Customer story

Backing the back office

How Start Up Loans put one of the UKI's earliest Agentforce deployments into production

Start Up Loans is the British Business Bank programme that backs new entrepreneurs with government-backed personal loans of up to £25,000 and 12 months of post-loan mentoring. The customers reaching into the programme’s digital channels are individuals making real funding decisions about starting a business, and the programme is accountable to the public for the quality of that service. In December 2024, Cognizant and Start Up Loans were among the earliest Agentforce deployments to reach production in the UK and Ireland that live on the customer portal. This has allowed customers to get instant, accurate answers while agents focus their expertise where it matters most.

Client: Start Up Loans (part of British Business Bank)

Industry: Financial Services, UK Government-backed start-up lending

Entity: The Start Up Loans Company

Location: United Kingdom

Platform: Salesforce Agentforce, Service Cloud, Experience Cloud, Salesforce Knowledge

Live: December 2024

A government-backed lending programme cannot deploy agentic AI using the same standards as a retail chatbot

The challenge

Most of the questions arriving at the programme's support desk were the same shape. Where is my application? How do I reset my password? Am I eligible? Which loan size suits a business like mine? Individually each enquiry was straightforward. Collectively they were absorbing the time of specialists who should have been helping applicants through the more complex assessment and mentoring conversations the programme is built around.

Two pressures made that operating model unsustainable. Customer expectations had shifted, retrained by every retail bank and consumer service these applicants use day to day. Meanwhile Start Up Loans had to maintain the security, governance and trust expected of a government-backed lender while moving faster than the previous support architecture allowed.

A government-backed lending programme cannot deploy agentic AI using the same standards as a retail chatbot. Start Up Loans is accountable to Parliament, to taxpayers and to the regulator for how it uses public money and how it treats applicants. Responses had to be grounded in the programme's own policy, product and process content, not in a model's general training. Human oversight had to be the default for anything sensitive. Escalation paths had to be governed, logged and auditable end to end. The deployment had to ship at production grade, not as a contained pilot that would never reach a real applicant.

Our approach

Cognizant and the Start Up Loans team jointly designed and delivered an AI-powered customer support experience built natively on Salesforce Agentforce, embedded inside the Start Up Loans customer portal. The deployment went live in December 2024, making it one of the earliest Agentforce production references anywhere in UKI.

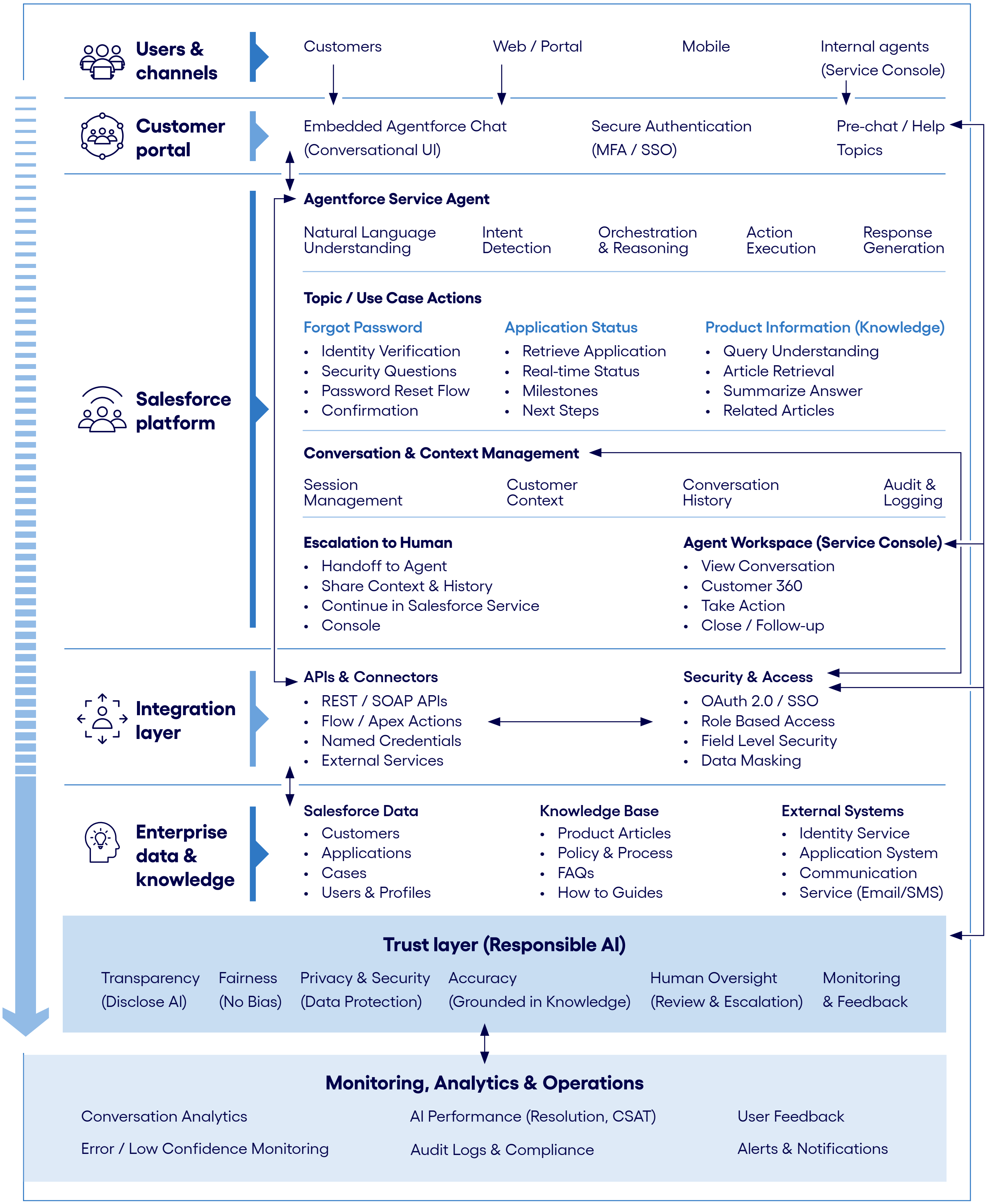
The architecture is straightforward. Applicants reach the Agentforce Service Agent through the existing portal experience, authenticated by standard SSO and MFA. The Agentforce Service Agent handles natural language understanding, intent detection, orchestration and response generation inside the Salesforce platform, drawing on three sources simultaneously: live applicant and case data from Salesforce; trusted programme, policy and how-to content from Salesforce Knowledge; and, where required, external systems accessed through MuleSoft APIs and named credentials.

Where an enquiry needs human judgement or falls below the agent's confidence threshold, the conversation transfers cleanly to a human agent inside the Service Console with full context attached. The applicant does not start again. The service agent does not start blind.

Responsible AI is engineered into the design, not bolted on. The Trust Layer enforces four controls inside every conversation: transparency that the customer is speaking to AI, knowledge grounding for accuracy, human oversight on escalations, and data protection of personal information. Behind that, continuous monitoring tracks conversation quality, AI performance, errors and audit logs across the running deployment. The pattern maps cleanly to the Cognizant Trust Framework we apply across every regulated agentic engagement.

Agentforce Service Agent architecture

AI-powered customer support for application status, product information, password reset



Agentforce Service Agent architecture deployed at Start Up Loans, December 2024.

Agentforce Service Agent architecture

Outcomes and Solution Principles

Key outcomes

- 24/7 AI-powered customer support
- Faster resolution for common queries
- Reduced manual workload for agents
- Consistent & accurate information
- Secure, compliant & responsible AI

Solution principles

- Secure by design
- Scalable & resilient
- Modular & reusable
- Configurable & extensible
- Compliant & governed
- User centric

What changed for applicants, and what changed for service agents

For Start Up Loans customers

- Immediate answers, 24 hours a day, with no queue and no callback wait.
- Real-time loan application status, pulled straight from the live case record rather than a static FAQ.
- Self-service password reset and identity verification handled inside the portal, in plain language.
- Trusted programme information grounded in Start Up Loans content, so the answer is the official answer, not a guess.
- Seamless handover to a human specialist when judgement is needed, with no need to repeat the story.

For Start Up Loans service agents

- Routine, repetitive enquiries removed from the queue, freeing capacity for complex application and mentoring conversations.
- Every escalated chat arrives with full context, conversation history and applicant profile already attached.
- Service Console integration means no platform switching. The agent picks up exactly where Agentforce left off.
- Confidence-based routing ensures human time is spent where human judgement actually adds value.
- Lower handle times on the cases that reach a human, because the diagnostic work is already done.

The numbers

The Agentforce deployment has materially changed how Start Up Loans delivers support through its digital channels. The shifts are visible in both the customer-facing metrics and the agent productivity metrics.

25–35%

Reduction in overall support ticket volume

30%

Reduction in average time to resolution

25%

Reduction in chat cases needing human hand-off

24/7

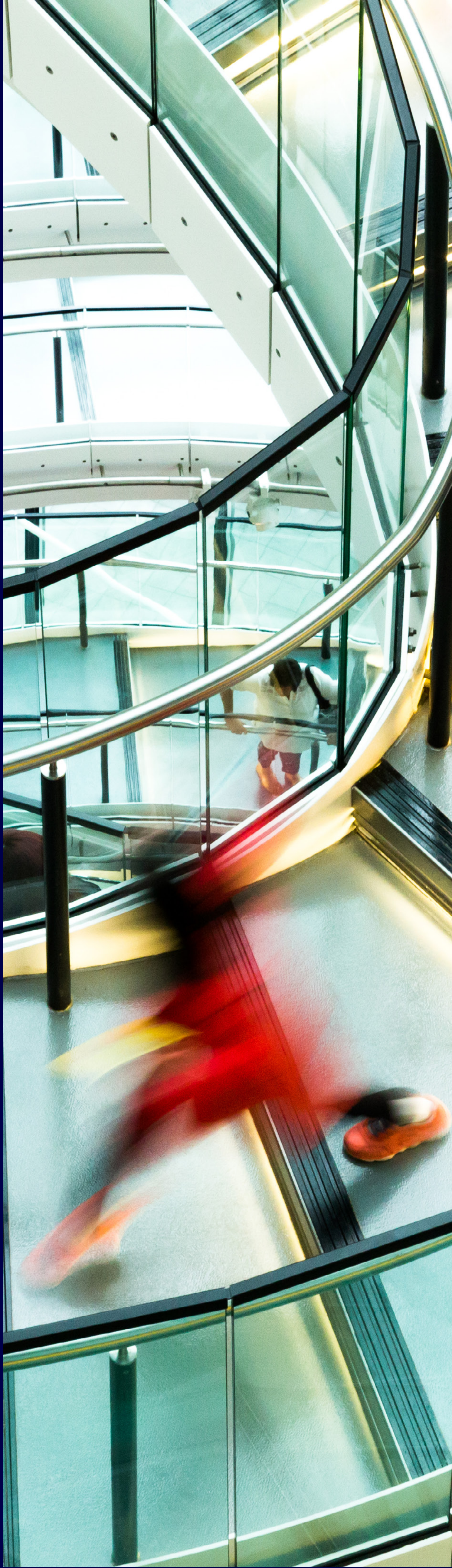
AI-powered customer support availability

Dec '24

One of the earliest Agentforce deployments in the UK and Ireland

Driving those numbers is the operating model. Start Up Loans now has a scalable, AI-powered service capability built on Salesforce, governed to the standards a government-backed lender requires and ready to extend into further applicant journeys. The foundations are in place for what comes next.

Source: Start Up Loans operational data.



Why this matters beyond Start Up Loans

Agentforce launched in late 2024. By December of the same year, Start Up Loans had a production deployment live on its customer portal, serving real applicants, with measurable outcomes inside weeks. Many peer programmes were still scoping pilots.

For other UK regulators, government-backed lenders and central government programmes weighing the move from Agentforce ambition to Agentforce production, Start Up Loans is the proof point that the journey is shorter than it looks when the right platform, the right delivery partner and the right Responsible AI discipline come together. Cognizant brought all three. Start Up Loans, a British Business Bank programme, brought the appetite to ship rather than study. That combination is what put one of the earliest Agentforce deployments in the UK and Ireland live, on time, on platform and on the right side of the trust conversation.

The conversation worth having

Where in your customer or citizen estate would an Agentforce deployment change experience this year?
Where are your service agents doing work that an AI agent should be doing?
What would a thirty percent reduction in time to resolution mean to your programme?
If those questions resonate, we should talk.