eClerx
Investor
Day 2026

Services to COO

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eClerx Investor Day 2026

Safe Harbour

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Trade lifecycle – What do we do?

Support front-to-back operations and technology for financial markets	Manage complex and mission critical functions to keep "lights on" at a bank.	Technology IP developed through solving complex problems over long operating tenures with leading banks

Front office

DocIntel

Middle office

Confirmation Lifecycle Manager

Back office

ReconAI
AI-NATIVE RECONCILIATION PLATFORM

Loans

LOANS MANAGER

Brokerage

Billing Manager

Corporate actions

Claims Manager

Everest Group®

Leader in Everest Group's **Capital Markets Operations** PEAK Matrix

AVASANT RADARVIEW™
LEADER
Capital Markets Business Process Transformation 2026

Why do clients buy from us?

Operations have high cost of failure

- Complex and fragmented operations
- Errors have very high P&L and reputational impact

Our delivery is very resilient

- High-functioning teams enabled through knowledge management and technology
- Complement bank's internal teams and GCCs

Firms need to respond quickly to change

- Industry/regulatory changes e.g. T+1 settlement
- Technology change

Our model brings agility to clients

- Best practices from multi-tenancy
- Fit for purpose technology

What is the opportunity?

Market size

$4bn*

- Capital markets BPM market — stable, single-digit growth
- ~25% investment banking BPM
- Automation expands the market through additional volumes, new products

*Everest report on Capital Markets BPM

Three growth vectors

1 Deepen & expand in capital markets

Grow wallet share with existing clients; win new logos in capital markets.

2 Extend into adjacencies

Loans, mortgages, private markets, commercial & business banking ops.

3 Capture tech spend via AI

Win technology budget by pairing AI with deep operational domain knowledge.

Impact of OTC rates electronification

~ +200% since 2016

Electronic execution didn’t shrink the workload — OTC rates turnover nearly tripled, expanding the market

AI case studies – Our edge is in data, domain and context

Structured products risk review

- Complexity from bespoke language in term-sheets, new products
- Domain knowledge of products and trading strategies
- GenAI solution with human in the loop to accurately capture risk
- 40% efficiency gains

Settlements exception processing

- Resolving exceptions like mismatched records, unexplained entries
- 3-tier solution combines humans, traditional automation and agents
- Identifies best resolution path based on different types of exceptions
- 25% efficiency gains

eClerx Investor Day 2026

Financial Crime Compliance

Presented by: **Abhineet Jain**

02 September, 2026

Financial Crime Compliance – What do we do?

Everest Group PEAK MATRIX® LEADER 2025
FINANCIAL CRIME AND COMPLIANCE OPERATIONS

One team runs the full FCC lifecycle

Advisory to run. One contract. One point of accountability.

01

Onboard

Every client known

Client onboarding, KYC due diligence and ongoing review

02

Screen

Every risk surfaced

Sanctions, PEP, and adverse media screening

03

Monitor

Every transaction monitored

Transaction monitoring and fraud detection

04

Resolve

Every case closed

Investigations, case narratives and regulatory reporting

Redefining FCC from a people-led, volume-based service model into an AI-enabled, outcome-based operating model, reducing the total cost of compliance while strengthening risk management.

Structural demand, differentiated right to win

Who we serve

Global & regional banks	Fintech & payments	Wealth & asset mgmt.	Insurance

Heavily regulated — Examiner scrutiny demands explainability, auditability and human-governed controls

Highly complex — Layered policies, data and platforms across jurisdictions and lines of business

Structural cost pressure — Total cost of compliance keeps rising faster than budgets - clients need step-change, not labor arbitrage

Why eClerx wins

Advisory-to-run, one accountable partner

We assess, redesign the operating model, implement AI workflows, then run the operation. Accountability for execution, not just advice.

Proprietary AI platforms, ecosystem-flexible

Compliance Manager, EDOS, DocIntel and our agentic AI toolkit accelerate time-to-value, enhancing client's ecosystem, never rip-and-replace.

Practical AI in regulated workflows

Production agents with human-in-the-loop oversight, explainability and audit trails, creating responsible autonomy examiners can trust.

Outcomes, not headcount

Solutions structured and priced around business impact under a total-cost-of-compliance lens, designed from the risk process outward.

AI demand in FCC, and how we capture it

Client demand is moving along a maturity curve. Our agentic-first portfolio meets clients at every step and compounds as they advance.

	Data foundation for FCC	AI embedded in client platforms	Agentic AI-led operations	Outcome-based managed solutions
Client need	"Make data available for compliance"	"Embed AI into the platforms we already run"	"Run our compliance operations agent-first"	"Own the outcome, end to end"
How we capture it	**EDOS** - Agentic data sourcing **DocIntel** - AI Document intelligence *Data systematically sourced, digitized and verified.*	**AI Toolkit** - Agents co-built into the client's existing technology stack. *De-risking at scale, no rip-and-replace.*	**Compliance Manager** - F2B FCC solution designed around agents. *Execute at scale. AI-first, Humans governed.*	**Managed FCC solutions** priced on outcomes *Self-funded AI constructs where the transformation pays for itself.*
Outcomes delivered	• **20%** reduction in TCoC • **650+** data sources automated • **150+** doc types automated	• **15%** reduction in TCoC • **Agentic solutions** complementing leading industry CLMs and bank's IP	• **30%** reduction in TCoC • Ecosystem of **8 interoperable AI agents** enabled by A2A and MCP protocols	• **45%** reduction in TCoC • Advisory-led global solution powered by **agentic-first eClerx Compliance Manager**

Demand compounds as clients advance:
Reusable agent libraries built for one client replicate across lines of business, jurisdictions and buyers — every engagement seeds the next.

Top 5 European bank

FCC domains:
Client onboarding, KYC, client data management, sanctions screening, transaction monitoring

Transforming an FCC program from a people-led, volume-based service model into an AI-enabled, outcome-based operating model

eClerx value realized

End-to-end KYC & FCC transformation powered by an advisory-led operating model, global certified delivery, and a phased roadmap to scale.

A connected, AI-enabled ecosystem that unifies systems, data, and workflows to reduce complexity, accelerate decisions, and improve outcomes.

Client value delivered

25% Reduction on Total Cost of Compliance (TCC) within 12 months

35% Faster time to transaction by automating manual steps with AI

Proprietary platform: eClerx Compliance Manager
Proprietary agentic solution: External Data Orchestration Service (EDOS), AI Toolkit

Building an FCC program from the ground up as an AI-enabled, outcome-based operating model

Large institutional broker-dealer

FCC domains:
Client onboarding, KYC, client data management, sanctions screening

eClerx value realized

Re-built the FCC program from the ground up, establishing a trusted data foundation and rebuilding the technology ecosystem.

Implemented an AI-first delivery model that integrates data, technology, and operations to reduce complexity, accelerate decisions, and improve outcomes.

Client value delivered

45% Reduction on Total Cost of Compliance (TCC) within 24 months

30% Reduction in human-in-the-loop effort through AI- and ML-powered automation

Proprietary platform: eClerx Compliance Manager, DocIntel, Recon Manager
Proprietary agentic solution: External Data Orchestration Service (EDOS), AI Toolkit

Thank you