



IBM Consulting

G-Cloud 15 IBM - AI Implementation

Service Definition Document

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AI is already delivering today for companies that deploy it effectively

These are valuable improvements —but they're just the beginning.

They optimise individual tasks. The real opportunity lies in transforming entire workflows and business processes through agentic AI.



Individual Empowerment

- Knowledge workers augmented with AI assistants reclaim 5-10 hours weekly from routine tasks
- Employees access institutional knowledge instantly through conversational interfaces
- Decision quality improves with real-time data synthesis and analysis

2



Assisted Work

- Customer service agents resolve inquiries 40% faster with AI-powered guidance
- Developers accelerate coding with AI-generated suggestions and automated testing
- Analysts generate insights in hours that previously required weeks



Productivity Gains

- Document processing automated with 95%+ accuracy
- Meeting summaries and action items generated automatically
- Repetitive data entry eliminated through intelligent automation

AI-Enabled Transformation unlocks Enterprise Efficiency, Flexibility, and Innovation in 4 Domains

Operational *Efficiency*



Business Processes & Compliance

Transform fragmented processes into Agentic Workflows that preserve context end to end

50-60%

Cost Reduction

through agentic workflows that learn and optimise themselves

Strategic *Flexibility*



IT & Technology

Accelerate IT delivery through autonomous development workflows that handle code generation, testing and deployment

50%+

Faster Time to Market

through self-managing development ecosystems



Workforce

Amplify human potential by eliminating cognitive overhead that constrains strategic contribution

1000+ Hrs

Reclaimed

for high-value work while measurably improving decision quality

Business *Innovation*



Product & Digital Innovation

Bringing more ideas to market faster, by integrating real-time customer feedback, automating prototyping, and embedding quality and compliance from the start

40-50%

Higher Innovation Yield

increase in successful Digital Products

However, Organisations still struggle to Scale AI

1 The Four Debts That Kill AI ROI

Process Debt: Decades of workarounds create fragmentation that AI only accelerates, creating faster inefficiency rather than intelligent operations.

Skills Debt: Workforce lacks competencies for human-agent collaboration, creating adoption resistance and underutilisation.

Technical Debt: Legacy architectures prevent AI from accessing needed information and systems.

Data Debt: Poor quality and inconsistent definitions prevent reliable autonomous decisions.

2 The Context, Control and Orchestration Challenge

The core challenge isn't AI's intelligence — it's providing the context, control, and orchestration needed to apply it effectively.

Foundation models are powerful, but they need to be grounded in enterprise data, processes, and terminology to deliver relevant outcomes.

Agentic Workflows must be governed, transparent, and adaptable, orchestrating work seamlessly between agents and humans while ensuring compliance and trust.

3 The Adoption Barrier

Technology that requires people to change how they work faces resistance. The most sophisticated AI system fails if employees won't use it. Organisations need:

Zero-friction adoption that preserves familiar interfaces and workflows

Progressive capability activation that doesn't overwhelm users

Transparent augmentation where humans remain in control

Embedded change management built into the platform itself

Our mission is to Integrate all required capabilities to drive AI at Scale



From Fragmentation to **Scalable Integration**

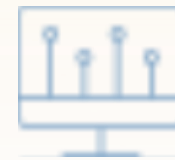
We hide the complexity of scaling AI by enabling cross-platform Agentic Workflows that integrate with enterprise systems and data.

We enable multi-model, multi-framework, and multi-agent ecosystems, ensuring scalable, reliable, and context-aware execution across environments.



From Siloed Agents to **Context, Control, and Orchestration**

We help clients establishing the central layer of context, control, and orchestration they need to run AI agents safely and effectively. We ensure agents operate with the right business context, under consistent governance and guardrails, and are securely orchestrated across systems and processes.



From Experiments to **Real Business Value, Fast**

We accelerate deployment with a growing library of pre-built Agentic Application templates and reusable components, helping clients deliver measurable business outcomes in weeks, not months.

How AI Integration Services helps our Clients

We help clients achieve tangible AI value by combining our consulting services, our proprietary assets, and the strength of a broad ecosystem of hyperscalers and technology partners

Our Services

Enterprise AI Platform Engineering

We help clients design, build, and continuously evolve their Enterprise AI Platform, providing the architecture, orchestration, governance, and data foundation needed to run AI safely and at scale.

AI-led Transformation

We help clients reimagine and transform their business processes and digital experiences through AI, delivering measurable impact by combining industry expertise with generative and agentic capabilities.

AI Factory

We help clients rapidly develop and scale high-value AI use cases by standing up agile, cross-functional teams and providing the operating model and reusable assets needed to accelerate adoption across the business.

Our Assets



IBM Consulting Advantage Platform and Advantage Marketplace

Our Ecosystem (hyperscalers, open-source, AI Solutions)



LangGraph



LangChain

... and others



quantexa

... and others



Enterprise AI Platform Engineering

Client Challenge

- **Complex orchestration** due to a crowded agentic landscape, preventing coordination across complex ecosystems.
- In absence of a shared data backbone, AI agents miss the **unified context** required for intelligent reasoning.
- Lack a **unified control plane** to enforce guardrails and compliance.
- **Vendor lock-in** restricting flexible future evolution

What we Deliver

- A **scalable architecture** designed to orchestrate complex agent workflows with robust governance, security, and operational precision.
- Enterprise **Semantic Layer** that provides agents with shared memory and deep business context to ensure accurate, grounded decision-making.
- A streamlined development ecosystem equipped with **reusable assets and templates** to accelerate the transition from pilot to enterprise scale.
- **Agnostic execution environment** engineered to run seamlessly within your existing technology stack and cloud ecosystem

Sample Outcome Delivered*

10M+ Hours of work automated

25%+ Estimated productivity gains

\$3.5B Productivity savings



How we Deliver



Platform Architecture Definition

Identify business/technical requirements and develop the target architecture blueprint and integration principles.



Platform Architecture Assessment

Review current architecture, conduct gap analysis against the target, and recommend improvement priorities.



Technology Evaluation & Selection

Define evaluation criteria, assess candidate technologies, and conduct proof of concepts or pilot validations.



Platform Build

Design and configure platform components, develop data pipelines/integrations, and perform environment setup and testing.



Platform Continuous Improvement

Monitor performance metrics, identify enhancement opportunities, and implement incremental updates

AI-led Transformation

Client Challenge

- AI efforts are delivering **incremental gains** instead of reimagining end-to-end workflows for breakthrough value.
- **Legacy systems and fragmented architectures** are constraining the pace and scale of AI innovation.
- **Outdated data foundations**—lacking availability, quality, and accessibility—undermine trust and limit AI impact.

What we Deliver

- **Design and re-engineer** business and IT workflows to align business intent and human–AI collaboration.
- **Build and deploy** Agentic Apps that turn trusted data into decisive, real-time business action.
- **Run Agentic Apps** with trust and governance to prove value and drive continuous improvement.

Sample Outcome Delivered

- 3x** Faster complaints resolution
- 80%** Touchless invoices processing
- 60%** Reduction in Contact Centre Agents' interactions



How we Deliver

- **Visioning and Set-up**
Align on ambition, priority domains, success metrics, and establish the program foundation
- **Context Discovery**
Understand current processes, data, systems, and user journeys to identify high-value opportunities.
- **Process (Re)Design**
Redesign the target workflow as an agentic process, defining roles, orchestration, guardrails, and UI/UX.
- **Data Alignment**
Prepare the enterprise context, data products, ontologies, integrations to ground agents in accurate, trusted information.
- **Agentic App Implementation**
Build the agentic application using pre-built templates and platform capabilities; integrate with enterprise systems and data
- **Operational Synchronisation**
Run the Agentic Application with trust, governance, and real-time optimisation.
- **Outcome Realisation**
Prove business value and drive continuous improvement.

AI Factory

Client Challenge

- **Struggling to scale AI** – fragmented pilots and inconsistent delivery prevent organisations from realising enterprise-wide impact.
- **Lacking structure and governance** – absence of a cohesive AI operating model and Centre of Excellence limits control, accountability, and speed.
- **Unable to prove business value** – difficulty linking AI initiatives to measurable outcomes hinders investment confidence and long-term adoption.

What we Deliver

- **Enterprise AI Factory and CoE** – a scalable operating model combining IBM platforms and services to industrialise AI delivery.
- **Structured delivery engine** – agile, capacity-based squads that continuously design, build, and scale high-value Agentic AI use cases.
- **Value realisation framework** – clear measurement of outcomes and continuous optimisation to sustain business impact.

Sample Outcome Delivered

35

GenAI and Agentic Use Cases deployed in under a year

1m

Administrative Hours Removed

DWP Department for Work and Pensions



Crédit Mutuel

How we Deliver

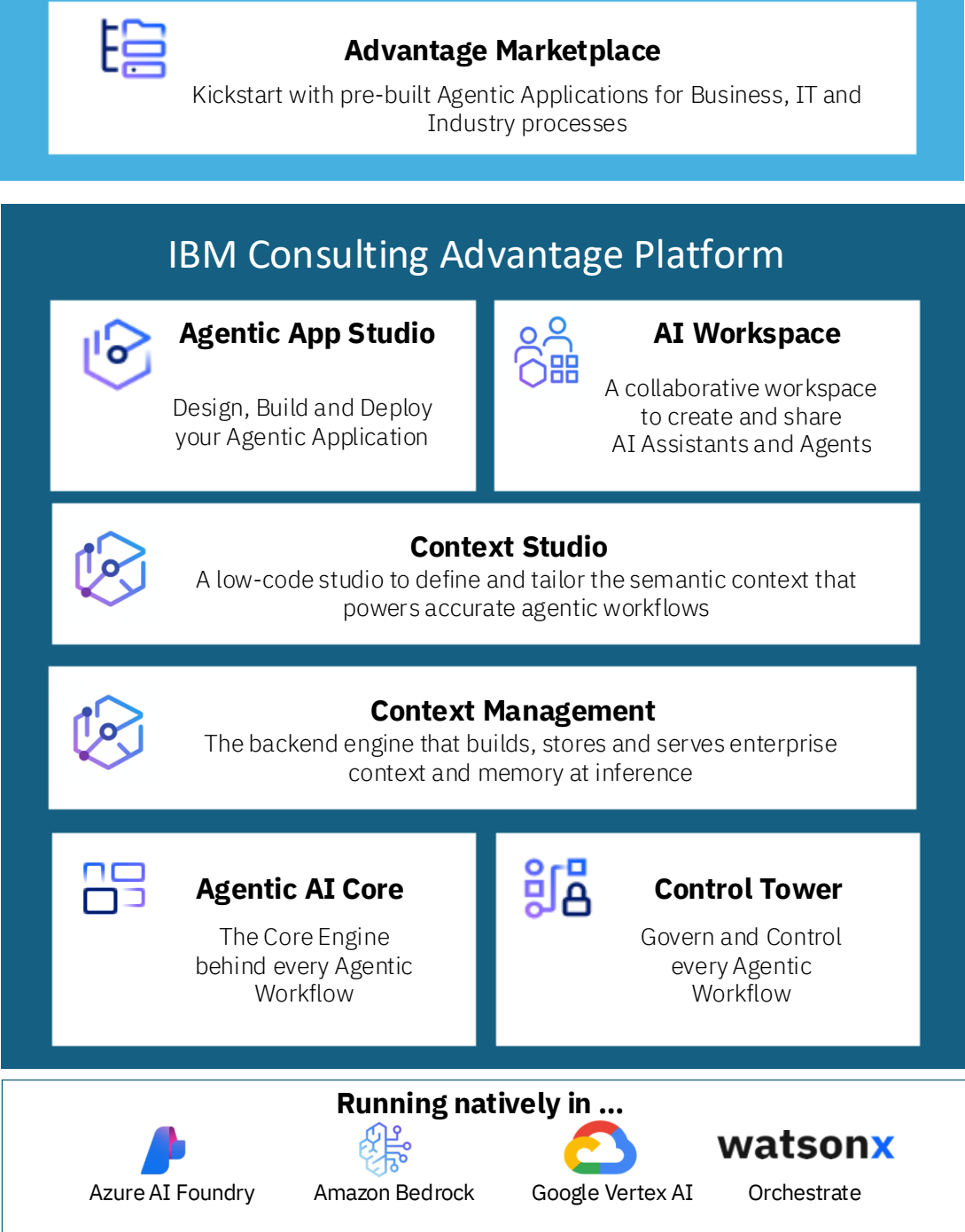
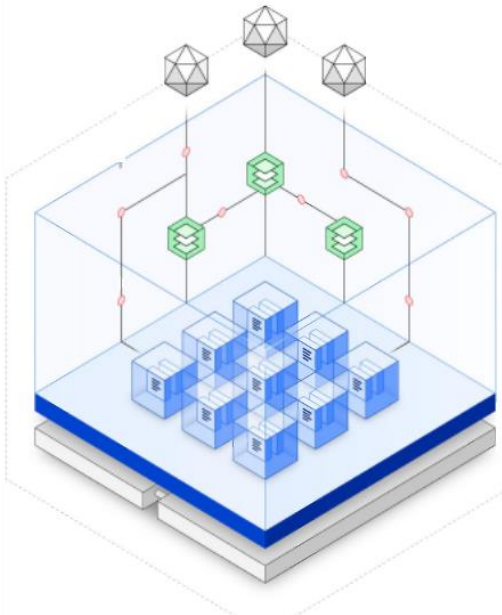
Co-Design AI Factory Operating Model

- **AI Delivery Model**
Define AI Factory team structure, roles, responsibilities, and cross-functional collaboration
- **AI and Agentic AI Lifecycle**
Define end to end process from ideation to end-of-life, with key stage gates
- **AI Solution Adoption**
Develop adoption strategies and change management approach
- **AI Technology Enablers**
Leverage platforms, re-usable services, and core technologies to deliver against use cases

Co-Run AI Factory

- **Co-Create**
Collaborate with clients to identify high-value opportunities and design Agentic AI solutions aligned to strategic business outcomes.
- **Co-Execute**
Rapidly build, test, and refine Agentic AI applications using agile and DevOps practices to validate value and performance.
- **Co-operate**
Scale and operationalise Agentic AI solutions across the enterprise with robust governance, security, and continuous innovation.

IBM Consulting Advantage:
a modular Platform to build, orchestrate, and **scale Agentic Applications with Context and Control**



Accelerate impact

Jumpstart adoption with pre-built agentic workflows and a low-code environment to easily customise or create new workflows tailored to your needs

Scale with trust

Leverage the Semantic layer to provide Agents with enterprise context and memory, combined with Orchestration and Governance to ensure workflows run end-to-end with accuracy, reliability, and control.

Leverage existing investments

Maximise ROI with a modular architecture that seamlessly and natively integrates into your preferred Agentic AI platforms and technology ecosystem.

Our Assets

Advantage Marketplace: pre-built Agentic Applications across Business Domains and Industries

Customer Service

Augmented Call Centre

AI Agent automate customer interactions and executes backend tasks in real time

30-40% AHT reduction, higher FCR, improved agent confidence.

Automated Customer Service Operations

Post-interaction workflows automated end-to-end, including case management and follow-ups.

50-70% less manual post-call work, SLA tracking, quality monitoring.

Supply Chain

Demand Forecasting & Inventory Planning

Dynamic forecasts from diverse signals, real time inventory rebalancing

30% faster planning cycles, reduced stockouts / overstock

Finance

Autonomous Invoice Processing

End-to-end invoice ingestion, validation, matching, posting with audit trails

30% faster planning cycles, reduced stockouts / overstock

Touchless Forecasting

Automated data retrieval, validation, scenario simulation and communication

Faster cycles, improved accuracy, pro-active planning

Industry

Banking

- Document Processing (Banking Operation)
- Complaints Management
- Regulatory Reporting
- KYC
- Customer Service

Life Science & Healthcare

- Regulatory Approval
- Case Management
- Medical Content Generation
- Complaints Management
- Customer Service

CPG

- Customer Service
- Marketing Automation
- Supply chain
- New product development

Telco

- Network Operation Agents
- Telco products recommendation engine

Government

- Citizen Services
- Claims Management
- Tax & revenue management

E&U

- Capital Spend
- Augmented Workforce
- Grid Operations

Workflow Enablers

DocuFlow-AI

Automate the ingestion, processing and validation of any unstructured data at scale with close to 100% accuracy

Regulate-AI

Automate the generation of very comprehensive and complex Documents

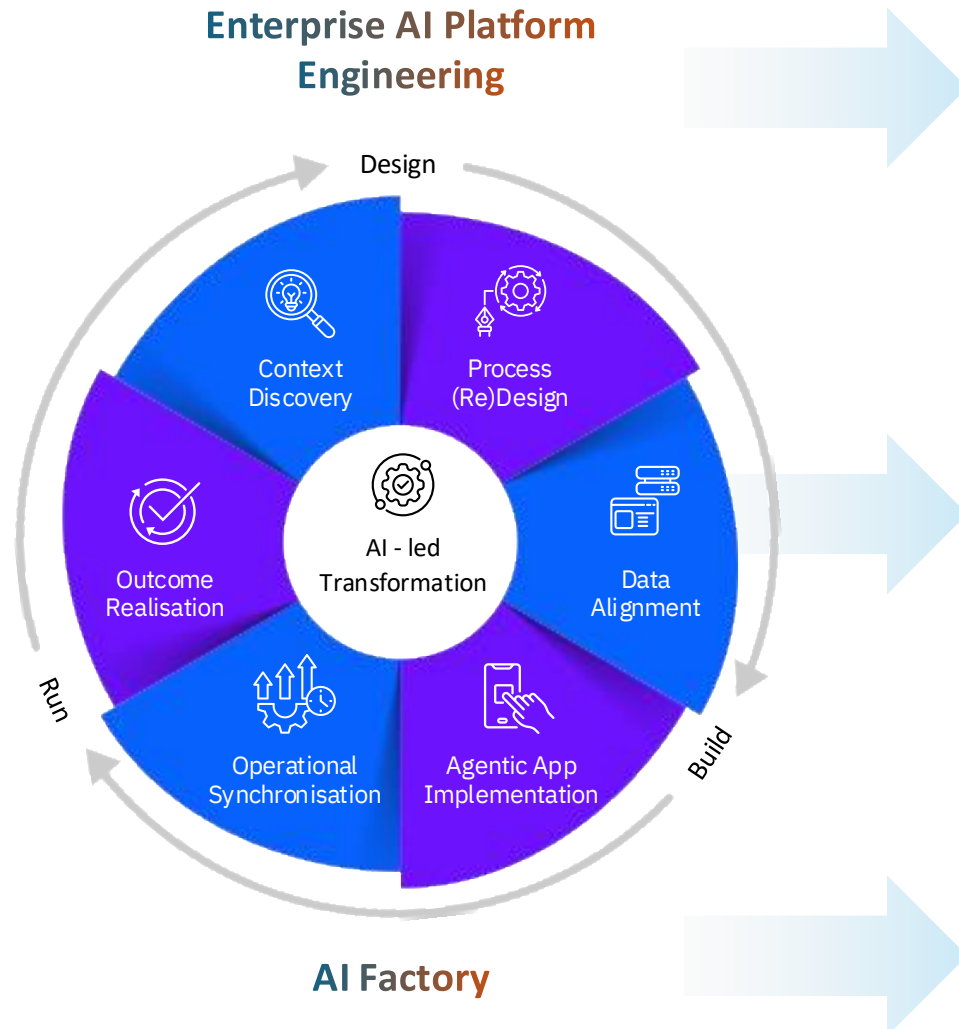
SelfService-AI

Enable the implementation of agentic conversational AI solutions that delivers very high containment

Introducing Enterprise Advantage

Engagement Model

Getting started with the Enterprise Advantage Journey with High Value IBM Consulting Services

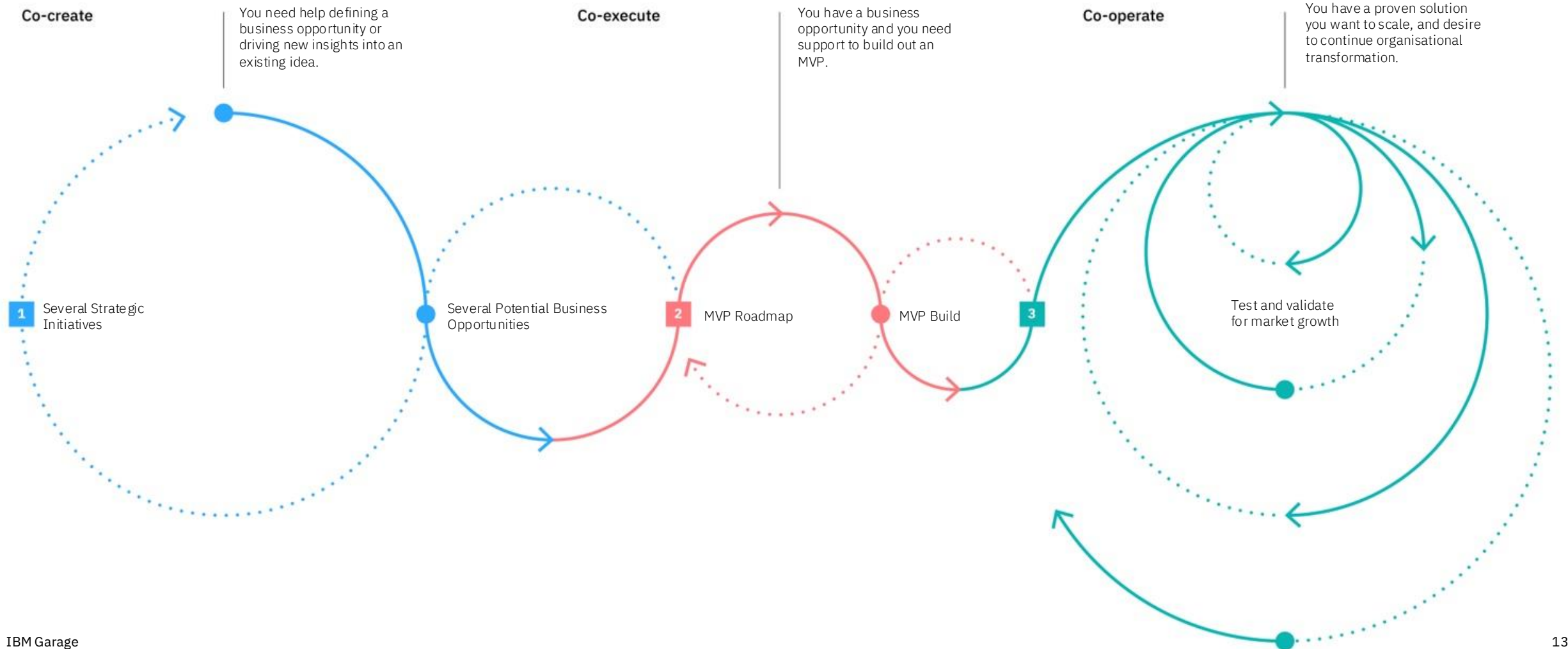


- Design, build, and continuously evolve their **Enterprise AI Platform**, providing the architecture, orchestration, governance, and data foundation needed to run AI safely and at scale
- **Design** workflows aligning business intent, stakeholders, and human-AI collaboration.
- **Build** and deploy Agentic Apps with well-structured, timely data
- **Run** Agentic Apps with trust and governance to prove value and drive continuous improvement.
- Scale delivery through an **AI Factory** built on the right operating model, service framework, and accelerators to drive consistency, speed, and reuse in AI solution delivery.

Introducing our IBM Garage Methodology

Our IBM Garage Methodology

De-risk digital transformation through structured innovation



Find *your* path to value.

At Startup speed.

And Enterprise scale.

67%

faster speed
to outcomes

10x

as many
novel ideas

2x

more likely to achieve
a successful rollout

6x

as many projects
into production

102%

average ROI for
IBM Garage engagements

Our Practice Capabilities

Our agentic offerings are built to **stay ahead of change** — combining adaptive technology, secure and open integration, and continuous skills enablement to ensure long-term relevance and impact.

Credentials and ranking

Awards and analyst reports

Ranked #1 GSI for Competencies & Service Validations

Ranked #3 GSI for Certifications

Ranked #1 GSI for SAP AWS

Leader - Data Science & Machine Learning Platforms for Enterprise AI Scale

Leader – Machine Learning Operations Platform

Leader – Enterprise AI decisioning engines

Strategic acquisitions

AI Strategy & Governance defines and designs the operating model.

AI Integration Services owns the implementation and delivery.

Our mission is to provide **end to end capabilities** for AI Transformation across business areas through a combination of consulting, development, data science and testing skills.

Workforce Skills Capacity

77K Practitioners with at least 1 AI-related Training Badges

2 AI Credentials on average per practitioner

97 Agentic AI Training events in 2025 worldwide

7500 Agentic AI Training Attendees in 2025 worldwide

Enterprise Delivery Capability

12K Practitioners across our global Agentic AI practice

45+ Delivery locations and Client Innovation Centres worldwide

30K+ AI / Data / Cloud Certifications across the practice

	225 Teams	900+ Participants	18 Clients
	191 Teams	600+ Participants	30 Client Use Cases
	178,000 Participants	1300+ AI Assistants created	35,000+ Workflows Created

IBM Consulting helps the Department for Work and Pensions establish a generative AI Centre of Excellence (CoE)

Challenge

DWP was looking to use AI to accelerate toward key goals

- Delivering efficient, effective and innovative public services and civil service ways of working in the context of Government departments needing to reduce their administrative budgets by 15% by the end of the decade
- Bring down economic inactivity levels and take the first steps to delivering long-term ambition to achieve an 80% employment rate
- Tackling fraud and error

IBM Solution

IBM supported DWP in harnessing the power of Generative AI through a design and value-led agile approach and establishing an AI CoE covering:

- Developing the AI Vision and Strategy
- Driving the generative AI innovation pipeline across the business
- Rapid testing of ideas via POCs
- Shaping the approach for reusable AI component delivery
- Defining and executing value measurement and prioritisation
- Shaping and embedding AI governance into the organisation, including ethics and risk frameworks for responsible AI

Outcome

The department has with our help set out its AI strategy, deployed robust AI governance and delivered multiple gen AI use cases, including two in private beta, with demonstrable productivity improvements, reduction in incorrect information and high user satisfaction.



12

Design-led Gen AI POCs & Trials

22%

Reduction in time taken to produce content in a specific use case

3

MVPs; two of these are in private beta in early 2026.

92%

User satisfaction for a specific gen AI tool

Additional case studies



IBM *Client Zero*

We transformed key IBM’s enterprise workflows end-to-end, proving how agentic automation can drive scale, speed, and sustained advantage.

\$4.5B

In productivity savings, exceeding initial goal of \$2B

10M+

Hours of work automated

25pts

Increase in customer NPS

20pts

Increase in employee engagement



Reinventing Sales & Customer Support

- Digital self-serve
- Modern contact center
- Agent Assist
- Contact Center Insights

15K Monthly Hours Saved
323K Cases Deflected
1.53M Hours Saved across Platforms
\$1.1 M Saved with case summaries



Transforming Procurement Supply Chain

- Procure to Pay
- Supplier Management
- Contracts & PO Mgmt.
- Inventory Management

+90% Time reduction for blocked invoices
\$150M Reduction in Supply Chain Costs



Modernising Finance

- Modernising lead to cash
- Pricing approval workflows
- Contract intelligence
- Streamlining orders & billing

30% Cycle Time Reduction
\$100M rev uplift from optimal pricing
100K Hours saved viz Tax Compliance
+95% Accuracy in accounting automation



Augmenting HR Support

- Talent Recruitment
- Onboarding
- Payroll and Compensation
- Employee support

1.1M Automated Tasks
↓ 40% in HR Operating Budget
94% inquiries handled by AskHR
96% Adoption

Success Story: AI-led Transformation

Transforming Account Opening in Commercial Banking for a global Bank

Problem

The customer onboarding and account opening process in commercial banking is currently fragmented, highly manual, and inflexible. It involves extensive data collection and validation across multiple sources, manual document processing, and coordination with various back-end systems. This leads to operational inefficiencies, longer onboarding times, increased error rates, and a suboptimal customer experience.

Solution

By leveraging Microsoft Copilot as the user experience and AI Agents, the onboarding process has been transformed into a seamless, Agentic Workflow. The AI Agents automate data extraction and validation from diverse sources, intelligently generate and process required documentation, and dynamically integrate with multiple back-end systems.



60%

Customer Onboarding time reduction

90%

Reduction of rework by Financial Advisor

Success Story: AI-led Transformation

Modernising Document Processing and Approvals to Boost Efficiency and Reduce Cost for a Leading Financial Services Company

Problem

Labor intensive, manual, time consuming operations

Despite using AI for data extraction and validation, document **processing and approvals of their alternative investment business remained** largely manual. The client aimed to expand AI adoption and significantly reduce human effort.

Scaling and maintenance challenges

The existing AI setup required hundreds of models and frequent retraining to deal with the 100k documents processed per month, making scaling across document types and markets costly and slow.

Solution

An Agentic AI-based document processing solution that automates extraction, validation, and approvals end-to-end. Document specific **pipeline** replace multiple models, significantly reducing maintenance effort. The solution **continuously learns** improving accuracy and expanding automation over time.



“Data ingestion and processing is a universal opportunity that will potentially yield the highest initial productivity and resilience gains all while setting a foundation for AI driven change.” – Client

95-98%

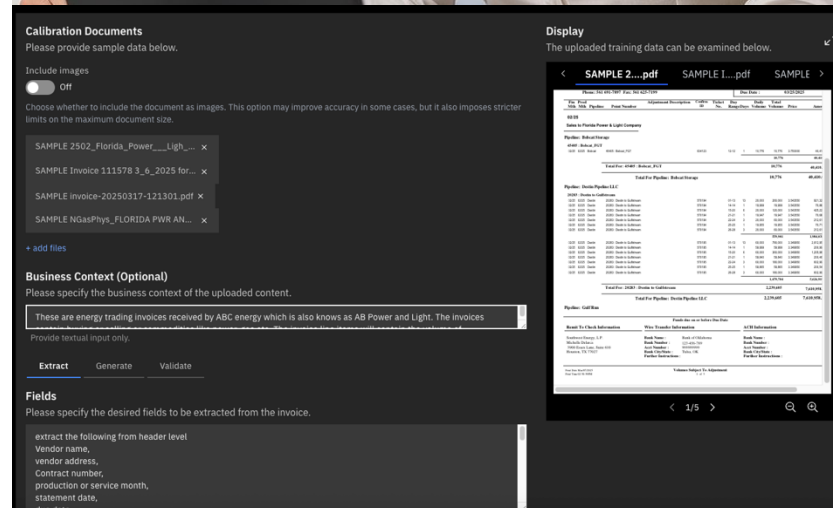
Extraction and classification accuracy

>70%

Straight through processing

50 - 80%

elimination of manual activities



Success Story: AI-led Transformation

Transforming Regulatory Approval of New Drug Applications for a Leading Life Sciences Company

Problem

Labor intensive, manual, prone to error

Regulatory Submissions face several bottlenecks due to labor-intensive activities relating to Reg module and internal report writing, requiring skilled professionals and extended timeframes.

Inconsistencies and substandard Quality

This manual, poorly controlled process is prone to report quality conformance and inconsistencies which ultimately delay and even put at risk the timely approval of a new drug applications

Solution

An Agentic App that uses multiple agents to generate the content required for the Report Submission and make it available for final review to a Medical Engineer through an Assistant



90%

Semantic coverage of generated content

95%

Accuracy of generated content

From 6 weeks to 8 min

To generate a DRAFT document

Success Story: AI-led Transformation

Radically simplifying and accelerate Contract Management for a large CPG

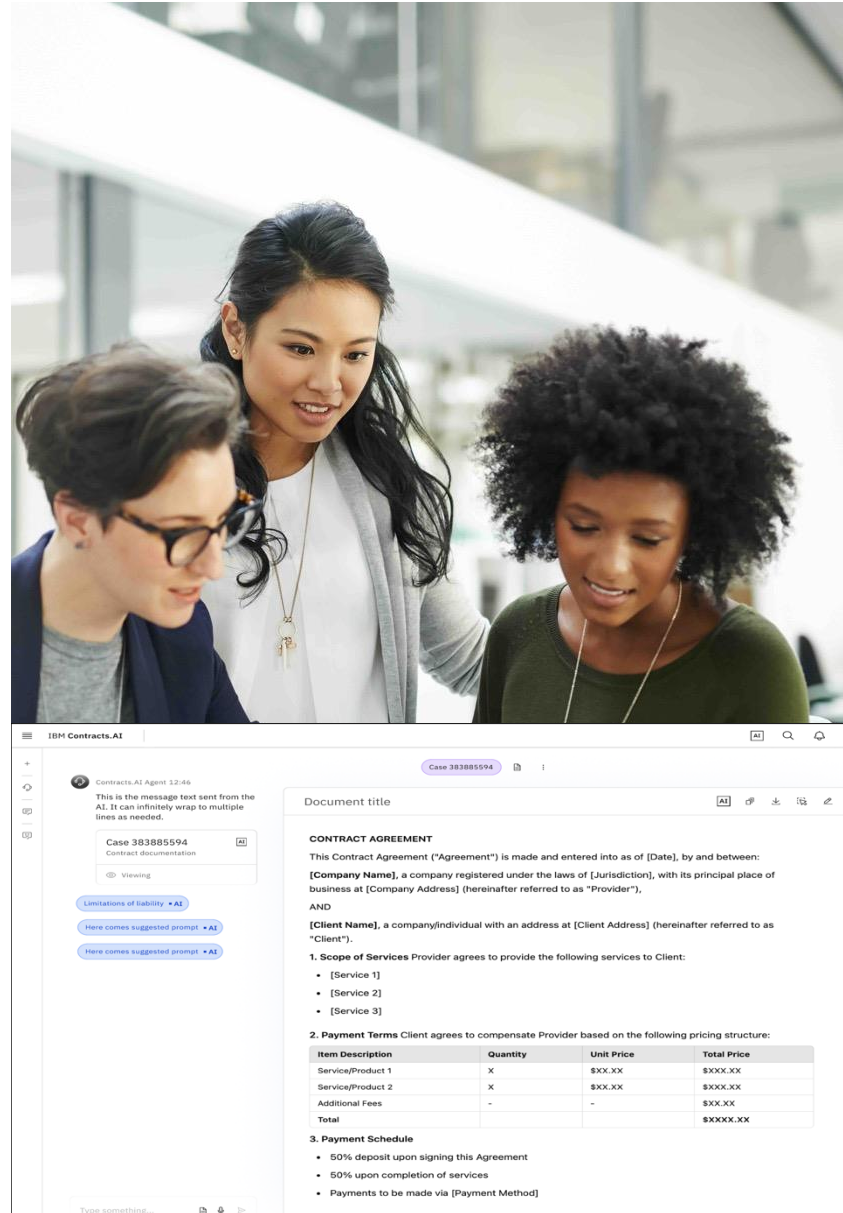
Problem

Legal Counsels and Procurement Specialists need to spend great deal of time and effort to create and negotiate contracts:

- create and evaluate RfI and RfP
- key provisions under each clause which are necessary for the organisation needs and business function
- information which may be present or hidden in non-standard places in a legal document
- look for compliance with industry and organisation standards
- Ensure agreed terms & conditions (e.g volume discounts) are being applied consistently across all contracts

Solution

An Agentic Application that assists buyers and Legal SMEs throughout the entire contract authoring process, from RFP generation and vendor evaluations to contract drafting, negotiation, closing, and ongoing management



85%

Reduction in time spent in contract authoring

70%

Reduction in human error related liabilities

8%

Reduction in overpayment

High Consistency

In business standards and contract term interpretation

Transform Account Payable for a large CPG

Problem

Significant inefficiencies and complexity in the process, primarily due to extensive manual efforts and prolonged processing times lead to high operation costs and often to delayed payments

A new Agentic Application that drives significant automation across the Account Payable process achieving much higher touchless transactions by:

Solution

- **Invoice Processing:** agents achieved > 95% accuracy rate in data extraction and validation at a significant lower cost
- **Invoice Matching:** match invoices with purchase orders and receipts, ensuring that payments are accurate and authorised reduced mismatch errors by 90%
- **Duplicate Payment Detection:** identify and flag duplicate invoices before payments are processed led to 95% decrease
- **Automated Approval Workflows:** agents for validation and approval reduced the average invoice approval time by 70%



80%

Touchless P2P transactions

50%

Cost per invoice reduction

Transformation of Customer and Field Services for a global Home Appliances company

Problem

As part of its strategy to increase direct-to-consumer revenue from < 10% to 40%, the company underwent a multi-year digital transformation revamping its customer service platform and digital channels. Despite progress, two key challenges limited efficiency:

- Low containment on digital channels (less than 10%) caused most customer interactions to be handled manually by agents.
- Slow and costly deployment of the solution across multiple markets reduced scalability and time-to-value.

Solution

IBM implemented an Agentic AI-powered customer service solution, replacing traditional chatbots with autonomous AI agents capable of understanding, reasoning, and executing end-to-end customer requests.

Agents now handle consumer's queries and tasks autonomously, escalating only complex cases to human agents.



60%

Reduction in Contact Centre Agents' interactions

5x

Increase in Containment (from previous AI chatbot)

75%

Reduction in time to market for deploying the solution in new markets

Accelerating Complaints Resolution for a large UK Retail Bank

Problem

The bank faced a lengthy and manual complaints triage process:

- Over 500,000 complaints per year, with customers waiting an average of 19 days for resolution.
- 42% of complaints were initially assigned to the wrong workstream.
- Complaints are highly regulated, requiring precise, auditable classification and timely handling — a major strain on human resources.

Solution

IBM collaborated with the Bank to deploy an Agentic AI complaints management solution:

- **Created a bank specific Ontology of the complaint process**
- Fine-tuned multiple LLM models across 30 complaint types (e.g., vulnerability, payment, complexity).
- Integrated the AI Agents with the bank's knowledge management system for contextual recommendations.



91%

Complaints classification accuracy compared to less than 50% of previous solution

3x

Faster complaint resolution, cutting average handling time from 15 to 5 days.

Improved compliance, transparency, and customer experience through consistent triage and lower referral rates

Delivering the Next-Generation Airline Experience with Agentic AI

Problem

Modernise While Maintaining Industry Leadership Through Transformation

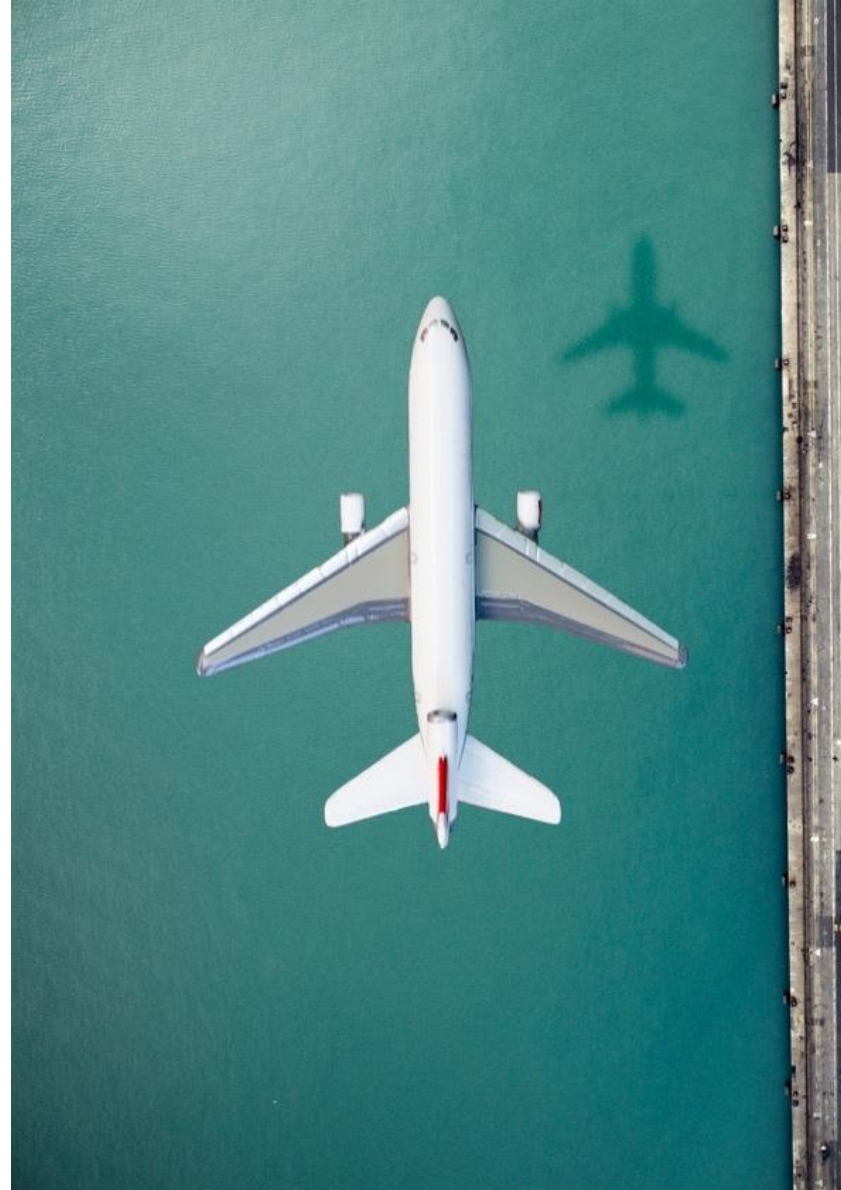
The Client wanted their team to develop sought skills, increase their productivity, promote innovation and empower their team to operate as unified, self-governed squads

Key Challenges

- Needed to modernise traditional workflows
- Challenges with team productivity, collaboration and operational siloes

Solution

We worked side-by-side with the Client to modernise the airline's distributed workloads onto hybrid cloud. This product-led approach toward modernisation has unlocked new capabilities for product scale and personalisation of customer experiences.



70%

Faster Speed to market

30%

Increase in Developer
Productivity

25%

Decrease in Labor Costs

25%

Increase in employee
satisfaction

Success Story: Enterprise AI Platform

An Agentic SDLC model accelerated the Bank's Mobile Redesign achieving faster outcomes at lower cost

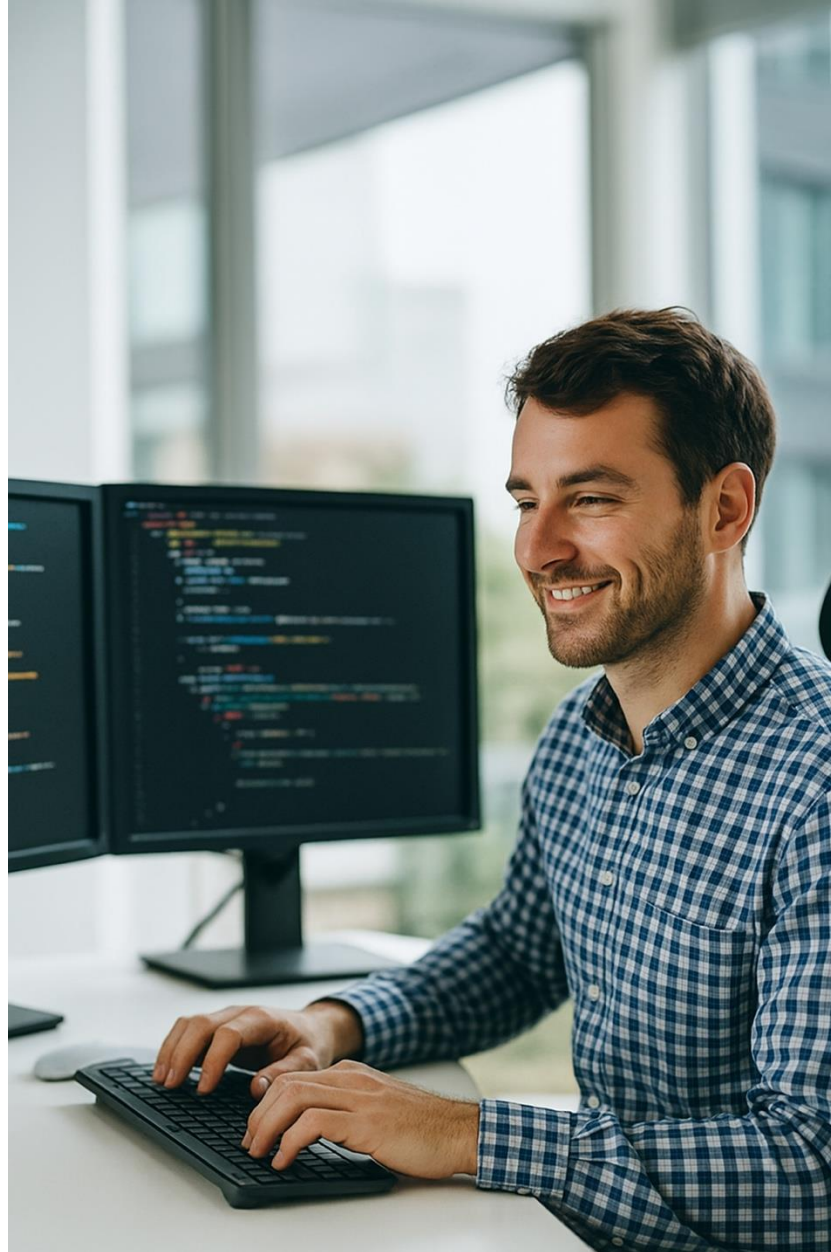
Problem

Slow, fragmented mobile-app delivery

Delayed releases and degraded customer experience along with very high costs to deliver over 130 new product features. The bank needed a much faster SDLC to modernise the iOS/Android Mobile Banking App and stay competitive.

Solution

The entire Mobile Banking app on iOS and Android has been fully redesigned and modernised using a fully agentic SDLC workflow from user stories generation through coding and testing.



63%

Faster user story completion

50%

developer productivity gained in iOS and API code generation

60%

of content is AI generated



Key Takeaways

- While AI accelerates delivery execution, **human oversight is essential** to ensure quality, compliance, and trust.
- Continuous **creation and use of relevant context** was critical to achieve the expected quality and scale AI.

Scaling Generative and Agentic AI in a Regulated Banking Environment

Problem

AI solutions in banking are often slow to scale due to fragmented infrastructures, regulatory constraints, and the need for ethical governance. Delivering innovation while maintaining strict data privacy, sovereignty, and quality standards requires significant resources and can delay the rollout of impactful use cases.

Solution

In collaboration with IBM, Crédit Mutuel's Cognitive Factory deployed IBM's Agentic AI platform watsonx on the bank's sovereign infrastructure, enabling industrial-scale rollout of 35 AI use cases—including Generative AI assistants and AI Agents.

The solution embeds governance and compliance by design, ensuring ethical, transparent, and privacy-preserving AI across banking operations.



35

Generative and Agentic AI use cases deployed across the bank's networks since Q3 2024

1 million

Administrative hours removed

Enhanced

Advisor productivity and customer experience

