

S&P Global
Market Intelligence



Transforming the Client Lifecycle with Better Data

Data: where the client journey begins

Institutions are under pressure to move faster, grow smarter, and stay resilient—on flat budgets and legacy infrastructure. T+1 settlement is compressing timelines. Clients expect seamless onboarding. And not only are operational leaders expected to deliver more with less, they're under considerable pressure to understand, assess, and implement the latest technology—not least AI. No one wants to miss the bus on the biggest tech advances in a decade.

At the center of the challenge? Data.

Every part of the client lifecycle—onboarding, KYC, risk assessment, ongoing monitoring—relies on accurate, timely, and structured data. All too often, that data is fragmented across systems of record, duplicated across teams, or buried in PDFs, emails, and static files—making it hard to trust, hard to access, and harder still to use.

Without a strong data governance foundation, even the most advanced technologies—AI, automation, orchestration—fail to deliver. They can't fix what's broken underneath.

That's why getting data right isn't just a technical priority. It's the first step in building a faster, smarter, and more scalable client lifecycle.

This eBook takes a practical look at the issues with data today—and what operational leaders can do to fix it. From pinpointing pain points to deploying smarter tools and services, it's your guide to transforming the lifecycle from the data up.



The friction inside your lifecycle

When data doesn't move cleanly through the client lifecycle, everything slows down. What should be a smooth, joined-up process becomes fragmented and reactive—driven more by exceptions than by design.

In most organizations, data is everywhere—and nowhere. Spread across departments. Trapped in legacy systems and more. Instead of enabling fast, confident action, poor data creates unnecessary friction. If your decision-makers and stakeholders frequently ask “Is this data correct?” or “From where did this data come?”, it is clear indication your organization's data is untrustworthy.

Here's what operational leaders are up against:

- **Fragmented sources.** Data lives across internal and external systems, creating duplication and unnecessary outreach—asking clients for the same information, again and again.
- **Manual processes.** Hand-coded workarounds and inconsistent data handling increase the risk of omissions and errors.

- **Unstructured formats.** Critical information is locked in PDFs, emails, contracts, and other static content.
- **Rising data demands.** KYC, AML, tax, and legal obligations require more data, more often—making scalability even harder.
- **Low data confidence.** Inaccurate or incomplete data undermines risk awareness, slows down response times, and increases operational exposure.
- **Lack of insights and organizational intelligence.** Bad decisions are fueled by inaccurate data, outdated data, or missing data.

The result? Disconnected systems. Expensive workarounds. And data that's hard to trust when it matters most. Worse case scenario, operational deficiencies caused by poor data governance increase operational risks. Over time, those operational risks become unmanageable regulatory risks and expensive regulatory liabilities.

The hidden cost of bad data

- Slower onboarding and delayed revenue
- Higher risk exposure across the lifecycle
- Missed insights and process blind spots
- Lost ground in fast-moving markets
- Inability to leverage AI/ML technologies

To move forward, firms need to rethink their approach. That means eliminating friction at the source—breaking down silos, structuring critical data, and enabling smarter, end-to-end orchestration.

Because until the data works, nothing else will.

Fix the data. Unlock the insight

Solving the data challenge isn't about ripping out systems. It's about building a stronger foundation—one that supports better decisions, faster onboarding, lower risk, and future growth. That starts with making data easier to collect, validate, share, and act on across the lifecycle.

Here's five ways S&P Global Market Intelligence helps firms build data resilience at scale:



Automates collection.

Streamline KYC, AML, credit, tax, and compliance data gathering to reduce manual effort, rekeying, and error rates.



Centralizes data.

Use trusted market infrastructure to create a single, certified source of entity data across the lifecycle.



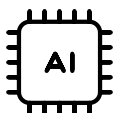
Strengthens governance.

Define entity attributes, schedule refresh cycles, and trigger reviews based on events and risk—keeping data accurate and auditable.



Optimizes resourcing.

Focus internal teams where they add the most value by using trusted partners to support high-effort or niche data types.



Prepares for AI.

Extract insight from unstructured formats and enable natural language queries with an AI-ready data architecture.

S&P Global Market Intelligence collaborates with a diverse range of financial institutions—including investment banks, asset managers, insurers, and private markets—to streamline data management at scale. Our portfolio includes easy-to-deploy tools and services that improve accuracy, unlock automation, and reduce operational drag—whether you're capturing entity data for onboarding, extracting information from legal documents, or maintaining a single, trusted record across business lines.

Counterparty Manager: streamline your lifecycle

Accelerate onboarding, enhance compliance, and centralize entity data.

You're under pressure to onboard clients faster, manage regulatory demands more effectively, and cut down on manual effort—without compromising accuracy or control. Counterparty Manager helps by centralizing the

collection and maintenance of client reference data, creating a trusted foundation across the entire client lifecycle. It streamlines entity data exchange across onboarding, KYC, credit, tax, and legal reviews.



Here's how Counterparty Manager helps:

Automates onboarding workflows

Customizes and streamlines the end-to-end onboarding process for brokers, custodians, corporates, fund administrators, managers, and service providers.

Provides access to a robust counterparty network

Connects you with an extensive network of trading counterparties and validated documentation to expedite agreement exchanges.

Ensures regulatory compliance

Supports requirements across multiple jurisdictions, including ASIC, Dodd-Frank, EMIR, FATCA, MiFID II, and more, through integrated workflows.

Digitizes and manages documentation

Transforms tax, legal, and regulatory documents into digital formats, enabling in-depth analysis and a complete audit trail.

Enhances data accuracy

Automatically digitizes data and validates critical information to support consistent reporting and reduce errors.

Counterparty Manager at a glance



- Speeds up onboarding and time-to-revenue
- Reduces manual work and operational risk
- Centralizes and standardizes entity data
- Strengthens regulatory response with audit-ready workflows



350,000+

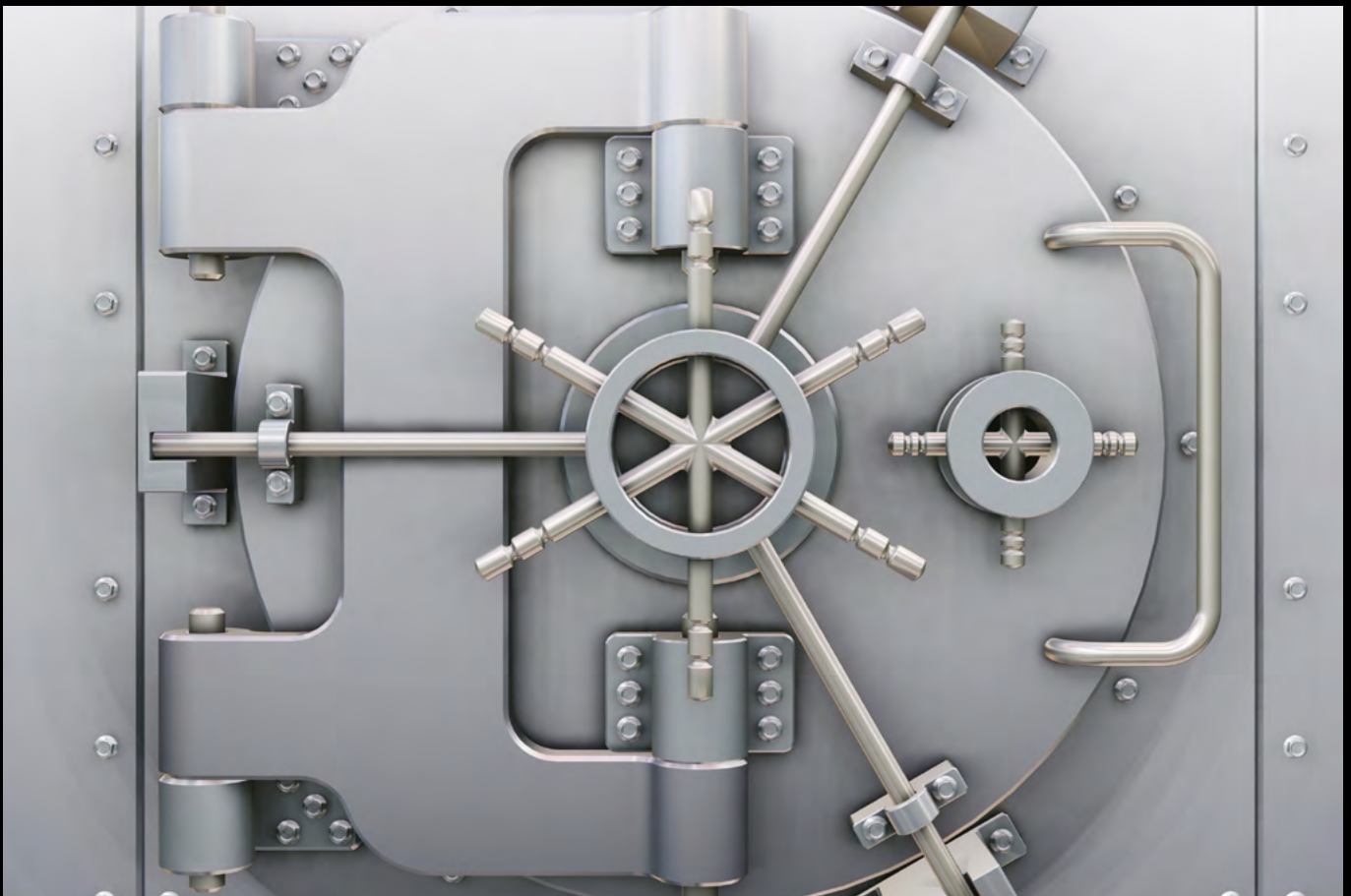
350,000+ legal entities across the financial ecosystem use S&P Global Counterparty Manager

Document Solutions: unlock your insights

Surface data, reduce manual effort, and strengthen decision making.

Processing large volumes of documents is a daily reality in client lifecycle management. But it's complex. Extracting and using the information—accurately, efficiently, and at scale—can be one of your biggest

operational challenges. Document Solutions uses automation and generative AI to transform the task—reducing effort, improving accuracy, and accelerating downstream decisions.



Here's how Document Solutions helps:

Unlocks, extracts, and digitizes data

Captures critical information from formation, AML, regulatory, and legal documents—reducing the need for manual review or rekeying.

Centralizes data and documents

Collects and stores documentation in a centralized repository—making it easier to share across internal systems and third-party platforms.

Structures content for downstream use

Converts unstructured files into structured datasets that feed straight-through processing, analytics, and faster risk reviews.

Tracks lifecycle events

Surfaces key data, monitors regulatory and fund-related changes, and enables quick response to emerging risks or exposures.

Document Solutions at a glance



- Built on advanced AI trained on real-world financial documents
 - Uses GenAI to extract and structure critical data points
 - Supports straight-through processing with structured outputs
 - Integrates with internal systems and third-party platforms
-

Onboarding Accelerator: deploy capital faster

Standardize onboarding, reduce risk, and speed time to revenue.

It's the first critical step in the client lifecycle—and one of the most common sources of delay. Manual processes, inconsistent standards, and siloed data often stall onboarding, slow capital deployment, and

frustrate clients. Onboarding Accelerator changes that—automating key tasks and connecting every part of the process in a single, streamlined workflow.



Here's how Onboarding Accelerator helps:

Automates onboarding workflows

Streamlines the end-to-end process for brokers, custodians, corporates, fund administrators, managers, and service providers—reducing onboarding times to as little as one day.

Connects all onboarding components

Brings together entity data, document collection, KYC and tax validation, regulatory protocols, legal and credit agreements, and operational setup—into one seamless workflow.

Improves transparency and control

Standardizes procedures, provides audit trails, and offers real-time visibility into onboarding status, documentation, and performance.

Streamlines regulatory readiness

Supports faster compliance by automating KYC, tax, regulatory, and legal workflows—minimizing risk and enabling faster capital deployment.

Onboarding Accelerator at a glance



- Reduces onboarding times to as little as one day
- Standardizes processes across client types and jurisdictions
- Automates KYC, tax, regulatory, and legal workflows
- Provides real-time visibility and full audit trails



An average of 70% reduction in account onboarding time using Onboarding Accelerator.

Managed Services: scale with confidence

Free up internal teams, reduce operational risk, and get more done

Your teams aren't short on work—they're short on capacity. Onboarding, KYC, regulatory checks, legal reviews—it all takes time, precision, and scale. But hiring more people isn't always an option—or the right answer. S&P Global's Managed Services offer flexible, expert-led support backed by advanced workflow technology—so

you can expand your capacity without expanding your headcount. Whether you're managing a short-term surge or building long-term resilience, our services help you reduce risk, accelerate execution, and stay focused on what matters most.



Here's how Managed Services helps:

Extends your team with domain expertise

Provides on-demand access to 500+ specialists who integrate with your operations—helping manage regulatory processes at scale.

Delivers end-to-end managed processes

Covers onboarding, KYC, legal documentation, and compliance workflows—standardized, auditable, and ready to scale.

Combines people, process, and technology

Uses advanced workflow tools and enriched data to streamline delivery, reduce effort, and improve consistency.

Offers fixed-price, outcome-based models

Supports predictable budgets and clear accountability—so you get value without losing control.

**Managed Services
at a glance**



- Scales operations with expert-led support and flexible delivery
- Streamlines onboarding, KYC, legal, and compliance workflows
- Reduces risk with standardized processes and full auditability
- Accelerates execution through automation and workflow orchestration



500+

500+ compliance professionals deliver continuous, dedicated support, strategy, and capacity via onsite, offsite, or hybrid support models.

Get started today

Every client lifecycle is different. But the challenge is the same: making your data work harder—so your people don't have to. Poor data slows down onboarding, adds friction to compliance processes, and makes it harder to see what's coming next.

Start by pinpointing where the bottlenecks are—whether it's fragmented documents, duplicated KYC efforts, or manual onboarding workflows. Then take a smarter approach: one built on better data, integrated tools, and targeted support where it counts.

That's where S&P Global Market Intelligence comes in. We work with over 40,000 financial institutions to help solve the operational pressures that come with scaling, streamlining, and staying ahead of change. So you can move from bottleneck to breakthrough—by transforming the client lifecycle with better data.



Data's only part of the client lifecycle equation. For a complete view of how leading institutions are tackling operational complexity—combining data, technology, and scalable solutions—read our full paper. It includes client examples, practical advice, and proven strategies to accelerate onboarding, improve oversight, and reduce risk.

[Get the full story. Read the paper](#)

Want to streamline onboarding, reduce operational risk, or get more value from your data? Our specialists can help you explore the right solutions for your organization—backed by deep market expertise and hands-on experience.

[Talk to one of our experts today](#)

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