Client Onboarding Business Architecture

End-to-End Value-Driven Design with Complete Core Banking Integration

CLIENT VALUE

SPEED
Accelerated Time-to-Market

SIMPLICITY
Streamlined Experience

TRANSPARENCY
Clear Process Visibility

BANK VALUE

REVENUE
Product Extension

DEPOSITS
Lending Enablement

NIM
Margin Optimization

Architecture Overview

This architecture transforms traditional compliance-focused onboarding into a strategic revenue engine, delivering mutual value through speed, simplicity, and profitability optimization while ensuring seamless integration with core banking systems and real-time financial recording.

CLIENT EXPERIENCE LAYER

CLIENT-FACING CAPABILITIES

Digital-First Interface

Real-Time Progress Tracking

AI-Powered Guidance

Mobile Optimization

Transparent Dashboards

VALUE DELIVERY

⚡ Speed: Self-service capabilities

🎯 Simplicity: Intuitive workflows

👁 Transparency: Live status updates

📱 Accessibility: Multi-device support

REVENUE INTELLIGENCE LAYER

REVENUE OPTIMIZATION

Opportunity Scoring Engine

Product Affinity Models

Dynamic Pricing Optimization

Wallet Share Analysis

Cross-Sell Intelligence

BANK VALUE CREATION

💰 Revenue: Real-time opportunity assessment

🏦 Deposits: Liquidity solution targeting

📊 NIM: Risk-adjusted pricing

🎯 Growth: Portfolio optimization

ACCELERATED PROCESSING CORE

ENTITY ONBOARDING

KYC Intelligence Layer

Risk & Compliance Engine

Legal Structure Mapping

Authorization Management

Automated Decision Engine

PRODUCT ONBOARDING

Product Catalog Engine

Solution Curation Layer

Enrollment Platform

Syndication Hub

Deposit Mobilization Platform

OPERATIONAL FOUNDATION

SHARED INFRASTRUCTURE

Unified Client Repository

Workflow Orchestration Engine

Integration Platform

Real-Time Monitoring

Exception Management

LIFECYCLE MANAGEMENT

Continuous KYC Monitoring

Risk Re-evaluation

Entity Change Management

Product Impact Assessment

Compliance Automation

CORE BANKING SYSTEMS

ACCOUNT & PRODUCT SYSTEMS

Customer Information System (CIS)

Deposit Account System

Lending Platform

Treasury Management System

Trade Finance Platform

Payment Processing Engine

VALUE ENABLEMENT

🏦 Account Setup: Immediate deposit capability

💰 Loan Origination: Credit facility activation

💳 Payment Rails: Transaction processing

📊 Liquidity Management: Cash optimization

GENERAL LEDGER & ACCOUNTING

FINANCIAL RECORDING SYSTEMS

General Ledger System

Sub-Ledger Accounting

Chart of Accounts Management

Regulatory Reporting Engine

Financial Controls Framework

Profit & Loss Attribution

BANK PROFITABILITY TRACKING
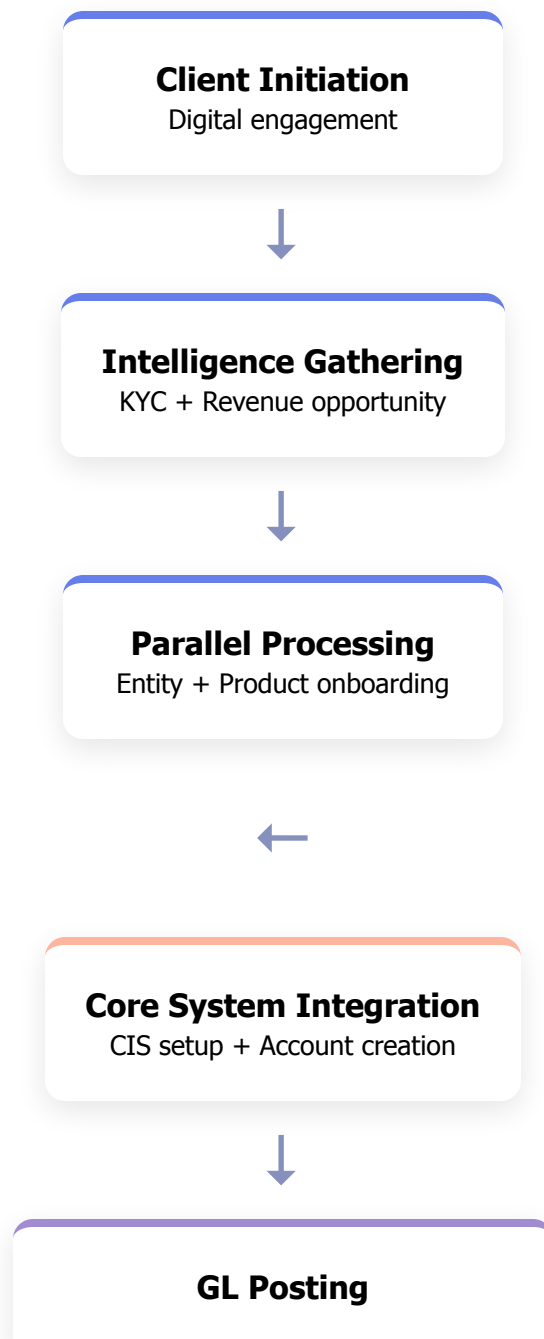
📈 Revenue Recognition: Real-time P&L impact

💹 NIM Calculation: Spread tracking

🎯 Deposit Costing: Funding cost allocation

📋 Regulatory Capital: Risk-weighted assets

End-to-End Integration Flow

Client Initiation
Digital engagement

↓

Intelligence Gathering
KYC + Revenue opportunity

↓

Parallel Processing
Entity + Product onboarding

←

Core System Integration
CIS setup + Account creation

↓

GL Posting

Financial recording + Revenue tracking

↓

Service Activation
Immediate banking capability

Critical Integration Points

CIS Integration
Real-time client data synchronization from onboarding to core banking systems

Account Provisioning
Automated account setup across deposit, lending, and treasury platforms

GL Automation
Immediate posting of setup fees, deposits, and revenue recognition

Regulatory Compliance
Automated regulatory reporting and capital allocation updates

Real-time P&L
Immediate visibility into client profitability and NIM contribution

Service Enablement
Instant activation of payment rails, liquidity management, and trade finance

End-to-End Performance Targets

70%

Reduction in Onboarding Time

3.2x

Revenue per Client Increase

85%

Client Satisfaction Score

40%

Deposit Mobilization Improvement

25bp

NIM Enhancement

95%

Straight-Through Processing Rate