






# Future-Proofing the Client Lifecycle

How COOs are leveraging data, technology and services to lower costs, strengthen compliance and outpace competitors at scale.

Data 

Interoperability 

AI & Automation 

Scalability 

# Financial operations at a crossroads

Whether they lead operations for a custodian, sub-custodian, general partner, investment manager, hedge fund or prime services firm, the COOs we talk to all share the same challenges.

They are all being asked to do more with less, and while that mandate is nothing new for seasoned heads of operations, the size of the gap between exigencies and resources continues to widen year over year. Even as their reports struggle to work around legacy technology and inefficient data processes, COOs are being handed expanded remits, impossibly steep growth targets and flat budgets. And it's all playing out against a backdrop of growing political uncertainty, shifting regulations and unpredictable economic conditions.

These pressures aren't going away. In fact, they're likely to increase as COOs prepare their operations for the growth opportunities that are on the horizon. Sector-specific expansion, the rising appeal of alternative and hybrid investments, and a widening investor base are all accelerating the paths to growth for financial institutions of all types. Of course, capitalizing on that momentum means carefully balancing opportunity with today's operational and macroeconomic headwinds.

Operations leaders know technology—and especially the extraordinary capabilities represented by artificial intelligence—holds the key. What's less clear is the path to adoption, integration and ROI. How can these technologies be integrated into the imperfect ecosystems, legacy technologies and complex workflows that characterize the financial sector? How can COOs identify approaches that minimize disruption and accelerate time to value?

S&P Global Market Intelligence has helped 40,000+ financial institutions tackle the often-competing challenges of regulatory requirements, client expectations and organizational mandates. In this whitepaper, our client lifecycle experts share best practices for implementing solutions that address today's challenges efficiently while simultaneously laying the groundwork for longer-term high growth and rapid change—essentially, a blueprint for future-proofing the client lifecycle.



I've got a growing remit, I've got less budget to throw at it, and every time I go into a boardroom, they're talking about 30% growth this year.

# Redefining the client lifecycle

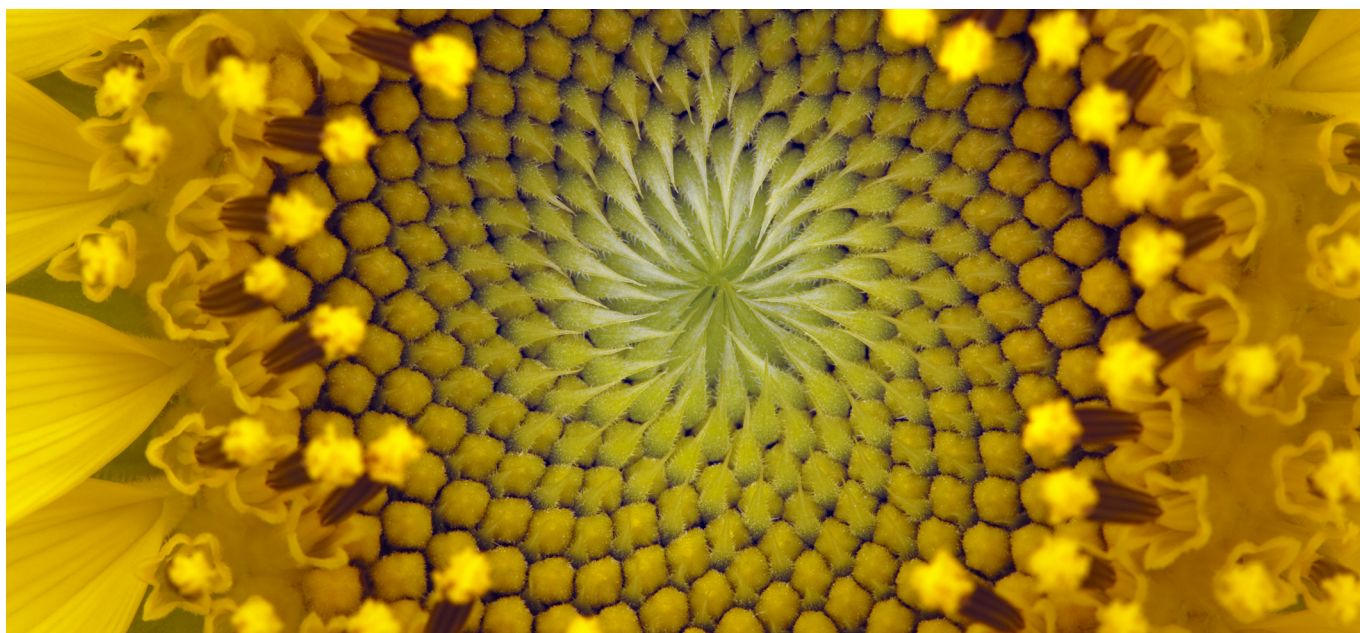
For virtually every financial market participant, the client lifecycle is one of the most important functions. It determines the speed of an organization's time to market, the quality of its client service and the nimbleness of its regulatory response.

It is also one of the most complex and vulnerable functions the organization is called on to maintain. The client lifecycle collects data from myriad external and internal sources, spans half a dozen departments and multiple (usually incompatible, often legacy) platforms, and encompasses the entirety of the client relationship, from onboarding or legal entity creation to offboarding.

Despite its crucial role, the client lifecycle is poorly defined, with no two organizations describing it—or supporting it—in quite the same way. At S&P Global Market Intelligence, our definition is counterintuitive but purposeful. ISDA contract negotiations, for example, may not traditionally fit into the same conversation as client reference data. Similarly, verticals such as credit

management and legal may not seem like logical additions to the client lifecycle.

But when we start to think about it holistically, when we ignore functional and technological silos and focus on points of efficiency, overlap and coordination, a new and broader definition emerges. This definition allows us to uncover the persistent bottlenecks that hold organizations back and the ways in which operations can be accelerated and orchestrated in powerful ways. Building a holistic, efficient client lifecycle involves rethinking three key components: **data, technology and human processes**. We'll examine each one in turn in this whitepaper.



With rising demand for efficiency, a CLM solution that centralizes documents, integrates seamlessly, and implements quickly is key to meeting KYC, credit, legal, tax, and regulatory needs.

CLM Pro streamlines the entire client lifecycle—from onboarding to offboarding—through an agile, fully integrated suite of configurable tools.

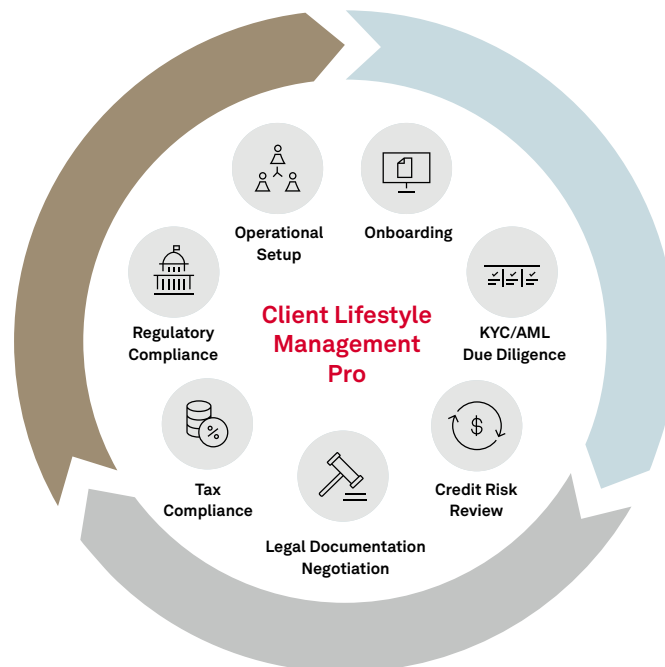
The infographic below shows how our cloud-based, modular platform can accelerate your CLM process.

### Stage 3: Offboarding

Select account to be offboarded  
- due to termination or incomplete maintenance event - identify account exposure across all internal stakeholders of account closure.

**Workflow:**

- Complete review of outstanding positions across various platforms to be terminated ahead of account closure.
- Notify internal teams and end client of closure of account.



### Stage 1: Initial onboarding

Capture requirements, centralize data and documentation and manage tasks across internal and external stakeholders to ensure timely completion.

**Workflow:**

- Track account opening process, key milestones and multiple stakeholders.
- Configure workflow requirements to suit jurisdiction, account and/or products.
- Achieve KYC, AML, tax, credit, legal and regulatory compliance.

### Stage 2: Ongoing maintenance

Review and complete account refresh, to include KYC/AML, name change, conversion, and/or restructure. Check existing data and documentation against requirements and work towards target completion date.

**Workflow:**

- KYC, credit, tax and legal teams review existing available data and documentation to identify requirements for additional and updated information.
- Complete updates within internal systems to reflect result of maintenance event.

# Data: The foundation of an efficient, resilient lifecycle

Having collaborated with hundreds of COOs on client lifecycle remediation initiatives, we know every new engagement needs to start with a conversation about data. Before we investigate the technology stack, before we examine process, we look at the data. Data enablement is the linchpin, and also the point of greatest vulnerability for the modern financial institution.

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Legal entity reference data is one of the heaviest burdens weighing on the client lifecycle, requiring collection from multiple external and internal sources, consolidation,

corroboration and prioritization of those sources, and resolution into a golden source. And the burden continues throughout the client relationship as the data is secured, updated, remediated and refreshed constantly.

As financial institutions begin implementing AI solutions, especially those that enable datasets, issues around data access and governance are even more critical, because inadequate or poor-quality data materially diminishes the value and integrity of AI-powered processes. Simply put, without quality data, no AI initiative can succeed.





## Key challenges

Beyond the staggering breadth of sources from which client lifecycle data must be collected, the task of obtaining and maintaining quality data is complicated by several factors.

### Data silos

Incompatible technologies and operational silos require manual rekeying that decelerates the lifecycle and degrades data quality and accuracy.

### Regulatory pressure

Regulatory complexity necessitates the collection and management of a wider range of KYC, AML and tax data.

### Unstructured formats

The majority of data collected by organizations—an estimated 80%—is buried in unstructured sources such as PDFs and emails.

These obstacles lead to data resources that are inaccessible, fragmented and bifurcated, and data processes that are wasteful, costly and place the organization at considerable regulatory, financial and reputational risk.



## Core capabilities

Future-proofing the data management function requires the organization to invest in key data tools and supports in order to build a sound, sustainable ecosystem in which data can be collected, vetted, augmented, shared and refreshed throughout the lifecycle.

### Data automation

Collection of KYC, AML, credit, tax and pre-trade compliance data needs to be automated in order to minimize or eliminate rekeying and reduce costs, effort and errors.

### Data governance

Entity data should be defined by universal attributes and proactively monitored by frameworks that include predetermined refresh schedules and specific event and risk parameters that trigger automatic reviews.

### A single source of truth

Relying on a central market infrastructure is essential to creating a lifecycle built on inherent data certification—consolidating overlapping data sources into a single, trusted view. AI plays a growing role in entity resolution, but accuracy still depends on human validation and control.

### AI-first approach

Prioritize AI-readiness by enabling data extraction from unstructured sources and using large language models (LLMs) for natural language querying—while supporting cleaner, more consistent entity data across the lifecycle.

### Partner strategy

The effort and costs associated with collecting different data types needs to be quantified and, where advisable, reputable external partners can be used to supplement areas where internal resources fall short. This could mean relying on a partner for all entity data or for regional or other niche coverage.

<b>Automating event and risk data</b>	<p>An increasingly complex, interconnected world poses new challenges for institutions. International sanctions, judicial actions, capital controls and other payment restrictions that arise from events such as the Russia-Ukraine military conflict or the Greek government-debt crisis have ripple effects that are difficult to track and act on at the best of times. In these situations, every second counts, but when the data is siloed or buried in text-based agreements, it's impossible to spot those risks and coordinate a response swiftly. The advent of T+1 and T+0 has only intensified the urgency to accelerate reaction times.</p> <p>Through a combination of automated alerts, AI data extraction and an agile risk model, S&amp;P Global Market Intelligence clients can quantify total exposures and identify the entities and agreements affected as soon as an event takes place, thereby reducing operational, regulatory and financial risk.</p>
<b>Centralizing client reference data</b>	<p><b>Counterparty Manager</b> externalizes and centralizes the task of collecting and maintaining the client reference data that forms the foundation of the client lifecycle. The solution provides access to data for 200K+ entities powered by a global network of trading counterparties. The validated data and documentation streamlines entity data exchange across every stage of the client lifecycle, including onboarding, KYC, credit, tax and legal review.</p>
<b>AI data extraction</b>	<p>Managing structured data sources is challenging enough, but the vast majority of client lifecycle is locked up in formation, regulatory and legal documents and AML systems. <b>Digitization and AI-powered extraction and analytics</b> can release this data into a central repository where it can be used to run analytics, identify risks and track lifecycle events.</p> <p>This process can also be used to streamline the process of drafting, negotiating and executing legal documents. AI agreement intelligence isolates key information and modularizes legal clauses to allow for rapid data identification, consumption, authentication and review.</p>

# Technology: A process orchestrator and accelerator

No COO needs to be convinced of the importance of technology in achieving operational efficiency, insight and scalability. But for financial institutions, technology adoption is complicated by issues of technical debt and the bewildering array of options. Should you invest in custom development, off-the-shelf point solutions, and industry-agnostic workflow tools? Which phase of the lifecycle should you modernize first: onboarding? Legal documentation? Regulatory compliance? KYC?

Drawing on insights gathered during client technology engagements, our experts have identified two key capabilities that every firm should prioritize: **interoperability and (AI-enabled) automation**. Together, these capabilities solve for virtually every operational challenge impacting financial firms, enabling them to accelerate the workflow, manage costs, compete on service levels and client experience, and leverage both financial and operations data to generate valuable, actionable insight.

## Interoperability

Successful digital initiatives acknowledge the organization's limitations and play to its strengths. Interoperability is the key to supporting the fluid exchange of data across functions and end-to-end visibility and orchestration across the lifecycle for firms that need to work around legacy technologies and fragmented systems.



Interoperability





## Key challenges

### Disparate technologies

The client lifecycle comprises multiple, incompatible point solutions that can only be bridged by manual processes.

### Legacy infrastructure

Legacy infrastructure reinforces internal silos by inhibiting data-sharing, workflow visibility and coordination.

### Operational limitations

Migrating multiple teams and functions to a new system is unrealistic for the vast majority of firms.



## Core capabilities

Financial institutions don't have the luxury of ripping and replacing their existing systems, which is why APIs are an essential and pragmatic tool in minimizing data silos and coordinating workflows. APIs can help COOs target specific parts of the client lifecycle without committing to the expense and risk of wholesale change.

### Interoperable ecosystems

The client lifecycle encompasses too many functions to successfully operate in silos. Principles of openness and interoperability will always need to inform the approach. Next-generation UAPIs (universal APIs) enable financial institutions to bypass technical barriers, connect discrete solutions, extend functionality as needed and benefit from a single endpoint that enables easier system implementation, monitoring, management and updates.

### Data structure

While APIs can connect disparate technologies including CRMs, trading systems, collateral management systems, client portals and so on, this requires the implementation of a data consolidation and normalization framework to ensure the flow of consistent, trustworthy data across these platforms.

### Orchestration tools

Interoperability enhances each stage of the client lifecycle, from entity formation to offboarding, but its true value is unlocked when orchestration tools are layered over the interoperable systems to connect operation verticals and enable end-to-end visibility, coordination and ongoing optimization.

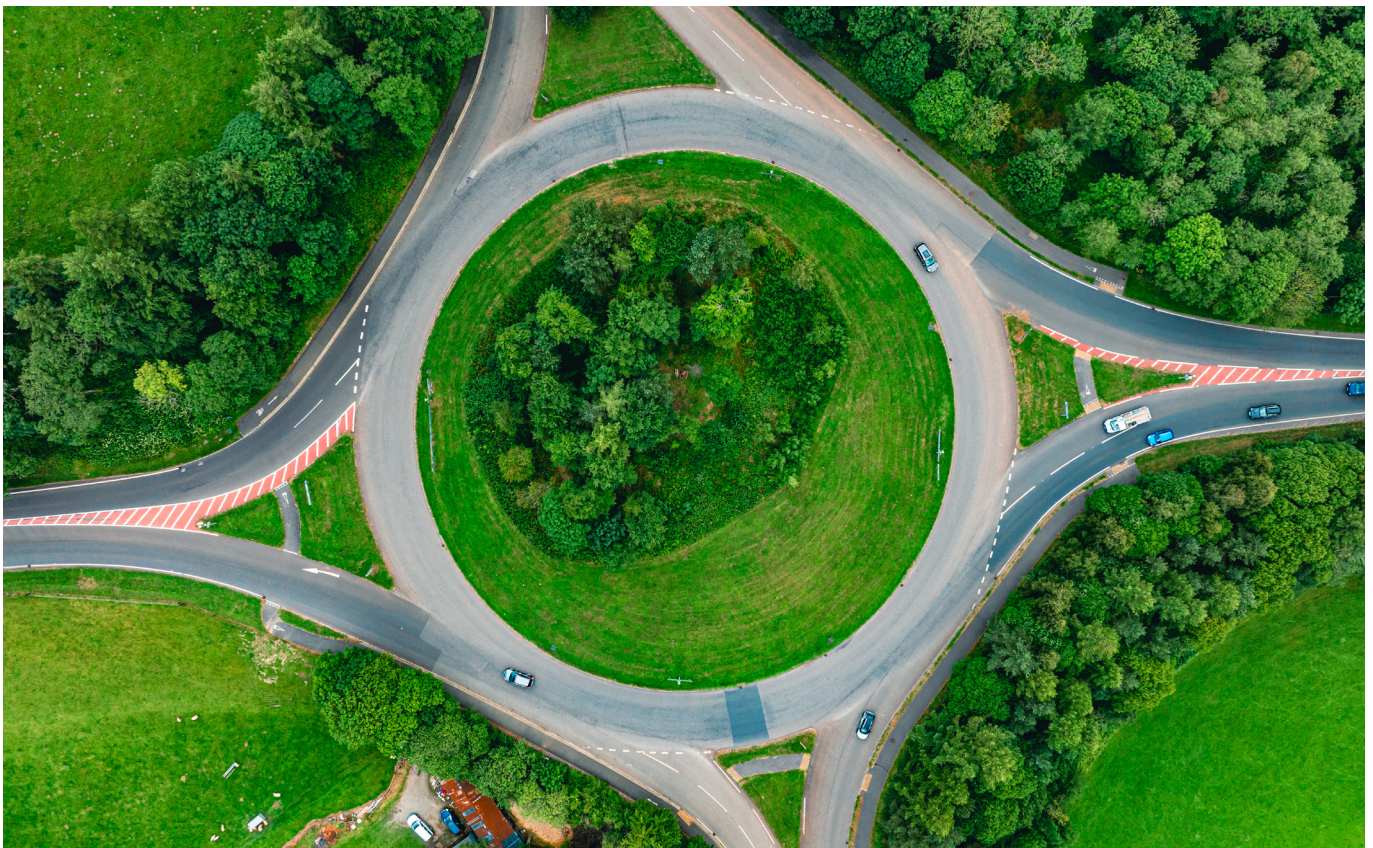
## Customer lifecycle orchestration

Interoperability enables firms to quantify and optimize onboarding and account opening. Using APIs to connect vertical systems to **CLM Pro**, S&P Global's end-to-end client lifecycle management platform, gives financial institutions a centralized location to monitor, manage and troubleshoot lifecycle events, even as they cross business lines.

Centralizing client lifecycle processes supports the implementation of STP processes for cash and FX Spot accounts, the negotiation of trade products, and streamlining of credit approval processes and legal negotiations. It also delivers end-to-end performance metrics that identify pockets of inefficiency, hold teams accountable to SLAs and drive process change. The results of this level of visibility are remarkable: our data tells us that onboarding times decrease by a minimum of 50%. Days to onboarding fall from an average of 50+ days to fewer than 28 days, and some firms report account opening within 24 hours.

## Trade optimization

Interoperability doesn't just improve efficiency and reduce costs. It also enhances decision quality. For example, when onboarding and KYC data flows from compliance to the trading desk, the firm can make more profitable trading decisions by factoring the cost of regulatory requirements.



# AI: Reshaping financial workflows through automation

Almost before financial markets have had time to fully integrate first-generation automation, AI technologies are bringing new opportunities to automate the most complex areas of the workflow. For COOs, it offers a means of accelerating time to trade, keeping pace with market expectations and maximizing ROI on expensive human resources.

Automation is also a regulatory expectation, with regulators pushing a technology-first agenda to encourage greater transparency and consistency. Take DTCC Alert, which is currently automating and maintaining between 50-60% of standing settlement instruction (SSI) volume. With manually processed standard settlement instructions (SSIs) prone to error and failed trades down the line, there is now a regulatory push to reach 100% automation, a goal that S&P Global Market Intelligence is actively working towards with their clients.

The utility of AI, in particular, is not limited to simply automating more of the client lifecycle than was previously possible. Agentic AI can also power sophisticated decisioning, risk detection and system and document intelligence. And generative AI (GenAI) excels at transforming unstructured content, such as PDFs, emails and audio files, into rich, structured datasets that can help firms establish better oversight and uncover new insights that help to differentiate their services in a competitive marketplace.

I've got several different initiatives I'm trying to drive forward. I know AI is the key to many of them, but I need help to know where it best aligns with my goals.





## Key challenges

### Standardization

While firms must meet specific industry requirements, they each have a way of working that aligns with unique elements including their market function, operating strengths, technology ecosystem and business priorities. Out-of-the-box AI solutions impose specific workflows and approaches on customers, which either force the customer to interrupt and reconfigure BAU or requires them to resort to bifurcated processes as workarounds.

### Data enablement

AI models need to be trained and refined on massive amounts of data. For all but the largest global banks, access to the extensive document libraries and datasets required is next to impossible. The quality of the data is also paramount: if the underlying data that a model is built on is not validated, normalized and enriched, the organization's AI and automation initiatives can destabilize its operations further rather than enhancing them.

### Auditability

AI is capable of generating extraordinary output, but financial institutions need to be able to explain how that output was generated to their counterparties, clients, stakeholders and regulators. AI solutions based on black boxes—systems or frameworks that are inaccessible or opaque—do not meet this basic fiduciary requirement.



## Core capabilities

### Automated entity data collection

Entity data collection and exchange is one of the most time-consuming and error-prone activities in the client lifecycle. Automating this process significantly enhances speed to market, data accuracy, process reliability and security.

### GenAI data extraction

Extracting data from formation, AML, regulatory and legal documents and other unstructured sources accelerates processing speeds, improves compliance and unlocks new insights and more informed decisioning.

### Agentic AI

Agentic AI uses reasoning models and automation to bring greater adaptability and intelligence to the execution of tasks. This enables it to navigate more complex, nuanced decision trees and complete sophisticated workflows without requiring human intervention. Still a nascent technology, agentic AI shows exceptional early promise as a means of automating more of the client lifecycle.

### Configurability

Solutions need to provide structure and reflect industry best practices, but they also need to be modular, flexible and configurable enough that they can be adapted to reflect your preferred way of doing business.

### Auditability

Automation and AI-powered processes need to meet the industry's need for transparency of process and auditable output. The technology should be based on interpretable, documented models, audited regularly for accuracy of output and subject to human-in-the-loop oversight where applicable.

## KYC process automation

We help our clients optimize the KYC process using AI and automation. The process of collecting entity data takes place on **Counterparty Manager**, the industry-standard solution for entity data exchange, which replaces time-consuming back-and-forth with a logic-based workflow to guide counterparties in supplying accurate and complete data up front.

AI extracts and structures information embedded in agreements and other documents into data that can be used in downstream processes. Automated workflows validate the data, triggering exceptions only where a case falls outside the custom risk parameters the organization has set. In cases where credit or ESG is a part of that risk assessment, that data can be augmented with datasets such as S&P's credit analytics or Sustainable ESG intelligence.

Throughout the process, manual touchpoints are minimized by leveraging AI to identify the regulations and KYC requirements applicable to the client lifecycle based on the type of entity, trade domiciles and other factors.

## Document processing and intelligence

Formation, AML, regulatory and legal documents can number hundreds of pages and contain thousands of data points.

S&P Global **Document Solutions** uses automation and GenAI trained on a comprehensive library of diverse, real-world formation, AML, regulatory and legal documents to rapidly identify, consume and authenticate data and clauses. This transforms a manual process that requires hundreds of people into something a small team of lawyers and a junior analyst can perform.

Structuring document data also strengthens monitoring and compliance processes by enabling firms to synthesize a holistic view across all agreements. When financial or geopolitical events affect exposures, the firm can consult a database to instantly identify the contracts impacted and use the intelligence to drive automated workflows that effect a universal change.

## Credit risk management

Credit is a high-risk space, and manual processes amplify that risk. API integrations enable firms to feed verified AUM data from S&P Global's ratings agency into their internal systems rather than waiting for counterparties to respond. AI-powered logic automates the process of comparing the AUM to firm-specified parameters to evaluate risk and create an exception-based process that only requires human review in cases where the data falls outside those parameters.

# Services: On-demand expertise and capacity-building

There is often a degree of hesitation around outsourcing to build capacity creation, as adding more people is not a sustainable solution to the challenges of scale. The last thing a COO wants to do is increase headcount, especially if those heads belong to costly consultants.

However, new service models can play an essential role in accelerating time to value for digital transformation, managing complex technology or augmenting organizational efficiency and agility in specific areas of the lifecycle. Services can also fast-track the organization's access to data and technology when the provider's offerings integrate these components as part of service delivery.

In this regard, the approach to service integration has changed over the years. Services were once dominated by models that focused on outsourcing less-skilled tasks to lower-cost workers or acquiring high-level expertise through pricey consulting engagements. Today, the objectives and timeframes have shifted. Financial institutions are less likely to see services as a stopgap or backfill measure and more likely to perceive them as part of BAU.

The range of service delivery models and options available today can help firms customize the level and type of support they need. A hybrid model might enable a firm to manage their portfolio risk or remediation internally but relegate periodic activities such as refresh to an external provider. Modular services give firms the option to hand off discrete elements of the lifecycle, such as public KYC due diligence, rather than entrusting the entire customer process to a service provider.

**The best thing you can do for your service strategy is figure out who's better at a specific function than you are and find a way to offload it to them faster, so you don't have to do it yourself.**

Ultimately, the decisions around how to integrate services into your operations depends on many factors, including your levels of trust in external partners, levels of expertise held by in-house team and the timeframe within which your firm needs to achieve specific service levels or acquire specific capabilities.



## Key challenges

### Diminishing returns

While outsourcing to regions with a lower cost profile can reduce the cost-of-service delivery, it can't match the efficiencies and cost savings that technology-enabled firms are able to realize. Ultimately, traditional outsourcing mitigates the issue of rising headcounts rather than solving it. Similarly, the added value costly consulting firms deliver is usually incremental rather than exponential, and the "land and expand" model tends to increase costs over time.

### Risky dependencies

Engaging service providers creates dependencies that create vulnerabilities for the financial institution. When specific elements of the client lifecycle are entrusted to external providers, the firm becomes dependent on the provider's knowledge and expertise in those areas. It also places its reputation in the hands of that provider. The firm must trust that the provider is capable of protecting that reputation and, in cases where something goes wrong, making the firm and its clients financially whole.

### Inefficient models

The majority of service engagements are based on hourly rates, a model that incentivizes inefficiency. Setting clear objectives, outcomes and timelines with the service provider, or, even better, demanding an output-based model of remuneration can help to manage the bottom line and ensure value for money.



## Core capabilities

### Technology-enabled services

Service engagements that reduce costs by swapping higher-cost internal staff hours for lower-cost outsourced resources are limited in terms of the value they can return. It's the underlying **automation and orchestration technologies** supporting those services that enable transformative efficiency and scale.

### Output-based pricing

Service engagements based on fixed fees for defined outputs mitigate cost risk and offer annual budget certainty compared to those based on service hours. For example, S&P Global Market Intelligence sets competitive pricing for specific outcomes, such as account opening or KYC, and keeps pricing competitive as the client scales by achieving higher efficiency through technology enablement rather than by increasing service hours.

### Process transparency

Clients should have visibility into the operations their service providers perform on their behalf. At S&P Global, real-time progress reports and performance metrics for onboarding services are delivered through **Onboarding Accelerator**, an automated workflow that accelerates our onboarding services and integrates data from 200,000+ entities. A dashboard provides both detailed views for front-line analysts and high-level analytics for the COO.

### Flexible delivery

For most financial institutions, service contracts need to have a degree of flexibility built into them to account for ebbs and flows in activity volume and changes in workflow types and complexity levels. It also needs to align with operational strategy. Does the firm need to scale quickly? Navigate a specific, short-term challenge? Accelerate digital transformation? Each objective requires a different service model.

### Goal/capability alignment

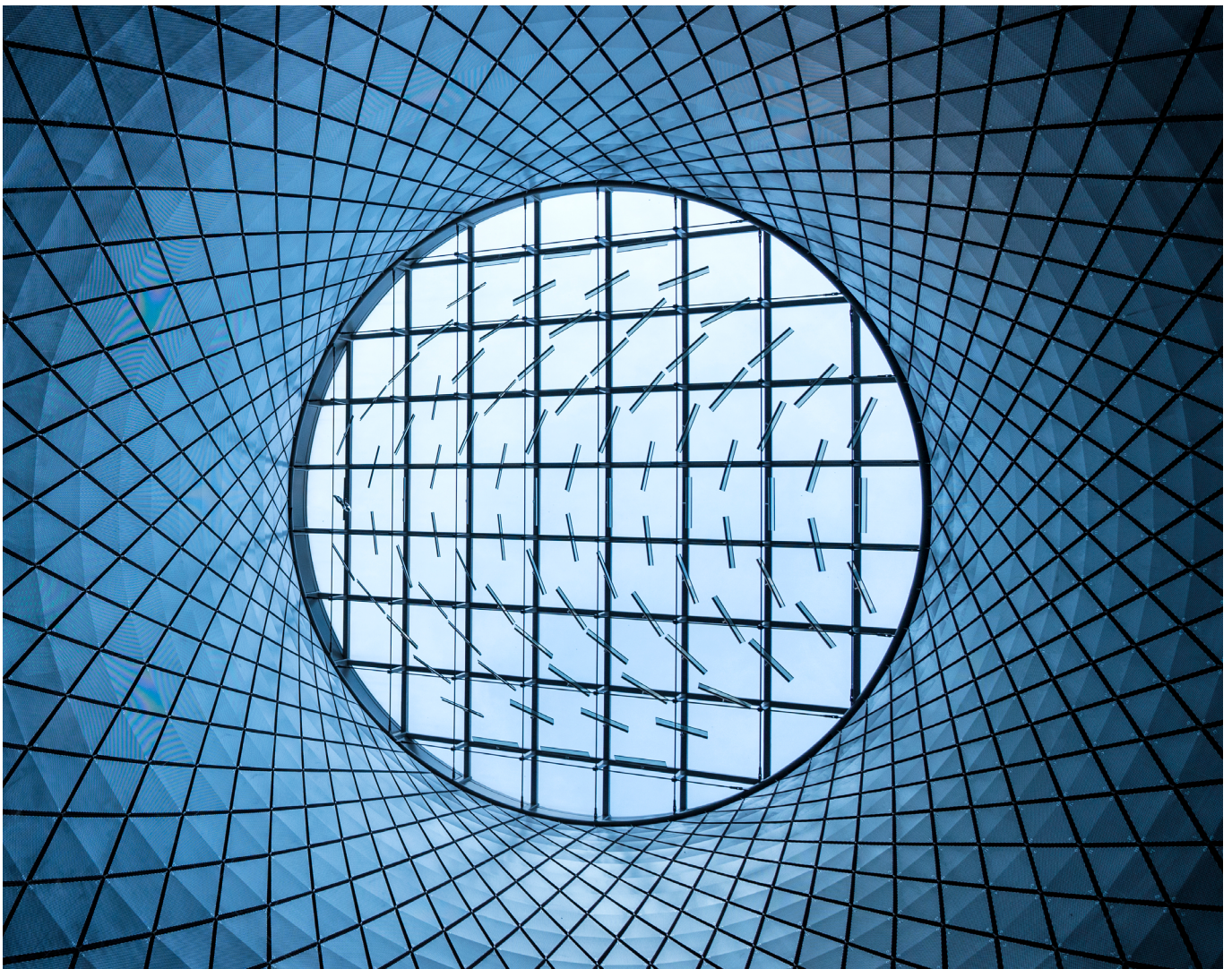
Financial institutions need to ensure a match between their goals and the capabilities the service provider brings to the table. If internal process optimization and self-sufficiency are the ultimate goals, the provider needs to demonstrate documented processes and an established track record in technology implementation and knowledge transfer. If your organization seeks to permanently delegate specific processes externally, look for a provider with a demonstrated ability to scale with your needs, including technology- and data-enabled services, fixed pricing models and trusted relationships with regulators.

## Fixed-price, technology-enabled KYC service

For firms whose operations cross jurisdictions, regulatory compliance is complex and costly. However, collaborative solutions are enabling financial institutions to delegate more of these operations to service partners—flexibly and at scale.

After retiring legacy technology, a UK bank needed to meet regulatory mandates and reduce operating costs. S&P Global Market Intelligence stepped into the gap with a technology-enabled service model that applied a fixed price per KYC file.

While the regulator required the client to perform quality checks on 100% of the output in year one, the success of the initiative resulted in a subsequent, multi-year arrangement with only spot checks required. The bank was able to re-allocate this time to other processes, and the S&P Global Market Intelligence service team increased file delivery from 1,500 to 2,000 per annum while maintaining the same quality metrics (95%) and timeframe.



# Scalability: Future-proofing the client lifecycle

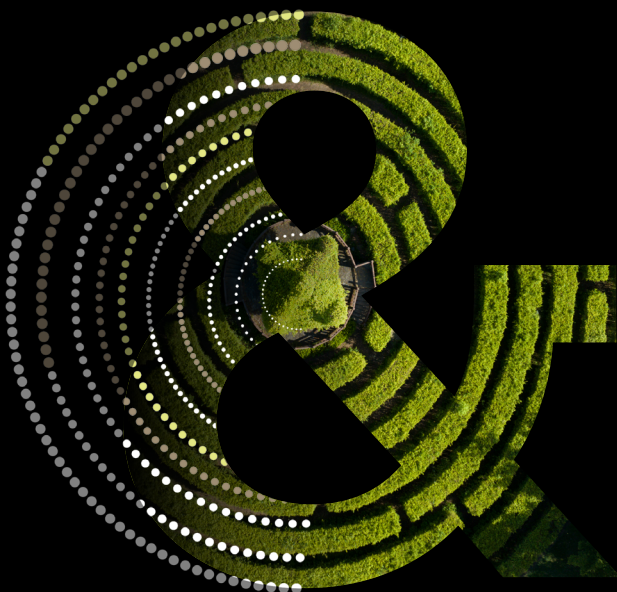
Financial institutions of every type and size are simultaneously facing opportunities to grow and imperatives to do so sustainably.

For COOs, the mandate is to do more with less. The future demands more volume, more speed, more agility, more insight—but it also means less budget, fewer people, and navigating an increasingly uncertain political, economic and regulatory landscape.

And as one of the most manual, resource-intensive functions, streamlining the client lifecycle is central to the mission of future-proofing the financial services organization. When the cycle of account opening, onboarding, regulatory compliance, client engagement and offboarding is optimally efficient, one of the biggest operational bottlenecks for time to market is eliminated.

Every COO knows that doubling revenues can't involve doubling headcount. Sustainable growth means accessing more data, using it to drive automated workflows and making better, faster decisions using AI. It means building an operational model that allows your team to spend the majority of their time optimizing processes rather than following them, anticipating tomorrow's challenges rather than putting out today's fires, and spending more time with clients than with spreadsheets.

Future-proofing the client lifecycle also means building enough flexibility and visibility into the model that you can react to change quickly, decisively and with minimal service interruption. Whether it's a regulatory change such as T+1 or a significant market disruption, the ability to use configurable user interfaces, customizable workflows and system dashboards to bypass IT and implement solutions swiftly can mean the difference between lost business and a competitive advantage.



At S&P Global, our approach to scale is unique. In addition to technologies and services designed to accelerate and strengthen the client lifecycle, we are developing resources that enable individual firms to accelerate their journeys with access to the collective knowledge of the entire industry.

We are building the world's most comprehensive collection of entity data and onboarding documentation.

We are continually scanning the regulatory horizon and collecting and collating information on regulatory changes on behalf of our clients to reduce their regulatory monitoring costs.

We are supporting client working groups to identify market standards and benchmarks and establish key performance metrics for all market participants. We are providing the technology orchestration that enables the systems supporting market participants to interact and communicate with each other.

We believe that rethinking the way data, technology and services intersect across the client lifecycle is the key to achieving scale. We also believe that when we look at scalability as an industry-wide issue with an industry-wide solution, we can truly achieve transformative change. The future will bring unprecedented growth and opportunity for those financial institutions that are prepared to scale, and it starts with the client lifecycle.

**Ready to get started? Discuss your operational challenges with one of our client lifecycle specialists.**

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## Our Client Lifecycle and Regulatory Solutions ecosystem

### CLM Pro

A lightweight, highly configurable, end-to-end solution that makes the entire lifecycle efficient, transparent, and easier to navigate for everyone involved.

[Learn more >>](#)

### Counterparty Manager

The industry standard solution for counterparties to share documents and data to support account onboarding, KYC, credit, tax and legal review.

[Learn more >>](#)

### Onboarding Accelerator

An automated and customizable end-to-end onboarding solution for brokers, custodians, corporates, fund admins, managers and service providers.

[Learn more >>](#)

### Services

Capacity creation and operational transformation through services built on ground-breaking workflow technologies and transactional data.

[Learn more >>](#)

### KYC Technology

A market-leading solution for ensuring that entity, tax, regulatory and legal data and documentation is complete, accurate and up to date.

[Learn more >>](#)

### Document Solutions

AI-driven technology to digitize, analyze, leverage, and share the intelligence hidden in tax, formation, AML, regulatory, and legal documents.

[Learn more >>](#)

### ISDA Create + RFA

An online platform for drafting, negotiating and executing ISDA agreements with fully auditable, machine-readable results.

[Learn more >>](#)

### Outreach360

Engage with your counterparties and exchange information to support regulatory requirements on a centralized platform.

[Learn more >>](#)

### Certificate Compliance

Automate the outreach, collection, validation and mapping of suitability certificates.

[Learn more >>](#)

### Investor Onboarding

Automate the collection of subscription, KYC, tax documents and more.

[Learn more >>](#)

### ISDA Amend

Make regulatory elections and declarations and securely permission information to your trading counterparties.

[Learn more >>](#)

### Agreement Intelligence

Deliver transparency in legal documentation by providing an end-to-end comparison of your firm's counterparty agreements.

[Learn more >>](#)

For more information, please visit [Client Lifecycle & Regulatory Solutions](#).

# About Client Lifecycle and Regulatory Solutions

S&P Global Client Lifecycle and Regulatory Solutions serves the instrumental functions of the world's largest and most complex industries.

We power global markets in every corner of the economy, building networks and connections, accelerating progress and helping decision makers unlock opportunity in an evolving economic landscape. Our coverage and scale provide us with exceptional access to the world's data, which we convert into unparalleled insights and benchmarks.

Our Client Lifecycle and Regulatory Solutions include an interoperable suite of best-in-class technology, data assets and trusted services that span client reference data collection and management, client lifecycle management, regulatory compliance and contract and document management. Whether you need to solve a specific challenge or transform your operational processes from end to end, S&P Client Lifecycle and Regulatory Solutions can help you prepare for the future confidently and sustainably.

For more information, please visit  
**Client Lifecycle & Regulatory Solutions**

Visit our full suite of solutions via **CLM Pro**

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