

Agentic AI Governance Review

Most AI governance is a document. Most agents ignore documents. Governance built for the **agent**, not the model.

The problem no one is talking about...yet

Policy-language governance cannot enforce what agents actually do

The shift to agentic AI — agents that **act, delegate, remember, and call tools autonomously** — breaks every model risk framework built for traditional AI. Regulators, auditors, and boards are starting to ask questions that documents cannot answer.

78–80%

of enterprise AI users bring **unauthorized tools** to work — the Shadow AI crisis.

NEXTFI ADVISORS · LESSONS FOR ENTERPRISE AI DEPLOYMENTS · APR 2026

35%

of banks are investing in **comprehensive AI governance frameworks**.

MOODY'S · THE INTELLIGENCE EDGE · MAY 2026

92%

of senior banking decision-makers feel **competitive pressure** from faster, more agile entrants.

MOODY'S · THE INTELLIGENCE EDGE · MAY 2026

STEP
1

The Free Diagnostic

24 QUESTIONS | 5–10 MINUTES | INSTANT TIER SCORE

Score your deployment across the four lenses regulators, auditors, and boards will ask about. Answer for one deployment or your organization as a whole. **Your answers stay in your browser: no data leaves the page.**

LENS	WHAT IT COVERS	WEIGHT
■ Control Plane Architecture	Governance encoded in infrastructure — permission engines, context pipelines, tool boundaries, memory, delegation, observability	30%
■ Regulatory & Standards Alignment	NIST AI RMF, EU AI Act, SR 11-7, DORA, SEC disclosure readiness	25%
■ Financial-Services Risk Domains	Operational risk, consumer protection, BSA/AML, cyber, data governance, concentration	25%
■ Agentic-Specific Failure Modes	Prompt injection, tool-use abuse, runaway loops, memory poisoning, multi-agent cascade, shadow AI	20%

Your result: a tier rating (**Exposed** / **Reactive** / **Managed** / **Resilient**), plus a per-lens breakdown and your top three gaps.

Exposed

TIER 1 OF 4

Reactive

TIER 2 OF 4

Managed

TIER 3 OF 4

Resilient

TIER 4 OF 4

STEP

2

The Engagement

FIXED SCOPE | THREE WEEKS | REGULATOR-READY OUTPUT

The diagnostic surfaces **where you stand**. The Agentic AI Governance Engagement **closes the gap**, with fixed scope, fixed timeline, and clear executive deliverables.

- **Up to 8 interviews** — executive, risk, security, engineering, compliance, audit, vendor management, product
- Review of **up to 3 agentic deployments** — current or planned
- **Control-plane mapping workshop**
- **NIST AI RMF + EU AI Act** crosswalk (where applicable)
- **Regulator-ready Findings Report** — 40–60 pages
- **90-day Remediation Roadmap** — effort and impact sized
- **60-minute executive readout**

Out of scope (separate engagements): implementation, tooling selection, ongoing monitoring, regulatory representation. Kept narrow by design.

From the diagnostic to remediation

TIMELINE

3 Weeks

FORMAT

Fixed Scope

OUTPUT

Regulator-Ready

ENGAGEMENT

Principal-Led

Who this is for · Why NextFi

BUILT FOR:

- Any **financial institution** deploying or planning agentic AI
- **Risk and compliance leaders** who need a regulator-ready answer
- Organizations where AI is **outpacing the governance framework**

BUILT FROM:

Two sources of intellectual property —

1. *Published research*, cited directly in the diagnostic questions so respondents understand the risk frame behind each lens.
2. *Practitioner-led engagements* across the financial-services sector — at banks, fintechs, and payments firms operating at the edge of what agents can do.

Research and intelligence available at intelligence.nextfiadvisors.com.

WHY NEXTFI:

NextFi Advisors specializes in technology-driven transformation for financial institutions. We help senior leaders turn innovation in AI, financial technology and digital assets into commercially viable, regulator-ready, operationally durable capabilities.

We engage where the stakes are highest: AI systems that must balance innovation with governance, new payment rails that must coexist with SWIFT and card networks, tokenized fund structures that must meet regulatory requirements, stablecoin strategies that must hold up under the GENIUS Act and MiCA. **Every engagement is principal-led.**

The Agentic AI Governance Review framework was designed by practitioners who have sat across the table from both regulators and engineering teams, and who know the gap between "we have an AI policy" and "our governance is infrastructure."

Ready to see where you stand?

Run the free diagnostic: 24 questions, ~10 minutes, instant tier score.

agentic.nextfiadvisors.com

Or schedule a scoping call

20-minute call with the Managing Principal. Walk through your stack and the four lenses.

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