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## **Next-Gen Intelligence: Fintech and Agentic AI for a Secure, Scalable Future**

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As the digital economy accelerates, the convergence of Fintech and advanced Artificial Intelligence is reshaping how industries operate, govern, and scale. This paper explores the transformative potential of next-generation AI technologies—specifically Agentic AI, Generative AI, and AI Security—within the context of financial systems, data infrastructure, and public sector innovation.

We examine how Agentic AI can enable autonomous decision-making in payments and credit systems, while Generative AI drives efficiency in product development and service delivery across retail, government, and law enforcement. Special focus is given to the critical role of AI Governance and AI Security in ensuring ethical, transparent, and resilient systems, particularly in high-stakes domains such as credit card transactions and public safety.

By integrating modern data engineering frameworks with intelligent systems, organizations can unlock new efficiencies, enhance security, and deliver scalable solutions. This paper provides a blueprint for harnessing these technologies to drive innovation across financial services and mission-critical public institutions, ultimately charting a course toward a more intelligent and secure digital future.