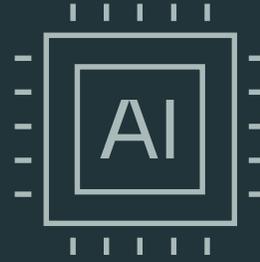# kyndryl

Customer onboarding with Agentic AI

Banking

Business challenge and opportunity

Customer onboarding has become one of banking's most critical and fragile moments. It sits at the intersection of compliance, cost, and customer experience. Banks must satisfy stringent Know Your Customer, Customer Due Diligence, and Enhanced Due Diligence requirements while providing a seamless, digital-first experience.

The reality, however, is that most banks still rely on manual, rule-based processes with data re-keyed across multiple disconnected systems. Approvals stretch into weeks, and armies of operations staff validate documents and cross-check lists. The result is ballooning costs, frustrated customers, and risk teams overwhelmed by noise rather than insight. But a new opportunity is emerging: Agentic AI is poised to transform onboarding from a compliance bottleneck to a driver of trust, efficiency, and growth.

Technical challenges

While many banks aspire to AI-enabled onboarding, the transformation can be technically challenging. Common hurdles include:

1. **Ensuring security, data privacy and regulatory compliance**, especially across regions with strict data boundary requirements, is crucial. Banks must demonstrate how AI decisions are made, protect private customer data, and provide clear audit trails to adhere to regulations.

2. **Deep observability** is imperative to register, monitor and manage AI agent performance, detect anomalies, and ensure agents operate securely and effectively as they scale across multiple, siloed business units.

3. **Creating reusable, efficient processes** to replace manual, costly onboarding workflows. This means designing agents that can adapt to different processes and data sources, and shifting from labor-intensive mapping and validation to scalable, automated solutions.

4. **Siloed data** across departments, and different processes for managing data, can create inaccurate AI predictions and unreliable AI conclusions.

5. **Complex legacy estates** that rely on outdated systems lack flexibility and scalability for easy AI application integration.

Our solution

Using the Kyndryl Agentic AI Framework, Kyndryl helps banking leaders:

→ Simplify the end-to-end process with an orchestration layer that deploys, manages, secures and scales AI agents. The agents automatically ingest data from trusted registries to pre-populate onboarding forms with most of the information up front.

→ Speed onboarding with real-time dynamic risk scoring adjusted to customer profiles and behaviors for straight-through processing of low-risk customers, only escalating true exceptions to experts.

→ Create personalized onboarding pathways for corporate, wealth and wholesale clients to cut high-value account approvals from weeks to days.

→ Ensure transparent, compliant and explainable outcomes with secure-by-design guardrails that enforce policy, block unsafe agent actions, and provide human oversight for exceptions.

→ Turn onboarding into a measurable and continuously improving system with observability enabled by Kyndryl Bridge, which provides cross-estate telemetry (SLAs, false-positive rates and queue health.

→ Implement change management pathways for upskilling or reskilling employees to overcome resistance, and adopt a new customer-centric AI + human approach.

Benefits you could achieve

Turn onboarding into a strategic lever — not just a faster process. Done right, it has the potential to deliver:

Low cost, fewer errors: Agents pre-populate the required information from trusted sources (Companies House, credit bureaus, sanctions/adverse media) and keep records in sync across systems, eliminating re-keying and rework.

Faster, trusted journeys: Orchestrated, role-aware agents tailor journeys for retail, wealth, and corporate onboarding, handling complexity without slowing simple cases, cutting cycle times from weeks to days, even hours.

Stronger, explainable compliance: Real-time risk scoring, drives straight-through processing for low-risk customers and escalates only what matters, with full auditability for model governance and better fraud detection.

From Pilot to P&L: Built for scale, Kyndryl's method and tooling breaks PoC purgatory and lands improvements in days, speeding conversion, unlocking lifetime value sooner.

Why Kyndryl?

With decades of mission-critical operations experience, we bring deep expertise in designing, building, and managing AI across complex IT estates.

The Kyndryl Agentic AI Framework enables businesses to move beyond isolated pilots to integrated, intelligent systems. It combines secure, scalable agent orchestration with real-time observability and governance, powered by Kyndryl Bridge.

Through Kyndryl Consult, we align AI strategy with business outcomes, while Kyndryl Vital ensures user-centered design and rapid prototyping.

We apply a forward engineering approach — using insights from existing systems to design and deploy future-ready AI agents and architectures that are adaptive, resilient, and scalable. Our method is grounded in open ecosystems, data sovereignty, and transparent decision-making.

With Kyndryl, AI becomes a core capability — not just a tool — driving productivity, innovation, and growth.

Accelerate your journey to AI-native

Our AI Benchmark Assessment provides a maturity snapshot and personalized roadmap for accelerating the value of AI in your organization.

Take the assessment →

What's your enterprise vision for AI? Let's co-create it together.

Talk to an expert →

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