



A Renowned Financial Regulator  
Augments AI Intelligence for

# Faster, Smarter Oversight with Newgen

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*The transition from partial automation to building an intelligent system helped streamline **60+ regulatory processes***

# Introducing the Customer and the Project Background

This global financial regulator stands as a pillar of economic stability, overseeing monetary policies and banking operations for a major economy. It's constantly pushing boundaries with cutting-edge innovations. Already equipped with **advanced digital systems**, the **regulator had a bold vision** i.e. to embed Agentic AI into its regulatory ecosystem and transform from being merely automated to **becoming truly intelligent**. It reimagined the future where AI wouldn't just assist, but it would **think, learn, and decide using content intelligence and contextual signals**.



*This wasn't about replacing humans; it was about augmenting brilliance, giving knowledge workers the right assistance to act faster, smarter, and with unshakable consistency.*

*To make it happen, the regulator didn't just need a vendor. It wanted a co-pilot for its AI journey, a partner who could turn its vision into reality. And, that's precisely where Newgen stepped in. Newgen aligned with the regulator's vision where technology doesn't just support human decision-makers but collaborate with them as an intelligent partner. Our solution became the regulator's always-available digital expert that helped them analyze precedents, suggest actions, and learn from each decision.*

# The Transformation Imperative - Evolving Financial Regulation for the AI Age

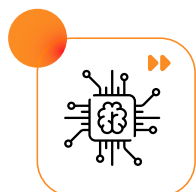
Even the most advanced financial regulators must continuously evolve. While our client already operated with sophisticated systems, its vision extended further to create a truly intelligent regulatory ecosystem.

## The Opportunity for Advancement



### Unlocking Institutional Knowledge

Decades of regulatory decisions existed as isolated data points. There was potential to transform this wealth of experience into **an always-available AI advisor**



### From Partial to Full Intelligence

Existing workflows combined manual oversight with basic automation created bottlenecks. The goal was to ensure AI-driven autonomy, **wherein systems don't just follow rules, but they learn and adapt with time**



### Beyond Basic Digitization

While documents were digital, finding and using information required manual effort. The need was to have **smart content systems that understand context**, connect insights, and manage records seamlessly



### Scaling Without Compromise

As financial systems grew more complex, maintaining speed and accuracy became challenging and created a pressing need to have **intelligent routing** that matches each case's complexity with the right expertise.



### Smarter Stakeholder Engagement

Communications with banks and financial institutions operated on fixed templates without real-time tracking. The aspiration was to **own dynamic, personalized interactions with automated follow-ups**



# The Strategic Imperative

This wasn't about fixing broken systems, but rather:

- Strengthening already-strong capabilities to world-leading standards
- Creating regulatory infrastructure worthy of the digital age
- Establishing new benchmarks for efficient and transparent oversight

## How Newgen Redefined Regulatory Operations

We didn't just implement technology, we created a new operating model for financial regulation. Built on our **AI-first low-code NewgenONE platform**, the solution became the **digital backbone of the regulator's transformation**.

### The Intelligent Regulatory Engine

At its core, we deployed:



#### The Brain: An Agentic AI system that:

- Analyzes decades of rulings in seconds
- Recommends actions with confidence scoring and policy-aware recommendations
- Learns continuously from new decisions



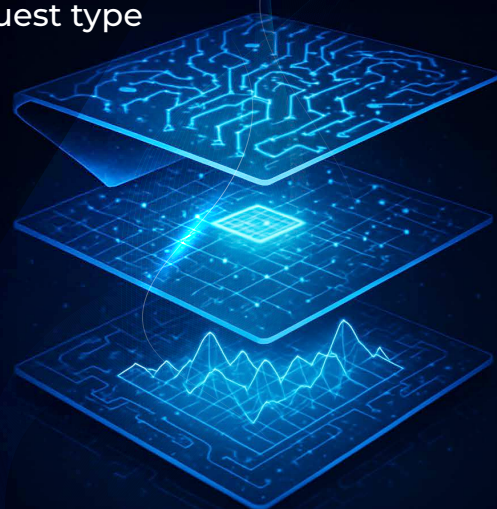
#### The Nervous System - Unified workflows, which:

- Automatically routes cases by complexity and request type
- Adapts approval paths in real-time
- Maintains perfect audit trails



#### The Institutional Memory - A living knowledge hub that:

- Transforms documents into actionable insights
- Surfaces relevant precedents instantly
- Preserves regulatory wisdom



# Transformational Capabilities

The platform's intelligence manifests through:

- **Instant Precedent Analysis:** Case officers access summarized rulings with linked historical context
- **Self-optimizing Workflows:** The system learns from patterns to streamline future cases
- **Context-aware Communication:** Automated yet personalized stakeholder interactions
- **Regulatory Safeguards:** Built-in compliance checks at every decision point

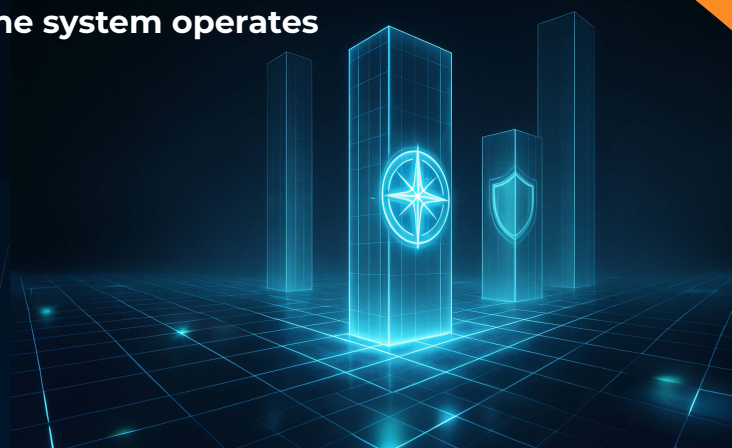
## Beyond Automation - True Augmentation

What sets this apart from conventional systems:

- **Adaptive Intelligence** - The AI doesn't just follow rules, it understands intent
- **Collaborative Decision-Making** - Human expertise amplified by machine precision and confidence scoring
- **Institutional Learning** - Every action strengthens the collective knowledge base
- **Future-ready Architecture** - Designed to evolve with regulatory needs on a low-code platform with seamless integration.

This isn't just a technological deployment, it's the foundation for next-generation financial governance. The system operates as both guardian and guide, ensuring:

- High decision consistency
- Real-time compliance assurance
- Continuous operational improvement



# Beyond Standards BPM/ECM/CCM: Newgen's Breakthrough Regulatory Tech

Here's how we went beyond the ordinary to build something extraordinary

## 1. Business Process Management (BPM) – Not Just Automation, But AI-first Autonomy

### What Others Offer

Rule-based workflows

Manual case routing

Static approvals

### What Newgen Delivered

**Agentic AI workflows** that learn from past decisions and adapt in real-time across 60 regulatory processes

**Smart triage & auto-routing;** assigns cases based on complexity, urgency, and officer expertise, enabled through an AI-enabled portal with a dynamic drag-and-drop intelligent WYSIWYG **portal** designer

**AI-powered decision support** with confidence scoring, citing past rulings

### How It's Different

The system doesn't just follow rules, it **understands regulatory intent** and improves with every case

No more bottlenecks. The right case reaches the right expert **instantly**

Officers get **instant precedent analysis**, reducing decision time by a significant margin



## What's the Wow Factor?

It's like having a senior regulator whispering guidance on every case.

## 2. Enterprise Content Management (ECM) – Not Just Storage, But Institutional Intelligence

### What Others Offer

Basic  
document search

Manual  
tagging & filing

Static  
archives

### What Newgen Delivered

**AI-powered Q&A with documents**, ask natural language questions, get instant answers with references

**Auto-classification, smart metadata tagging and indexing**  
AI reads, categorizes, and links related documents, and offers auto suggestions

**Living knowledge base**, past rulings become active decision-support tools

### How It's Different

No more digging through files. Just **ask anything and get answers instantly**

Documents **organize themselves**, saving **thousands of hours** in manual work

The system **learns from every decision**, making future rulings faster and more consistent

## What's the Wow Factor?

It's like every document explains itself as that's what we built.



### 3. Customer Communication Management (CCM) – Not Just Templates, But AI-crafted Precision

#### What Others Offer

Generic  
notifications

Manual  
case routing

Static  
approvals

#### What Newgen Delivered

**Hyper-personalized, context-aware messaging**, AI drafts, tailors, and tracks responses

**Smart triage & auto-routing**—assigns cases based on complexity, urgency, and officer expertise, enabled through an AI-enabled portal with a dynamic drag-and-drop intelligent WYSIWYG **portal** designer

**AI-powered decision support** with confidence scoring, citing past rulings

#### How It's Different

Banks get **real-time, relevant** updates, no more confusion or delays

No more bottlenecks. The right case reaches the right expert **instantly**

Officers get **instant precedent analysis**, reducing decision time by a significant margin

### What's the Wow Factor?

The system doesn't just send messages, it also manages and nurtures relationships





# Business Benefits Achieved

## 1. Smarter Decisions with GenAI

- Data-driven insights using **subjective business rules**, unlike industry-standard objective rules, for higher confidence
- **AI-backed confidence scoring** improves decision accuracy by leveraging past cases and human expertise

## 2. Seamless Content Governance

- **End-to-end control** from creation to archival, ensuring compliance and traceability
- **Instant information retrieval** without switching systems, with real-time editing, tracking, and collaboration





### 3. Faster, Automated Workflows

- **Reduced processing time** with AI-driven routing, approvals, and case prioritization
- Minimized manual bottlenecks for **quicker resolutions**

### 4. Improved Stakeholder Communication

- **Automated, branded updates** keep stakeholders informed, enhancing transparency
- AI flags **urgent issues** for immediate action, improving responsiveness

### 5. Unified Knowledge for Quick Decisions

- **Instant access** to past cases, SOPs, and regulations via AI-powered search
- **Summarized insights** highlight risks and key details for better collaboration



## Conclusion:

### Advancing Regulatory Excellence Through AI Innovation

This partnership didn't just help upgrade technology, it established a new benchmark for how regulators can harness AI to enhance judgment, consistency, and public trust.

The banking regulator streamlined its operations by implementing an AI-first platform that brought together **workflow automation (BPM)**, **document intelligence (ECM)**, **communication management (CCM)**, and **real-time decision support**. This transition from partial automation to an intelligent system helped streamline over **60 regulatory processes**, reducing manual work, improving accuracy, and accelerating response time. The result was a more **efficient, transparent, and responsive regulatory framework**, demonstrating how thoughtful technology adoption can strengthen governance.



## About Newgen

Newgen is the leading provider of an AI-first unified digital transformation platform with native **process automation**, **content services**, **customer engagement**, and **AI/ML** capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low-code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries, Newgen unlocks simple with speed and agility.

For more details, visit [www.newgensoft.com](http://www.newgensoft.com)

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