

# ADDATTO AUTONOMOUS AI RELATIONSHIP MANAGER (AIM)

## The Future of Customer Engagement in Financial Services

AI-Powered | Financial SLM Driven | Agentic | Compliant | Enterprise Ready

“Every Customer Gets Their Own Relationship Manager.”



<h3>THE CHALLENGE</h3> <p>Financial institutions struggle with:</p> <ul style="list-style-type: none"> <li>High RM to customer ratio</li> <li>Siloed customer data</li> <li>Low engagement frequency</li> <li>Missed cross-sell &amp; upsell opportunities</li> <li>High operational costs</li> <li>Complex compliance &amp; documentation</li> <li>Reactive customer service</li> <li>Limited personalization</li> </ul>	<h3>OUR VISION</h3> <p>To create an intelligent financial relationship ecosystem where every customer receives personalized, proactive, compliant, and context-aware engagement at scale.</p>	<h3>WHAT IS AIRM?</h3> <p>Addatto Autonomous AI Relationship Manager (AIM) is an intelligent, agentic platform that understands, advises, engages, and manages customer relationships autonomously while ensuring full compliance and enterprise-grade security.</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="787 472 917 617"> <p><b>UNDERSTANDS</b> 360° customer context</p> </div> <div data-bbox="917 472 1047 617"> <p><b>THINKS</b> Financial SLM reasoning</p> </div> <div data-bbox="1047 472 1177 617"> <p><b>ACTS</b> Through autonomous workflows</p> </div> <div data-bbox="1177 472 1307 617"> <p><b>LEARNS</b> From customer interactions</p> </div> <div data-bbox="1307 472 1412 617"> <p><b>GOVERNS</b> Every action through compliance controls</p> </div> </div>
---	---	---

<h3>CORE CAPABILITIES</h3> <ul style="list-style-type: none"> <li><b>Customer 360° Intelligence</b> Unified view across accounts, products, transactions, interactions &amp; behavior</li> <li><b>Financial Advisory &amp; Insights</b> Personalized advice across banking, investments, insurance &amp; lending</li> <li><b>Next Best Action Engine</b> Identifies opportunities, risks, renewals, retention &amp; engagement actions</li> <li><b>Autonomous Engagement</b> Multi-channel communication, follow-ups, scheduling &amp; customer education</li> <li><b>Compliance &amp; Risk Oversight</b> Suitability checks, regulatory monitoring, audit trails &amp; policy enforcement</li> <li><b>Continuous Learning</b> Learns from data, feedback and outcomes to improve recommendations</li> </ul>	<h3>AIRM AGENTIC AI WORKFORCE</h3> <p>A team of specialized AI agents working 24x7 for your customers</p>	<h3>HOW AIRM WORKS (AUTONOMOUS FLOW)</h3> <ol style="list-style-type: none"> <li><b>CUSTOMER EVENT / TRIGGER</b> Transaction, inquiry, login, life event, market change</li> <li><b>CUSTOMER INTELLIGENCE AGENT</b> Collects context from internal &amp; external sources</li> <li><b>FINANCIAL SLM ANALYSIS</b> Understands, reasons &amp; generates insights</li> <li><b>RISK &amp; COMPLIANCE VALIDATION</b> Ensures suitability, policy &amp; regulatory compliance</li> <li><b>NEXT BEST ACTION DECISION</b> Selects optimal action for customer</li> <li><b>AUTONOMOUS ENGAGEMENT</b> Executes across preferred customer channel</li> <li><b>CONTINUOUS LEARNING</b> Feedback loop to improve future outcomes</li> </ol>
--	---	--

### ENTERPRISE ARCHITECTURE

**GOVERNANCE, SECURITY & OBSERVABILITY LAYER**

- RBAC & Access Control
- Encryption (At Rest & In Transit)
- Audit Trails & Logging
- Data Masking & Privacy
- Model Monitoring & Drift Detection
- Explainable AI
- Human-in-the-Loop

<h3>INDUSTRY USE CASES</h3>					<h3>MEASURABLE BUSINESS IMPACT</h3>		
<h4>BANKING</h4> <ul style="list-style-type: none"> <li>Relationship Management</li> <li>Customer Advisory</li> <li>Cross-sell &amp; Upsell</li> <li>Loan Recommendations</li> <li>Account Health Monitoring</li> </ul>	<h4>WEALTH MANAGEMENT</h4> <ul style="list-style-type: none"> <li>Portfolio Reviews</li> <li>Investment Research</li> <li>Goal-based Planning</li> <li>Market Intelligence</li> <li>Client Reporting</li> </ul>	<h4>INSURANCE</h4> <ul style="list-style-type: none"> <li>Policy Recommendations</li> <li>Renewal Intelligence</li> <li>Claims Assistance</li> <li>Risk Profiling</li> <li>Customer Retention</li> </ul>	<h4>LENDING / NBFC</h4> <ul style="list-style-type: none"> <li>Credit Assessment</li> <li>Collection Intelligence</li> <li>Delinquency Prediction</li> <li>Portfolio Risk Monitoring</li> <li>Customer Engagement</li> </ul>	<h4>CAPITAL MARKETS</h4> <ul style="list-style-type: none"> <li>Investor Communication</li> <li>Research Distribution</li> <li>Portfolio Analytics</li> <li>Risk &amp; Exposure Alerts</li> <li>Advisory Assistance</li> </ul>	<p><b>30-50%</b> Higher Customer Engagement</p>	<p><b>15-30%</b> Increase in Cross-sell Conversion</p>	<p><b>20-35%</b> Improvement in Customer Retention</p>
<p><b>40-60%</b> Improvement in RM Productivity</p>					<p><b>25-45%</b> Reduction in Operational Costs</p>	<p><b>40-70%</b> Faster Compliance &amp; Audit Readiness</p>	

<h3>SECURITY &amp; COMPLIANCE</h3> <ul style="list-style-type: none"> <li>Enterprise Grade Security (AES-256, TLS 1.3)</li> <li>Zero Trust Architecture</li> <li>Role Based Access Control &amp; MFA</li> <li>Data Residency &amp; Sovereign Compliance</li> <li>Regulatory Compliance (RBI, SEBI, IRDAI, FATF, GDPR, ISO 27001)</li> <li>Full Auditability &amp; Explainable Decisions</li> </ul>	<h3>DEPLOYMENT MODELS</h3> <ul style="list-style-type: none"> <li><b>ON-PREMISE</b> For banks &amp; government institutions</li> <li><b>PRIVATE CLOUD</b> For regulated financial institutions</li> <li><b>HYBRID CLOUD</b> Recommended enterprise model</li> <li><b>SOVEREIGN CLOUD</b> For data residency &amp; regulatory requirements</li> </ul>	<h3>IMPLEMENTATION ROADMAP</h3>
--	--	---------------------------------

The future Relationship Manager will not be replaced by AI.  
The future Relationship Manager will be **AMPLIFIED** by AI.

[www.addatto.com](http://www.addatto.com)

# ADDATTO AUTONOMOUS AI RELATIONSHIP MANAGER (AIM)

The Future of Customer Engagement in Financial Services

AI-Powered | Financial SLM Driven | Agentic | Compliant | Enterprise Ready



## EXECUTIVE SUMMARY

Addatto AIM is an intelligent, agentic platform that understands, advises, engages, and manages customer relationships autonomously—delivering personalized experiences while ensuring full compliance and security.

“Every Customer Gets Their Own Relationship Manager.”



**UNDERSTANDS**  
360° customer view across all financial relationships



**THINKS**  
Financial SLM reasoning for accurate insights & decisions



**ACTS**  
Autonomous workflows and proactive engagement



**LEARNS**  
Continuously learns and improves with every interaction



**GOVERNS**  
Every action is compliant, explainable and fully traceable

## THE CHALLENGE

- ✗ High RM-to-customer ratio & limited scale
- ✗ Siloed customer data across systems
- ✗ Low engagement frequency & personalization
- ✗ Missed cross-sell & upsell opportunities
- ✗ Manual processes & high operational costs
- ✗ Complex compliance & documentation
- ✗ Reactive customer service
- ✗ Inconsistent advisory & recommendations



## OUR SOLUTION: AIM AT A GLANCE



## KEY HIGHLIGHTS

- ✓ Financial SLM trained on 100M+ domain documents for deep financial understanding
- ✓ Multi-agent AI workforce operating 24x7
- ✓ Real-time analytics for proactive engagement
- ✓ Omnichannel customer communication
- ✓ Enterprise-grade security & compliance
- ✓ Plug-and-play integration with core systems
- ✓ Human-in-the-loop with full explainability
- ✓ Scalable, secure and future-ready architecture

AIM empowers institutions to deliver smarter engagement, better decisions, and stronger relationships at scale.

## MEASURABLE BUSINESS IMPACT

**30-50% ↑**  
Higher Customer Engagement

**15-30% ↑**  
Increase in Cross-sell Conversion

**20-35% ↑**  
Improvement in Customer Retention

**40-60% ↑**  
Improvement in RM Productivity

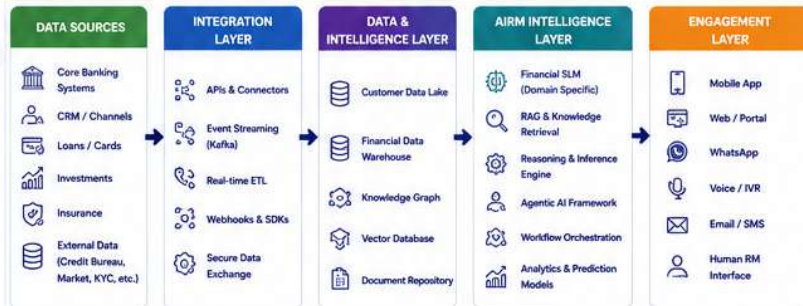
**25-45% ↓**  
Reduction in Operational Costs

**40-70% ↑**  
Faster Compliance & Audit Readiness

## KEY USE CASES

- BANKING**  
Relationship management, customer advisory, portfolio monitoring, loan recommendations, account health monitoring
- WEALTH MANAGEMENT**  
Portfolio reviews, investment research, asset allocation, market intelligence, client reporting
- INSURANCE**  
Policy recommendations, renewal intelligence, claims assistance, risk profiling, customer retention
- LENDING / NBFC**  
Credit assessment, collection intelligence, delinquency prediction, portfolio risk monitoring, customer engagement
- CAPITAL MARKETS**  
Investor communication, research distribution, portfolio analytics, risk & exposure alerts, advisory assistance

## AIM ARCHITECTURE OVERVIEW



## WHY CHOOSE ADDATTO AIM?

- ✓ Domain-specific Financial SLMs
- ✓ Proven expertise in financial services
- ✓ Agentic AI for autonomous operations
- ✓ Enterprise-grade security & governance
- ✓ Faster time-to-value with pre-built accelerators
- ✓ Scalable architecture with low TCO

## GOVERNANCE, SECURITY & COMPLIANCE

- RBAC & Access Control
- Encryption (AES-256, TLS 1.3)
- Audit Trails & Logging
- Data Masking & Privacy
- Model Monitoring & Drift Detection
- Explainable AI (XAI)
- Human-in-the-Loop Approval
- Regulatory Compliance (RBI, SEBI, FATF, GDPR, ISO 27001)

## DEPLOYMENT MODELS

- ON-PREMISE**  
For banks & government institutions
- PRIVATE CLOUD**  
For regulated financial institutions
- HYBRID CLOUD**  
Recommended enterprise model
- SOVEREIGN CLOUD**  
For data residency & regulatory requirements

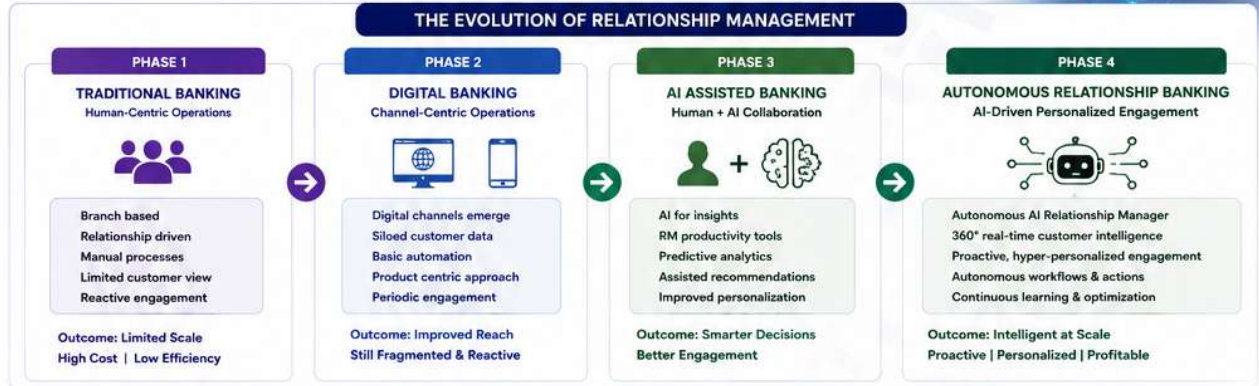
# INDUSTRY TRANSFORMATION

The Evolution of Relationship Management in Financial Services

ADDATTO Autonomous AI Relationship Manager (AIRM)

AI-Powered | Financial SLM Driven | Agentic | Compliant | Enterprise Ready

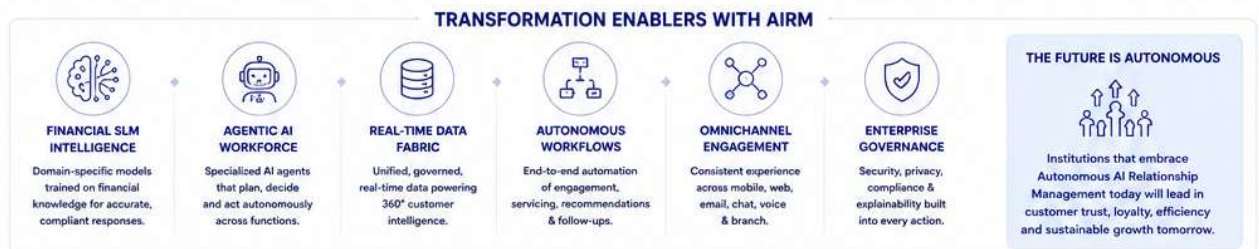
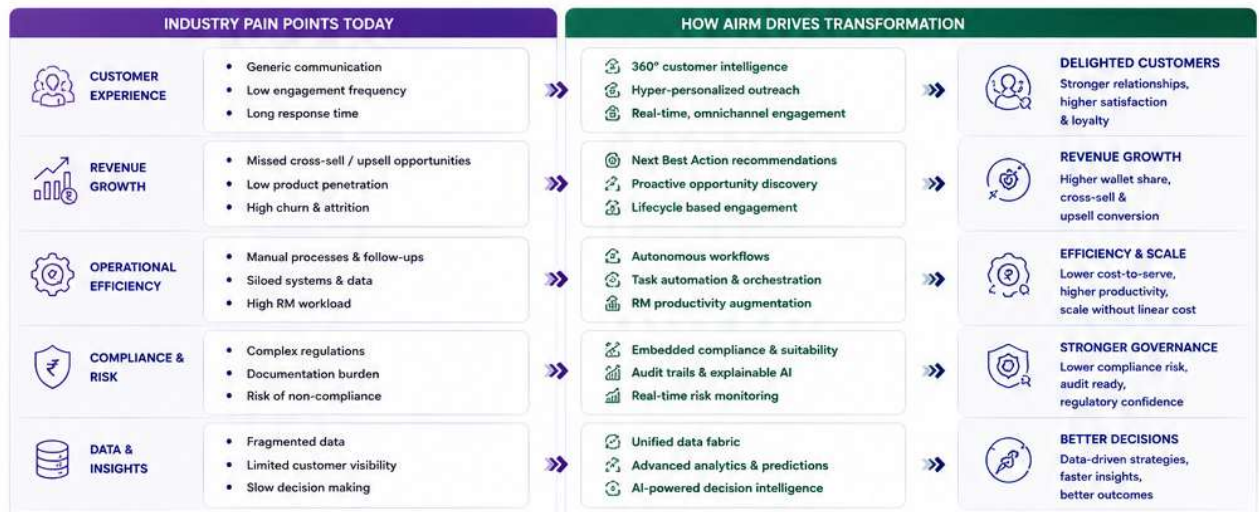
“Every Customer Gets Their Own Relationship Manager.”



### WHY NOW?

- ✓ Rising customer expectations for personalization & instant service
- ✓ Explosion of data across digital touchpoints
- ✓ Advancements in AI, Financial SLMs & Agentic workflows
- ✓ Regulatory push for transparency, fairness & accountability
- ✓ Need for operational efficiency & cost optimization
- ✓ Competitive pressure from FinTechs & Digital Natives

<p><b>78%</b> of customers expect personalized experiences from their financial institutions. - Accenture</p>	<p><b>67%</b> of banks say AI is a top priority for their digital transformation. - McKinsey</p>	<p><b>60-80%</b> of relationship manager tasks can be augmented or automated by AI. - Deloitte</p>	<p><b>30-50%</b> increase in cross-sell conversion possible with AI-driven personalization. - BCG</p>	<p><b>\$1.3 Trillion</b> value at stake for banks that fail to modernize their engagement model by 2030. - IDC</p>
---	--	--	---	--



### THE TRANSFORMATION IMPACT

Stronger Relationships	Smarter Engagement	Higher Revenue	Operational Excellence	Risk & Compliance Assurance	Future Ready Enterprise
ADDATTO professionalism simplified	Financial SLM Native	Agentic AI Framework	Enterprise Grade Security	API-First & Easy Integration	Proven in Financial Services

www.addatto.com

# CURRENT INDUSTRY CHALLENGES

Why Financial Institutions Need Autonomous AI Relationship Management

ADDATTO Autonomous AI Relationship Manager (AIRM)

AI-Powered | Financial SLM Driven | Agentic | Compliant | Enterprise Ready

"Every Customer Gets Their Own Relationship Manager."



Financial institutions operate in a complex and rapidly evolving environment.



Yet, traditional relationship management models struggle to keep up with rising customer expectations, regulatory demands and operational pressures.

## KEY INDUSTRY CHALLENGES

1. CUSTOMER ENGAGEMENT CHALLENGES	2. REVENUE & GROWTH CHALLENGES	3. OPERATIONAL CHALLENGES	4. COMPLIANCE & RISK CHALLENGES	5. DATA & TECHNOLOGY CHALLENGES
 <ul style="list-style-type: none"> <li>Low engagement frequency</li> <li>Generic communication</li> <li>Lack of personalization</li> <li>Limited real-time support</li> <li>Siloed customer interactions</li> <li>Customers expect 24x7, instant &amp; proactive service</li> </ul> <p><b>Result: Poor customer experience &amp; low loyalty</b></p>	 <ul style="list-style-type: none"> <li>Missed cross-sell &amp; upsell opportunities</li> <li>Low product penetration</li> <li>High customer churn</li> <li>Limited wallet share growth</li> <li>Inability to identify next best opportunities</li> <li>Reactive rather than proactive approach</li> </ul> <p><b>Result: Revenue leakage &amp; reduced customer lifetime value</b></p>	 <ul style="list-style-type: none"> <li>High RM to customer ratio</li> <li>Manual processes &amp; follow-ups</li> <li>Multiple tools &amp; systems</li> <li>Data fragmentation &amp; silos</li> <li>High operational costs</li> <li>Time-consuming reporting &amp; documentation</li> </ul> <p><b>Result: Low productivity &amp; high cost to serve</b></p>	 <ul style="list-style-type: none"> <li>Complex and changing regulations</li> <li>High documentation burden</li> <li>Inconsistent suitability assessments</li> <li>Risk of non-compliance</li> <li>Audit &amp; reporting difficulties</li> <li>High penalty &amp; reputational risk</li> </ul> <p><b>Result: Increased compliance costs &amp; regulatory risk</b></p>	 <ul style="list-style-type: none"> <li>Siloed data across systems</li> <li>Poor data quality &amp; consistency</li> <li>Lack of unified customer view</li> <li>Legacy systems &amp; integrations</li> <li>Limited analytics capabilities</li> <li>Inability to derive real-time insights</li> </ul> <p><b>Result: Poor decision making &amp; limited agility</b></p>

## THE IMPACT OF THESE CHALLENGES

 <p><b>70%</b></p> <p>of customers feel financial institutions don't understand their needs.</p> <p>- Accenture</p>	 <p><b>20-30%</b></p> <p>revenue potential is lost due to missed cross-sell &amp; upsell opportunities.</p> <p>- McKinsey</p>	 <p><b>40-60%</b></p> <p>of RM time is spent on manual tasks and data gathering.</p> <p>- Deloitte</p>	 <p><b>60%+</b></p> <p>of compliance teams report increased regulatory burden.</p> <p>- KPMG</p>	 <p><b>85%</b></p> <p>of data in financial institutions is siloed across systems.</p> <p>- IDC</p>	 <p><b>15-25%</b></p> <p>annual customer churn in banking segment.</p> <p>- Bain &amp; Company</p>
--	--	---	---	---	---

## CONSEQUENCES IF CHALLENGES PERSIST

 Declining customer satisfaction and loyalty	 Increased compliance risk and penalties
 Loss of market share to digital natives & FinTechs	 Slow decision-making and poor agility
 Reduced revenue growth and profitability	 Inability to scale personalized engagement
 Higher operational costs and inefficiencies	 Lower employee productivity and morale

## WHO IS AFFECTED?

 Retail & Private Banks	 NBFCs & Lending Institutions	 Insurance Companies
 Wealth Management Firms	 Credit Unions & Co-operatives	 FinTechs & Digital Banks



# THE BUSINESS IMPACT OF CURRENT PROBLEMS

The Hidden Cost of Traditional Relationship Management

ADDATTO Autonomous AI Relationship Manager (AIRM)

AI-Powered | Financial SLM Driven | Agentic | Compliant | Enterprise Ready

"Every Customer Gets Their Own Relationship Manager."



## THE REALITY TODAY



An average Relationship Manager manages **300 – 1000** customers across multiple products, channels and geographies.

## THE RESULT



**REACTIVE CUSTOMER SERVICE**

Customers reach out only when they have a problem or need.



**MISSED OPPORTUNITIES**

High potential cross-sell, upsell and wallet share opportunities are lost.



**CUSTOMER ATTRITION**

Poor engagement leads to customers switching to competitors.



**HIGH OPERATIONAL COST**

Manual processes, duplicates and inefficiencies increase servicing cost.



**REDUCED CUSTOMER LIFETIME VALUE**

Lower loyalty, lower product holding and reduced long-term profitability.

## QUANTIFYING THE IMPACT ON FINANCIAL INSTITUTIONS



**CUSTOMER ENGAGEMENT GAP**

**50-70%**

of customers are semi-active or inactive.



**REVENUE LEAKAGE**

**20-30%**

of potential revenue is lost due to missed engagement & recommendations.



**RM PRODUCTIVITY LOSS**

**40-60%**

of RM time is spent on manual tasks, reporting and data gathering.



**OPERATIONAL COST INCREASE**

**25-45%**

higher cost due to manual processes, follow-ups and multi-channel management.



**COMPLIANCE & RISK EXPOSURE**

**60%+**

of compliance teams report increased regulatory burden and audit findings.



**CUSTOMER CHURN RATE**

**15-25%**

higher churn in segments with low engagement and personalization.

## INDUSTRY-WISE IMPACT OF CURRENT CHALLENGES



**BANKING**

- Low CASA growth
- Low cross-sell conversion
- High dormancy in accounts
- High cost of customer service

**Impact**

Lower profitability and weakened customer relationships



**INSURANCE**

- Low policy renewal rate
- Limited cross-sell of riders
- High claim servicing cost
- Low customer retention

**Impact**

Revenue loss and increased acquisition costs



**WEALTH MANAGEMENT**

- Inability to scale advice
- Low AUM per relationship
- Delayed market insights
- High client reporting effort

**Impact**

Slower growth and reduced share of wallet



**LENDING / NBFCs**

- High delinquency & NPA risk
- Inefficient collections
- Low repeat borrowing
- High credit risk exposure

**Impact**

Higher credit losses and lower portfolio quality



**CAPITAL MARKETS**

- Low investor engagement
- Delayed research delivery
- Low advisory penetration
- High operational cost

**Impact**

Lower client acquisition and reduced trading volumes

## OVERALL BUSINESS IMPACT



**₹ COST TO BUSINESS**

**30-50%**

increase in cost-to-serve due to inefficiencies and manual interventions.



**REVENUE AT RISK**

**15-30%**

of total addressable revenue is at risk due to inaction.



**CUSTOMER SATISFACTION**

**20-40%**

lower satisfaction due to poor experience and slow response.



**PRODUCTIVITY LOSS**

**40-60%**

productivity lost in manual tasks and non-revenue activities.



**RISK & COMPLIANCE**

**High**

higher risk of non-compliance, penalties and reputational damage.



**LONG TERM IMPACT**

**Significant**

reduced customer lifetime value and long term profitability.

## KEY TAKEAWAY



Current challenges are not just operational problems—they are business growth blockers. Without intelligent automation and proactive engagement, financial institutions will continue to lose revenue, customers and market share.

## THE PATH FORWARD

AIRM transforms these challenges into opportunities through Autonomous AI, Financial Intelligence, Agentic Workflows and Real-Time Engagement. **Better Engagement. Higher Revenue. Lower Cost. Stronger Relationships.**



# Every Customer Deserves Personalized Financial Intelligence

Addatto AIRM creates:  
**Digital Relationship Managers**



- AI-Powered
- Financial SLM Driven
- Agentic
- Compliant
- Enterprise Ready



## HOW ADDATTO AIRM DELIVERS PERSONALIZED FINANCIAL INTELLIGENCE



POWERED BY	KEY CAPABILITIES	WORKS ACROSS INDUSTRIES
<ul style="list-style-type: none"> <li><b>Financial Small Language Models (SLMs)</b> Domain-trained for banking, insurance, investments, compliance &amp; risk.</li> <li><b>Agentic AI Framework</b> Autonomous agents collaborate to achieve customer outcomes.</li> <li><b>Real-Time Analytics</b> Instant insights from transactions, behavior &amp; market data.</li> <li><b>Enterprise Integrations</b> Seamless connectivity with core systems &amp; channels.</li> </ul>	<ul style="list-style-type: none"> <li>360° Customer Intelligence</li> <li>Financial Advisory &amp; Planning</li> <li>Next Best Action Engine</li> <li>Product &amp; Recommendation Engine</li> <li>Customer Lifecycle Management</li> <li>Behavior &amp; Risk Monitoring</li> <li>Portfolio &amp; Wealth Insights</li> <li>Compliance &amp; Suitability Checks</li> <li>Automated Workflows</li> <li>Multi-Channel Engagement</li> </ul>	<ul style="list-style-type: none"> <li><b>BANKING</b> Stronger relationships, higher engagement &amp; profitability</li> <li><b>INSURANCE</b> Better retention, cross-sell &amp; claims support</li> <li><b>WEALTH MANAGEMENT</b> Personalized advice &amp; portfolio growth</li> <li><b>LENDING / NBFCs</b> Smarter lending, collections &amp; risk management</li> <li><b>CAPITAL MARKETS</b> Investor engagement &amp; advisory excellence</li> </ul>

BUSINESS IMPACT AT ENTERPRISE SCALE	30-50%	15-30%	20-35%	40-60%	25-45%	40-70%
	Increase in Customer Engagement	Increase in Cross-sell Conversion	Improvement in Customer Retention	Improvement in RM Productivity	Reduction in Operational Costs	Faster Compliance & Audit Readiness

# WHAT IS ADDATTO AIRM?

## Autonomous AI Relationship Manager

The Future of Customer Engagement in Financial Services

AI-Powered | Financial SLM Driven | Agentic | Compliant | Enterprise Ready

“Every Customer Gets Their Own Relationship Manager.”



**THE PROMISE**  
Deliver personalized financial intelligence and proactive service for every customer, 24x7 at enterprise scale.

Addatto AIRM is an Autonomous AI Relationship Manager that understands customers deeply, thinks intelligently using Financial SLMs, acts autonomously through agentic workflows, and engages proactively across every channel while ensuring compliance and governance. It enables financial institutions to build stronger relationships, uncover opportunities, reduce risk and grow profitably.

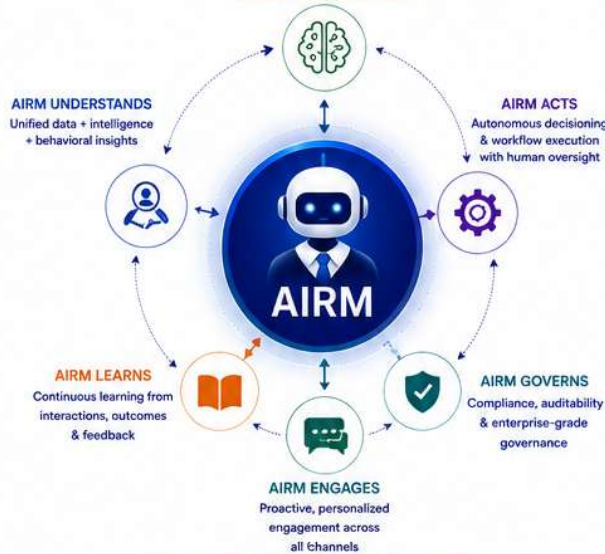


### AIRM UNDERSTANDS

- WHO YOU ARE**  
360° customer profile including demographics, life events, goals & preferences.
- WHAT YOU DO**  
Accounts, transactions, spending patterns, digital behavior & engagement history.
- WHAT YOU HAVE**  
Assets, liabilities, investments, insurance, credit exposure & relationships.
- WHAT MATTERS TO YOU**  
Risk appetite, financial goals, life stage needs & future aspirations.
- HOW WE CAN HELP**  
Needs, gaps, opportunities and the right next best actions tailored for you.

### AIRM THINKS

Financial SLM reasoning + domain knowledge + real-time context



### AIRM DELIVERS

- PROACTIVE ENGAGEMENT**  
Anticipates needs and reaches out at the right time with the right offer or advice.
- RELEVANT OPPORTUNITIES**  
Identifies cross-sell, up-sell, renewal, retention & investment opportunities.
- RISK & COMPLIANCE**  
Real-time risk monitoring, suitability checks, KYC/AML adherence & policy compliance.
- EFFICIENCY AT SCALE**  
Automates repetitive tasks, streamlines workflows and boosts RM productivity.
- BETTER OUTCOMES**  
Higher customer satisfaction, loyalty, wallet share and long-term lifetime value.

### THE AIRM ADVANTAGE – WHY IT IS UNIQUE

- FINANCIAL SLM NATIVE**  
Built specifically for financial services language, products and regulations.
- AGENTIC AUTONOMY**  
AI agents that plan, decide, act and adapt with minimal human intervention.
- 360° INTELLIGENCE**  
Combines structured, unstructured and external data for complete context.
- REAL-TIME INTELLIGENCE**  
Live data, event-driven insights and predictive analytics for timely actions.
- TRUST & GOVERNANCE**  
Explainable AI, human-in-the-loop, audit trails and enterprise security built-in.
- ENTERPRISE READY**  
Seamless integration, scalable architecture and configurable workflows.

### WHAT AIRM CAN DO

- Understand customer needs and life events
- Monitor behavior, portfolio & risk in real-time
- Identify next best action & opportunities
- Deliver personalized financial advice & offers
- Automate follow-ups, reminders & servicing
- Ensure compliance & regulatory adherence
- Escalate to human relationship managers when needed
- Learn and improve with every interaction

### HOW AIRM WORKS – AT A GLANCE



### SAMPLE USE CASES

- BANKING**
  - Relationship Mgmt.
  - Portfolio Monitoring
  - Loan Recommendations
  - Cross-sell & Upsell
- INSURANCE**
  - Policy Recommendations
  - Renewal Intelligence
  - Claims Assistance
  - Risk Assessment
- WEALTH MANAGEMENT**
  - Portfolio Advisory
  - Investment Insights
  - Goal-based Planning
  - Market Intelligence
- LENDING / NBFC**
  - Credit Assessment
  - Collection Intelligence
  - Delinquency Prediction
  - Customer Retention
- CAPITAL MARKETS**
  - Investor Communication
  - Research Distribution
  - Market Alerts
  - Client Onboarding

### DATA IT SEES. INTELLIGENCE IT CREATES.



### BUSINESS IMPACT AT ENTERPRISE SCALE

- 30-50%** Increase in Customer Engagement
- 15-30%** Increase in Cross-sell Conversion
- 20-35%** Improvement in Customer Retention
- 40-60%** Improvement in RM Productivity
- 25-45%** Reduction in Operational Costs
- 40-70%** Faster Compliance & Audit Readiness

### AVAILABLE 24x7 ACROSS ALL CHANNELS

- Mobile App
- Web Portal
- WhatsApp
- Email
- Voice / IVR
- Branch / RM Desk
- Chatbot
- Call Center



# CORE PLATFORM COMPONENTS

## Addatto Autonomous AI Relationship Manager (AIRM)

AI-Powered | Financial SLM Driven | Agentic | Compliant | Enterprise Ready

**“Every Customer Gets Their Own Relationship Manager.”**

Addatto AIRM is built on a powerful combination of intelligence, automation, data and governance components working together to understand customers, anticipate needs, act autonomously and deliver measurable business outcomes.

24x7  
INTELLIGENCE

ENTERPRISE SCALE

TRUST & COMPLIANCE

BUSINESS IMPACT

### THE AIRM CORE ARCHITECTURE



### HOW THE COMPONENTS WORK TOGETHER



### KEY CAPABILITIES ENABLED

360° Customer Intelligence	Proactive Need Detection	Personalized Advice & Recommendations	Cross-sell / Up-sell Optimization	Risk Monitoring & Alerts
Portfolio & Wealth Monitoring	Compliance & Suitability Checks	Automated Follow-ups & Communication	Customer Retention & Loyalty	Reporting & Insights

### TECHNOLOGY FOUNDATION

AI / ML	Financial SLMs, Machine Learning, Deep Learning, NLP, Predictive Analytics
DATA	Data Lake, Data Warehouse, Knowledge Graph, Vector DB
INTEGRATION	APIs, Webhooks, Kafka, Microservices, Event Streaming
CLOUD & INFRA	Containerized, Scalable, Highly Available, Multi-cloud / On-premise
SECURITY	Zero Trust, Encryption, IAM, DLP, Threat Detection

### BUSINESS IMPACT DELIVERED

<b>30-50%</b> Increase in Customer Engagement	<b>15-30%</b> Increase in Cross-sell Conversion	<b>20-35%</b> Improvement in Customer Retention	<b>40-60%</b> Improvement in RM Productivity	<b>25-45%</b> Reduction in Operational Costs	<b>40-70%</b> Faster Compliance & Audit Readiness
--	--	--	---	---	--

# CUSTOMER 360° INTELLIGENCE ENGINE

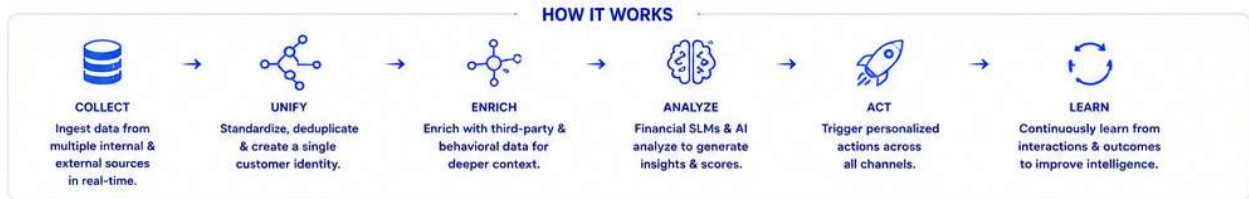
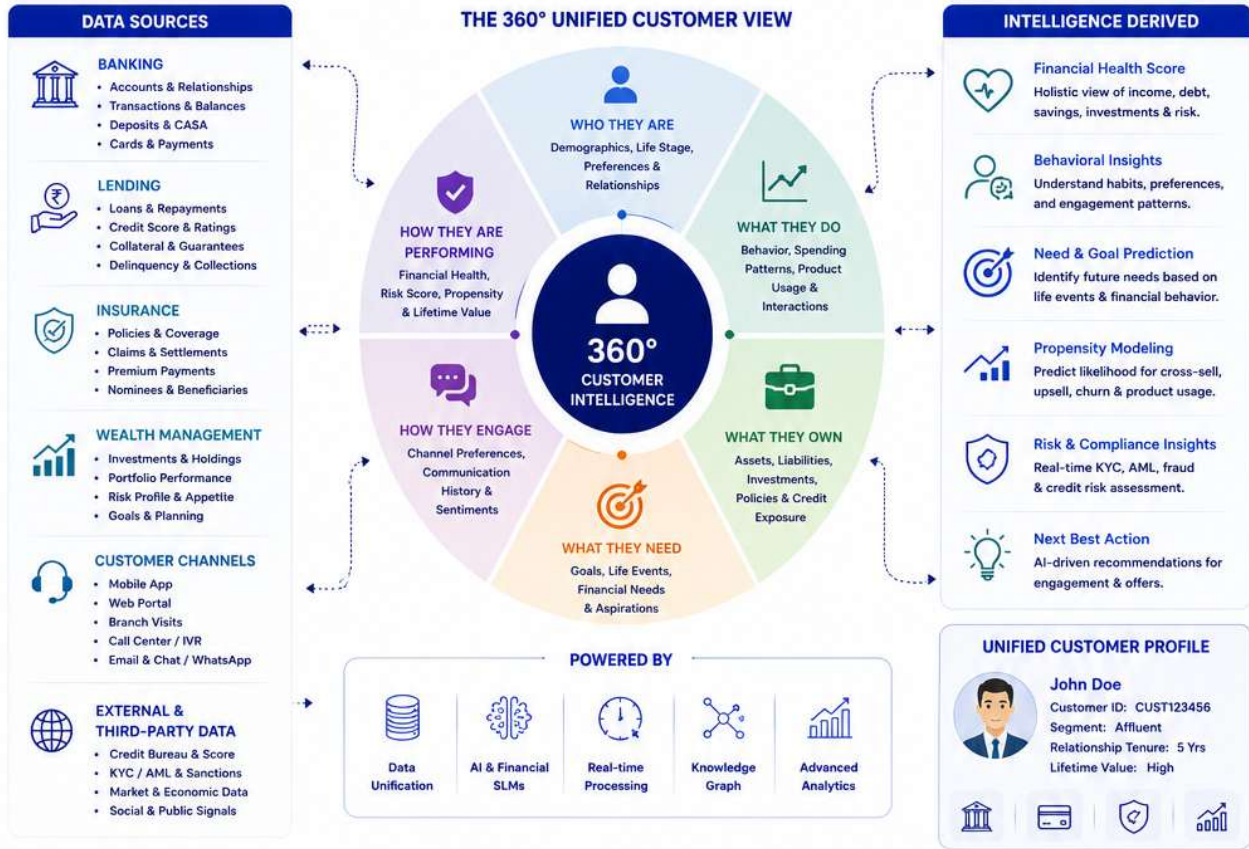
One Customer. One View. Infinite Possibilities.

AI-Powered | Financial SLM Driven | Agentic | Compliant | Enterprise Ready

**"Every Customer Gets Their Own Relationship Manager."**



- Unified data from all sources
- Real-time intelligence & insights
- AI/SLM-driven understanding
- Personalized engagement at scale
- Stronger relationships & higher lifetime value



### KEY CAPABILITIES

- 360° Unified Profile**: Complete, real-time view of every customer.
- Real-time Intelligence**: Always up-to-date insights for timely actions.
- Advanced Segmentation**: Dynamic segments based on behavior, value & needs.
- Life Event Detection**: Detect events like salary credit, marriage, travel, child education, etc.
- Cross-sell & Upsell Engine**: Identify the right product for the right customer at the right time.
- Relationship Intelligence**: Understand relationship strength, gaps & opportunities.
- Privacy & Compliance**: Built-in data privacy, consent management & regulatory compliance.

### BUSINESS IMPACT

- 30-50%** Increase in Customer Engagement
- 15-30%** Increase in Cross-sell Conversion
- 20-35%** Improvement in Customer Retention
- 25-45%** Increase in Wallet Share
- 40-70%** Improvement in RM Productivity

### USE CASES

- Personalized Offers & Recommendations
- Churn Prediction & Retention
- Portfolio Review & Rebalancing
- Customer Onboarding & KYC
- Risk Monitoring & Early Warning
- Proactive Engagement & Service

# AGENTIC AI WORKFORCE

Autonomous. Intelligent. Tireless.

Addatto AIRM deploys a coordinated workforce of AI agents that think, decide, act and learn—autonomously.

AI-Powered | Financial SLM Driven | Agentic | Compliant | Enterprise Ready

“Every Customer Gets Their Own Relationship Manager.”



## WHAT IS THE AGENTIC AI WORKFORCE?

A team of specialized AI agents working together like a digital crew—where each agent has a unique role, goal and expertise, collaborating autonomously to deliver exceptional customer outcomes at enterprise scale.

### WHY AGENTIC AI?

- From Rules to Reasoning**  
Agents understand context, not just follow rules.
- From Reactive to Proactive**  
Agents anticipate needs and act before customers ask.
- From Siloed to Orchestrated**  
Identifies cross-sell, up-sell, renewal and investment opportunities in real-time.
- From Manual to Autonomous**  
Agents execute tasks accurately, consistently and at scale.
- From Insights to Impact**  
Agents convert insights into actions that drive measurable outcomes.



### VALUE DELIVERED

- Hyper-personalized experiences at scale
- Higher revenue through better opportunities
- Lower cost through automation
- Reduced risk and stronger compliance
- Faster resolution and 24x7 support
- Stronger relationships and lifetime value

### HOW THE AGENTIC AI WORKFORCE WORKS TOGETHER



### KEY CAPABILITIES

- Autonomous Decision Making
- Multi-Agent Collaboration
- Goal-Oriented Execution
- Human-in-the-Loop Oversight
- Real-time Adaptation & Learning
- Cross-Channel Orchestration
- Memory & Context Retention
- Trust, Safety & Governance

### AGENT ORCHESTRATION LAYER



### BUILT FOR ENTERPRISE

- Scalable multi-agent architecture
- Secure, compliant & auditable
- Seamless integration with core systems
- Configurable, extensible & future-ready
- High availability & enterprise-grade resilience

### BUSINESS IMPACT AT ENTERPRISE SCALE

- 30-50%**  
Increase in Customer Engagement
- 15-30%**  
Increase in Cross-sell / Up-sell Conversion
- 20-35%**  
Improvement in Customer Retention
- 40-60%**  
Improvement in RM Productivity
- 25-45%**  
Reduction in Operational Costs
- 40-70%**  
Faster Compliance & Audit Readiness

### WHERE AGENTIC AI WORKFORCE DELIVERS VALUE

- Personalized Advisory & Recommendations
- Credit & Loan Lifecycle Management
- Proactive Offers & Campaigns
- Claims & Policy Management
- Onboarding, KYC & Account Management
- Collections & Recovery Management
- Portfolio Monitoring & Rebalancing
- Customer Service & Issue Resolution
- Risk Monitoring & Fraud Prevention
- Marketing, CRM & Retention Programs

# HOW AUTONOMOUS DECISIONS ARE MADE

Intelligent Agents. Trusted Outcomes. Real Business Impact.

Addatto AIRM combines AI intelligence, automation and governance to make the right decision at the right time—autonomously.

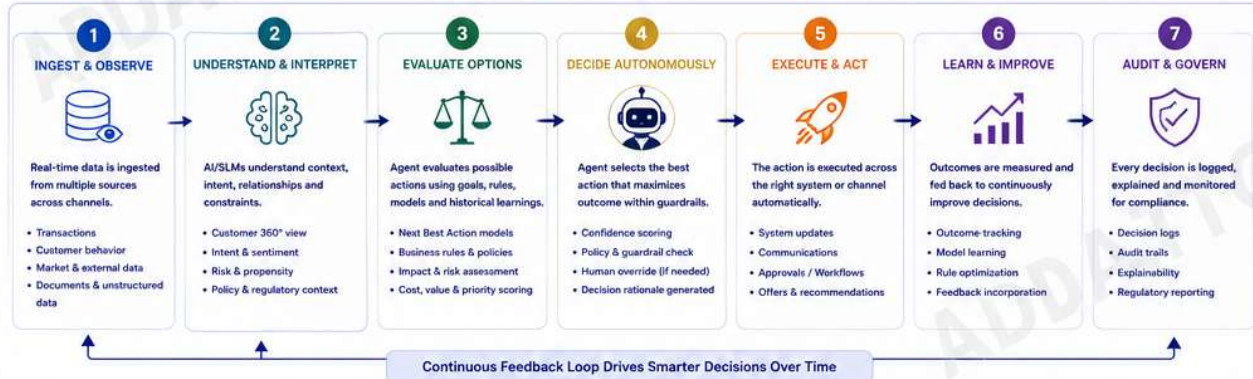


## WHAT IT MEANS

Autonomous decisions are outcomes determined and executed by AI agents without human intervention—based on data, context, policies and goals—while staying within defined guardrails.

- AI-Powered
- Financial SLM Driven
- Agentic
- Compliant
- Enterprise Ready

## THE AUTONOMOUS DECISION JOURNEY



## EXAMPLES OF AUTONOMOUS DECISIONS



## THE RESULT: SMARTER DECISIONS. HAPPIER CUSTOMERS. STRONGER BUSINESS.



# NEXT BEST ACTION ENGINE

Right Action. Right Customer. Right Time. Right Channel.

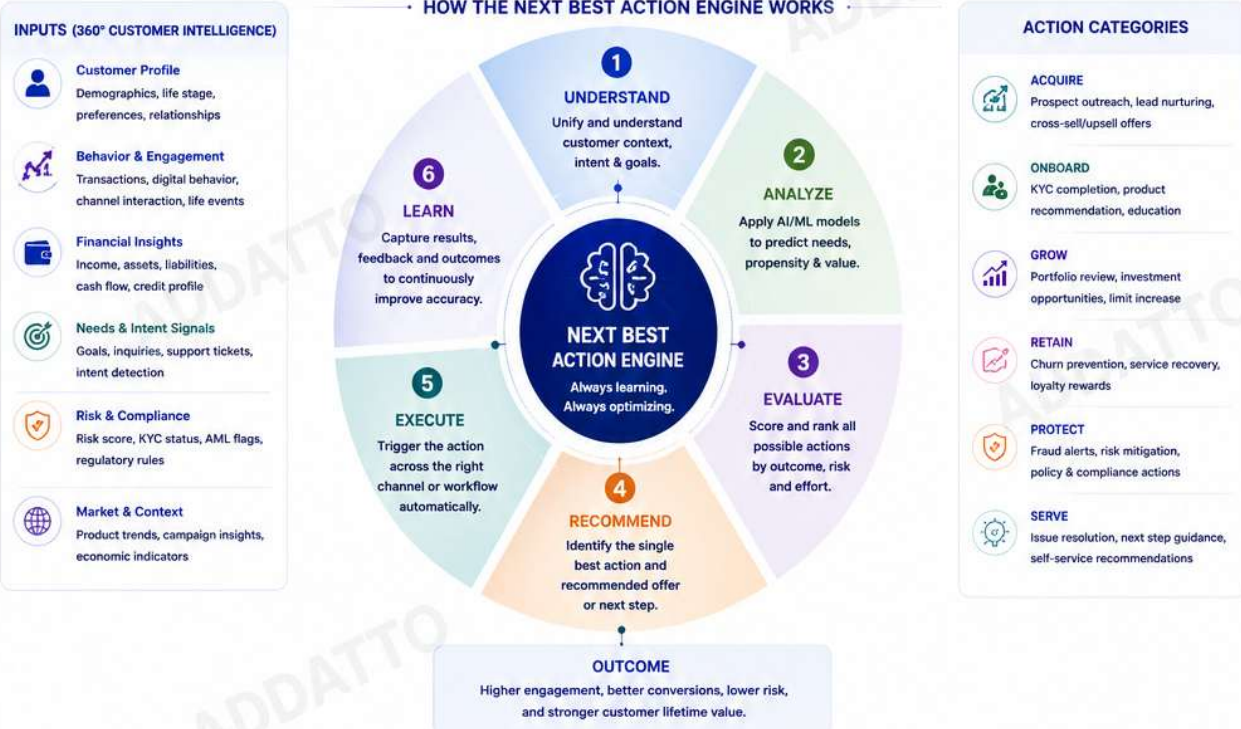
Addatto AIRM's Next Best Action Engine uses AI, real-time data and predictive intelligence to recommend the most relevant action that maximizes customer value and business impact.



### WHAT IS IT?

The Next Best Action Engine continuously analyzes customer context, intent, behavior and value to recommend the single best action to achieve the desired outcome—automatically.

- AI-Powered
- Financial SLM Driven
- Real-time Intelligence
- Agentic
- Compliant



### EXAMPLE NEXT BEST ACTIONS

<b>Offer Credit Limit Increase</b> High usage, good repayment behavior, low risk.	<b>Recommend Investment</b> Surplus cash detected, investment goal alignment.	<b>Cross-sell Insurance</b> Life event detected, protection gap identified.	<b>Activate Dormant Account</b> Lapsed login, eligible for relevant offer.	<b>Personalized Financial Tip</b> Cash flow pattern detected, saving opportunity.	<b>Schedule Advisor Call</b> Complex need detected, high value customer.
--	--	--	---	--	---

#### AI & ANALYTICS POWERED BY

- Machine Learning Models**  
Propensity, churn, CLV, intent & uplift models
- Deep Learning**  
Unstructured data & behavior understanding
- Predictive Analytics**  
Forecast needs, risks & outcomes
- Reinforcement Learning**  
Continuously optimizes based on results
- Real-time Stream Processing**  
Instant decisions on live events



#### DELIVERY CHANNELS

- Digital Channels**  
Web, Mobile App, Chatbot
- Human Channels**  
RM, Call Center, Branch
- Automated Channels**  
Email, SMS, WhatsApp, Push
- Workflows & Systems**  
CRM, Core Banking, Marketing Automation
- APIs & Integrations**  
Real-time action trigger across enterprise systems

#### BUSINESS IMPACT

20-35% Increase in Conversion Rate	15-30% Increase in Cross-sell / Up-sell	25-45% Improvement in Customer Retention	30-50% Reduction in Service Costs	40-70% Faster Time to Action	Higher CLV Stronger Customer Lifetime Value
---------------------------------------	--	---	--------------------------------------	---------------------------------	--

#### KEY CAPABILITIES

- Real-time, context-aware recommendations
- AI-driven prioritization & action ranking
- Explainable decisions with full transparency
- Dynamic learning from outcomes & feedback
- Enterprise-grade security & compliance
- Scalable across customers, channels & geographies

# AUTONOMOUS FINANCIAL ADVISORY

Intelligent Advice. Personalized. Proactive. Always On.

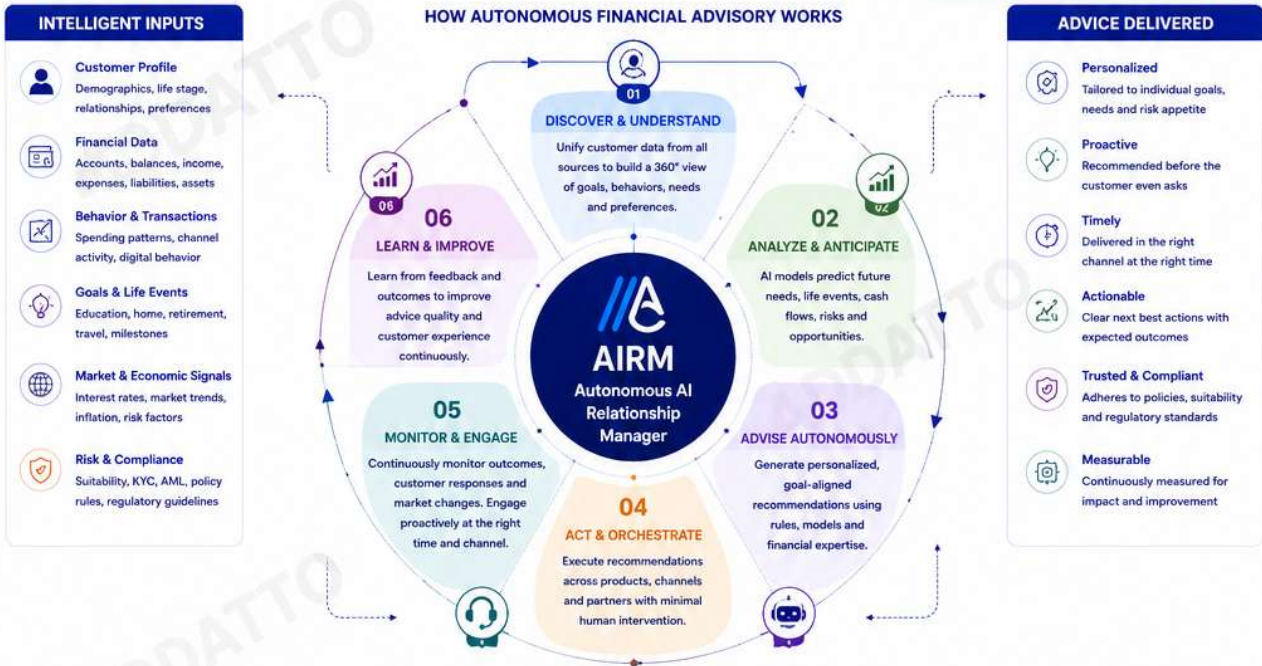
Addatto AIRM delivers autonomous financial advisory that understands each customer deeply, anticipates their needs, and recommends the right actions to help them achieve their life goals—while ensuring compliance and trust.



**WHAT IS IT?**

Autonomous Financial Advisory uses AI agents, advanced analytics and real-time data to provide personalized, goal-based financial advice—autonomously. It acts like a digital relationship manager that never sleeps.

AI-Powered | Financial SLM Driven | Agentic | Compliant & Responsible | Enterprise Ready



### TYPES OF ADVICE DELIVERED

- Cash Flow Optimization**  
Improve savings, reduce unnecessary spend, manage liquidity.
- Goal Planning**  
Plan for short-term & long-term goals with probability of success.
- Investment Advisory**  
Recommend the right investment mix aligned to goals & risk profile.
- Credit Advisory**  
Optimize credit usage, limit, repayment and credit health.
- Risk Protection**  
Recommend suitable insurance and risk mitigation strategies.
- Retirement Planning**  
Ensure financial security with retirement income projections & planning.
- Life Event Guidance**  
Advice for milestones like marriage, home, education, baby, etc.

AI & ANALYTICS POWERING THE ENGINE	DECISIONING FRAMEWORK	DELIVERY CHANNELS	HUMAN-AI COLLABORATION
<ul style="list-style-type: none"> <li><b>Financial SLMs</b> Understand financial language, products, policies, regulations and context.</li> <li><b>Predictive Analytics</b> Forecast needs, cash flows, risks and opportunities.</li> <li><b>Next Best Action Engine</b> Ranks actions by impact, effort, cost and customer preferences.</li> <li><b>Reinforcement Learning</b> Continuously learns from interactions and outcomes to improve advice quality.</li> <li><b>Real-time Processing</b> Processes events, triggers and decisions in real time.</li> </ul>	<p>All Possible Actions</p> <p>AI Scoring &amp; Ranking (Value, Impact, Feasibility, Risk, Effort)</p> <p>Business Rules &amp; Guardrails (Policy, Compliance, Risk)</p> <p><b>BEST ACTION</b> (Autonomous Recommendation)</p> <ul style="list-style-type: none"> <li>Maximize Customer Value</li> <li>Minimize Risk &amp; Cost</li> <li>Ensure Compliance</li> <li>Optimize Experience</li> </ul>	<ul style="list-style-type: none"> <li>Mobile App</li> <li>Web &amp; Portal</li> <li>Email &amp; SMS</li> <li>Chatbot &amp; Voice</li> <li>Robo / Video Calls</li> <li>CRM &amp; RM Dashboard</li> <li>APIs &amp; Integrations</li> </ul>	<ul style="list-style-type: none"> <li><b>AI Advises, Humans Validate</b> AI provides recommendation with rationale for advisor validation.</li> <li><b>Advisor Augmentation</b> AI gives advisors insights, prompts and talking points.</li> <li><b>Seamless Handover</b> Complex cases seamlessly escalated to human experts.</li> <li><b>Continuous Learning</b> Human feedback improves AI models and future recommendations.</li> </ul>

### BUSINESS IMPACT

- 30-50%** Increase in Customer Engagement
- 15-30%** Increase in Cross-sell / Up-sell
- 20-35%** Improvement in Customer Retention
- 25-45%** Increase in RM Productivity
- 30-50%** Reduction in Service Costs
- 40-70%** Faster Time to Action
- Higher CLV**  
Stronger Relationships & Lifetime Value

Autonomous Financial Advisory that helps every customer make the right financial decisions—today and for the future.

# CUSTOMER ENGAGEMENT HUB

Right Message. Right Channel. Right Time. Every Time.

Addatto AIRM's Customer Engagement Hub unifies data, intelligence and orchestration to engage customers in meaningful, timely and context-aware conversations across every channel.



**WHAT IS IT?**  
A centralized hub that orchestrates personalized, proactive and compliant engagements across all customer touchpoints—driving stronger relationships, loyalty and business growth.

- AI-Powered
- Financial SLM Driven
- Real-time Orchestration
- Omnichannel
- Compliant & Responsible
- Enterprise Ready



- Scalable & Flexible**  
Cloud-native, modular and API-first
- Seamless Integration**  
Connects with core banking & enterprise systems
- Enterprise Security**  
Robust security, encryption & access controls
- High Availability**  
Reliable, resilient and always-on
- Global & Local**  
Multi-language, multi-currency and region compliant

# ENTERPRISE ARCHITECTURE

Intelligent by Design. Secure by Default. Built for Scale.

Addatto AIRM's enterprise architecture unifies data, AI and automation on a secure, scalable and open foundation—empowering financial institutions to deliver autonomous intelligence at enterprise scale.



**ARCHITECTED FOR IMPACT**  
A modular, cloud-native architecture that connects systems, data and people—enabling autonomous decisions, real-time engagement and measurable business outcomes.

- AI-Powered
- Financial SLM Driven
- Agentic
- Secure & Compliant
- Cloud-Native & Scalable
- Enterprise Ready

**EXPERIENCE LAYER**  
Engage across every customer and employee channel.

- Mobile App
- Web Portal
- Chatbot / Voice
- Email / SMS
- RM Console
- Branch Banking
- Call Center
- APIs / SDKs
- Partner Portals
- Social / Messaging

**ENGAGEMENT & ORCHESTRATION LAYER**  
Orchestrate journeys, interactions and workflows in real time.

- Customer Engagement Hub**
- Journey Orchestration
  - Next Best Action Engine
  - Campaign Management
  - Content & Offer Management
  - Event & Trigger Management
  - Omnichannel Routing
  - Conversation Orchestration
  - Case & Task Orchestration

**AI & INTELLIGENCE LAYER**  
Deliver insights, predictions and autonomous decisions at scale.

- AIRM Intelligence Layer (Agentic AI Workforce)**
- Customer 360° Intelligence Engine
  - Next Best Action Engine
  - Autonomous Decision Engine
  - Financial Advisory Engine
  - Risk & Compliance Intelligence
  - Predictive & Prescriptive Analytics
  - AI Agents & Digital RMs
  - GenAI / LLM Services
- AI/IM Intelligence Services**
- Model Management
  - Feature Store
  - Prompt & LLM Ops
  - Evaluation & Monitoring
  - Responsible AI
  - Model Registry

**DATA LAYER**  
Unify, enrich and govern data as a trusted enterprise asset.

- Enterprise Data Platform**
- Data Ingestion (Batch / Real-time / Streaming)
  - Data Integration & ETL (Standardize & Enrich)
  - Customer 360° Data Store (Golden Customer Record)
  - Data Lakehouse (Structured • Semi • Unstructured)
  - Master & Reference Data (MDM / Hierarchies)
- Data Governance & Management**
- Data Quality
  - Metadata Management
  - Data Catalog
  - Lineage & Impact Analysis
  - Policy & Consent Management
  - Data Security & Privacy

**PLATFORM SERVICES LAYER**  
Provide reusable services and capabilities for speed and scale.

- Platform Services**
- API Gateway & Management
  - Identity & Access Management
  - Workflow & Automation
  - Notification Service
  - Document & Content Management
  - Search & Knowledge Service
  - Configuration & Rules Engine
  - Audit & Logging Service

**INTEGRATION LAYER**  
Connect seamlessly with core systems and external ecosystem.

- Integration Hub**
- Core Banking & Financial Systems
  - CRM / Marketing Platforms
  - Payments & Card Networks
  - KYC / AML / Compliance Systems
  - Data & Analytics Platforms
  - Third-Party & Partner Ecosystem
- Pre-Built Connectors • APIs • Event Streaming • File / Batch Interfaces

**INFRASTRUCTURE LAYER**  
Run on a secure, resilient and scalable cloud foundation.

- Cloud-Native Infrastructure**
- Containerized Workloads
  - Kubernetes Orchestration
  - Auto Scaling & Load Balancing
  - Multi-Cloud (AWS / Azure / GCP)
  - High Availability & Disaster Recovery
  - Network & Security Segmentation
  - Encryption At Rest & In Transit
  - Observability & Monitoring

**SECURITY, RISK & COMPLIANCE (BUILT-IN ACROSS ALL LAYERS)**

- Zero Trust Architecture
- Data Privacy & Consent
- Regulatory Compliance
- Policy & Access Controls
- Security Monitoring & Threat Detection
- Audit Trails & Reporting
- Business Continuity & Resilience

**ARCHITECTURE PRINCIPLES**

- Customer-Centric
- AI-First & Agentic
- Open & Composable
- Secure & Compliant
- Cloud-Native & Scalable
- Resilient & Highly Available
- Data-Driven & Intelligent

**BUSINESS OUTCOMES**

- Higher Customer Engagement
- Faster Time to Market
- Intelligent Automation at Scale
- Stronger Compliance & Risk Management
- Operational Efficiency & Cost Optimization
- Better Decisions & Outcomes
- Stronger Relationships & Lifetime Value

# DATA ARCHITECTURE

Unify. Govern. Enrich. Activate.

A modern, cloud-native data architecture that connects all data, ensures trust and security, and makes it actionable for AI, analytics and autonomous decisioning at scale.



**DATA THAT DRIVES INTELLIGENCE AND AUTONOMY**

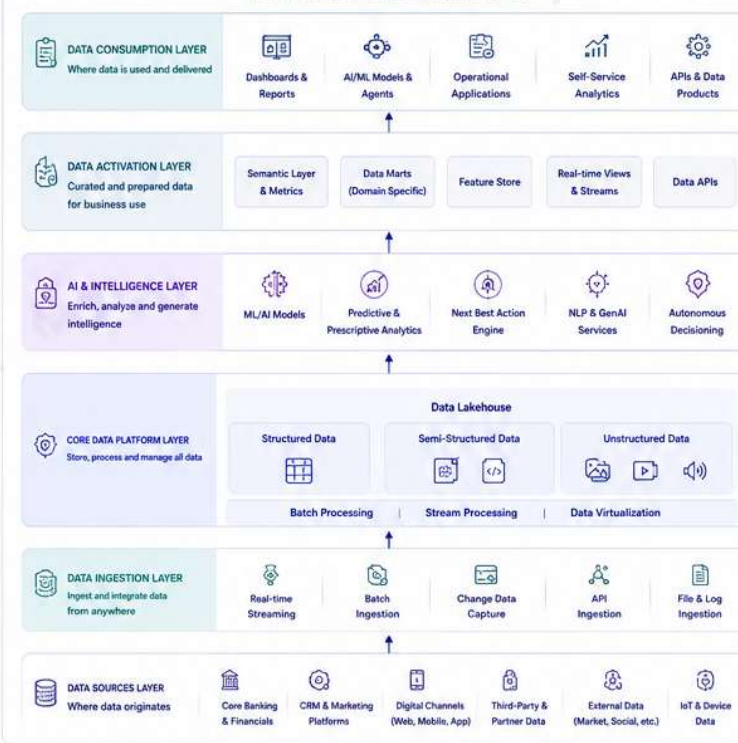
Addatto AIRM's data architecture provides a unified, trusted and intelligent data foundation—powering real-time decisions, AI/ML models and autonomous outcomes across the enterprise.

- Cloud-Native
- Intelligent
- Secure by Design
- Scalable
- Real-time
- AI-Ready

## DATA ARCHITECTURE PRINCIPLES

- Business-Aligned**  
Designed around business outcomes and use cases.
- Single Source of Truth**  
One trusted, consistent view of enterprise data.
- Domain-Oriented**  
Organized by business domains for clarity and ownership.
- Secure & Compliant by Design**  
Built-in privacy, security and regulatory compliance.
- AI & Analytics Ready**  
High-quality, context-rich data for smarter insights.
- Scalable & Future-Proof**  
Cloud-native, elastic and adaptable to change.

## DATA ARCHITECTURE BLUEPRINT



## KEY DATA DOMAINS

- Customer Data**  
Profiles, behavior, preferences, interactions, identity.
- Account & Product Data**  
Accounts, balances, products, limits, pricing.
- Transaction Data**  
Payments, transfers, trades, activity, settlements.
- Channel & Interaction Data**  
Web, mobile, branch, chat, call center, engagement.
- Risk & Compliance Data**  
KYC, AML, risk scores, alerts, regulatory reporting.
- Reference & Master Data**  
Customers, products, branches, codes, hierarchies.
- Partner & Ecosystem Data**  
Partners, vendors, alliances, open banking data.
- External & Enrichment Data**  
Market data, demographics, social, geo, economic.

## DATA GOVERNANCE & SECURITY (BUILT-IN AT EVERY LAYER)

- Data Governance Policies & Standards
- Data Quality & Validation
- Metadata & Data Catalog
- Lineage & Impact Analysis
- Access Control & RBAC
- Data Privacy & Consent
- Encryption At Rest & In Transit
- Audit & Monitoring & Compliance

## DATA FLOW AT A GLANCE

- Ingest**  
Collect from any source in real-time or batch.
- Store**  
Land and store in a secure, scalable lakehouse.
- Process**  
Cleanse, transform and enrich data.
- Activate**  
Deliver trusted data to apps, AI and business users.
- Optimize**  
Continuously monitor, learn and improve.

## DATA QUALITY FRAMEWORK



## ENABLED BY

- Cloud-Native Technologies**  
Elastic, cost-effective and high performance.
- Modern Data Stack**  
Open, modular and interoperable.
- Automation & Orchestration**  
Automated pipelines and self-service enablement.
- Observability & Monitoring**  
End-to-end visibility and proactive alerts.

## BUSINESS OUTCOMES

- Trusted Decisions**  
Make decisions with confidence on high-quality data.
- Better Customer Experiences**  
Personalized, timely and relevant interactions.
- Operational Excellence**  
Streamlined processes and reduced time-to-insight.
- Risk & Compliance Assurance**  
Stronger controls and regulatory compliance.
- Innovation at Scale**  
Accelerate AI, analytics and new business models.

## ENTERPRISE DATA PLATFORM CAPABILITIES

- Lakehouse Architecture
- Real-time & Streaming
- ELT/ETL Pipelines
- Data Virtualization & Federation
- Scalable Storage & Compute
- High Availability & Disaster Recovery
- Cost Optimization & Governance
- APIs & Data Sharing

# AI TECHNOLOGY STACK

End-to-End. Scalable. Secure. Intelligent.

Built around **AIRM** – Addatto's Autonomous Intelligence Relationship Manager – to deliver intelligent applications and autonomous outcomes at enterprise scale.



**WHAT IS IT?**

A comprehensive, modular stack that combines data, models, platforms and operations to deliver trusted AI at enterprise scale—powered and orchestrated by AIRM.

**8 AI APPLICATIONS & EXPERIENCES**

Deliver intelligent outcomes to users and businesses.



**7 AI ORCHESTRATION LAYER (AIRM)**

AIRM orchestrates agents, models and workflows to deliver autonomous outcomes.



**6 MODEL & AGENT LAYER**

Manage, serve and optimize AI models and intelligent agents.



**5 AI/ML PLATFORM SERVICES**

Build, train, evaluate and operationalize AI models.



**4 DATA PLATFORM LAYER**

Unify, prepare and govern data for AI.



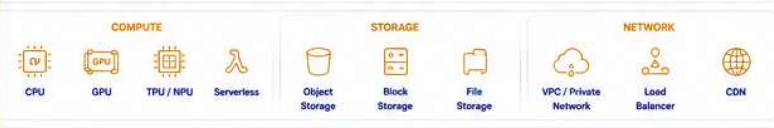
**3 FOUNDATION MODEL & SERVICES LAYER**

Leverage and integrate foundation models and AI services.



**2 INFRASTRUCTURE LAYER**

Compute, storage and network infrastructure for AI workloads.



**1 CLOUD & OPERATIONS LAYER**

Ensure reliability, security and continuous operations.



**AIRM AT THE CORE**

- AIRM unifies data, models, agents and tools to understand, anticipate, advise and act—autonomously.**
- 360° Customer Understanding**  
Unify data to create real-time, context-rich profiles.
- Next Best Action Engine**  
Recommend and execute the right actions at the right time.
- Autonomous Decisioning**  
Make secure, policy-compliant decisions at scale.
- Agentic AI Workforce**  
Deploy domain agents that plan, act and learn autonomously.
- Continuous Learning**  
Learn from outcomes and feedback to improve every decision.
- Human-in-the-Loop**  
Keep humans in control with transparency and override.

**CROSS-CUTTING CAPABILITIES**

- Security & Privacy**  
Built-in protection across all layers
- Governance & Compliance**  
Policies, standards and regulatory alignment
- Observability**  
End-to-end monitoring and insights
- Cost Optimization**  
Optimize performance and cost continuously
- Scalability & Resilience**  
Auto-scale and ensure high availability
- Responsible AI**  
Fairness, transparency and accountability



**BUSINESS OUTCOMES**

- ✓ Faster innovation and time to market
- ✓ Better decisions with trusted AI
- ✓ Operational efficiency and automation
- ✓ Scalable, secure and future-ready
- ✓ Differentiated customer experiences




Trusted Data. Intelligent AI. Real Outcomes. Powered by AIRM.

# A SMART, SUSTAINABLE & TECHNICALLY FEASIBLE TECHNOLOGY STACK





































Built for Intelligence. Designed for Scale. Ready for the Future.

AIRM's technology stack leverages best-in-class, open and enterprise-grade technologies to deliver intelligent relationships, operational excellence and sustainable business value.

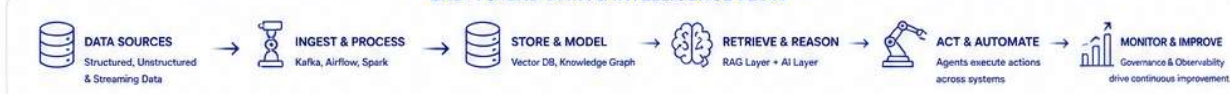
- AI-Powered Intelligence
- Real-time Automation
- Secure & Compliant
- Scalable & Resilient
- Open & Interoperable
- Measurable Outcomes



## AIRM TECHNOLOGY STACK – INTELLIGENT BY DESIGN, SUSTAINABLE BY DEFAULT

 <p><b>AI LAYER</b> Foundation models and agentic frameworks that reason, plan and act autonomously.</p>	 <p>Llama 3.3 / Mistral / Phi-4 Financial SLM State-of-the-art open and domain-tuned language models.</p>	 <p>LangGraph Build stateful, multi-step agent workflows.</p>	 <p>CrewAI Role-based agents collaborating towards goals.</p>	 <p>AutoGen Multi-agent conversations and automation.</p>	<p><b>WHY THIS STACK?</b></p> <ul style="list-style-type: none"> <li> <b>Best-in-Class</b> Industry-leading open source and enterprise technologies.</li> <li> <b>Sustainable</b> Open standards, active communities and long-term viability.</li> <li> <b>Technically Feasible</b> Proven integrations, mature tools and enterprise adoption.</li> <li> <b>Scalable &amp; Resilient</b> Cloud-native, modular architecture built for scale and reliability.</li> <li> <b>Secure &amp; Compliant</b> Privacy-first design with governance embedded at every layer.</li> <li> <b>Future-Ready</b> Flexible to adopt emerging models, tools and innovations.</li> </ul>
 <p><b>RAG LAYER</b> Retrieve, augment and ground responses using enterprise knowledge.</p>	 <p>LlamaIndex Data connectors and indexing for LLM applications.</p>	 <p>Haystack End-to-end RAG pipelines and retrieval systems.</p>	 <p>LangChain Orchestration of LLMs, tools and retrieval chains.</p>		
 <p><b>VECTOR DATABASE</b> High-performance vector search for semantic retrieval at scale.</p>	 <p>Weaviate Open-source, scalable vector database.</p>	 <p>Qdrant High-performance vector search engine.</p>	 <p>Milvus Massive scale vector database for enterprise.</p>	 <p>pgvector Vector extension for PostgreSQL – simple &amp; reliable.</p>	
 <p><b>KNOWLEDGE GRAPH</b> Model relationships and context for deeper insights.</p>	 <p>Neo4j Leader in graph databases for connected data.</p>	 <p>TigerGraph High-performance graph database for analytics AI.</p>			
 <p><b>DATA ENGINEERING</b> Ingest, process and orchestrate data pipelines reliably.</p>	 <p>Apache Kafka Real-time data streaming and event backbone.</p>	 <p>Apache Airflow Workflow orchestration for data and ML pipelines.</p>	 <p>Spark Unified engine for batch, stream and ML workloads.</p>		
 <p><b>DEPLOYMENT</b> Secure, scalable and cloud-ready deployment options.</p>	 <p>Kubernetes Orchestrate containers for scalability and high availability.</p>	 <p>Docker Consistent container packaging and portability.</p>	 <p>Azure OpenAI Private Enterprise-grade LLMs with privacy and compliance.</p>	 <p>AWS Bedrock Access leading foundation models via managed service.</p>	
 <p><b>GOVERNANCE</b> Ensure trust, safety, observability and compliance across the AI lifecycle.</p>	 <p>MLflow Track experiments, models and performance.</p>	 <p>OpenMetadata Manage metadata, lineage and data catalog.</p>	 <p>Evidently AI Monitor data &amp; model quality in production continuously.</p>	 <p>Guardrails AI Enforce safety, policies and responsible AI.</p>	

### END-TO-END DATA & INTELLIGENCE FLOW




Intelligent AI-Powered | Autonomous Agents | End-to-End Automation | Secure & Compliant | Cloud-Native & Scalable | Open & Interoperable

**One Platform. Any Use Case. Intelligent Outcomes.**

# GOVERNANCE & SECURITY OF AIRM

Govern with Trust. Secure by Design. Act Autonomously, Responsibly.

A comprehensive framework to govern and secure the Autonomous Intelligence Relationship Manager (AIRM) across data, models, agents, decisions and operations.



**WHAT IS AIRM?**

AIRM unifies data, AI models, agents and tools to understand, anticipate, advise and act—autonomously—driving intelligent outcomes at enterprise scale.

- Secure by Design
- Privacy by Default
- Compliant by Choice
- Transparent & Explainable
- Resilient & Reliable
- Responsible by Culture

## AIRM GOVERNANCE PRINCIPLES

- Accountable AI**  
Clear ownership and accountability across the AI lifecycle.
- Human Oversight**  
Humans in control of strategy, boundaries and exceptions.
- Fair & Ethical**  
Ensure fairness, reduce bias and promote ethical AI behavior.
- Transparency**  
Explainable decisions and clear visibility into operations.
- Privacy & Trust**  
Protect data privacy and maintain customer trust.
- Continuous Assurance**  
Continuously monitor, measure and improve governance.

### GOVERN WHAT MATTERS

- Data Governance**  
Classify, catalog, and govern data quality, lineage, access and usage.
- Model Governance**  
Validate, version, monitor and retire models responsibly.
- Agent Governance**  
Register, authorize and monitor AI agents and their capabilities.
- Decision Governance**  
Define policies, thresholds and guardrails for autonomous decisions.
- Outcome Governance**  
Track, evaluate and ensure desired business and customer outcomes.



### SECURE BY DESIGN

- Identity & Access Management**  
Role-based access, least privilege and just-in-time access.
- Data Security & Privacy**  
Encryption in transit and at rest, masking and data minimization.
- Model & Agent Security**  
Secure development, model scanning, and agent sandboxing.
- Runtime Protection**  
Detect and block threats, anomalies and harmful behaviors in real time.
- Infrastructure Security**  
Secure cloud infrastructure, network segmentation and hardening.

### AIRM LIFECYCLE GOVERNANCE

- Plan & Design**  
Define use cases, risks, policies and governance controls.
- Build & Integrate**  
Develop models, agents and integrate data & tools securely.
- Test & Validate**  
Validate performance, fairness, safety and compliance.
- Deploy & Operate**  
Deploy with guardrails, monitor and manage in production.
- Monitor & Improve**  
Continuously learn, assess and enhance with feedback.

### AIR RISK & CONTROL FRAMEWORK

Risk Category	Examples	Key Controls	Risk Level
Privacy Risk	PII exposure, data misuse	Data classification, consent, minimization	Medium
Security Risk	Unauthorized access, attacks	IAM, encryption, monitoring, zero trust	High
Bias & Fairness Risk	Discrimination, unfair outcomes	Bias testing, fairness metrics, mitigation	High
Operational Risk	System failures, downtime	HA/DR, monitoring, incident response	Medium
Model Risk	Inaccuracy, drift, hallucination	Validation, benchmarking, drift monitoring	Medium
Compliance Risk	Regulatory violations	Policy enforcement, audit, reporting	High
Reputational Risk	Loss of trust, brand impact	Transparency, explainability, comms	Medium

### AIRM GOVERNANCE OPERATING MODEL

- Board / Executive Oversight**  
AI strategy, risk appetite and value oversight.
- AI Governance Council**  
Policies, standards, prioritization and exceptions.
- AI Center of Excellence (CoE)**  
Enablement, best practices, tools and guidance.
- Business & AI Owners**  
Accountable for AI use cases and outcomes.
- AI Stewards & Champions**  
Ensure adherence and drive adoption.

### GUARDRAILS FOR AUTONOMOUS ACTION

- Boundary Guardrails**  
Define what AIRM can and cannot do.
- Decision Guardrails**  
Set thresholds, rules and approval points.
- Escalation Guardrails**  
Escalate exceptions and high-risk decisions.
- Context Guardrails**  
Use context limits and safe operating boundaries.
- Human-in-the-Loop**  
Require human review for sensitive actions.
- Policy Guardrails**  
Enforce policies and compliance in real time.

### ASSURANCE & TRANSPARENCY

- Explainable AI**  
Provide reasons, evidence and confidence for decisions.
- Auditability**  
Complete audit trails for data, models, agents and decisions.
- Monitoring & Alerts**  
Real-time alerts for anomalies, drifts and policy violations.
- Reporting & Dashboards**  
Governance KPIs, risk posture and compliance reports.

### DATA PROTECTION

- Data Classification**  
Label and handle data by sensitivity.
- Encryption**  
End-to-end encryption for all data.
- Retention & Deletion**  
Retain only as long as necessary.
- Data Lineage**  
Track data origin, flow and usage.

### COMPLIANCE FRAMEWORK SUPPORT

- GDPR
- CCPA
- ISO/IEC 27001
- SOC 2
- NIST AI RMF
- Industry Regulations

### INCIDENT RESPONSE FOR AIRM

- Detect**  
Identify issues and impact.
- Respond**  
Contain, assess and remediate.
- Report**  
Notify and document as required.
- Learn**  
Root cause and improve controls.

**POWERED BY AIRM INTELLIGENCE**

- Unified Data Foundation
- AI-Powered Insights
- Autonomous Agents
- Intelligent Orchestration
- Continuous Learning
- Trusted Outcomes

ADDATTO professionalism simplified

Secure by Design | Privacy by Default | Compliant by Choice | Transparent & Explainable | Resilient & Reliable | www.addatto.com



# AIRM USE CASES ACROSS FINANCIAL SERVICES

Intelligent. Autonomous. Impactful.

AIRM combines data, AI, and automation to understand, decide, and act—delivering measurable outcomes across key domains.



## FRAUD & AML

Detect, prevent and investigate financial crimes in real time.

### AIRM CAPABILITIES

- Real-time transaction monitoring with adaptive behavior analytics
- AI-driven alerts prioritization and case triage
- Network & link analysis for complex fraud rings
- Automated SAR/STR generation and filing
- AML risk scoring for customers, entities and transactions

### BUSINESS IMPACT

- 60%+** Reduction in false positives
- 40%+** Faster case resolution
- Stronger** Regulatory compliance
- Lower** Financial crime losses

### AIRM IN ACTION



### KEY DATA SOURCES



## WEALTH MANAGEMENT

Deliver hyper-personalized advice and grow client relationships.

### AIRM CAPABILITIES

- 360° client view & relationship intelligence
- Next Best Action & personalized recommendations
- Portfolio insights & risk profiling
- Goal-based financial planning
- Proactive alerts for life events and opportunities

### BUSINESS IMPACT

- 30%+** Increase in client AUM
- 25%+** Uplift in cross-sell & wallet share
- Higher** Client retention & satisfaction
- More** Advisory productivity

### AIRM IN ACTION



### KEY DATA SOURCES



## LENDING

Originate smarter, underwrite faster and manage risk across the lifecycle.

### AIRM CAPABILITIES

- AI-powered credit risk assessment & scoring
- Income & cash flow analysis (traditional & alternative data)
- Automated underwriting & policy decisioning
- Early warning signals for delinquency
- Collections prioritization & recovery optimization

### BUSINESS IMPACT

- 50%+** Faster decision turnaround
- 20%+** Lower credit losses
- Higher** Approval rates (right risk)
- Lower** Cost to serve

### AIRM IN ACTION



### KEY DATA SOURCES



## INSURANCE

Price accurately, prevent fraud and delight policyholders.

### AIRM CAPABILITIES

- Intelligent risk assessment & pricing
- Claim fraud detection & prevention
- Automated claims triage & settlement
- Next Best Action for retention & cross-sell
- Customer 360° for proactive engagement

### BUSINESS IMPACT

- 25%+** Reduction in claim leakage
- 30%+** Faster claim settlement
- Better** Risk selection & pricing
- Higher** Customer satisfaction

### AIRM IN ACTION



### KEY DATA SOURCES



## WHY AIRM MAKES THE DIFFERENCE

- Unified Intelligence**: 360° view across data, models, agents and interactions.
- Autonomous by Design**: All agents make decisions and take actions with minimal human intervention.
- Real-time & Proactive**: Detect, predict and act in the moment—not after the event.
- Governed & Secure**: Built-in governance, privacy and security across the AI lifecycle.
- Measurable Outcomes**: Continuously learn, optimize and deliver business value at scale.

## POWERED BY AIRM PLATFORM

- Unified Data Foundation**: Clean, connected, governed data
- AI & Automation Engine**: Autonomous agents that understand and act
- Real-time Intelligence**: Decisions in the moment
- Open & Extensible**: APIs, integrations & ecosystem
- Scalable & Secure**: Cloud-native, elastic & resilient

## Enterprise-Grade Governance & Security

- ✓ Data Privacy & Protection
- ✓ Role-based Access
- ✓ Model Governance
- ✓ Auditability & Transparency
- ✓ Regulatory Compliance

- BUSINESS OUTCOMES**
- Operational Excellence**: Improve efficiency and reduce costs
- Risk Management**: Strengthen controls and minimize exposure
- Revenue Growth**: Unlock new opportunities and increase share of wallet
- Customer Experience**: Deliver personalized, seamless experiences



- Intelligent AI-Powered
- Autonomous Agents
- Secure & Compliant
- Cloud-Native & Scalable
- Open & Interoperable

One Platform. Any Use Case. Intelligent Outcomes.

# DRIVING REVENUE GROWTH AND OPERATIONAL EXCELLENCE WITH AIRM

Intelligent relationships. Superior outcomes. Measurable impact.

AIRM combines data, AI and automation to understand, anticipate and act—enabling financial institutions to grow revenue, reduce costs and delight customers at scale.

-   
AI-Powered Decisions
-   
Real-time Action
-   
End-to-End Automation
-   
360° Customer Intelligence
-   
Governed & Secure
-   
Measurable Outcomes



## AIRM IMPACT AT A GLANCE



### REVENUE AND OPERATIONAL IMPACT

#### REVENUE IMPACT






-  **More Cross-sell / Upsell**  
AI-driven next best action and personalized recommendations increase product penetration. **20-40%**
- New Business Growth**  
Identify high-potential prospects and accelerate acquisition. **15-30%**
- Improved Customer Lifetime Value**  
Stronger relationships, higher satisfaction and increased wallet share. **20-30%**

---






#### OPERATIONAL IMPACT

- Process Automation**  
Automate repetitive tasks and workflows across the customer lifecycle. **25-45%**
- Advisor Productivity**  
AI copilots and insights reduce manual effort and increase productive time. **30-50%**
- Improved Decision Quality**  
Real-time insights and unified data lead to better decisions, faster. **40-60%**
- Risk & Compliance Efficiency**  
Continuous monitoring, automated controls and intelligent alerts reduce manual review. **30-50%**

### FINANCIAL BENEFITS

Benefit Area	Impact	Typical Financial Impact
 Revenue Growth	Increase in cross-sell/upsell, new accounts & wallet share	+10% to +25% increase in total revenue
 Cost Optimization	Automation & efficiency improvements	10% to 20% reduction in operating costs
 Risk Reduction	Lower fraud, AML, credit & operational risk losses	15% to 30% reduction in risk-related losses
 Working Capital Optimization	Faster collections, reduced delinquency, optimized liquidity	5% to 15% improvement in working capital
 Capital Optimization	Better risk-based pricing and capital allocation	5% to 10% reduction in capital charges

#### FINANCIAL IMPACT SUMMARY

 + 
  + 
  + 
  = 
 

**Typical Total Financial Impact: 20-40% improvement in P&L**

## AIRM IMPACT ACROSS FINANCIAL SERVICES

<h4>FRAUD &amp; AML</h4> <ul style="list-style-type: none"> <li>• Faster detection and investigation of suspicious activities</li> <li>• Reduced false positives</li> <li>• Stronger regulatory compliance</li> </ul> <p style="text-align: center; font-size: small;">Impact</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"><b>50-70%</b> Reduction in fraud losses</div> <div style="text-align: center;"><b>40-60%</b> Reduction in investigation time</div> </div>	<h4>WEALTH MANAGEMENT</h4> <ul style="list-style-type: none"> <li>• Personalized advice and portfolio recommendations</li> <li>• Increase in wallet share and retention</li> <li>• Proactive engagement and servicing</li> </ul> <p style="text-align: center; font-size: small;">Impact</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"><b>20-35%</b> Increase in AUM growth</div> <div style="text-align: center;"><b>25-40%</b> Improvement in client retention</div> </div>	<h4>LENDING</h4> <ul style="list-style-type: none"> <li>• Smarter credit decisions and pricing</li> <li>• Faster origination and approvals</li> <li>• Lower delinquencies and defaults</li> </ul> <p style="text-align: center; font-size: small;">Impact</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"><b>15-25%</b> Increase in loan book growth</div> <div style="text-align: center;"><b>20-30%</b> Reduction in credit losses</div> </div>	<h4>INSURANCE</h4> <ul style="list-style-type: none"> <li>• Intelligent underwriting and pricing</li> <li>• Higher policy conversion</li> <li>• Lower claims leakage</li> </ul> <p style="text-align: center; font-size: small;">Impact</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"><b>15-25%</b> Increase in premium growth</div> <div style="text-align: center;"><b>20-30%</b> Reduction in claim leakage</div> </div>
--	--	--	--

## AIRM IN ACTION: CUSTOMER SUCCESS EXAMPLES

<h4>Global Bank</h4> <p style="font-size: x-small;">Implemented AIRM for CRM, cross-sell and operations.</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"><b>+22%</b> Revenue Growth</div> <div style="text-align: center;"><b>-18%</b> Operating Costs</div> </div>	<h4>Leading Wealth Manager</h4> <p style="font-size: x-small;">Deployed AIRM for insights-led advisory and client engagement.</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"><b>+35%</b> AUM Growth</div> <div style="text-align: center;"><b>+28%</b> Client Retention</div> </div>	<h4>Top 10 Retail Lender</h4> <p style="font-size: x-small;">Used AIRM for credit automation and collections.</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"><b>-25%</b> Credit Losses</div> <div style="text-align: center;"><b>+30%</b> Productivity of Underwriters</div> </div>	<h4>Insurance Provider</h4> <p style="font-size: x-small;">Adopted AIRM for underwriting and claims optimization.</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"><b>-28%</b> Claims Leakage</div> <div style="text-align: center;"><b>+20%</b> Policy Renewals</div> </div>
--	--	---	---

## WHY AIRM?

-   
Unified Customer 360° View
-   
AI-Driven Insights & Predictions
-   
Autonomous Actions
-   
End-to-End Automation
-   
Governed, Secure & Compliant
-   
Measurable Impact at Every Step

## THE BOTTOM LINE

AIRM delivers measurable business value by driving revenue growth, reducing costs, mitigating risks and improving customer outcomes—sustainably.

# COMPETITIVE DIFFERENTIATORS

Why AIRM. Why Now.

AIRM is the industry's first Autonomous Intelligence Relationship Manager that unifies data, AI, and automation to deliver intelligent relationships, autonomous actions, and measurable outcomes at scale.



## AIRM KEY DIFFERENTIATORS



### True Autonomy

Autonomous agents that understand, decide and act—with minimal human intervention.



### Unified Intelligence Foundation

Single, governed data and AI foundation across customers, products, and touchpoints.



### 360° Relationship Intelligence

Deep, real-time understanding of relationships, needs, behavior, and context.



### AI-Powered Next Best Actions

Proactive, personalized actions and recommendations that drive outcomes.



### End-to-End Automation

Automate across the customer lifecycle—from acquisition to service and retention.



### Built-in Trust & Compliance

Security, privacy, governance and explainable AI embedded by design.



### Outcomes That Matter

Designed to deliver measurable business impact—revenue, risk, cost and experience.

## AIRM VS. TRADITIONAL APPROACHES

CAPABILITY	AIRM	TRADITIONAL PLATFORMS	THE DIFFERENCE
Intelligence	AI-native with continuous learning from outcomes and interactions	Rule-based or static models with periodic updates	✔ More accurate decisions, better personalization, higher impact
Data	Unified, real-time, governed and contextual	Siloed, batch-based, fragmented	✔ 360° view, real-time insights, trusted data
Actions	Autonomous agents execute decisions across channels	User-dependent, manual execution	✔ Faster time-to-action, higher productivity
Automation	End-to-end workflow and decision automation	Point solutions, limited automation	✔ Lower cost, fewer errors, greater scale
Personalization	Hyper-personalized in real-time across every interaction	Segment-based, not real-time	✔ Stronger engagement, higher conversion
Insights	Predictive, prescriptive and causal insights	Descriptive reporting and historical views	✔ Proactive strategies, better business outcomes
Scalability	Cloud-native, API-first, modular and extensible	Monolithic, hard to integrate and scale	✔ Faster innovation, lower TCO
Governance & Security	Embedded governance, privacy and compliance	Add-on controls, inconsistent	✔ Lower risk, audit-ready, built for trust

## THE AIRM ADVANTAGE



**20-35%**  
Increase in Revenue Growth



**15-30%**  
Reduction in Operational Costs



**25-40%**  
Improvement in Customer Retention



**40-60%**  
Faster Time to Market



**50-70%**  
Reduction in Risk Losses



**2-4x**  
Increase in Advisor Productivity

### WHY IT MATTERS

- ✔ Stronger customer relationships through real understanding
- ✔ Proactive engagement that drives growth
- ✔ Operational excellence at enterprise scale
- ✔ Future-ready platform for AI-driven transformation

## AIRM DIFFERENTIATES ACROSS FINANCIAL SERVICES



### FRAUD & AML

- Real-time detection and investigation
- Reduced false positives
- Stronger compliance

**40-60%**  
Reduction in Investigation Time



### WEALTH MANAGEMENT

- Personalized advice and portfolios
- Stronger client retention
- Growth in wallet share

**20-35%**  
Increase in AUM Growth



### LENDING

- Smarter credit decisions and pricing
- Faster origination
- Lower delinquencies

**15-25%**  
Increase in Loan Book Growth



### INSURANCE

- Intelligent underwriting and pricing
- Lower claims leakage
- Higher customer satisfaction

**15-25%**  
Increase in Premium Growth

Trusted by forward-thinking institutions to build intelligent relationships and deliver superior outcomes.

