

Design an AI-Enabled Customer Onboarding Solution for a Tier 2 UK Bank

Summary

Kyndryl is helping a Tier 2 UK bank tackle customer onboarding delays caused by fragmented legacy systems and manual processes. You

are tasked with designing a streamlined, tech-enabled onboarding journey that is fast, secure, transparent, and customer-friendly, while complying with strict banking regulations.

The challenge combines technology integration, customer experience, and change management to deliver real business impact.

Industry

Banking, Finance, Technology

Focus

- Financial Services & Technology (FinTech / Digital Transformation)
- AI
- IT
- Customer experience
- Banking

Keywords

AI & Consulting, FinTech, Digital Transformation, Banking Innovation, Customer Experience, Onboarding, Cybersecurity & Compliance, Legacy Systems, Automation, Liverpool City Region, Operational Efficiency.

Brief

Hi – I'm Geraint Loudon, Associate Director at Kyndryl. I'm going to talk you through our AI & Consulting brief, in the hope that you could help us find a solution.

At Kyndryl, we help some of the world's biggest organisations modernise their IT infrastructure – everything from cloud migration and cybersecurity to operational resilience. In the financial services space, we work closely with CIOs, CTOs and transformation leaders to make sure their technology supports their strategic goals.

Right now, we're working with a Tier 2 UK bank that's facing a big challenge: customer onboarding delays.

If you've ever opened a new bank account, you know the process should be quick, clear, and simple. But for this bank's customers, it's the opposite – it's slow, repetitive, and frustrating. People are being asked for the same documents multiple times, they have no visibility on where their application is, and onboarding can take far longer than it should.

Internally, the banking teams say the main culprit is fragmented legacy systems. The world has changed dramatically in such a short space of time, and a lot of businesses are

struggling to keep up. Different platforms don't talk to each other, and a lot of steps are still manual. This isn't just an operational headache – it's costing the bank new customers and making it harder to stand out in a competitive market.

The bank has already tried a few fixes, like piloting a digital onboarding portal and exploring robotic process automation, but the results haven't matched expectations. Integration with older systems and low adoption rates have been sticking points.

That's where you come in. We need a streamlined, tech-enabled onboarding journey that's fast, secure, and customer-friendly. So, your solution needs to:

- Work within strict banking regulations like KYC and AML.
- Integrate with existing legacy systems.
- Deliver transparency, speed, and a mobile-first experience.
- Consider how other banks have cracked this challenge.
- And importantly – think about change management so both staff and customers embrace it.

If you can help solve this, you'll be improving customer satisfaction, boosting retention, and reducing operational costs – all while helping the bank stay competitive.

We're excited to see how you approach it. Good luck!