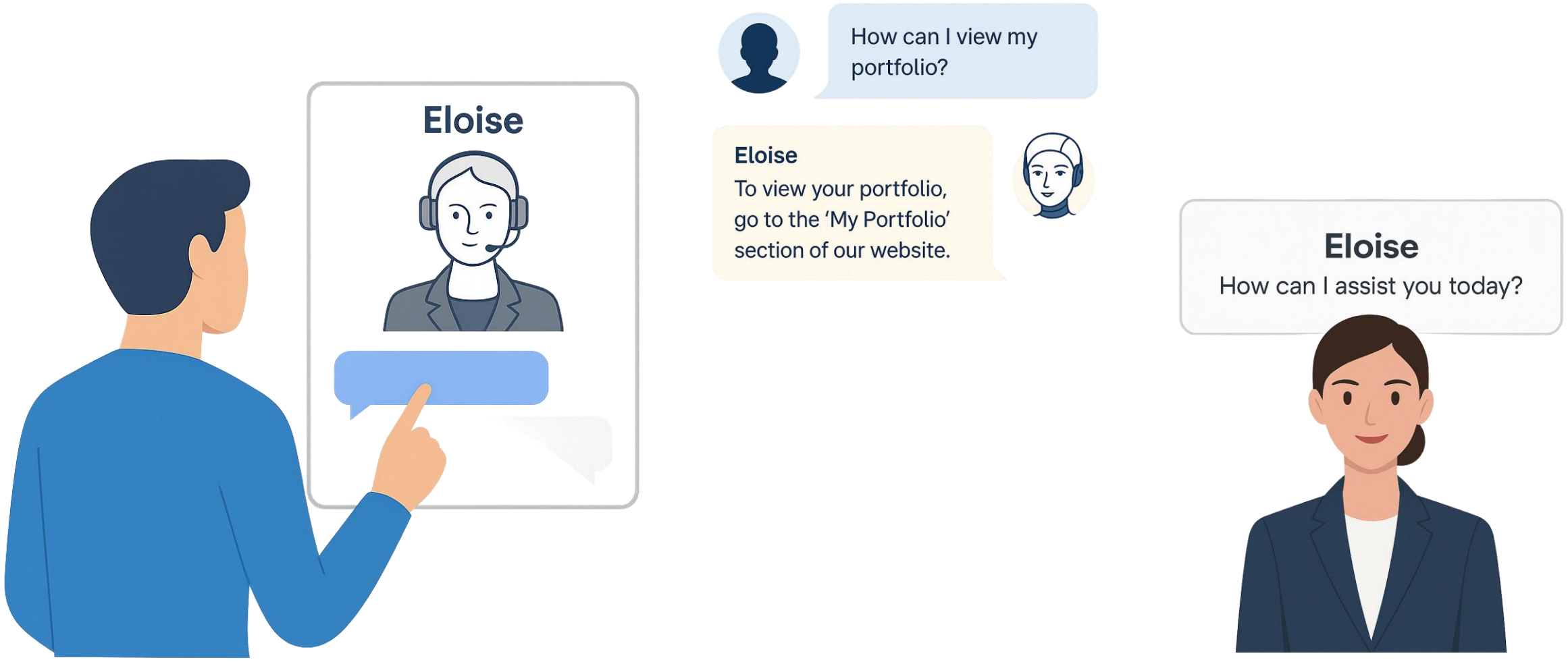
XYZ
Chabot Solution

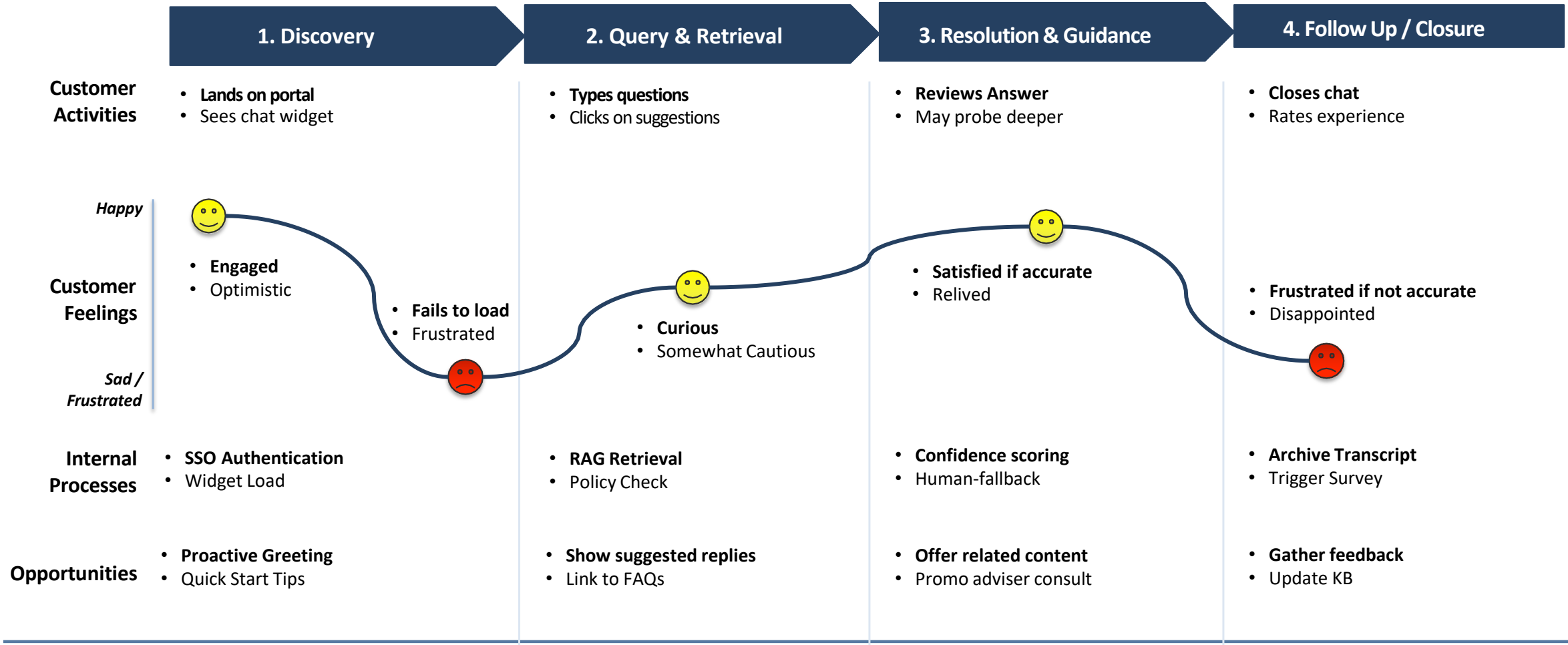
Solution - ‘Eloise’ AI service assistant



Customer Experience Journey

Customer Profile • Wealthy clients want fast, digital service but rely on human advisers for complex issues.
• Business professional / owner, time-constraint, security-conscious.

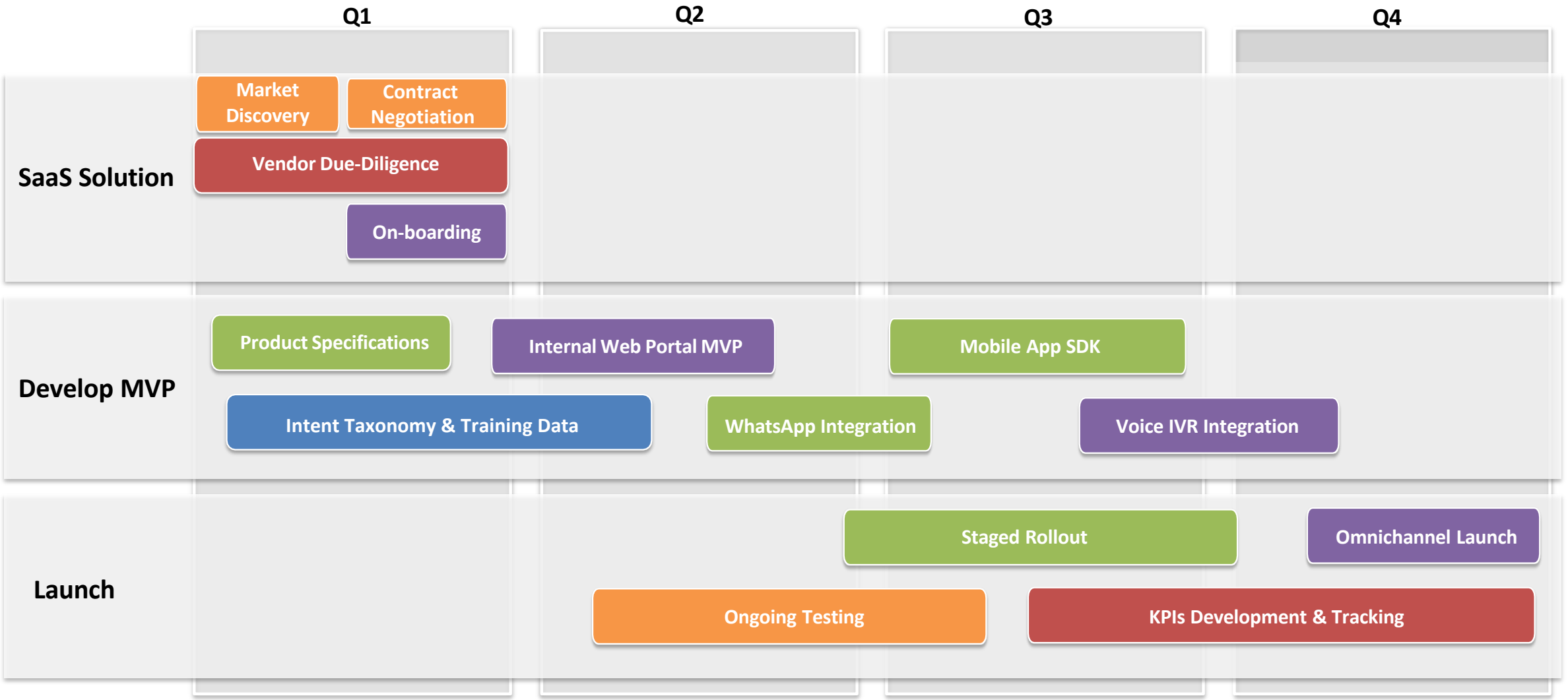
Top Customer Needs • Instant, accurate & personalised information, privacy and security.
• Clear and tailored guidance on financial planning, fast escalation to agent.



Build Vs Buy Scorecard

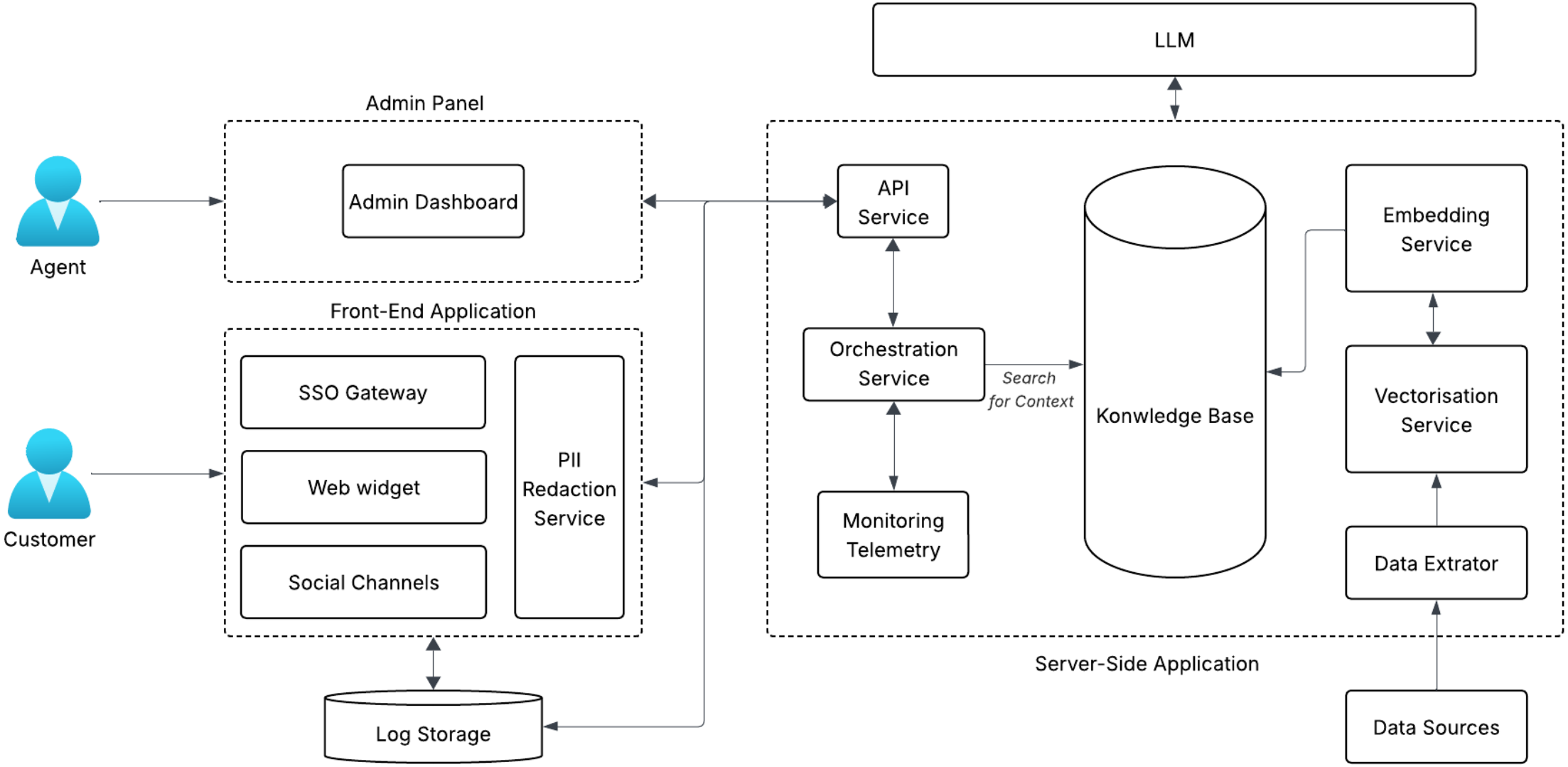
Perspective	Requirement	Weight %	Build	Buy
Regulation	• FCA Compliant. • Know Your Customer (KYC). • GDPR. • Anti-Money Laundering (AML).	25%	• **Higher burden of ongoing controls & review.** • Requires full compliance implementation. • Manual PII redaction, audit trail, versioning.	• **Compliant Ready.** • Terms & Conditions reviewed. • Built-in audit longs and role-based access.
Security	• End-To-End Encryption. • Audit Trails and Backups. • PII redaction.	25%	• **Customer trust and privacy.** • Manual integration of Encryption. • Set up log storage and backups servers.	• **Encrypted by designed.** • vendor certified. • Risk of vendor breach or malfunction.
User Experience	• Intuitive Design. • UX escalation pathway. • Responsive and Accurate.	20%	• **Hyper personalized experience.** • Requires full UI build and design QA. • Slow development.	• **Limited branding customisation.** • Tested front-end UX. • Fast time to MVP.
Integration	• Compatible with existing. Infrastructure. • Provides batch or real-time. Services.	10%	• **Full API control over sensitive systems.** • Integration Complexity. • Needs secure API gateway and sandbox testing.	• **Plug and Play connectors for common CRMs.** • Higher costs for custom integrations and usage.
Reliability	• Hallucination control. • High-quality answers. • Accuracy Testing.	20%	• **Risk of hallucination without third-party oversight.** • Full control over RAG and retraining. • Built in around internal data sources.	• **Limited internal tuning.** • Tuned models for Financial use cases. • Confidence scoring and fallback built-in.
Weighted Score:		*100%*	*35%*	*65%*

Development & Implementation



Colour legend *Compliance* *Security* *Performance* *Experience* *Integration*

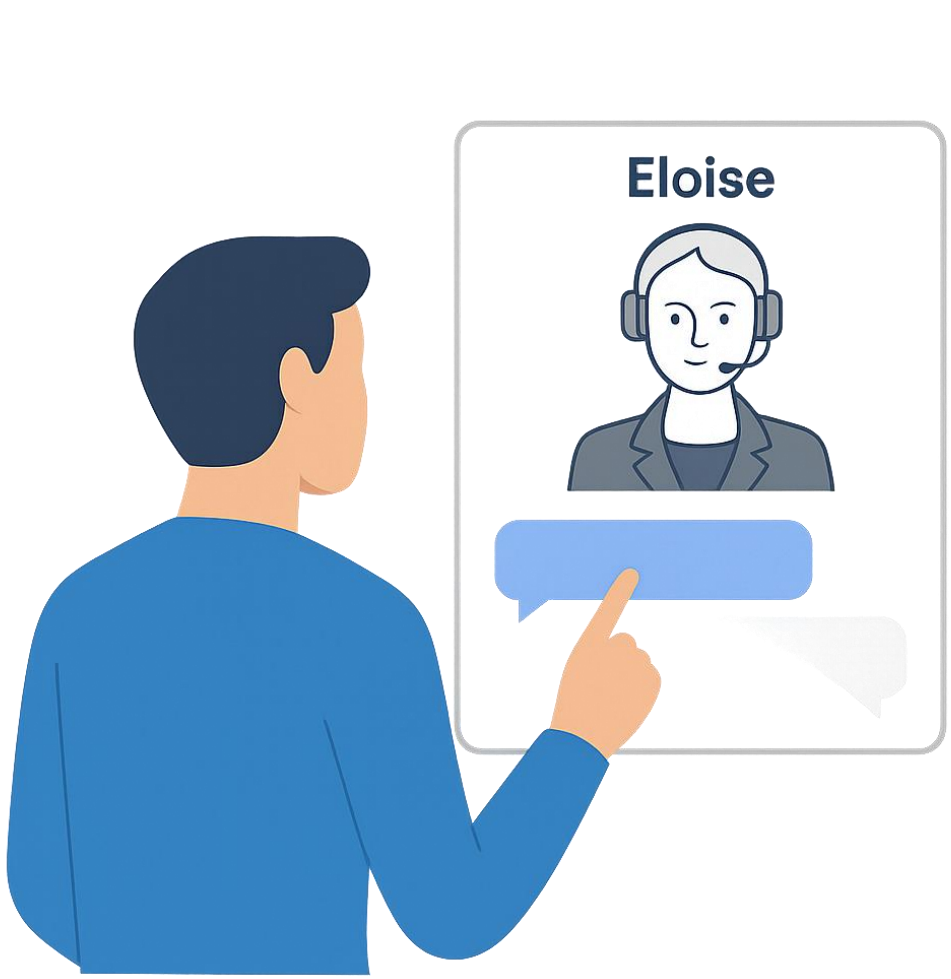
‘Eloise’ Architecture – RAG Framework



Risk Register & Mitigation Strategies

	Risk	Impact	Likelihood	Mitigation
1	**Hallucinated Guidance**	High	Medium	• **RAG-Grounded answers** • Confidence Gating • Human Fallback
2	**Data Exfiltration**	High	Low	• **End-To-End Encryption** • PII Redaction Service • Regular Pentesting
3	**Regulatory Breach**	High	Medium	• **Policy engine blocks advice prompts** • Immutable audit logs
4	**Integration Failure**	Medium	Medium	• **Sandbox testing** • Circuit Breaker • Delta-feed for freshness
5	**Batch-latency Personalisation**	Medium	Medium	• **24hr cache** • Hourly delta feeds
6	**Vendor Lock-in**	Medium	Medium	• **Exit Clauses & Data Export** • Dual-vendor PoC
7	**Low Adoption**	Medium	Medium	• **Phased Pilot & Incentives** • Adviser Workshops
8	**Reputation Risk**	High	Low	• **Escalation button** • Beta soft-launch • PR response plan

Q&A



How can I view my portfolio?

Eloise
To view your portfolio, go to the 'My Portfolio' section of our website.

Eloise
How can I assist you today?

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