

FCA AI Spotlight

Team propositions



This brochure is part of the FCA's AI Spotlight initiative, created to explore and showcase how artificial intelligence is being applied across financial services.

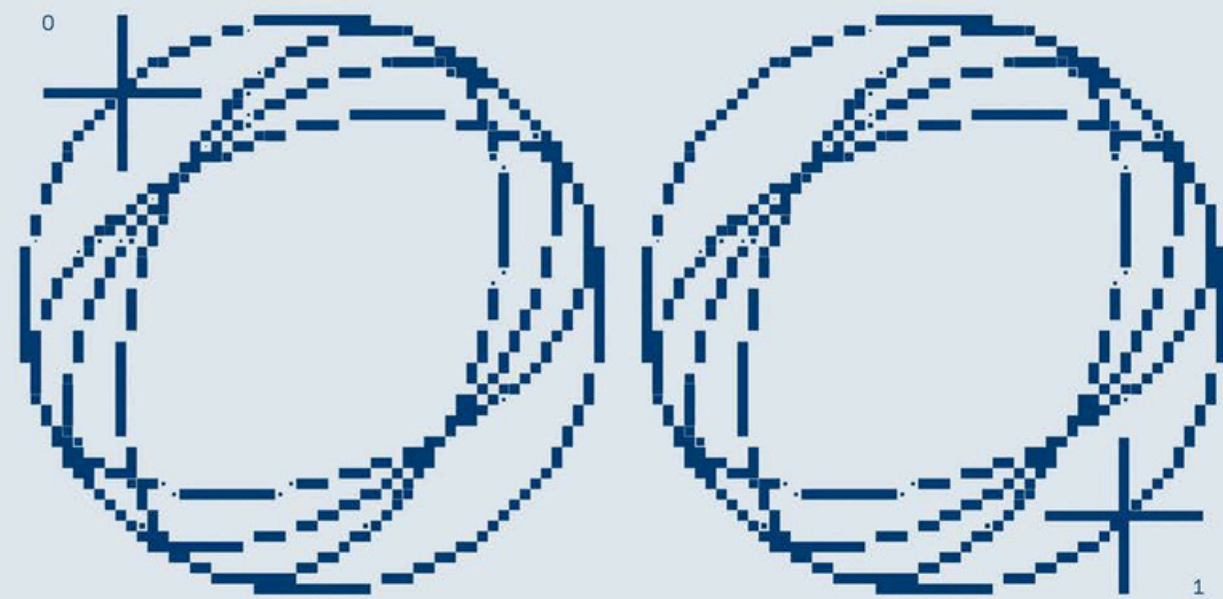
It brings together a range of diverse solutions, reflecting the practical ways AI is addressing challenges and creating opportunities within four key themes: (1) Bias and Fairness, (2) Explainability, Governance, and Transparency, (3) Data Quality and Integration, and (4) Compliance and Automation.

Within these pages, you'll find a variety of perspectives from innovators spanning fintech startups, established firms, academics, and technology providers. Each entry provides an overview of the solution, its application of AI/ML, the benefits it aims to deliver, and insights into the individuals and teams driving these projects forward.

Our hope is that this brochure provides a meaningful resource to deepen understanding of AI's role in financial services and sparks productive discussions about its potential and the practical considerations it raises. While these solutions reflect some of the diverse work taking place across the industry, their inclusion does not imply FCA endorsement, approval, or validation of the solutions, business models, or regulatory compliance. Instead, the AI Spotlight is intended to serve as a neutral platform for sharing ideas and insights, contributing to the wider dialogue on AI's role in the financial ecosystem.

We encourage you to engage with the ideas presented here and consider how they connect to the broader themes shaping the future of financial services, as we collectively work toward a more innovative, responsible, and inclusive financial ecosystem.

Thank you for being part of this journey.



1. Bias and fairness

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Innovative applications that empower consumers, promote inclusivity and resilience, and actively mitigate bias throughout the development lifecycle.

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Advai
INATIGO
Ingenium Biometrics Laboratories
Malted AI
Starling Bank (1)
Vesta Insights

INATIGO

Finley AI

Project Summary

Finley AI addresses the challenge of integrating generative AI into financial services with a domain-specific API. It supports activities such as internal workflows, research, insights, and client conversations. Many AI systems struggle with finance-specific tasks or integration. Finley AI combines generative AI with agentic capabilities tailored to finance, automating research, streamlining processes, providing actionable insights, and delivering personalised guidance. It helps financial institutions optimise operations, make informed decisions, enhance client engagement, ensuring privacy and security.

The Innovation

Finley AI combines domain-specific generative AI with agentic technology via an easy-to-integrate API. Unlike general-purpose AI, it understands financial terminology, analysis, research, and regulations. The agentic AI autonomously handles complex tasks such as real-time research, analysis, compliance checks, and team or client-facing conversations. Integrating seamlessly with financial systems, Finley AI optimises operations and enhances personalised experiences, ensuring privacy and regulatory compliance. This solution empowers financial institutions to improve efficiency, decision-making, and client engagement.

Use of AI/ML

Finley AI combines advanced AI/ML techniques, including frontier large language models (LLMs) and INATIGO's domain-specific models and financial knowledge graphs. These power tasks like financial analysis, market research, and insights generation. With agentic AI, Finley AI autonomously manages workflows, automates reports, and provides real-time insights. Delivered via API, it integrates seamlessly into financial systems, offering dynamic, conversational AI-driven guidance. It ensures privacy, security, and compliance, making it a powerful tool for operational optimisation and personalised client experiences.

The Impact

Finley AI provides financial institutions with an API-based solution that integrates into existing systems. It automates research, analysis, report creation, and decision-making, helping professionals make faster, more informed decisions. The platform enhances client relationships by engaging teams and clients with conversational AI, boosting productivity and customer experience. It ensures privacy and compliance through built-in guardrails. By addressing complex tasks autonomously, Finley AI enables better business outcomes, giving financial institutions a competitive edge in the regulated sector.



Elemi Atigolo

Co-Founder

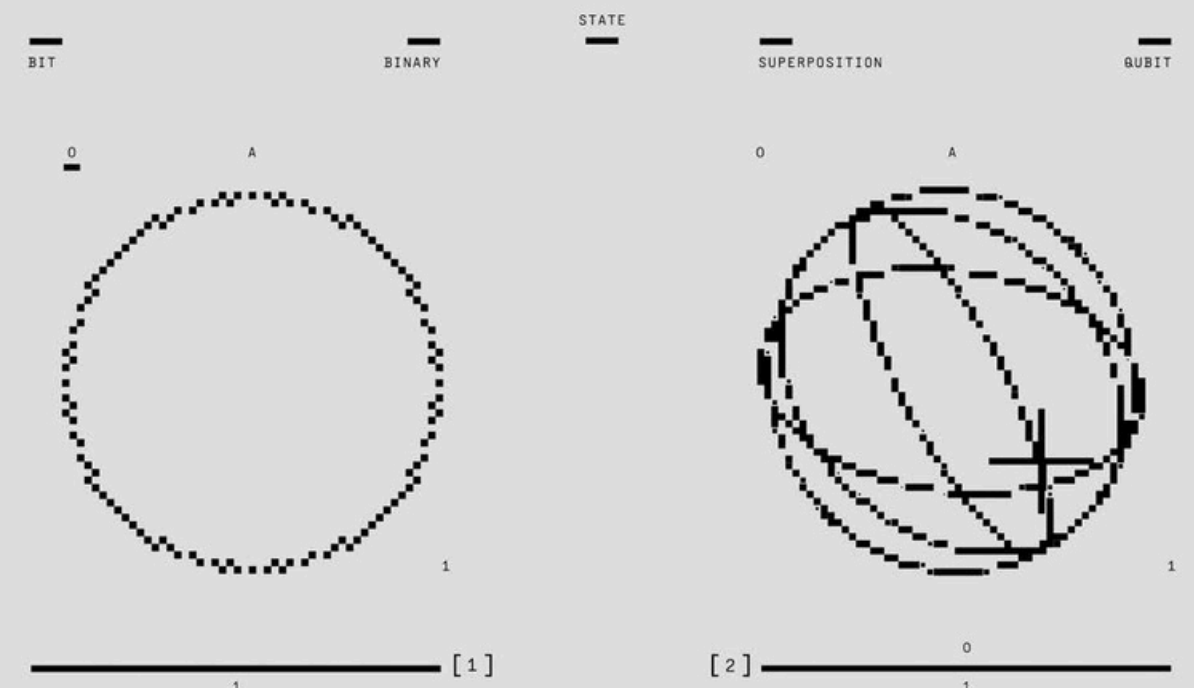
Ex-HSBC Wealth Manager, ex-St James's Place Partner, Elemi Atigolo is an award-winning AI innovator, leading the development of Finley AI to transform financial services.



Ashlea Atigolo

Co-Founder

Ashlea, ex-Co-Managing Director of a digital wealth management firm and is an award-winning AI developer with expertise in finance, sustainability, and innovation and co leads the development of Finley AI.



FCA Innovation

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All images used

An artist's illustration of artificial intelligence (AI). Created by Bakken & Baeck as part of the Visualising AI project launched by Google DeepMind.

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