

Reimagine Your Enterprise for the Agentic Age

Michael Beckley

Co-Founder & Chief Technology Officer
Appian



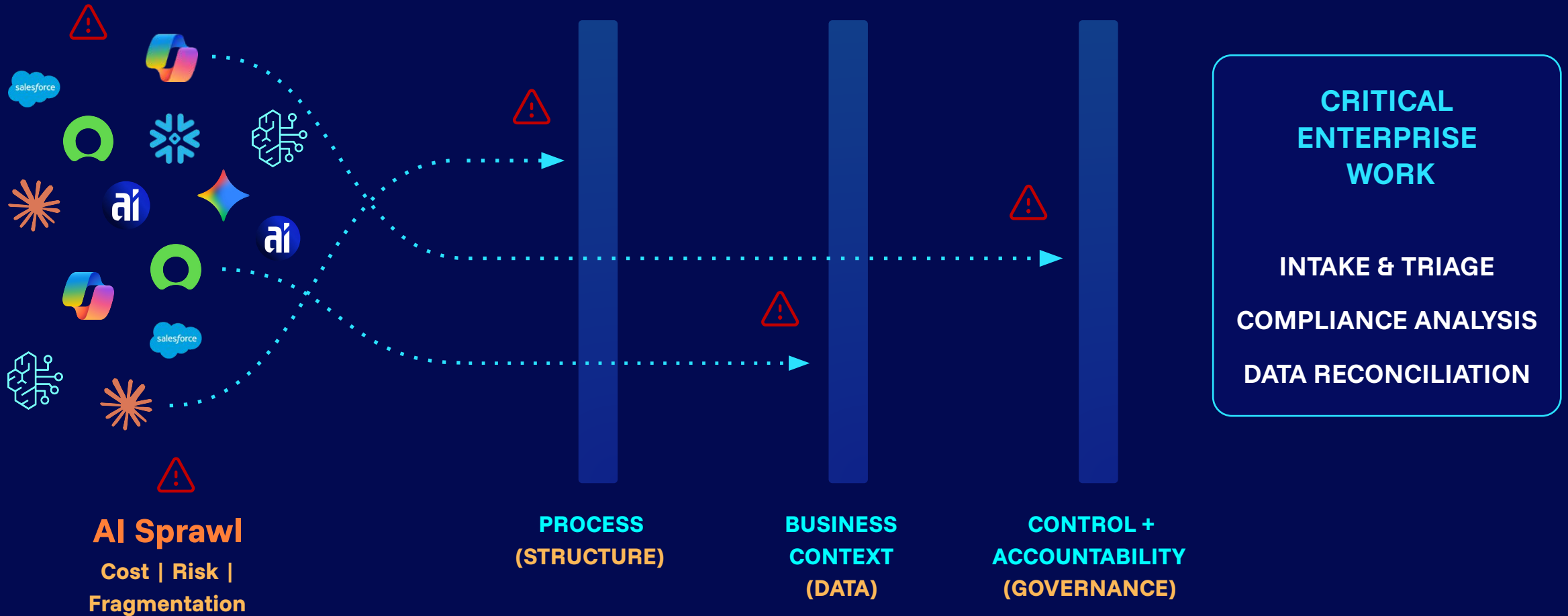


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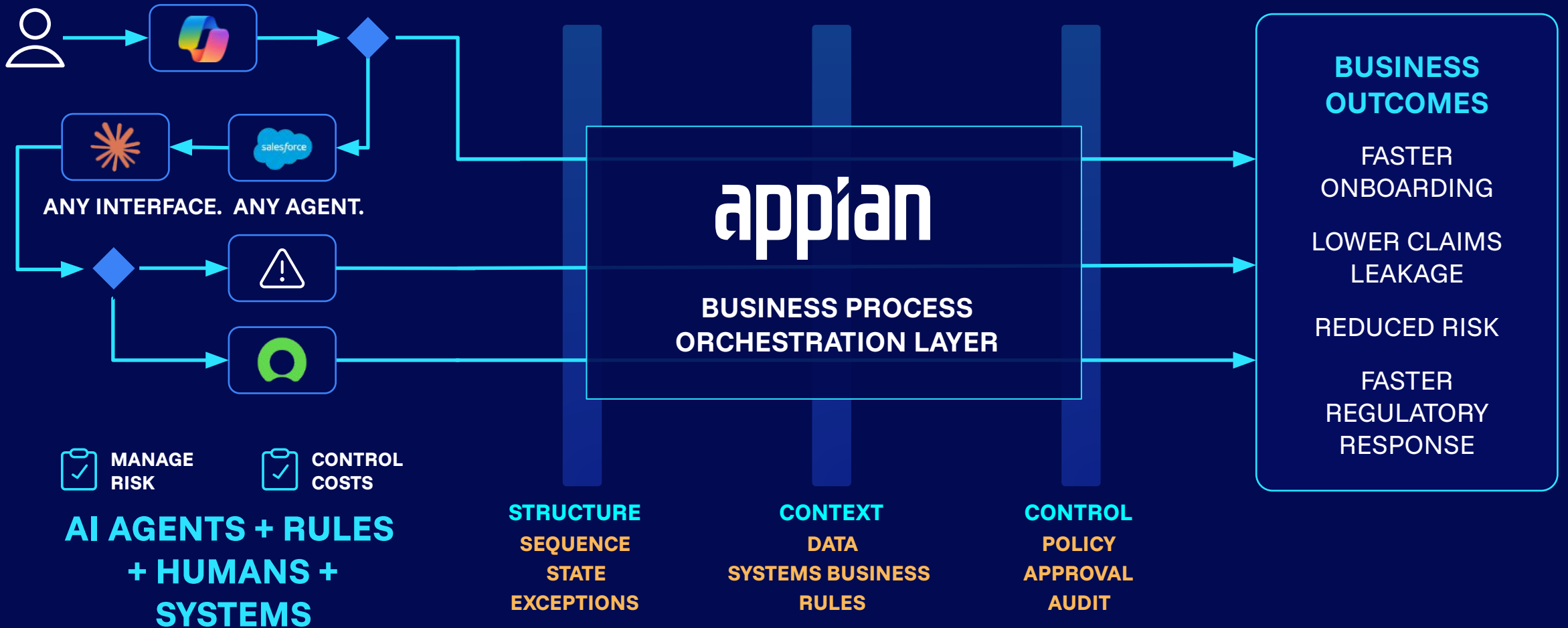
AI IS **BLOCKED** FROM CRITICAL WORK

Agents can reason and act. They still cannot manage enterprise work end-to-end.



PROCESS IS THE BRIDGE

From isolated intelligence to **Coordinated Enterprise Execution**



AGENTS COMPLETE TASKS. PROCESSES DELIVER OUTCOMES.

APPIAN AI ORCHESTRATION PLATFORM

Process at the core

PROCESS

ORCHESTRATES
THE WORK

DATA FABRIC

PROVIDES TRUSTED
BUSINESS CONTEXT

EXECUTION

AI | RULES | BOTS | HUMANS

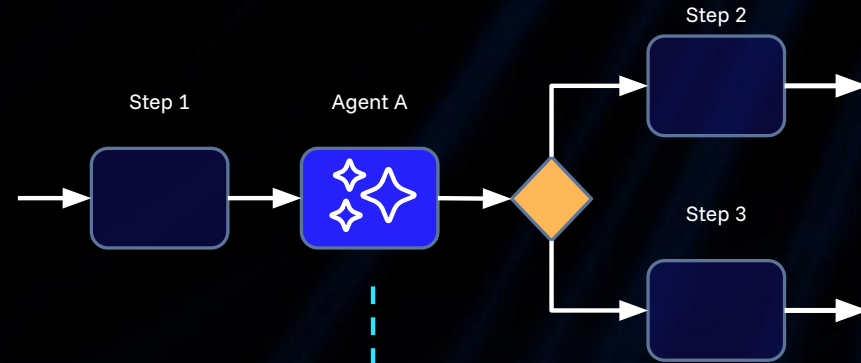
GOVERNANCE

CONTROL, TRANSPARENCY
& ACCOUNTABILITY

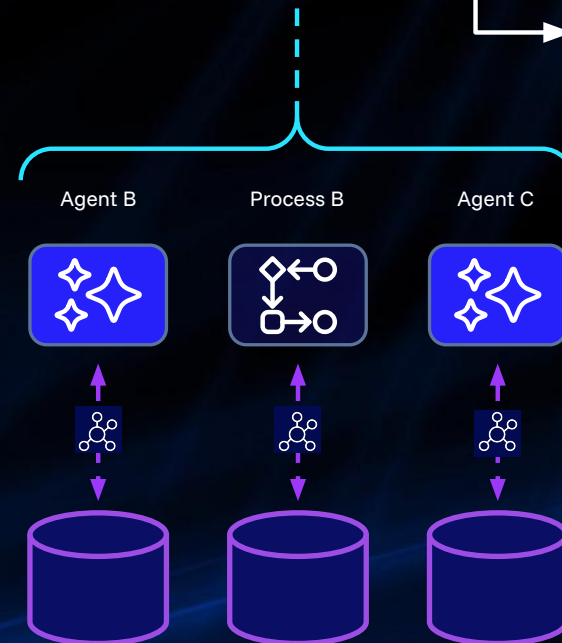
appian

APPIAN AI

Processes can invoke agents



Agents can invoke processes



Data Fabric context layer for agents & processes

Agents Flexibility where you want it | **Process** Control where you need it

CONTEXT

AI Agents



Claude



Azure



Gemini



Command



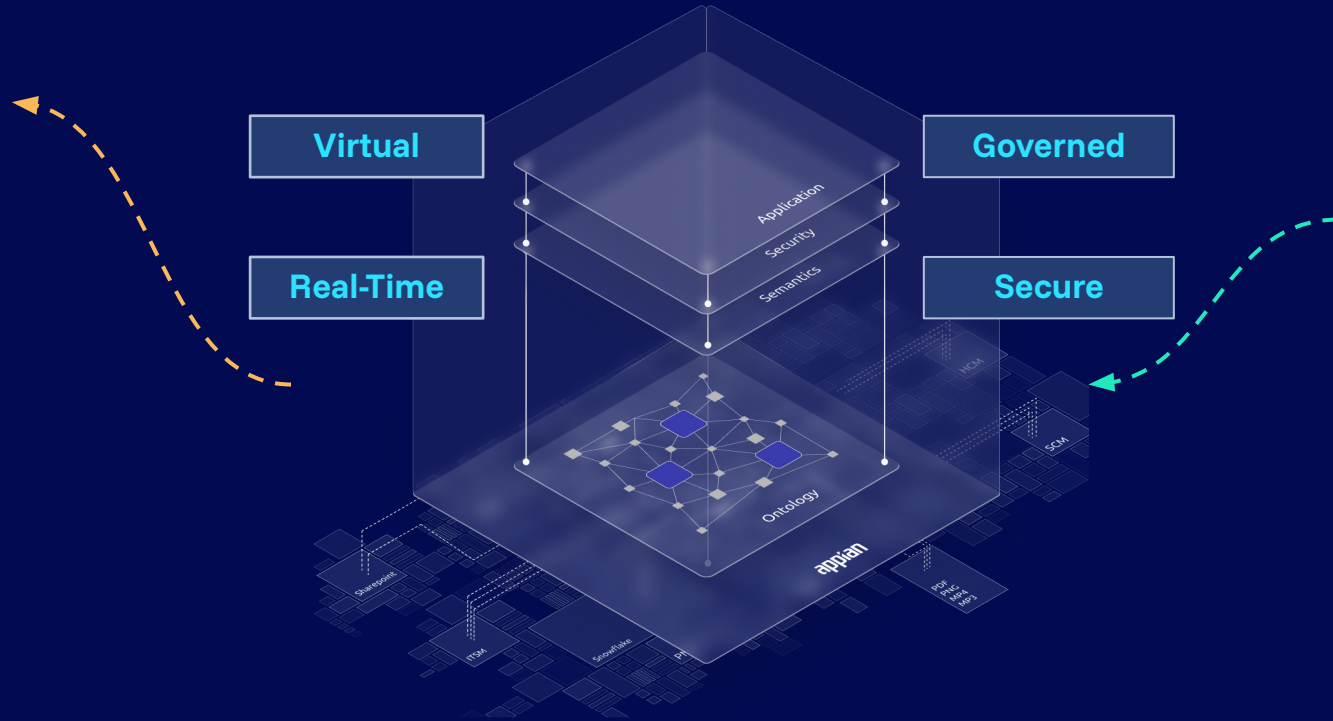
GPT



LLaMA

Process & Data Fabric

Governed Context Layer



Enterprise Data



Keep data where it lives.
Give every agent the context it needs.

AGENT INTEROPERABILITY WITH MODEL-CONTEXT PROTOCOL (MCP)



AGENT STUDIO

APIAN TOOLS

EXTERNAL TOOLS

Select a Tool Type

AI Agent

Collaborates with another AI agent to complete a task

Action

Document

Represents a single file, like a PDF

Knowledge

Document Folder

Stores a collection of related documents

Knowledge

Expression Rule

Defines reusable logic for calculations, decisions, and precise data queries

Knowledge

Process Model

Initiates an automated workflow to complete a task

Action

Record Type

Provides a single, actionable view of your business data

Knowledge

APIAN TOOLS

EXTERNAL TOOLS

+ ADD SERVER

Select MCP Server

Snowflake MCP

Search property data against datasources in Snowflake.

MCP Server

Google BigQuery MCP

BigQuery MCP server provides tools to interact with BigQu...

MCP Server

Google Cloud Run MCP

An MCP server which operates on Cloud Run resources.

MCP Server

DocuSign MCP

Interact with Docusign APIs through natural, conversation...

MCP Server

Box MCP

File search, text extraction, AI-based querying, and data ex...

MCP Server

LO_LoanIntake

Build Evaluate Monitor Improve

Configure

Instructions

Explain the AI agent's goal and any specific instructions it needs to follow

Edit

Preview

You are the lead intake agent. Your job is to compare the applicant's extracted document data against our internal ledger, verify the associated property details, and route the application.

Lookup any active loan application to associate with this intake request.

Ensure you review underwriting and risk routing policy for latest guidance before making any final determination.

Look at the data for the retrieved application. Note the 'Stated Annual Income' and the property address. Execute the Customer_Ledger tool using the applicant's SSN. Compare the Stated Income against the 2008/64000 interest balance and interest rate.

Tools (5)

Inputs (1)

Outputs (2)

Advanced

Add tools to give your AI agent access to data and the ability to perform actions + ADD

LO Customer Ledger

Sourced from Core Banking System (CBS). Captures financial transaction details to support customer account man...

More

X

LO_Fraud_Agent

Looks for fraud markers

X

LO Automated Underwriting & Risk Routing Policy

Document containing bank's current underwriting guidelines and risk thresholds.

X

LO Loan Application

Record of all submitted loan applications

X

property-search

Search property, loan-to-value ratio, and lien data by a property's full address. The semantic search operates on th...

More

X

Test

Inputs (1)

customerid • CUST-004

AI agent run initiated with 1 input

Record Tool Executed: LO Loan Application

Record Tool Executed: LO Customer Ledger

MCP Tool Executed: property-search

Document Queried: LO Automated Underwriting & Risk Routing Policy

Semantic Search Tool Executed : Semantic Search

AI Agent Tool Executed: LO_Fraud_Agent

Output Variable Set

Intake Processing Complete

I have successfully completed the loan application intake for customer CUST-004. Here's a summary:

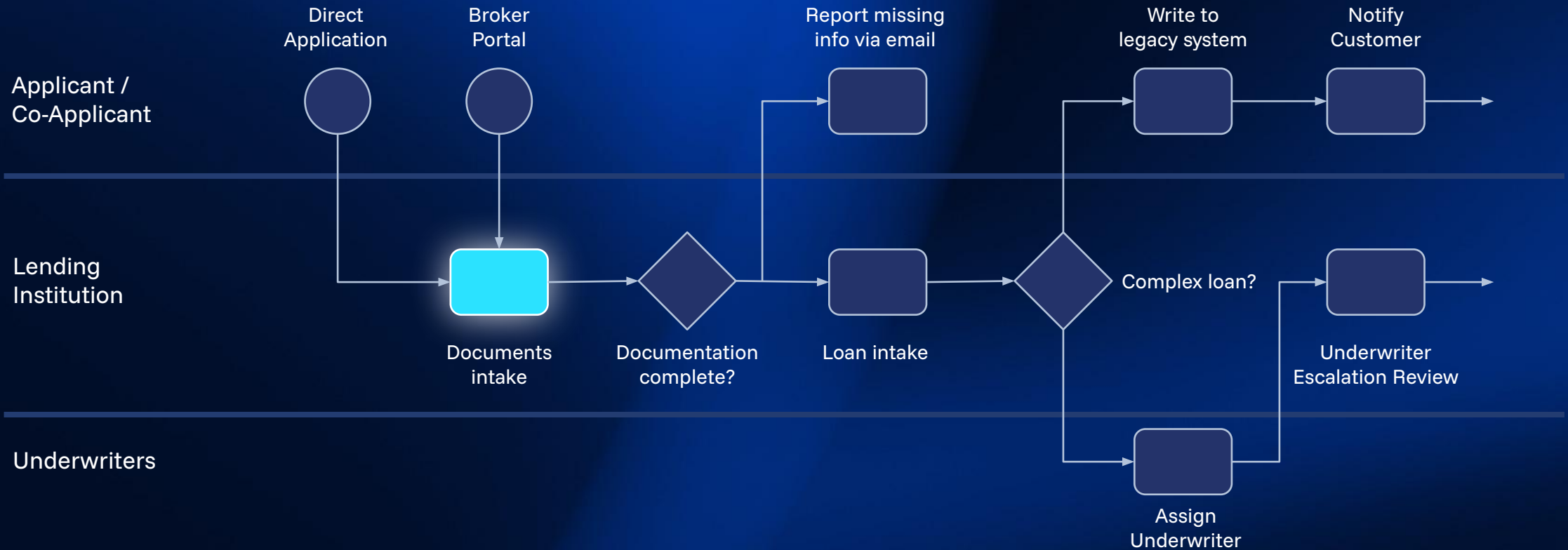
Application Details:

- Customer: CUST-004 (SSN: 555-01-0004)
- Loan Amount: \$35,000
- Stated Income: \$250,000
- Property: 8899 Longhorn Drive, Dallas, TX 75201

Critical Findings:

- Extreme Income Fraud:** The applicant claimed \$250,000 annual income but banking records show 1,636% inflation that far exceeds the 15% policy threshold.
- Financial Distress:** Account shows NSF fees and a balance of only \$45, contradicting the high income claim.
- Property Verification Failure:** The property address could not be verified in the database.
- Behavioral Red Flags:** The Fraud Agent discovered failed authentication attempts, recent password changes, and other indicators of potential identity compromise.

LOAN ORIGINATION





APPIAN COMPOSER

Plan It, Design It, Build It

Tell me about your next big idea...



[Getting Started >](#)



Tell me about your



Upload Files

Upload up to 5 files and 20 images

See [documentation](#) for supported file types

Drag and drop files here, or [Select Files](#)

CANCEL

ADD

[Getting Started](#) >

Compose your application plan

Outline requirements, organize your ideas, and lay out the plan for your application

COMPOSER ✦ GENERATE PLAN DOCUMENT START BUILDING

- UX Preview
- Stories
- Personas
- Process
- Business Rules
- Data Model

Site Preview 19 screens

Customize your application's key user experiences

🖥️ 📄 + ADD SCREEN

appian SERVICING OPERATIONS DASHBOARD BORROWER SELF-SERVICE PORTAL LOSS MITIGATION PIPELINE DASHBOARD COMPLIANCE MONITORING DASHBOARD

Servicing Operations Dashboard

Real-time overview of payments, escrow, loss mitigation, and compliance

Last Updated: May 1, 2025 10:47 AM
Servicing Agent / Executive View

📊 Key Performance Indicators

Payments Processed Today

💰 1,847

\$4,823,650

Delinquency Rate

⚠️ 3.2%

↓ -4% vs last month

Open Escrow Anomalies

🔔 12

Requires immediate review

Active Loss Mitigation

📁 284

42 new this week

📈 Operational Analytics



SPEC-DRIVEN DEVELOPMENT



Sarah Williams

HIGH RISK

swilliams.biz@email.com 321 Elm St, Miami, FL

CUST-004

 **FRAUD ESCALATION REVIEW** This customer was flagged for critical financial and behavioural discrepancies.

Escalated: 21 Apr 2026, 09:14 GMT

 Total Liquid Assets

\$1,600.00

 Total Outstanding Liabilities

\$14,850

 Internal Behavior Scores

412

 Monthly Cash Inflow

250,000

Customer Accounts

Account	Balance ↓	Opened	Status
****-7744 Savings	\$350.00	Jan 2024	Active
****-5566 Credit Card	\$14,850.00	Nov 2023	Active
****-3456 Checking	\$1,250.00	Aug 2023	Active

Loan Applications

Purpose	Amount
 Home Purchase Apr 18, 2026	\$850,000.00
 Debt Consolidation Apr 18, 2026	\$35,000.00
 Auto Purchase Apr 16, 2026	\$75,000.00

Ledger History

Transaction Id	Account Id	Transaction Date	Transaction Type	Description	Amount	Running Balance	Status
TXN-880944	ACCT-1018	4/2/2026	Payment	CREDIT CARD PAYMENT - BLUE BANK	-150.00	-430.00	Posted
TXN-881205	ACCT-1018	4/10/2026	Withdrawal	ATM WITHDRAWAL - DALLAS TX	-200.00	-630.00	Posted
TXN-881410	ACCT-1018	4/12/2026	Transfer	OVERDRAFT PROTECTION TRANSFER	500.00	-130.00	Posted

Sequence 04.mp4



Open chat   

Show All   

Commands

Go to File  

Find in Files   

Start Debugging 

Toggle Terminal  

Toggle Full   

Screen

Show Settings  



Let's build

Plan, search, or build anything

Start with a workflow (optional) 

See all 

 **Spec** Structured feature development

 **Plan** Plan-only mode that helps break ideas down into an implementation plan without making ...

 **Bug Fix** Structured bug-fix workflow: investigate, diagnose, and resolve bugs

 **Quick Spec** Fast spec workflow: clarify, then auto-generate requirements, design, and tasks

shown on your Customer dashboard and updates automatically as your file moves through review."

- Will applying affect my credit score? — "A full application includes a hard credit inquiry, which may lower your score by a few points. Checking your options with a prequalification does not affect your score."
- Who do I contact about my application? — "Use the form above, or call our mortgage support team at 1-800-555-0142, Monday through Friday, 8am to 8pm ET."

Add the page to the site as "Support" with a help icon, placed after the existing Customer page. Leave the Customer page unchanged.

  Claude Opus 5 

Default  Autopilot 



Open chat

Show All

Commands

Go to File

Find in Files

Start Debugging

Toggle Terminal

Toggle Full

Screen

Show Settings

Sequence 04.mp4

> 3 tool calls

The Support page is live on the Customer Dashboard site, second in the nav after Customer.

What I built

Three new objects in the Loan Origination app:

- `L0_SupportView` interface — the page itself
- `L0_Send_Support_Question` process model — Start → Send E-Mail → End, with `submitterName`, `submitterEmail`, `topic`, `question` as parameters. The email goes to `support@bluebank.com` with the topic in the subject, all four values in the body, and the submitter's address as Reply-To.
- `L0_SEND_SUPPORT_QUESTION_PM` constant — a `PROCESS_MODEL` reference so the interface's Submit button can call `a!startProcess()`

The email needed a process model because Appian 26.6 has no `a!sendEmail()` expression function; Send E-Mail exists only as a smart service node.

Styling is lifted directly from `L0_CustomerViewPlaceholder`: the same `#F4F6F8` page background with `MORE` content padding, cards with `showShadow: true`, `SEMI_ROUNDED` corners, no border, and accent bars reusing that page's four colors (green `#1A6F3E`, blue `#1A3E6F`, purple `#6B3FA0`, orange `#e69138`). Section headings use the same `H2 / MEDIUM` sizing. The four info cards sit in a `cardGroupLayout` with `cardHeight: "AUTO"` so they stay level despite different body lengths — a `columnsLayout` like the Customer page's KPI row would have left them ragged.

One thing worth flagging on the form: a site interface page has no form submit, so `required: true` alone can't block a bad submission. The Submit Question button stays disabled until all four fields are filled and the email parses as valid, with a hint line below explaining why. The email check is hand-rolled string logic (split on `@`, character whitelist via `stripwith`) since SAIL has no regex.

Verification

- `testProcessModel` ran the process to `COMPLETED` — the Send E-Mail node executed without error. Note this sent one real test email to `support@bluebank.com`.
- `validateDesignObject` clean on both the interface and the process model.
- `testInterface` returned no diagnostics errors at load, and I temporarily forced the confirmation and error banner defaults to `true` to evaluate those branches too, since they're hidden at load and would otherwise pass creation untested. Reverted afterward.
- The Customer page is untouched: still versionId 7, and I diffed its expression before and after to confirm it's byte-identical.

I could not verify that the email actually arrives at the inbox — that depends on this environment's mail server and whether the `bluebank.com` domain resolves. The smart service accepted the address and reported no error, which is as far as the tooling can check. The `From` is set to Process Initiator; if you'd rather it come from a branded address, that needs a custom sender configured at the environment level.

Est. Credits Used: 82.13 Elapsed time: 11m 7s





Low Down Payment Options

Put down as little as 3% on a fixed-rate conventional mortgage with a rate locked for the life of your loan. Down payment funds can come from gifts or assistance programs.



FHA Loans

Insured by the Federal Housing Administration with down payments as low as 3.5%. Flexible credit and income guidelines make it easier to qualify, and gift funds can cover your down payment and closing costs.



VA Loans

Up to 100% financing for qualified veterans, active-duty service members and surviving spouses. Buy with little or no down payment and no monthly mortgage insurance.



Down Payment Assistance

Grants of up to \$10,000 toward your down payment and \$5,000 toward closing costs may be available based on your income and where you're buying. Grant funds never have to be repaid.

Ask Us a Question

Send us your question and we'll respond by email.

Sequence 04.mp4

Full Name *

Sarah Williams

14/100

Email Address *

sarah.williams@example.com

26/255

Topic *

Select a topic

Select a topic

Application Status

Documents Needed

Rates & Payments

Down Payment Assistance

Other

SUBMIT QUESTION

Complete every field with a valid email address to submit your question.

Frequently Asked Questions

- > How long does it take to get a decision?
- > What documents do I need to provide?
- > Can I check the status of my application?
- > Will applying affect my credit score?
- > Who do I contact about my application?

+ New chat

Projects

Artifacts

Customize

Pinned

Drag to pin

Recents



Afternoon, Megan

How can I help you today?



Opus 4.7



</> Code

Strategize

Create

Write

Learn

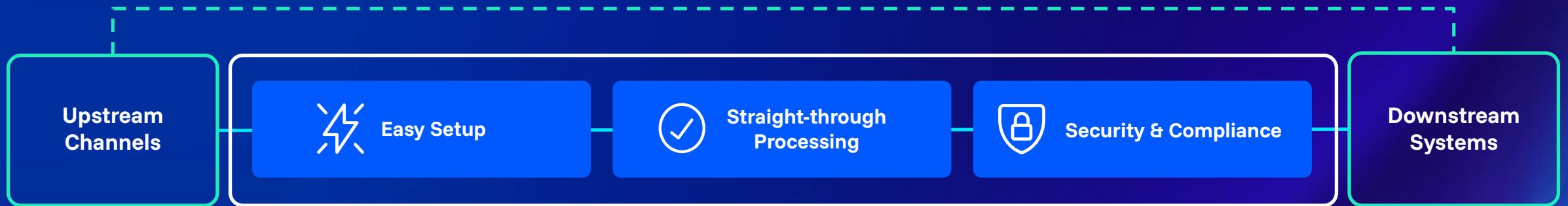
Sarah Williams has a high historical default risk and her income is currently unverified.

Customer	Income Verification Status	Loan Purpose	Loan Amount	Stated Income	Asset Value	Historical Default Risk	Has Signature
John Doe	Verified	Home Purchase	\$850,000	\$85,000	\$1,050,000	Low	Yes
Jane Smith	Verified	Home Purchase	\$850,000	\$250,000	\$1,050,000	Low	Yes
Michael Johnson	Pending	Home Purchase	\$350,000	\$250,000	\$850,000	Medium	Yes
Sarah Williams	Unverified	Home Purchase	\$850,000	\$250,000	\$1,050,000	High	Yes
David Brown	Verified	Home Purchase	\$850,000	\$250,000	\$1,050,000	Low	Yes
Emily Davis	Verified	Home Purchase	\$450,000	\$150,000	\$600,000	Medium	Yes
James Wilson	Not Started	Home Purchase	\$950,000	\$300,000	\$1,200,000	Low	Yes
Jessica Moore	Not Started	Home Purchase	\$250,000	\$75,000	\$350,000	High	Yes
William Taylor	Not Started	Home Purchase	\$650,000	\$180,000	\$850,000	Low	Yes
Olivia	Not Started	Home	\$400,000	\$120,000	\$550,000	Medium	Yes

Reply...



END-TO-END DOCUMENT AUTOMATION IS **BUILT ON PROCESS**



RANKED #1

**in Automated Processing
Use Cases for IDP by Gartner®**

DocCenter

Easy
No code, no training.

Accurate
>95% accuracy, second LLM as a judge.

Process Integrated
Automate the full document lifecycle.

The screenshot displays the DocCenter application interface. The main window is titled "Reconcile Fields" and contains a list of fields with their values and a "RUN VALIDATIONS" button. The fields are:

- Errors** (Yellow header)
- Field Level** (Text input)
- Credit Report Fee**: AI suggests 29.8. The Credit Report Fee shown on the document (under Services Borrower Did Not Shop For) is \$29.80, which does not match the extracted value of \$405.00.
- Main Section** (Purple header)
- Date Issued**: 04/15/2013 (100%)
- Closing Date**: 04/15/2013 (100%)
- Disbursement Date**: 04/15/2013 (100%)
- Loan Type**: Conventional (100%)
- Loan Amount**: 162000 (100%)
- Interest Rate**: 3.875 (100%)
- Estimated Total Monthly Payment**: 1050.26 (100%)
- Closing Costs**

On the right side, there is a "Closing Disclosure" document. It includes a table with the following data:

Closing Disclosure		This form is a statement of final loan terms and document with your Loan Estimate.	
Loan Terms		Can this amount increase after closing?	
Loan Amount	\$162,000	NO	
Interest Rate	3.875%	NO	
Monthly Principal & Interest	\$761.78	NO	
See Projected Payments below for your Estimated Total Monthly Payment.		Does the loan have these features?	
Prepayment Penalty	YES	As high as \$3,240 if you pay first 2 years	
Balloon Payment	NO	NO	
Projected Payments			
Payment Calculation	Years 1-7		
Principal & Interest	\$761.78		
Mortgage Insurance	82.35		
Estimated Escrow	206.13		
Estimated Total Monthly Payment	\$1,050.26		
Estimated Taxes, Insurance & Assessments	\$356.13 a month	This estimate includes: [X] Property Taxes [X] Homeowner's Insurance [X] Other: Homeowner's Association Dues See Escrow Account on page 4 for details. You	

AI REVIEW

Reconcile Fields

Main Section

Company Name

Invoice Ninja  100%

Invoice Number

01987  100%

Bill To

825 Wissahickon Drive, Baltimore, Maryland 21075, United States  100%

Invoice Date

10/07/2014   100%

Due Date

12/06/2014   100%

Line Items

✖ Line Items: Table mismatch

There are discrepancies in the descriptions of line items. The first item should be 'Car Washing Service - 3 hour power washing' and the second item should be 'Repair Service - Tire replacement' according to the document.

[Review AI Table](#) • [Accept](#) • [Ignore](#)

	Qty	Description	Unit Price	Amount	
	1	Car Washing - 3 hour power washing	65	65	✖
	3	Service - Tire replacement	65	195	✖
	1	Car Service - Routine oil change	30	30	✖
	2	Repair Service - Window Repair	80	160	✖

Incorrect value?

Select the  highlighter icon next to the field, then click, and drag directly on the document.

Search...

1 / 1



Contact@InvoiceNinja.com
1-800-555-Ninja

YOUR INVOICE

825 Wissahickon Drive
Baltimore, Maryland 21075
United States
douglasclean@supercarweb.com

Item	Description	Unit Cost
Car Washing Service	3 hour power washing	65.00
Repair Service	Tire replacement	65.00
Car Service	Routine oil change	30.00
Repair Service	Window Repair	80.00
Repair Service	Muffler replacement	140.00

Subtotal
Paid to Date

HUMAN CONTROL

Reconcile Fields

Borrower Information

First Name

Dan

100%

Last Name

Smith

100%

Email

dan.smith@google

11%

Mismatch: Email: AI suggests **dan.smith@google.com**

The extracted email 'dan.smith@google' is incomplete and missing the domain extension. The document shows 'dan.smith@google' but this is not a valid email format. It should end with '.com' to be a proper email address (dan.smith@google.com).

Accept • Ignore

SSN

[masked]

78%

Loan Amount

725000

100%

Loan Purpose

Home Purchase

100%

Stated Income

400000

100%

Asset Value

745000

100%

Intended Use

Primary Residence

100%

Has Outstanding Judgements

1 / 2

100%

GLOBAL RETAIL BANKING CORP. UNIFORM RESIDENTIAL LOAN APPLICATION

Please complete all fields in blue or black ink. Illegible applications may delay processing.

Application ID: _____ Date Submitted (MM/DD/YYYY): 4/15/2026

SECTION 1: BORROWER INFORMATION

First Name: Dan Middle Initial: G Last Name: Smith

Social Security Number: 000 - 00 - 0444 Date of Birth: 5/15/1981

Phone Number: (308) 444-5971

Email Address: dan.smith@google

Current Address: 321 Elm St

City: Miami State: FL Zip Code: 33101

Marital Status: [] Married ☒ Unmarried [] Separated

SECTION 2: EMPLOYMENT & INCOME

Employment Status: [] Salaried (W2) ☒ Self-Employed (1099) [] Unemployed [] Retired

Current Employer / Business Name: Smith Consulting

Position / Title: Owner Years at Current Job: 2 Years 3 Months

Employer Address: 321 Elm St. Miami, FL 33101

Gross Annual Base Income: \$ 400,000.00

CONTINUOUS IMPROVEMENT

Create Extraction Model Version

Version Description

0/4000

Fields (5)

Sections

Prompt

Examples

Field Definition

Label	Key	Data Type	List	Method	Instructions	Visual
Product Name	productType	Text	☐	Generative AI	The name of the product for which	☐
Effective Date	effectiveDate	Date	☐	Generative AI	The effective date of the rates in t	☐
Amortization Te	amortizationTermOver20Years	Table	Edit table	Generative AI	Enter prompt	☐
Amortization Te	amortizationTermEqualOrUnder20Years	Table	Edit table	Generative AI	Enter prompt	☐
Monthly Premia	monthlyPremiumAdjustments	Table	Edit table	Generative AI	Enter prompt	☐

[Add Row](#)

Extraction Details

[CLEAR ALL](#)

[GENERATE FIELDS](#)

Reconciliation

Details

Name

Mortgage Insurance Rate Sheet

Version ID

8

Status

Draft

AI-Suggested Improvements

productType - Instructions

Update the 'Product Name' field instructions to: Extract the product name exactly as it appears in the document. When extracting, remove all forward slashes (/) and hyphens (-) from the text, replacing them with spaces. For example, 'Non-Refundable BPMI/LPMI' should be extracted as 'Non Refundable BPMI LPMI'.

✓

monthlyPremiumAdjustments - columnInstructions

Add the following instructions to the 'Under 620' column configuration in the 'Monthly Premium Adjustments' table: When the cell contains 'N/A', 'n/a', 'NA', or similar non-applicable indicators, extract as an empty string instead of the literal text. Only extract numeric percentage values when present.

✓

monthlyPremiumAdjustments - useVision

Enable the 'Use Vision' setting for the 'Monthly Premium Adjustments' field. This will help the model better distinguish between actual numeric values and placeholder text like 'N/A' in table cells by using OCR-enabled multimodal capabilities.

✓

Text Fields

Spreadsheet

Generated Prompt

Appian - Anthropic Claude Sonnet 4.5 (Re...

CANCEL

SAVE

SAVE AND PUBLISH

appian

Controlled AI **accelerates** **human progress**



Learn More

appian.com/ai



Appian AI Sprint Lab

From “What If?” to “How To” in a Single Day

Exclusively to Appian Around the World attendees

The AI Sprint Lab is a high-impact, 1:1 workshop designed for organizations ready to turn AI ambition into real, executable outcomes.

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In just half a day to a full day, you’ll work side-by-side with Appian experts to design and prototype solutions tailored to your organization.



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