

Reimagining Customer Onboarding in Asset and Wealth Management

From First Contact to Activation

brillio

A hand in a white shirt sleeve is pointing at a glowing digital chart. The chart features a rising orange line graph and a bar chart with blue bars. The background is dark blue with a grid pattern and a bright light source at the top.

Asset & Wealth Management at an Inflection Point

Asset and Wealth Management firms are operating in a markedly different environment than even a few years ago. Clients now enter relationships with elevated expectations shaped by digital-first experiences across banking, commerce, and lifestyle services, with speed, transparency, and personalization baseline requirements.

At the same time, the role of the wealth manager is expanding. Clients increasingly expect advice that goes beyond portfolio performance, spanning life events, tax efficiency, estate planning, and long-term financial wellbeing. The first interaction with a firm – customer onboarding – has therefore become a defining moment. It sets the tone for trust, confidence, and the long-term advisor-client relationship.

Yet onboarding remains one of the most complex and risk-sensitive journeys in Asset and Wealth Management. It must balance high-touch advisory engagement with rigorous regulatory controls, while managing sensitive client data across multiple teams and systems.

Modern firms are rethinking onboarding not as a back-office necessity, but as a strategic, experience-led journey, one that can be intelligent, compliant, and frictionless at the same time.

The Onboarding Challenge Facing BFSI Firms Today

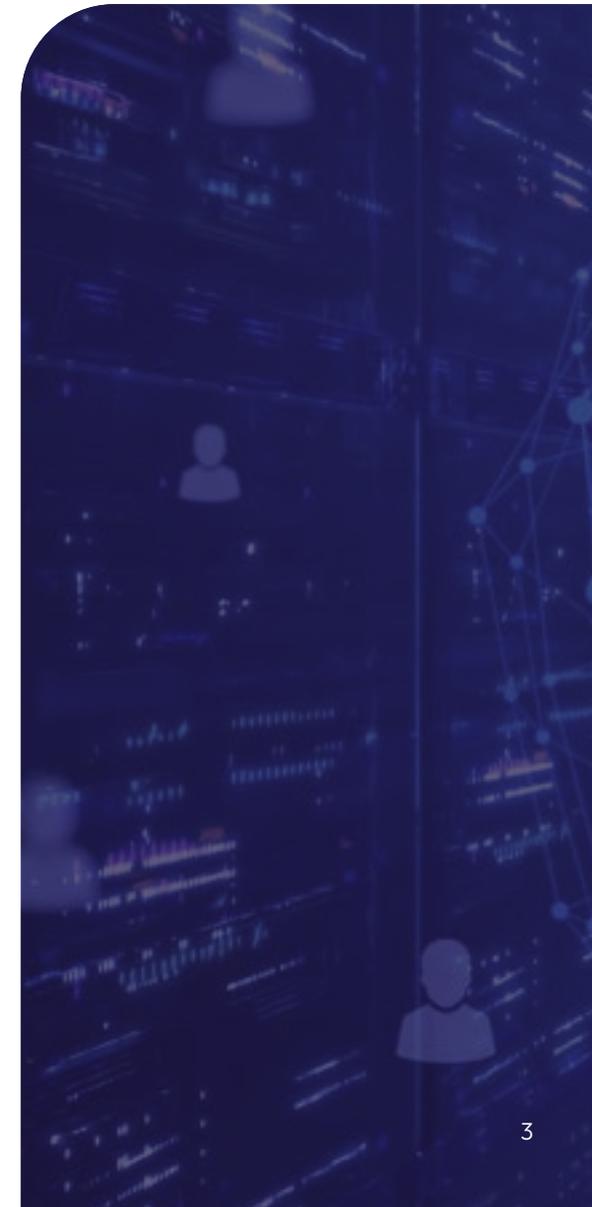
Despite investments in digital platforms and automation, customer onboarding remains a persistent pain point across the BFSI landscape, particularly for Asset and Wealth Management firms serving High-net-worth individuals (HNIs).

The journey is often fragmented across advisors, compliance teams, operations, and third-party systems. Manual document handling, repeated data entry, and disconnected workflows introduce delays and rework. Regulatory checks - while essential - frequently run sequentially rather than in parallel, extending onboarding timelines and increasing drop-off risk.

For clients, the experience can feel opaque and cumbersome. Limited visibility into onboarding status, repeated requests for information, and inconsistent communication across channels erode confidence at the very moment trust should be established. Even high-value clients are not immune to frustration when onboarding becomes slow or disjointed.

For firms, these inefficiencies translate into tangible business impact: longer time to revenue, higher operational costs, increased compliance exposure, and lost opportunities when prospective clients disengage before activation.

What is needed is not incremental improvement, but a fundamentally reimagined onboarding journey, one that is advisor-led, client-centric, and compliance-by-design.



Brillio's Customer Onboarding Roadmap: A Journey-Led Approach

Brillio approaches customer onboarding as an end-to-end journey rather than a collection of isolated processes. The focus is on orchestrating people, data, and platforms to deliver a seamless experience for clients, advisors, and operations teams, without compromising regulatory rigor.

The onboarding roadmap is built around four interconnected pillars, each designed to remove friction while preserving control:

Reach-out & Qualification of Lead

Establishing early engagement through intelligent lead capture, advisor alignment, and suitability-driven qualification. This stage ensures that client conversations begin with context, relevance, and personalization from the first interaction.

Legal Requirement Gathering

Digitizing and streamlining document-heavy onboarding activities through guided data capture, secure document management, and structured client profiling, reducing rework while improving advisor productivity and client experience.

Regulatory Checks

Embedding compliance directly into the onboarding flow, enabling parallel KYC, AML, sanctions, and risk checks with clear visibility, intelligent escalation, and audit-ready controls.

Account Opening & Money Transfer

Completing the journey by transitioning seamlessly from approval to activation – opening accounts, enabling fund transfers, and delivering a consistent, transparent experience as the client relationship formally begins.

Reimagining the Onboarding Journey

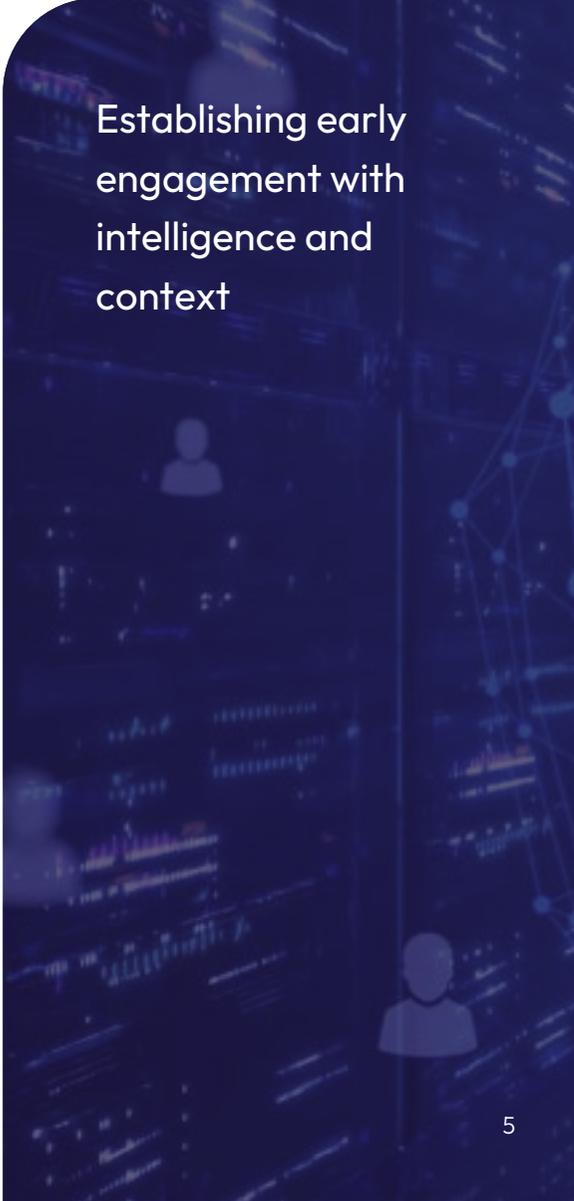
Reach-out & Qualification of Lead

The onboarding journey begins with how effectively firms capture intent and transition prospects into meaningful advisory conversations. In Asset and Wealth Management, this stage sets expectations for responsiveness, relevance, and trust.

Brillio enables a unified entry point for inbound inquiries across digital and advisor-led channels using **Salesforce Sales Cloud and Financial Services Cloud (FSC)**. Web forms, chat interactions, call center engagements, and referral-based inquiries are captured and contextualized, ensuring no loss of intent as prospects move across channels. Early engagement signals, such as email interactions and website behavior, are tracked through **Marketing Cloud Account Engagement (Pardot)**, providing advisors with a richer understanding of client readiness before outreach.

Lead assignment and advisor matching are intelligently orchestrated using **Sales Cloud Lead Assignment Rules** and **FSC Territory Management**, aligning prospects based on geography, assets under management thresholds, and advisor specialization. **Einstein AI Recommendations** further support this process by suggesting the most appropriate advisor based on client profile and historical engagement patterns.

Advisor outreach is streamlined through **Sales Engagement** and **Einstein Activity Capture**, ensuring calls, emails, and follow-ups are automatically logged. Advisors operate within **Financial Services Cloud Workspaces**, gaining a consolidated, 360-degree view of the prospect before the first conversation. Guided qualification flows and Einstein Next Best Action assist advisors during discussions, helping capture suitability inputs while maintaining a natural, consultative experience.



Establishing early engagement with intelligence and context

Legal Requirement Gathering

Once a prospect is qualified, the onboarding journey moves into document-intensive territory – often the most friction-heavy phase for both clients and internal teams. Brillio transforms this experience through guided, digital-first workflows built on Financial Services Cloud onboarding objects and OmniStudio capabilities.

Client-specific contracts, disclosures, and onboarding forms are dynamically generated using OmniStudio Document Generation and Guided Flows, adapting to jurisdictional, regulatory, and client-specific requirements. Sensitive data is secured using Salesforce Shield, ensuring encryption, audit logging, and regulatory compliance for personally identifiable information.

Digital signature workflows are seamlessly enabled through DocuSign or Adobe Sign integrations, allowing clients to complete documentation without manual handling. Supporting documents, such as identity proofs and address verification, are uploaded securely through Experience Cloud client portals, reducing back-and-forth communication and improving transparency.

Advisor-client conversations are automatically summarized using Einstein Conversation Insights, while suitability assessments and financial goals are captured as structured data within FSC risk profile and financial goal objects. Advisors and operations teams benefit from a consolidated client file, supported by Einstein Analytics (Tableau CRM for Financial Services), which visualizes client readiness and onboarding completeness.

Digitizing
documentation
without
sacrificing rigor

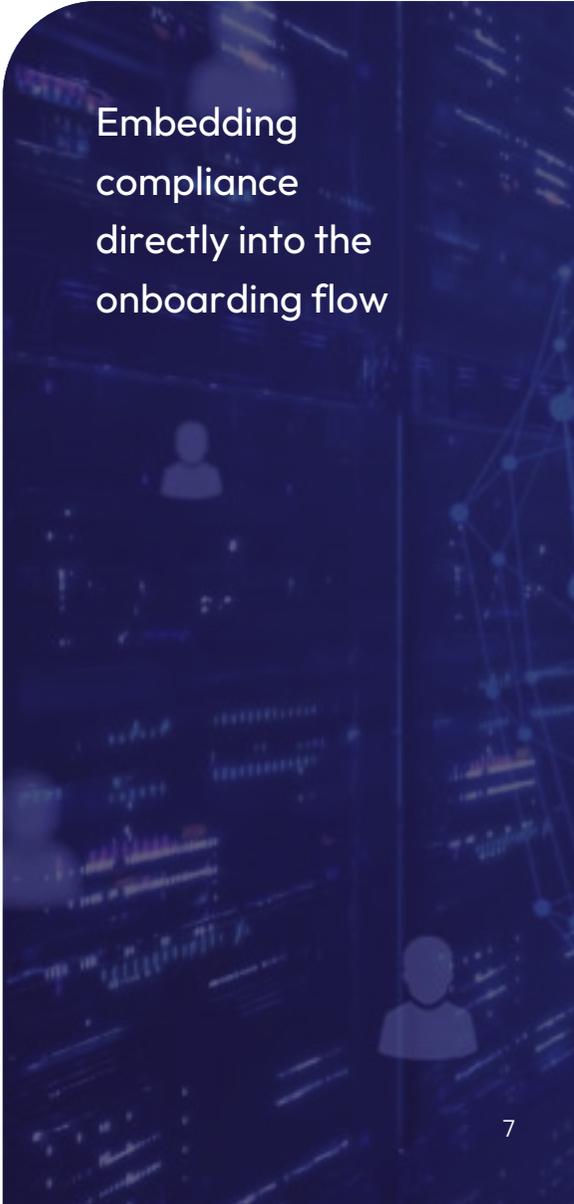
Regulatory Checks

Regulatory review is a critical safeguard, but when disconnected from onboarding workflows, it often becomes a bottleneck. Brillio embeds compliance into the journey itself, enabling regulatory checks to proceed in parallel rather than sequentially.

Document completeness is tracked through FSC document management objects, while OmniStudio decisioning and guided workflows automatically route missing or incomplete submissions back to advisors or clients via Experience Cloud. Salesforce Flow manages approval routing and exception handling, ensuring issues are addressed without stalling progress.

KYC, AML, and sanctions checks are integrated through MuleSoft, connecting Salesforce with third-party compliance platforms such as LexisNexis, World-Check, or Actimize. Einstein AI-powered risk scoring highlights high-risk profiles early, allowing compliance teams to focus attention where it matters most.

All compliance activities are logged using Salesforce Shield audit trails, supporting regulatory reporting and audit readiness. For investigations and escalations, Service Cloud case management structures reviews across financial crime and tax teams, while Einstein Analytics for Risk & Compliance provides visibility into risk exposure and onboarding health across the organization.



Embedding
compliance
directly into the
onboarding flow

Account Opening & Money Transfer

The final phase of onboarding converts approvals into active client relationships. Brillio ensures that once compliance clearance is achieved, account setup and activation proceed without delay.

Account creation and post-approval workflows are automated using Salesforce Flow within Financial Services Cloud, while MuleSoft integrations connect Salesforce to core banking platforms for seamless account provisioning. Clients receive onboarding confirmations and welcome communications through Marketing Cloud, reinforcing confidence and transparency.

Fund transfers, including cash, in-kind asset movements, or lending-related transactions, are tracked using FSC transaction objects, with MuleSoft enabling connectivity to payment networks such as SWIFT, ACH, or SEPA. Einstein AI continuously monitors transfers for fraud and risk anomalies, while automated alerts keep advisors and clients informed.

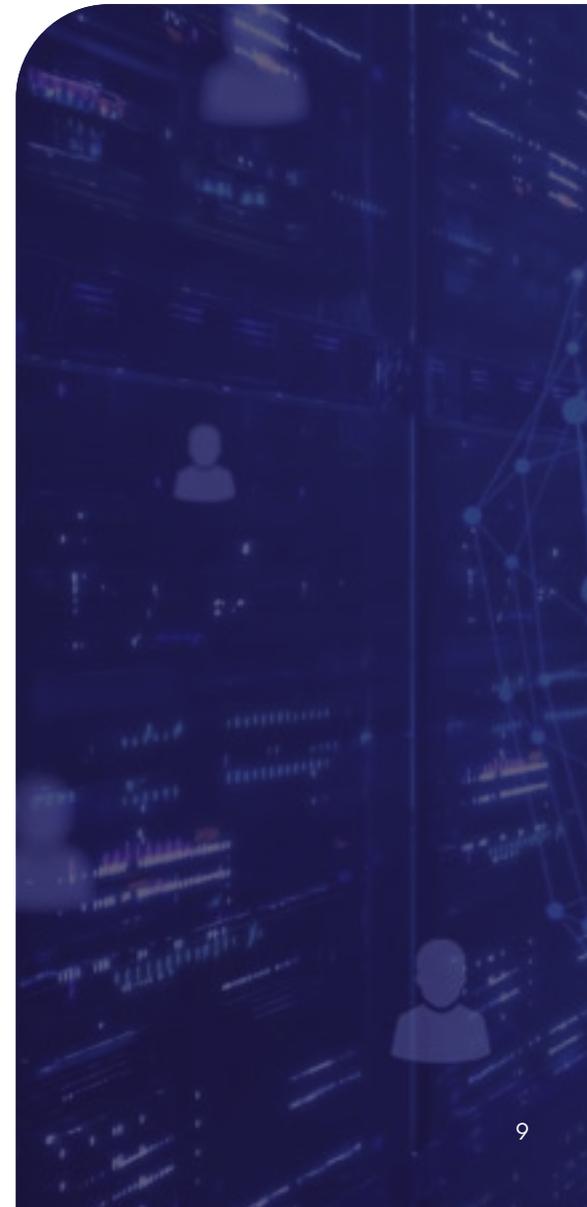
For lending scenarios, FSC lending and credit objects manage loan approvals, supported by MuleSoft integrations with credit bureaus. Clients and advisors maintain real-time visibility into account and loan status through Experience Cloud portals, ensuring clarity as the relationship moves from onboarding into active wealth management.

Seamless
transition from
approval to
activation

Delivering Value Across the Onboarding Journey

By orchestrating Salesforce Financial Services Cloud, AI-driven insights, and integration-led architecture, Brillio enables Asset and Wealth Management firms to modernize onboarding without fragmenting the experience.

The result is faster activation, reduced compliance risk, improved advisor productivity, and a client experience aligned with the expectations of today's HNIs – laying the foundation for long-term, trust-based advisory relationships.



ABOUT BRILLIO

Brillio is a digital technology services company that drives AI-first engineering and design-led experiences for global enterprises. Born digital in 2014, its consulting-led services span Customer Experience, Data & AI, Product Engineering, and Digital Infrastructure. With an industry-leading NPS of 71, Brillio accelerates time to market through its proprietary BrillioOne.ai platform, powered by AI-ready talent with deep domain expertise. Brillio is the official Digital Transformation Partner and the official Data and AI Services Provider of Atlassian Williams Racing. Brillio partners with leading technology providers including Microsoft, AWS, Google Cloud, Salesforce, Adobe, Databricks, and Snowflake and operates with 6,000+ “Brillians” across 15 global delivery centers. Consistently recognized as a Great Place to Work® since 2021, Brillio blends innovation, talent, and purpose to deliver measurable outcomes for clients and fulfilling careers for employees.



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