

CASE STUDY

Accelerating customer onboarding while strengthening compliance controls.



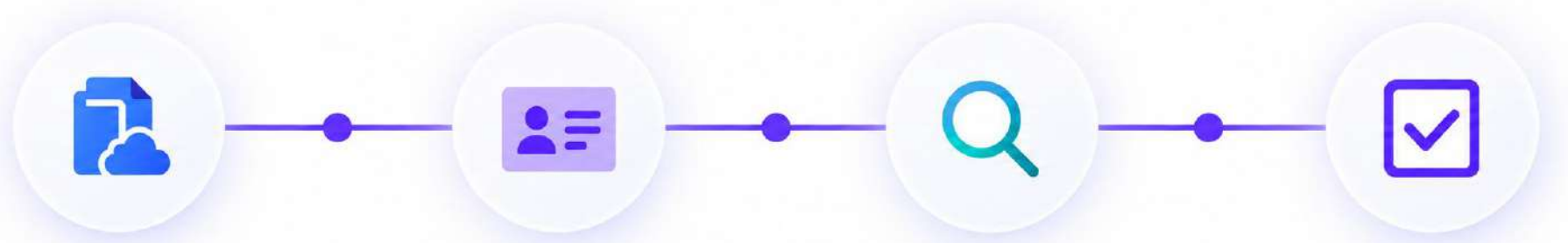
ABOUT THE CUSTOMER

The customer is a regional digital financial services platform serving consumers across multiple markets in Asia. The organization provides a range of financial products through digital channels and processes a high volume of customer applications across its onboarding and servicing operations.

SUMMARY

The digital financial services leader wanted to improve onboarding speed without increasing compliance risk. Identity verification, sanctions screening, and product eligibility assessment were handled across separate workflows, creating delays, duplicate effort, and inconsistent customer experiences.

Kamios unified these activities into a single mandate-driven process. By combining document intelligence, identity resolution, screening triage, and eligibility assessment, the organization transformed onboarding into a faster, more consistent, and fully traceable workflow while ensuring regulated decisions remained under human authority.



THE CHALLENGE

Customer onboarding was slowed by fragmented processes. Identity documents arrived in varying formats, customer records often contained inconsistencies, and sanctions screening generated large volumes of false positives. Analysts spent significant time gathering and validating information before assessing risk.

01

Fragmentation

Multiple workflows

02

Data Friction

Records require validation

03

Screening Noise

High false-positive volume

At the same time, KYC and product eligibility checks were handled separately, meaning customers could complete onboarding only to discover later that they were ineligible for the product they had applied for.

THE KAMIOS APPROACH

Kamios unified identity verification, compliance screening, and eligibility assessment into a single onboarding workflow. The solution combined:

- **Document Intelligence**
Extracted, validated, and authenticated identity document data.
- **Identity Resolution**
Matched customer records across systems despite variations in names or incomplete data.
- **Screening Triage**
Prioritized genuine sanctions and PEP matches while filtering likely false positives.
- **Eligibility Assessment**
Evaluated product eligibility alongside compliance checks.
- **Exception Management**
Escalated higher-risk cases with supporting evidence and rationale.
- **Decision Traceability**
Maintained a complete audit trail of recommendations, actions, and outcomes.

OUTCOMES

- Reduced manual effort by consolidating identity verification, screening, and eligibility assessment into a single workflow.
- Improved onboarding consistency through standardized decision processes and evidence collection.
- Eliminated duplicate reviews and unnecessary hand-offs between teams.
- Reduced analyst time spent investigating false-positive screening matches.
- Accelerated onboarding decisions while maintaining full compliance oversight and traceability.

BUSINESS IMPACT

Kamios transformed onboarding from a sequence of disconnected reviews into a coordinated decision workflow.

Analysts no longer spent their time reviewing obvious false positives or reassembling information already available elsewhere in the process.

Product eligibility became part of onboarding rather than a downstream activity, reducing unnecessary customer effort and eliminating avoidable delays. Compliance teams retained full authority over regulated decisions while benefiting from a faster, more consistent, and fully traceable operating model.

WHAT IS KAMIOS?

Kamios is the governed AI agent orchestration platform for insurance and regulated industries. It gives insurers, banks and financial services firms one governed place to run AI agents on live cases, from claims and underwriting to onboarding and credit decisions, coordinating agents, people, systems and decisions without replacing what is underneath. Every action is declared under a mandate, evidenced as it happens and metered per case, so leaders can answer for what their agents do. It runs on their own infrastructure, in their own region, with the models they choose. Kamios is a Neutrinos product, built by founders with decades in insurance and banking technology, and is in production today at Tier-1 carriers, where straight-through processing on new business moved from 2 percent to 35 percent. Learn more at www.kamios.ai.