# AI Capabilities - WAM Transformation Analysis

This document catalogs all AI capabilities identified in the original Wealth Management transformation analysis across all phases of the client lifecycle.

## Phase 1: Prospect & Origination

### 1.1 Automated Pre-Meeting Intelligence Briefing

**Capability**: Systematically generates comprehensive prospect intelligence reports through automated analysis of internal institutional data and external market sources, delivering synthesized insights to relationship managers prior to client engagements

**Process Mapping**:

* **Phase Framework**: Phase 1 - Prospect & Origination
* **Process Lane**: "Prospect Generation"
* **Data Sources**: Internal CRM systems, external data feeds, market intelligence platforms
* **Business Function**: Transforms manual prospect research into automated intelligence synthesis

**Implementation Complexity**: High (requires extensive external data subscriptions and real-time processing)

### 1.2 Real-Time Conversation Intelligence (RM Co-Pilot)

**Capability**: Delivers real-time analytical support during client conversations through intelligent on-screen assistance, providing instant data retrieval, compliance guidance, and strategic prompts to enhance advisory effectiveness

**Process Mapping**:

* **Phase Framework**: Phase 1 - Prospect & Origination
* **Process Lane**: "Client Profile Creation" and advisory consultation
* **Data Sources**: Live conversation feeds, institutional knowledge base, market data systems
* **Business Function**: Transforms reactive advisory conversations into intelligence-augmented strategic engagements

**Implementation Complexity**: High (requires real-time processing infrastructure and continuous compute resources)

### 1.3 Automated Intelligence Extraction & Structuring

**Capability**: Systematically processes unstructured client interactions to extract and structure strategic intelligence, creating institutional memory assets that enhance future client engagement and operational coordination

**Process Mapping**:

* **Phase Framework**: Phase 1 - Prospect & Origination
* **Process Lane**: "Client Profile Creation" and data capture
* **Data Sources**: Meeting transcripts, email communications, advisory notes
* **Business Function**: Transforms ad-hoc client intelligence into structured institutional knowledge assets

**Implementation Complexity**: Medium (internal data processing with moderate technical requirements)

### 1.4 Value Proposition Modeling (Hypothetical Digital Twin)

**Capability**: Constructs quantitative value propositions through advanced financial modeling and peer benchmarking, creating data-driven business cases for institutional services using prospect-specific simulations

**Process Mapping**:

* **Phase Framework**: Phase 1 - Prospect & Origination
* **Process Lane**: "Prospect Generation" and advisory positioning
* **Data Sources**: Prospect financial data, peer benchmarking databases, institutional service models
* **Business Function**: Transforms qualitative value propositions into quantitative, data-driven business cases

**Implementation Complexity**: High (requires sophisticated modeling engines and extensive peer data)

### 1.5 Proactive Opportunity Sourcing

**Capability**: Systematically identifies high-potential prospects through predictive analytics and external trigger event monitoring, enabling proactive engagement before prospects actively seek new wealth management services

**Process Mapping**:

* **Phase Framework**: Phase 1 - Prospect & Origination
* **Process Lane**: "Prospect Generation"
* **Data Sources**: External market data, trigger event feeds, ideal client profile analytics
* **Business Function**: Transforms reactive prospect identification into proactive, data-driven prospecting

**Implementation Complexity**: High (requires extensive external data monitoring and predictive analytics infrastructure)

## Phase 2: Onboarding & Due Diligence

### 2.1 Automated Foundation & Entity Resolution Engine

**Capability**: Systematically constructs initial client profiles while identifying existing entities and relationships within institutional systems to prevent redundant onboarding and leverage established institutional knowledge

**Process Mapping**:

* **Phase Framework**: Phase 2 - Onboarding & Due Diligence
* **Process Lane**: "Client Legal Entity" and "Related Party Creation"
* **Data Sources**: Internal client databases, CRM systems, entity repositories
* **Business Function**: Transforms manual entity verification into systematic institutional knowledge application

**Implementation Complexity**: Medium (internal data processing and entity matching algorithms)

### 2.2 Interactive Co-Pilot & Document Intelligence Hub

**Capability**: Orchestrates dynamic onboarding workflows through intelligent workspace guidance and automated document processing, creating customized client engagement experiences while extracting structured data from complex legal documentation

**Process Mapping**:

* **Phase Framework**: Phase 2 - Onboarding & Due Diligence
* **Process Lane**: "AML/KYC" and "Client Profile Creation"
* **Data Sources**: Legal documents, onboarding workflows, institutional systems
* **Business Function**: Transforms manual onboarding coordination into intelligent, guided client collaboration

**Implementation Complexity**: High (requires sophisticated document AI and workflow orchestration)

### 2.3 Proactive Guidance & Validation Engine

**Capability**: Applies intelligent business rule validation and compliance verification in real-time during onboarding processes, dynamically adjusting requirements and creating automated workflows for complex compliance scenarios

**Process Mapping**:

* **Phase Framework**: Phase 2 - Onboarding & Due Diligence
* **Process Lane**: "AML/KYC" and compliance validation
* **Data Sources**: Compliance databases, business rule engines, client profile data
* **Business Function**: Transforms reactive compliance checking into proactive, intelligent validation workflows

**Implementation Complexity**: Medium (business rule engines with compliance integration)

### 2.4 Verified Client Master Record Construction

**Capability**: Constructs comprehensive, authoritative client master records through systematic integration of verified data, creating institutional "golden records" that serve as definitive sources of client relationship intelligence

**Process Mapping**:

* **Phase Framework**: Phase 2 - Onboarding & Due Diligence
* **Process Lane**: "Client Legal Entity" and institutional data integration
* **Data Sources**: Verified onboarding data, relationship mapping, compliance documentation
* **Business Function**: Transforms fragmented client data into unified, authoritative institutional records

**Implementation Complexity**: Medium (data integration and knowledge graph construction)

## Phase 3: Contracting & Activation

### 3.1 Dynamic Contract Assembly

**Capability**: Systematically generates bespoke Master Service Agreement drafts through intelligent integration of verified client data with institutional legal frameworks, accelerating contract creation while ensuring accuracy and completeness

**Process Mapping**:

* **Phase Framework**: Phase 3 - Contracting & Activation
* **Process Lane**: "Client Contract" development
* **Data Sources**: Verified master records, legal clause libraries, institutional templates
* **Business Function**: Transforms manual contract drafting into automated, data-driven legal document assembly

**Implementation Complexity**: Medium (document generation with legal template integration)

### 3.2 Predictive Negotiation Analytics

**Capability**: Leverages historical negotiation data and client profile analytics to predict potential contract friction points, enabling proactive preparation and strategic positioning for more efficient legal negotiations

**Process Mapping**:

* **Phase Framework**: Phase 3 - Contracting & Activation
* **Process Lane**: "Client Contract" negotiation
* **Data Sources**: Historical negotiation data, client profiles, contract analytics
* **Business Function**: Transforms reactive contract negotiations into data-informed strategic positioning

**Implementation Complexity**: High (requires sophisticated analytics and historical data processing)

### 3.3 AI-Powered Contract Intelligence & Billing Automation

**Capability**: Intelligently processes executed contracts to extract complex fee structures and automatically configure billing systems, ensuring perfect alignment between contractual terms and revenue capture mechanisms

**Process Mapping**:

* **Phase Framework**: Phase 3 - Contracting & Activation
* **Process Lane**: "Client Contract" and "Fund Services"
* **Data Sources**: Executed contracts, billing systems, fee schedule databases
* **Business Function**: Transforms manual contract-to-billing interpretation into automated revenue system configuration

**Implementation Complexity**: Medium (document AI with billing system integration)

### 3.4 AI-Powered Transition Orchestrator

**Capability**: Orchestrates comprehensive asset transfer management through automated reconciliation, process monitoring, and proactive client communication, ensuring transparent and accurate portfolio transitions

**Process Mapping**:

* **Phase Framework**: Phase 3 - Contracting & Activation
* **Process Lane**: "Asset Management" and "Treasury Management"
* **Data Sources**: Portfolio statements, transfer systems, settlement networks
* **Business Function**: Transforms manual asset transfer coordination into automated, transparent orchestration

**Implementation Complexity**: High (requires integration with multiple external systems and real-time monitoring)