



AI in Action: **FINTECH FOCUS**

INTRODUCTION

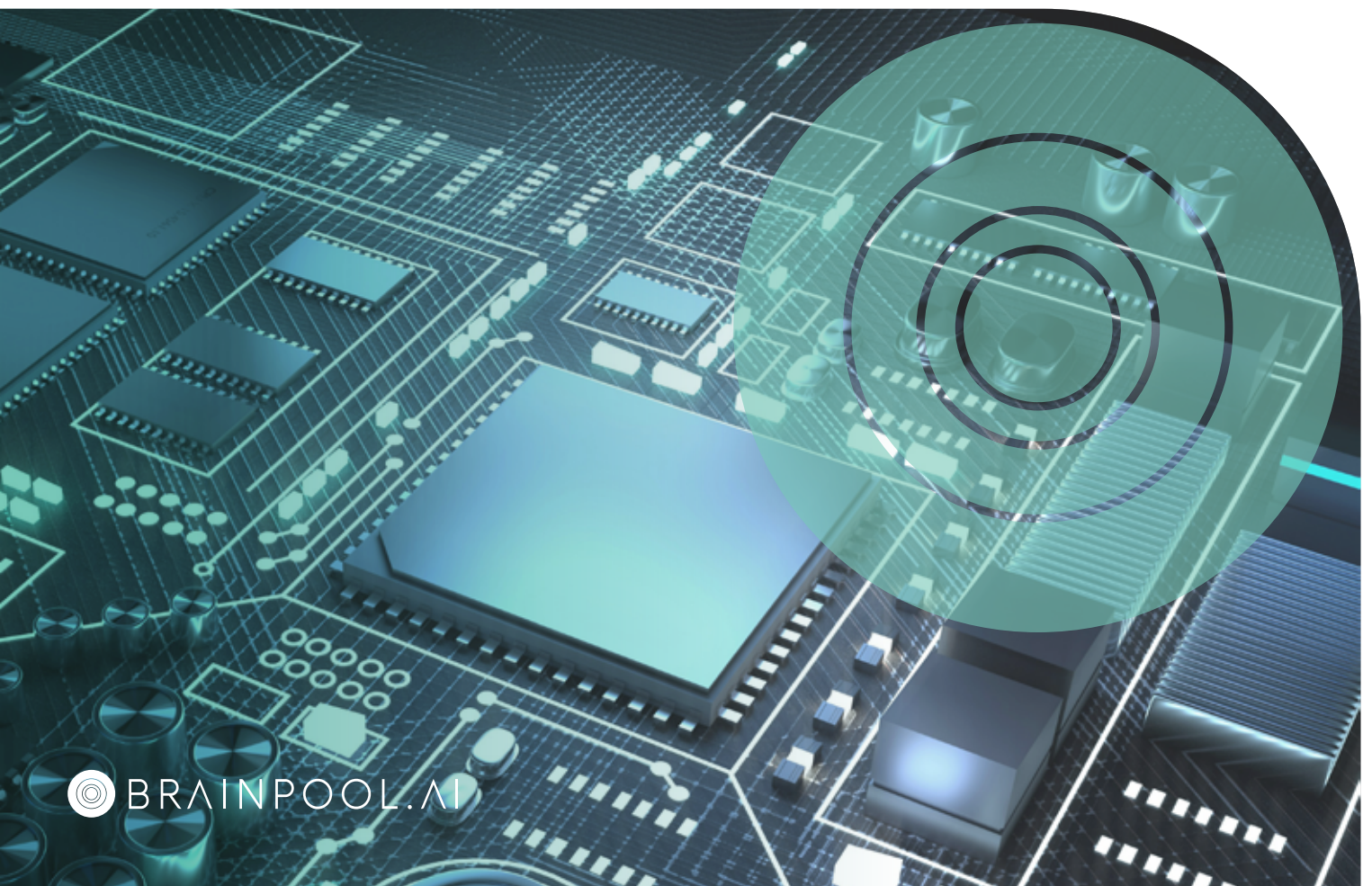
From Hype to Operational Reality

Artificial intelligence in fintech has moved beyond experimentation. Today, it's being operationalised by forward-thinking firms using AI to solve business-critical problems, efficiently, ethically, and with strategic intent.

This report explores how five fintech businesses, Serene, Inncivio, Lenvi, Bluechain, and Qover, are applying AI not as a novelty, but as a tool for measurable impact. From detecting early signs of financial vulnerability to automating invoice support, enhancing lending compliance, and transforming claims management, these companies demonstrate how AI can deliver real value.

What unites them isn't a shared product or platform, it's a common mindset. Each started with a focused use case, built strong foundations, implemented AI with human oversight, and scaled only what delivered results.

The outcome is a clear playbook for fintech leaders: start small, solve something real, and treat AI as an enabler, not a strategy in itself.



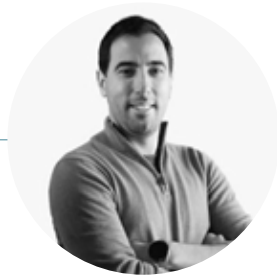
INTRODUCTION

For years, AI in fintech was seen as a future ambition. Across the sector, we're witnessing a shift from abstract strategy to applied execution. This report features interviews with fintech leaders at the forefront of that movement:



Savannah Price

CEO of Serene, which uses AI to proactively detect financial vulnerability



Ghassen Benhadjsalah

CEO and Co-Founder of Inccivio, whose AI-powered in app guidance tool increases user engagement and transactions for fintech platforms



Thibault Gillis

Head of AI & Transformation at Qover, which applies AI to scale embedded insurance through smarter claims and care management.



Leonard Burger, Product Marketing Manager and **Sam Goodacre** Director of Product at Lenvi, which embeds AI throughout the lending lifecycle to improve compliance and reduce friction.



Tim Annis, CEO & **Stephen Beddgood** CTO of Bluechain, which automates B2B invoicing and customer support with AI at key touchpoints.

These companies vary in product, market, and customer type but they share one thing: they use AI as a means to solve real problems, not as an end in itself.

CHAPTER ONE

Defining the Right Use Case

AI initiatives often fail not necessarily because of technical limitations, but because they begin with the wrong question. The companies featured in this report all started not with the technology, but with a well-defined business problem.

At Serene, the question wasn't "how can we use AI?" but rather "how can we detect financial distress before it becomes a crisis?", a focus shaped by CEO and founder Savannah Price's firsthand experience and driven by a clear business purpose. The AI-first fintech zeroes in on a clearly defined and highly important problem, helping financial institutions detect and support vulnerable customers.

Similarly, Qover had a clearly defined objective for AI deployment, the team focused on margin-heavy areas like claims and customer support. These were pain points that scaled with growth, making them prime candidates for intelligent automation. Thibault Gillis Head of AI & Transformation explains "These are the most resource-intensive manual activities we perform, which is why we're focusing our initial AI improvements here".

Lenvi, the UK-based fintech, took a different approach. In 2024 a company 'hackathon' produced an AI document analysis tool. However, the team identified document processing and regulatory compliance as areas of high manual effort, making the area a prime candidate for effective implementation. By zeroing in on natural language processing capabilities, they were able to reduce turnaround time while improving auditability and deliver high value outcomes.

Bluechain and its CEO, Tim Annis, approached AI implementation with a healthy dose of skepticism.

"Everyone says AI will solve everything," Tim remarks wryly. But in a market focused on SMEs, where many customers haven't even moved from pen and paper to spreadsheets, doubts about the transformative impact of technology are more than reasonable. That same skepticism, however, has given Bluechain a sharp eye for identifying real business impact, keeping them grounded amid the surrounding AI hype.

Inncivio, an AI-first fintech business, has developed an intelligent revenue layer that boosts engagement on platforms such as trading apps and exchanges. CEO and Founder Ghassen Benhadjsalah uses AI to solve real customer friction, addressing significant pain points rather than pursuing vanity use cases. Inncivio targets platforms facing urgent, high-impact challenges, what Benhadjsalah calls "hair-on-fire" problems ensuring AI is applied where it truly matters.

INSIGHT

A common thread emerges: AI isn't the end goal, but simply the most effective tool for tackling a well-defined, high-impact problem. That focus and clarity are what set the foundation for successful AI implementation.

CHAPTER TWO

Building Foundations for AI Success

Strong AI systems aren't defined by the size of the models, but by the quality of the foundation beneath them. Key to that foundation is robust data management and any organisation that has successfully implemented AI has addressed data quality, accessibility and compatibility effectively.

Inncivio put its emphasis squarely on data, with models trained on proprietary, platform specific user behavior and UI structures. By capturing fine-grained behavioural and interface-level signals, the company built a revenue layer that delivers subtle, timely nudges that feel like product enhancements and not pushy notifications.

At Serene, the team made a deliberate choice to build models on anonymised transaction data. This ensured both privacy and relevance, allowing the platform to detect subtle behavioural shifts without exposing sensitive information. The focus for Serene hasn't been on quantity of data but quality, "there's still a misconception around more data means better AI. But data quality is way more important," explains Price. Additionally, operating in a regulated industry financial services Serene has purposefully avoided blackboxes in order to prioritise explainability.

Qover, meanwhile, built an AI transformation team from the ground up, not as a vanity project, but as a results-driven unit embedded across product, tech, and operations. The team wasn't tasked with experimentation for its own sake; its mandate was to deliver measurable outcomes, fast. Assembling the right talent was central to Qover's strategy, ensuring that AI efforts were grounded in business-led objectives.

Lenvi took a similar people-first approach, placing strong emphasis on talent and fostering a shared sense of ownership across departments. "I literally have a constant dialogue going on with my CTO and CEO," adds Burger. With Microsoft Azure as a trusted partner, Lenvi combined internal expertise with scalable, secure infrastructure to accelerate implementation.

INSIGHT

These foundations, ethical data use, organisational clarity, and purposeful tooling which make AI not just functional, but sustainable.

CHAPTER THREE

From Proof of Concept to Production

Identifying the right use case and building strong foundations are critical steps, but the transition from prototype to production is where many initiatives stall. These fintechs succeeded because they moved with intent and clarity.

Inncivio's AI implementation avoided hallucination-prone generalist AI APIs and instead trains tightly scoped agents within each platform's context. The company's value lies in its ability to collect unique data and leverage proprietary models that respond to that data in real time. Additionally, a key factor in Inncivio's success has been that the platform has been AI native from day one. Ghassen makes clear that Inncivio is not wrapping AI over an existing product, rather having AI as its product foundation.

Qover leverages Google's Gemini to automate document triage within its claims workflows, but always with humans in the loop. In cases like document data extraction, the system goes a step further by incorporating a novel 'customer in the loop' model. No hallucination-prone model is ever customer-facing without rigorous pre-launch accuracy testing. Crucially, customers are always made aware when they're interacting with AI, ensuring transparency and maintaining trust.

“Don't delegate your brain to AI. Use it in conjunction with your own expertise.”

GHASSEN BENHADJSALAH, CEO AT INNCIVIO

Bluechain applied LLMs across its internal tooling, everything from customer support scripts to developer documentation. These were low-risk, high-impact applications that freed up time and accelerated delivery without affecting customer-facing decisions.

At Lenvi, the AI document Analysis (AIDA) tool began life as a hackathon project. Today, it's a fully operational part of the company processing incoming emails and customer documents.

Serene also was sure to implement a cautious and considered approach. Generative models are used only in communication analysis, never in decision-making. The goal is to tune tone, not to take over reasoning. That boundary reinforces trust and ensures accountability.

INSIGHT

All these implementations were driven by absolute clarity of the intended outcome, they weren't swept up by AI hype and novelty. In every instance they had a deep understanding of the end user, wider business context and were paired with human judgement. Simply adopting technology for technology's sake will lead to poor outcomes. By identifying both customer and internal pain points these AI solutions were able to deliver tangible value.

CHAPTER FOUR

Scaling What Works and Delivering Impact

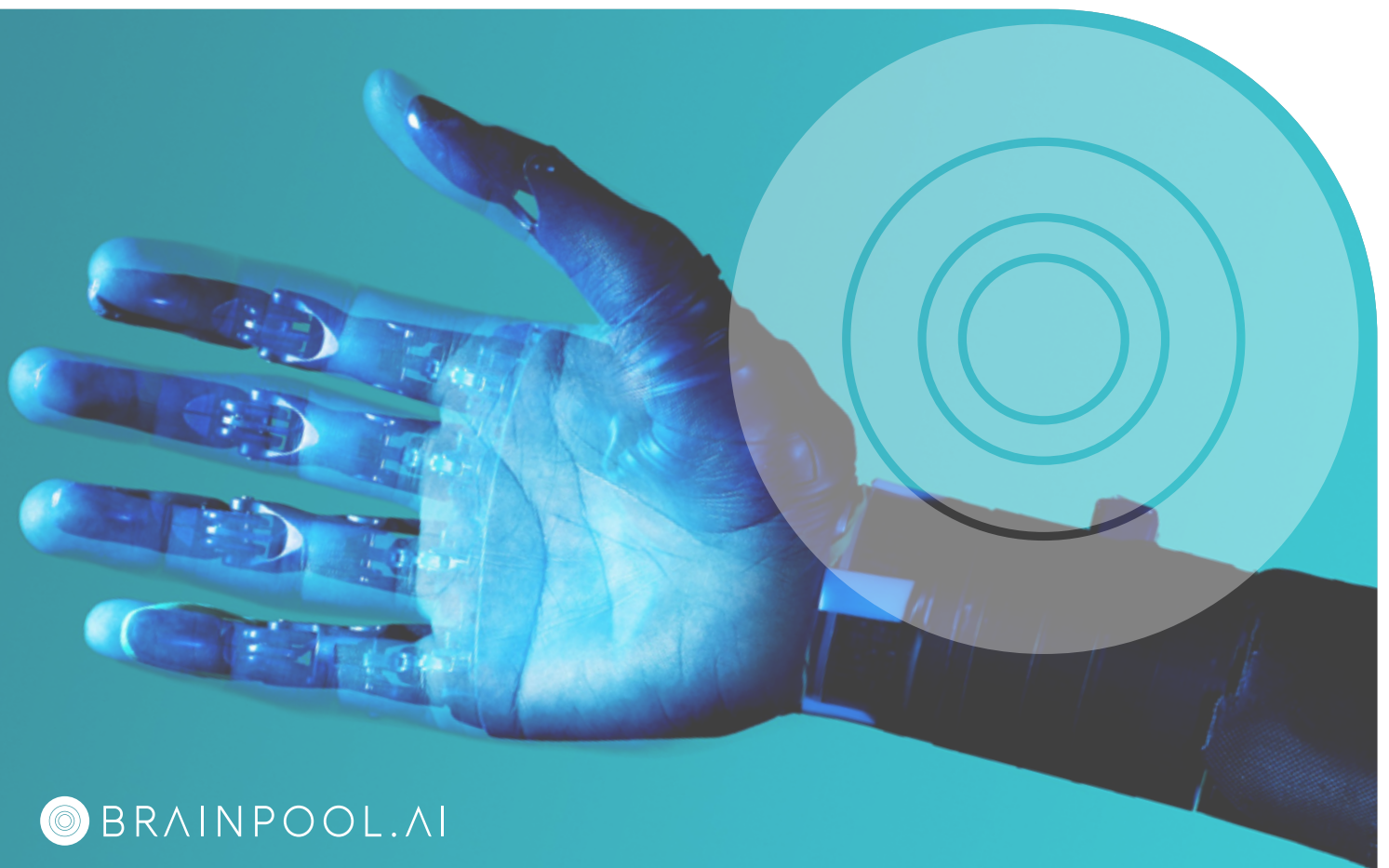
The most effective AI tools aren't scaled recklessly, instead prioritising a methodical approach is what delivers real, tangible and measurable impact.

Serene is now focusing on fully establishing itself in the financial services sector becoming a critical function whilst also courting interest from telcos, utilities and local councils. By enabling deeper, real-time understanding of customer context Serene is offering a unique lens on vulnerability that augments traditional credit signals and delivering outstanding results. "With one customer we're actually outperforming traditional credit bureaus in terms of predicting customer outcomes," says Price.

"Six months ago, it was hard to get support from other teams. Now that we've delivered results, that problem has vanished."

THIBAUT GILLIS HEAD OF AI & TRANSFORMATION AT QOVER

For Qover, scale is defined not by technology volume, but by operational impact. The mandate is clear: grow the business without growing the headcount. AI is how that equation balances. Crucially, internal credibility wasn't handed out,



CHAPTER FOUR SCALING WHAT WORKS AND DELIVERING IMPACT

it was earned. Initial AI efforts in claims and customer care focused on measurable ROI, moving quickly from pilot to production. Once real results were delivered, resourcing and internal buy-in followed naturally. As Thibault Gillis, Head of AI & Transformation, put it: “Six months ago, it was hard to get support from other teams. Now that we’ve delivered results, that problem has vanished.”

To ensure sustainable scale, Qover is investing in internal capability building. Claims handlers and customer care agents are being trained to configure and extend AI tools themselves, creating a more agile, self-sufficient workforce.

Lenvi is now exploring commercialisation of its internal tools. AIDA, vulnerability detection, and other AI components are being reimaged as potential standalone offerings, born from experimentation, now turned into a competitive advantage. Lenvi is also embracing an agnostic AI approach to ensure its AI development is sustainable. Agnostic AI represents a strategic approach that prioritises business outcomes over

specific technological implementations. Burger highlights Lenvi’s goal of becoming the most trusted brand in lending software in the UK. Their thoughtful approach to AI development, combined with the implementation of agnostic AI principles, gives them the flexibility and autonomy to let AI help steer the business toward that ambition.

Meanwhile, Inncivio is scaling deep, not wide. Rather than jumping into new verticals, the company is focused on deepening impact and improving its understanding of user behaviour within existing markets. Scale, for them, means precision, not expansion for its own sake.

INSIGHT

Each firm has found its own path to scale. But they share a belief: scale should be earned, not assumed.

CONCLUSION:

AI That Solves, Not Just Scales

If there's a unifying theme across Serene, Inncivio, Lenvi, Bluechain, and Qover, it's this: successful AI doesn't begin with ambition. It begins with a problem worth solving.

These firms show that AI doesn't have to be disruptive to be effective and that successful implementation of AI requires a strategic, measured approach that prioritises business value over technological trends.

By starting with small, focused use cases and scaling based on evidence, these fintechs have made AI a core part of their operations, not a sideshow or experiment.

**Effective use of AI begins with a clear mission.
Let the technology follow, not lead.**

"AI is the biggest time-waster if you don't know the problem you're solving."

**SAVANNAH PRICE,
CEO AT SERENE**



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