Enterprise Digital Advising Strategy

One client, one context, one advice journey

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An API-first advice orchestration platform spans mobile, online, and advisor channels, all on one unified view of the client's banking and wealth. Governed analytics and AI turn that context into personalized, goal-based guidance, with a seamless digital-to-advisor handoff, all inside deterministic, regulator-aligned controls.

Real personalization models **client profiles and goals** as business objects. A unified profile, served through governed APIs as a single source of truth, consolidates household relationships, cash flow and investable liquidity, risk tolerance and investment horizon, and assets and liabilities. Goals run as live services tracking target, horizon, progress and probability of achievement, while the **personalization engine** surfaces event-driven next-best-action prompts as data changes.

How the platform is built

Underneath, the architecture is a layered design. Each channel (mobile, online, and the advisor's workbench) talks to a common orchestration layer, so no matter where a journey starts, the same advice logic and the same client context are in play. The figure below shows how the five layers connect.



Business capabilities are exposed through a common **API fabric** covering four areas (client data, banking, wealth, and the investment infrastructure behind them) plus shared enterprise services such as identity, fraud, AML and document management. Because every channel uses the same APIs, none needs to know about the legacy systems underneath. The platform also listens for real-world changes such as a salary increase or a mortgage paid down, and uses them to refine advice that is timely rather than generic.

Using data and AI responsibly

In a regulated business the distinction that matters most is between a *fact*, an *insight*, and a *recommendation*. Showing a client their net worth is a fact. Noticing that they are behind on retirement is an insight. Suggesting they change something is a recommendation, and that last step is where care is required. Our analytics follow the same line: describe the situation, diagnose it, predict where it is heading, then recommend what to do.

Generative AI runs through a governed gateway (retrieval-augmented generation plus deterministic guardrails), so AI assistants stay grounded in the bank's authoritative sources (policies, product data) rather than hallucinating. Every recommendation the AI generates passes through a deterministic rule-based engine for suitability, KYC, and policy review, then to a formal advisor for final sign-off, shown the model behind it and the sources it drew on, before anything reaches the client.

Risks, measures, and roll-out

Every major risk (fragmentation, hallucination, bias, regulatory change, explainability) is met by design, from shared APIs to full decision lineage.

Delivery is phased, and each phase ships concrete, buildable components:

- **Phase 1 (foundation):** an API layer giving every channel one way to reach client, account, holdings, and goal data, a unified client profile (a Customer-360 store) that refreshes automatically as source systems change, an append-only record of all past advice (the advice-history ledger), and a governed knowledge base plus model controls for the AI.
- **Phase 2 (digital guidance):** the Advice Platform (goal service plus orchestration), the Experience layer (goal journeys in mobile and online, plus the advisor workbench), and the Advice Decisioning pipeline (a next-best-action engine feeding the deterministic recommendation-review flow).
- **Phase 3 (scaled advice):** continuous portfolio monitoring where drift and suitability triggers raise candidate recommendations into the review pipeline, with document intelligence for straight-through regulatory processing.
- **Phase 4 (intelligent guidance):** event-driven guidance where filtered life-event triggers surface proactive recommendations in the human-advisor-in-the-loop analysis.

Success is measured by advice adoption, funded goals, net flows, advisor productivity, and zero material breaches.