveraged data and technology initiatives across siloed teams to drive holistic impact

2. Depicted AI-Based Solutions

Delivered 7 core concepts + recommendations with 3 rounds of user testing

3. Early Prototyping

Introduced a new workstream and design process to prototype early with Eng teams

4. Defined AI CoE Roadmap

Unified plans for systems improvements and product features for new AI-powered tools

This AI initiative led directly to enhancing customer and employee experiences by shipping new efficient, cost effective workflows and procedures as well as reducing risk with errors and siloed data. This work provides solutions that proactively drive collaboration and knowledge sharing across the enterprise.

Thank you!

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