

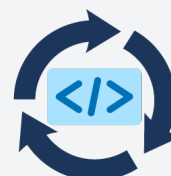
TYPES OF AI AGENTS

Below are some of FINRA's observations regarding different types of AI agents that the industry is beginning to explore. We hope sharing these can help to establish common terminology, lead to better understanding of emerging practices, and support industry awareness as firms evaluate their own agentic AI strategies and associated risks.



CONVERSATIONAL AGENTS

Autonomous software systems that interact through natural language (text or voice) to understand user intent, execute tasks, and provide responses by accessing and integrating information across multiple systems and data sources.



SOFTWARE DEVELOPMENT AGENTS

AI systems that autonomously perform coding, testing, debugging, and infrastructure management tasks throughout the software development lifecycle, with varying degrees of human oversight and intervention.



FRAUD DETECTION AND PREVENTION AGENTS

Agentic AI software programs that autonomously identify and analyze data to execute routine fraud detection workflows with faster escalation protocols.



PROCESS AUTOMATION AND OPTIMIZATION AGENTS

Agentic AI systems that autonomously execute, optimize, and adapt business workflows by analyzing data, making decisions within defined parameters, and coordinating actions across multiple systems with minimal human intervention.



TRADE EXECUTION AGENTS

Autonomous systems that analyze market conditions, generate trading strategies, and execute transactions operating with varying levels of human oversight.



TRADE AND AML SURVEILLANCE AGENTS

AI systems that autonomously monitor alerts or trading activity to identify potential market manipulation, insider trading, and other prohibited practices utilizing adaptive technology with varying levels of human oversight.

Disclaimer: This publication reflects FINRA's observations of Agentic AI use cases among our member firms. It does not create new legal or regulatory requirements or new interpretations of existing requirements, nor does it relieve firms of any existing obligations under federal securities laws and regulations. FINRA reminds its member firms that FINRA's rules—which are intended to be technology neutral—and the securities laws more generally, continue to apply when member firms use Generative AI or similar technologies in the course of their businesses. For more information, see [Regulatory Notice 24-09](#).