

# Will Knowing Your Agent become the new foundation of trust in AI-driven markets?

*The rise of AI agents is posing new and challenging questions for many in the financial industry. As such agents become active participants in financial workflows, how is this going to drive the future in finance, and where should the real control layer sit – inside the model, or above it?*



**SYMPHONY**

Michael Lynch, COO of Symphony, believes that as agents become more common in financial markets, the answer to the latter question will be both.

“There are certain controls that will have to live within the model, such as data access, MCP access and token usage. But we think there’s an important control plane that exists beyond that, that gives you context around the agents interaction and the specific controls that a firm would need to apply around what the agent’s capabilities are, what its mandate is and the role and functions that it is involved with,” said Lynch.

Lynch gave the example of an investment team on the private side of a company that has built an agent. He said that such an agent fundamentally cannot connect to a public-side trading employee and expecting that level of control to exist within the model is not practical, but can exist as a set of controls around the agent itself, aligning with many of the controls already applied to user-to-user communication.

## Restricting AI-driven communication risk

A key debate for many in the financial industry is how firms stop AI-driven communication becoming the next off-channel compliance risk. Lynch’s view is that the risk profile

of AI-driven communication is fundamentally different from traditional off-channel messaging because governance is being designed from the outset.

“I think the key here - and why I’m not as concerned as I would be around an off-channel communication, is that control and compliance is a day zero topic with our customers around how they’re thinking about AI-driven communication,” he explains.

He continues to explain this shift matters because “this is not growing organically from outside the organisation, and they’re playing catch up to put in place controls on tool sets that don’t fundamentally have that control available.”

Instead, firms are actively designing AI use cases with embedded governance, aligning innovation with compliance requirements at the point of creation rather than after deployment.

This ability to align innovation with compliance can be achieved through platforms such as Symphony’s AI Agent Studio. The Studio enables the creation of agents using Symphony-provided tools, facilitates the integration of customer-owned agents into Symphony Messaging workflows, and ensures access to controlled Model Context Protocols (MCPs) from Symphony and its partners, as well as the ability to bring in their own MCP and LLM services. This ensures that governance requirements are met at the point of creation, supporting a “day zero” control posture.

## What is next for financial collaboration

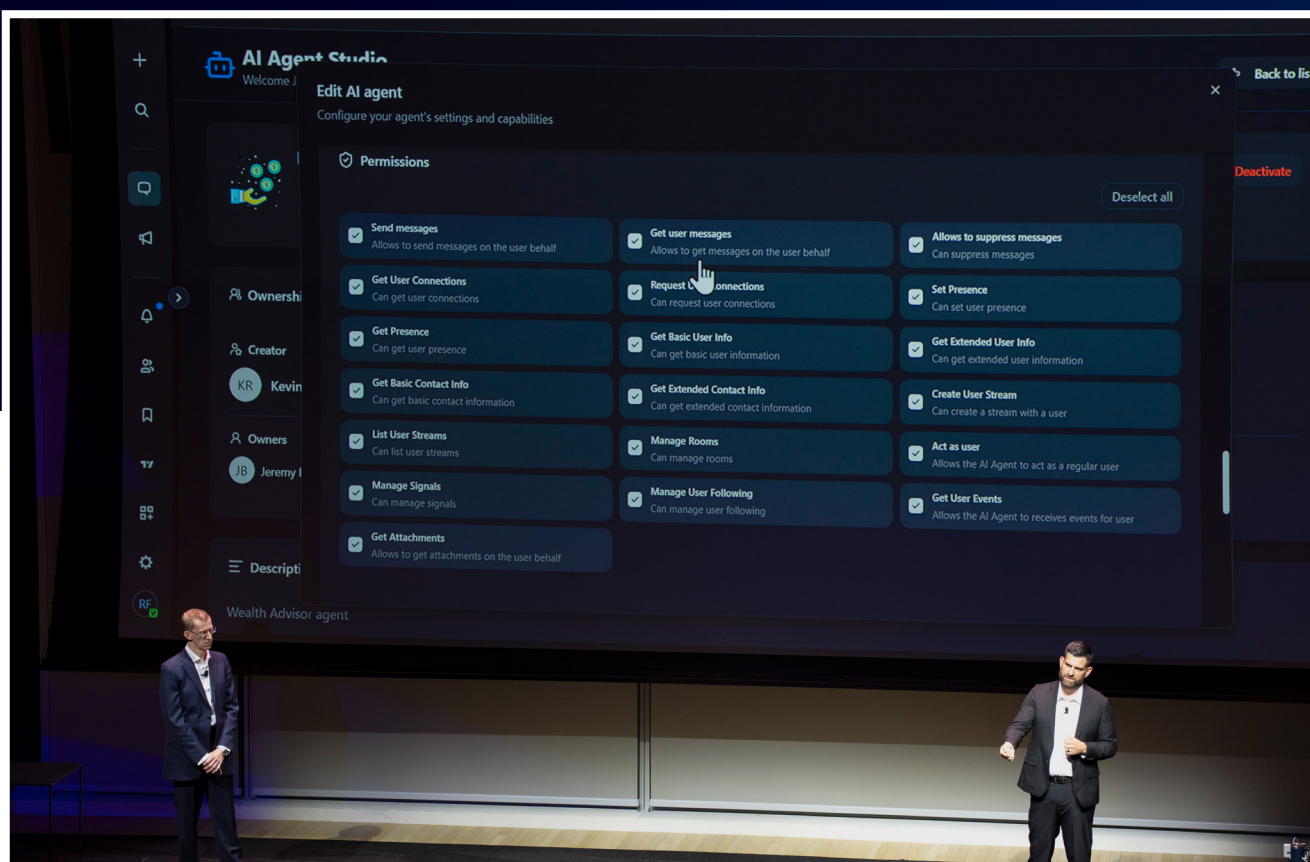
Michael Lynch frames the future of financial collaboration not as a binary choice between standalone copilots and embedded intelligence, but as a dual-track evolution shaped by use cases.

“I think it’s going to be both,” he says. “There’s a role for standalone copilots, but also for AI that is embedded directly into business workflows, supporting both agent-to-human and agent-to-agent interactions.”

He draws a clear functional distinction between the two. In analytical, high-judgement environments - such as investment research - copilots are particularly powerful: “If I think about a portfolio manager or an analyst who is interrogating an earnings statement or another larger data set for the purposes of creating an investment thesis, that is a perfect use case for a co-pilot that has access to the right data and the right tools.”

# Build, scale and govern AI agents in financial workflows

Symphony's AI Studio empowers financial services firms to build, deploy and scale AI agents with control and governance.



Watch the demo to see how our modular AI infrastructure offers flexible solutions to support your existing AI investments.

