STUDENT BRIEF

DESIGN AN AI-ENABLED ONBOARDING SOLUTION FOR BANKING

Kyndryl

Summary

Kyndryl is a global IT services company that helps large organisations run and modernise complex technology, including the systems banks rely on every day. I'm asking you to design a clear, AIenabled onboarding flow for a mid-sized UK bank that's slowed down by old systems and manual checks. You'll research what good looks like in the UK, shape a target process that's faster and still compliant, and outline how to plug it into legacy tech. You'll finish with a report or slide deck that a real bank team could read and act on.

KEY WORDS

digital onboarding, banking, KYC, AML, FCA Consumer Duty, GDPR, PEPs and sanctions, eIDV, biometrics, liveness detection, OCR, RPA, APIs, legacy integration, process mapping, user research, compliance review, change management, case studies, vendor scan, slide design

INDUSTRY

IT Services, Banking, Financial Services

FOCUS

- Map a current onboarding flow and where time is lost
- Compare UK banks' sign-up experience and checks
- Design an AI-enabled target process with controls
- Outline integration to legacy systems and data
- Plan change so staff and customers actually use it

Brief

I'm a solution architect in Kyndryl's UK banking team. Most weeks I'm helping banks untangle old systems and make everyday tasks simpler and safer. One recurring headache is onboarding: customers start to open an account, then get stuck because data is retyped in three places, ID checks need a branch visit, or a manual review sits in a queue for days. People drop out. The bank loses business. And the FCA's Consumer Duty now expects firms to deliver good outcomes, not friction for its own sake.

Here's what I need from you.

1) Current state and benchmarks. Pick a typical Tier 2 UK bank (think mid-sized, UK retail focus). From public sources, sketch a realistic "asis" sign-up flow: mobile/web entry, ID capture, address checks, PEPs/sanctions screening, credit bureau, manual review, account activation. Call out where time and handoffs stack up. Then benchmark 4–6 UK banks: what they claim about time to open an account, what documents they ask for, whether they use selfie video or NFC passport reads. Cite everything.

2) Target state with AI and automation. Design a "tobe" flow that aims for minutes, not days, while staying safe. Be specific about where you'd use tools like OCR for document capture, liveness and face match, address verification, risk scoring to route lowrisk cases straight through, and clear messages to the customer about what's happening. Include a simple diagram and a short rationale for each step.

3) Integration plan. Explain how this flow would talk to legacy core banking and CRM without ripping them out: APIs where they exist, event queues for updates, and RPA only where there's no API. Show how you'd keep an audit trail, protect personal data, and handle model governance and explainability. Shortlist 3–5 eIDV/screening vendors (e.g., GBG, Experian, Onfido, Trulioo, Refinitiv WorldCheck) with pros/cons from public info.

4) Compliance and controls. Map your design to UK rules and guidance: AML Regulations 2017 (as amended), JMLSG guidance, FCA Handbook and Consumer Duty, OFSI sanctions. Show where PEP/sanctions checks run, how false positives are reviewed, what evidence you store, and when you'd file a SAR.

5) Change plan and metrics. Propose a pilot, staff training, and customer comms. Define 6–8 measures: time to open, dropoff rate per step, manual review rate, false positives, completion on mobile, complaints, CSAT.

A strong submission is a 8–12 slide deck or 4–6 page report with two clear diagrams (asis/tobe), a short vendor scan, 2–3 bank examples, and 8–12 credible citations (FCA, JMLSG, UK Finance, Deloitte/McKinsey, Finextra, FT, bank websites). Keep claims tied to sources.

Thanks — Solution Architect, Kyndryl UK Banking Team