



AFB Sponsored Roundtable

The Use of AI in Transforming Client Lifecycle Management

In partnership with



Association of Foreign Banks (AFB)

foreignbanks.org.uk

Today's Presentation

- 1) Welcome by Giles
 - 2) Introductions of Roundtable Participants and Atfinity Representatives
 - 3) Setting the Scene: Atfinity's Work with Foreign Banks and Client Lifecycle Management
 - 4) The Current CLM Reality: Fragmentation, Operational Complexity and AI
 - 5) What Is Required to Make AI Work in Practice
 - 6) Open Discussion: Experiences and Operational Realities Across Banks
 - 7) Short Demonstration: CLM & AI in Practice
 - 8) Closing Reflections and Next Steps
-

Inefficiencies that escalate costs and slow growth



Rising costs & compliance complexity



Manual & fragmented processes



Slow to adapt & stuck in status quo



AI-Powered Client Lifecycle Process Optimization



Fully explainable and traceable automation



AI-powered, zero-hallucination, ISO 27001-certified



Future-proof by design, swift to adapt to new regulatory changes

Automated certainty, beyond manual limits



Deep banking DNA that delivers measurable TCO savings.



Turn 6–12 months of work into 6–12 days without IT support



Unmatched speed, efficiency, agility — with payback in under 6 months.

Proven & Trusted



The challenge with legacy technology and traditional transformation approach

- Legacy technology and traditional transformation approaches no longer meet the scale or speed of today's banking challenges.

They're slow, resource-heavy, and rarely deliver the promised impact.

70%
of IT spend trapped
in legacy systems.

60%
of costs locked
in inefficient
processes.



50% +
of transformations
run over budget &
time.

Modern banking needs a modern approach.

Margins squeezed. Rules shifting. Innovation stalled.

Strategic initiatives pushed aside

Compliance absorbs budgets and bandwidth, sidelining client-facing improvements. Growth opportunities get delayed or delivered poorly, leaving teams stuck in reactive mode.

Rising cost of doing business

Governance layers, strict control frameworks, and onboarding complexity are driving costs up and margins down. What once fueled growth now drains capacity.



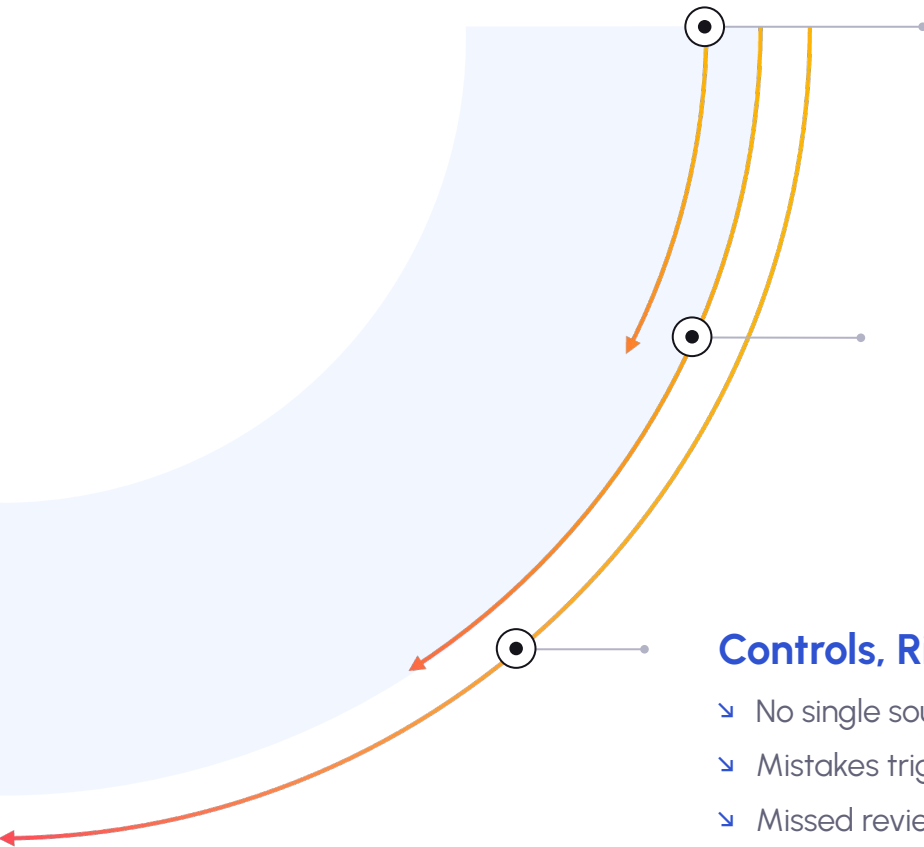
These macro pressures show up every day in operations.

Constant change, mounting overhead

Local and cross-border regulations keep evolving. Legacy systems can't adapt fast enough, so banks rely on manual fixes, increasing risk and locking in inefficiency.

Everyday inefficiencies slow banks down

Processes are fragmented, manual, and error-prone, costing time, clarity, and client trust.



Manual Workarounds & Repetition

- Data is re-entered across multiple tools, tasks rely on memory, and updates require printing/scanning.
- Paper files and conflicting spreadsheets lead to endless follow-ups for simple fixes.
- Basic processes take weeks due to lack of end-to-end workflows.

Tech Bottlenecks & Change Fatigue

- Minor changes require IT overhauls; ambitious projects shrink to fit legacy tech.
- No one oversees the full client journey; changes get lost in IT handoffs.
- Ideas are stuck in backlogs with action driven only when compliance mandates it.

Controls, Risk & Oversight Gaps

- No single source for client info or documents.
- Mistakes trigger extra checks, slowing processes.
- Missed reviews lead to audits and firefighting; managers lack real-time insights.

This is what keeps transformation off the table.

The new paradigm to business process optimization

We enable banks to deliver measurable process improvements by combining modular execution, domain expertise, and AI-powered automation that works with, not around, your existing systems.



Modular Project Delivery

We replace large-scale transformation programs with structured initiatives that start small, focused on a specific process challenge, and scale incrementally across the organization.



Banking × Process × Technology

Our team brings deep banking expertise, end-to-end process understanding, and modern software practices, proven across commercial, private, and digital-native banks. We combine operational depth with design agility in every engagement..



AI-Powered No-Code Process Orchestration

Atfinity turns your existing policies, forms, checklists, and APIs into executable processes that orchestrate work across teams, clients, and systems, without adding complexity or requiring code.

Process optimization that actually delivers



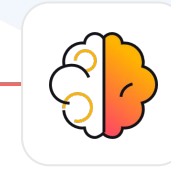
Laser-Focused Delivery. Real Results.

- Small, focused scopes deliver quick wins and visible ROI
- Continuous user feedback drives smarter next steps
- Zero wasted spend, zero initiative overload



Built-In Banking Expertise.

- We turn scattered checklists into best-practice business processes from day one
- Thousands of rules become one streamlined, executable journey
- Delivered by real domain experts, not theoretical consultants



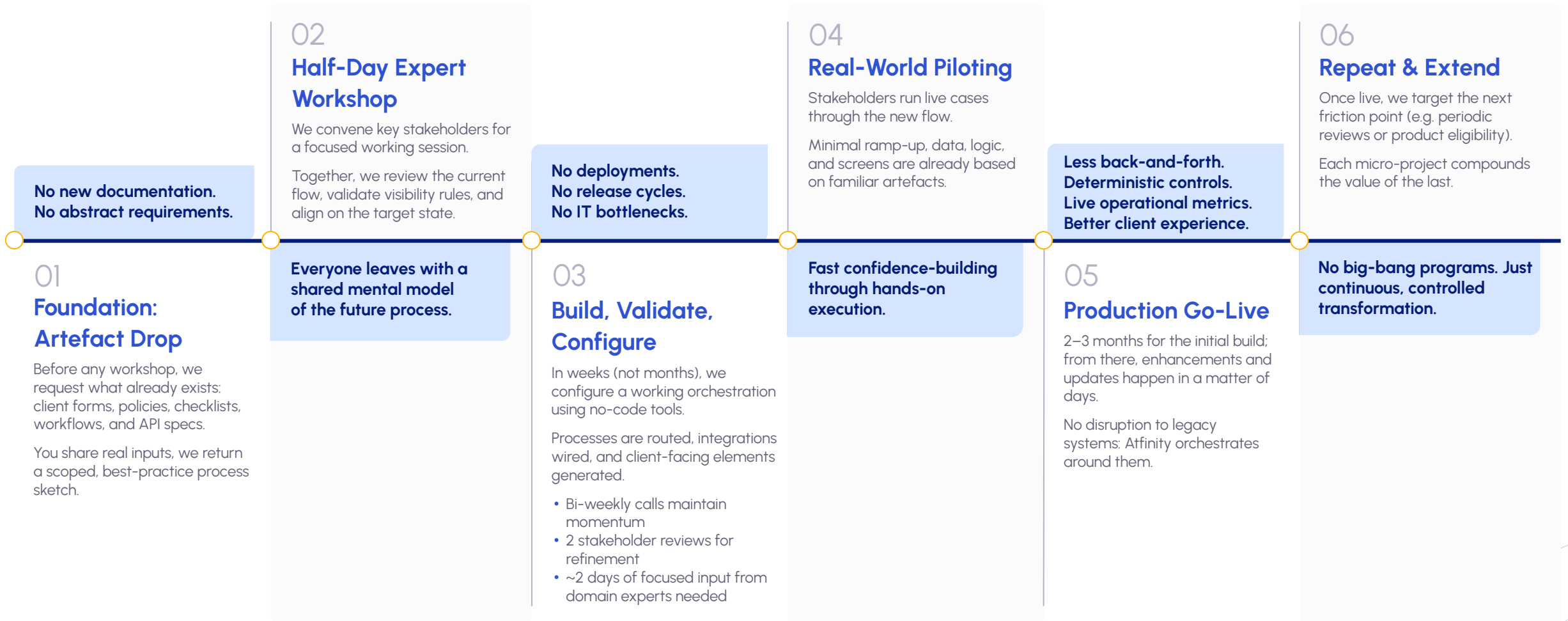
AI-Powered. No-Code Execution.

- From prototype to production in weeks, with usable output from day one
- Update rules in days, bypassing traditional IT delays
- Wraps around existing systems, no disruption, no rip-and-replace

Here is how we deliver results without big programs.

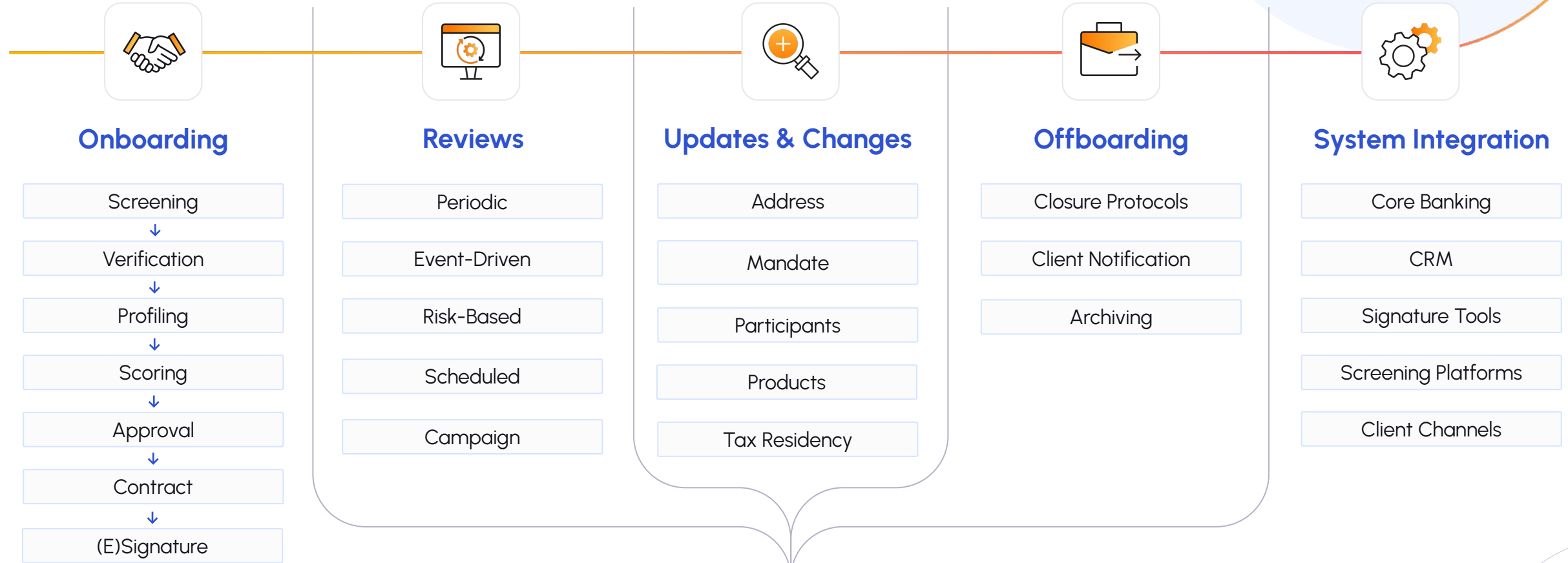
A low-risk, high-impact path to real results

Reclaim 60% capacity. Cut onboarding time by 90%. Here's how we get you there.



End-to-end operational delivery from day one

We've built these journeys repeatedly across complex environments.



Value Delivered Across the Entire Client Lifecycle

An orchestration layer, built for banks, not developers

No rip-and-replace. No disconnect between tech and business.

Atfinity acts as a flexible orchestration layer that works with your existing systems, translating policy into execution at speed and without disruption.



Atfinity covers the full rulebook.

**Cycle times shrink.
Manual errors fall.
Control improves.**

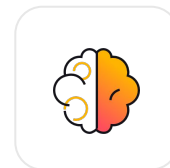
- AI-Powered No-Code Platform with Two Layers of Value



Orchestration & Case Management

Used by your teams daily to execute and monitor operations:

- Single data-entry in a guided user journey
- Dynamic, risk-based case routing across functions, no ping-pong
- Auto-generated, signature-ready documents
- Role-specific dashboards and KPI reporting
- End-to-end audit trail for every action



AI Driven Rule Engine & No-Code Studio

Enables rapid deployment and ongoing agility:

- Build new processes in days, not months
- No-code updates go live without IT release cycles
- Keeps pace with regulatory change and evolving business needs

From promise to proof, here's what it looks like in action.

Standard 14 week delivery plan



Predictable delivery. Limited internal effort. No IT release dependency.

From paper-heavy to digital in 3 months

Atfinity replaced complexity with clarity, empowering the bank to scale faster, reduce risk, and modernize its onboarding model with real results from day one.

Bank Snapshot

Profile:

Bank, serving HNW clients across jurisdictions

Staff: ~150

Tech Stack:

Excel (risk), legacy BPM, Avaloq

Pain Point:

Onboarding pack >100 pages; KYC form alone >30

Before Atfinity

- Manual routing with **physical files & scan sheets**
- **5x data re-entry** across tools and systems
- Onboarding took **days to weeks**
- Excel-driven **risk scoring and profiling**
- High **manual load**, low process visibility

After Atfinity

- **Single data entry** integrated into Avaloq
- **Smart data capture** with automated rules & validations
- **In-flow screening** (World-Check) & e-ID verification
- **Auto-generated docs**: Pack cut from >100 to <30 pages
- **STP rate for low-risk clients: 70%**

Strategic Gains

- ▣ **Expanded into neo-banking** with low-touch onboarding
- ▣ **Full auditability & compliance alignment**
- ▣ **Fewer approvals** via risk-based routing
- ▣ **Team self-configures** flows in no-code studio
- ▣ **Analytics-enabled optimisation** of user journeys

Results



90%

drop in onboarding time



60%

reduction in manual effort



70%

decrease in document volume



100%

elimination of duplicate data entry



70%

straight-through onboarding achieved for low-risk clients

One platform. Tailored for every role.

Client-Facing Simplicity

Bank Oerlikon Let's start!

Verify your identity

In order to confirm your identity, please enter your full email address †*****

Email

Title Salutation
Mr. ▼

First Name
Thorben
As shown on Passport/ID

Last Name
Croise

Are you a Bank Oerlikon client?
No ▼

Back-Office Efficiency

Insights

Risk Rating Breakdown

Medium	42%
High	28%
Low	17%
Very Low	13%

Cases Opened

18 +32% Since last week

Total Clients

121

Workflow State Breakdown

Approved	45%
In Review	35%
Risk Evaluation	30%
Analyst	25%
Rejected	20%
Other	15%

Compliance Clarity

Activity Log

[Export as Excel](#)

TC	12.05.2025	Changed Field Value	Field "Expected AUM" (INF-24) for "Contract 2760"
TC	12.05.2025	Added Comment	Added Comment COM-322
TC	12.05.2025	Created	Case following process "onboard_new_client" created
TC	12.05.2025	Added Comment	Added Comment COM-321

Modify Contract 13490
Modify Existing Contract • 12.05.2025

All changes are grouped by the page they appear on.

Services

Instance	Change	Old Value	New Value
-	Account Type	None	

Parties [Export](#)

Instance	Change	Old Value	New Value
Andreas Wulschlager	Phone Number	+38162345678	+381623456789
Andreas Wulschlager	Second Phone Number	+38162654321	None
Andreas Wulschlager	Last Name	Kerner	Wulschlager
Andreas Wulschlager	Instance Created	-	-
Wull Inc.	Instance Removed	-	-

Fast, practical, and based on where you are

Start with a demo, a workshop, or a proof of concept, and see how Atfinity delivers real margin impact from day one.

01

Spotlight Demo

For teams with a clear pain point

Share a few current artefacts, e.g. forms, checklists, or policies, and we'll build a live mini-prototype to show how the process can be digitized end-to-end.

Discovery Workshop

For organizations still mapping the problem space

A half-day working session with key stakeholders to unpack root causes, walk through real cases, and identify quick wins for optimization.

02

03

Rapid Proof of Concept

For teams ready to test real-world fit

In just 1–2 weeks, we deliver a working proof-of-concept covering your process logic, integration points, and ability to scale, with real input, not just slides.



Reclaim **10%** on your Cost/Income Ratio

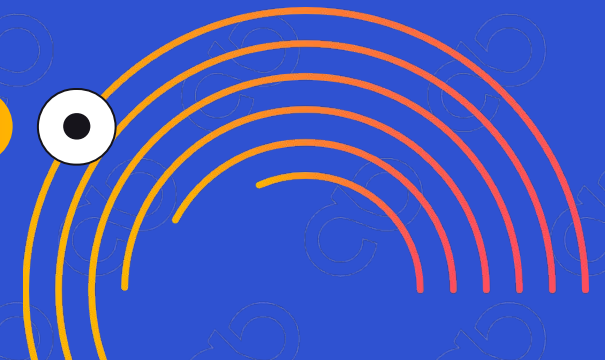


Ready to start reducing that Cost/Income Ratio?

Reach out today.

www.atfinity.swiss | info@atfinity.swiss

Book Meeting





**Please scan QR code
to provide feedback**



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