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Lloyds Banking Group unveils Envoy - a new platform for building AI agents safely at scale

- A secure and scalable platform enabling responsible use of AI agents across the Group
- Making it easy for teams to train, use and share AI agents, with strong controls, monitoring and oversight
- Designed to improve customer experiences and how colleagues work while maintaining trust, safety and accountability

Lloyds Banking Group has launched Envoy, a new internal platform that provides a secure and governed way to build and run AI agents across the organisation. Envoy supports the Group's ambition to scale agentic AI responsibly, helping colleagues work more efficiently while improving customer and colleague experiences.

Reimagining how the group works with AI

Envoy offers a straightforward way for teams at Lloyds to build and share AI tools reliably and securely. It provides ready to use templates, reducing the need to build from scratch and helping teams focus on real business and customer problems.

Built with Google Cloud, the platform is designed to scale, enabling AI agents to be reused and shared across the organisation. This helps prevent duplication and encourages a more joined-up use of AI throughout Lloyds Banking Group.

Ron van Kemenade, Chief Operating Officer, Lloyds Banking Group said: "Envoy helps our employees become more productive, improve customer journeys, and launch potentially disruptive business models."

Built for safety, control and confidence

Envoy has strong controls built in from the start. It connects to Lloyds' existing Large Language Model platform, that keeps AI models safe and makes sure they follow set rules, so the AI agents act responsibly and reliably.

Envoy makes the process of getting AI agents up and running simple and secure. It has built-in checks for safety and risk, retaining human oversight in key decisions. This ensures agents built through Envoy consistently meet required standards before being used more widely.

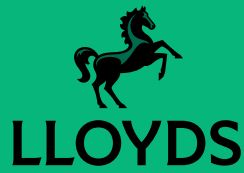
Once the agents are live, Envoy also allows teams to continually monitor agent behaviour and performance, with full visibility and a complete audit trail of activity. This ensures transparency, accountability and ongoing confidence in how AI is being used.

Reusable AI agents that support joined-up customer journeys

When ready, agents can be published to an internal Agent Marketplace, where other teams can find, reuse and build on proven solutions.

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Envoy lets agents remember important details during conversations, while following rules about data privacy and how long information can be kept. This helps support customer journeys, so customers won't need to repeat information when returning to the same enquiry.

A platform for the Group's AI ecosystem

Envoy forms part of the Group's wider AI ecosystem and complements other tools already in use, ensuring the right technology is used for the right purpose.

Envoy represents an important step in enabling AI at scale across Lloyds Banking Group, helping colleagues work smarter, while keeping safety, trust and responsibility at the centre, with functionality set to evolve through 2026 to further support colleagues and customers.

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NOTES TO EDITORS

ABOUT LLOYDS BANKING GROUP

Lloyds Banking Group is the largest UK retail and commercial financial services provider with around 27 million customers and a presence in nearly every community. We are proud to support British businesses, with nearing one million UK businesses supported by our leading digital and relationship banking services. Our main business activities include retail and commercial banking, general insurance and long-term savings, provided through well recognised brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows.

Our purpose is Helping Britain Prosper. We have served Britain through our products and services for more than 320 years, across every community, and millions of households. Our success is interwoven with the UK's prosperity, and we aim to help Britain prosper by operating as a responsible, sustainable and inclusive Group.

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