



# The Modern Financial Services Operations Stack

A guide to enterprise-grade BPO infrastructure

Modern enterprises across every industry now run on financial-grade operations, from embedded lending and payments to subscription billing and risk management. This infographic maps the five critical layers of a modern BPO-led operations stack—spanning compliance, onboarding, servicing, and risk—designed to support any organization that must operate with financial-services precision, security, and scale.

## Layer 1:

### Secure infrastructure & compliance

**Enterprise-grade foundation ensuring security, compliance, and operational integrity.**

**SECURITY CERTIFICATIONS:** SOC 2 Type II, ISO 27001, and PCI-DSS compliance frameworks

**ENVIRONMENT SEGREGATION:** Separated Dev/QA/UAT/Production with formal change controls

**ENCRYPTED DATA PIPELINES:** End-to-end encryption for data in transit and at rest

**ZERO-TRUST ARCHITECTURE:** Continuous verification with multi-factor authentication

**GOVERNANCE CONTROLS:** Role-based access, comprehensive audit trails, 24/7 SOC monitoring



## Layer 2:

### Core operations functions

**Mission-critical financial operations that power daily business execution.**

**KYC & AML SUPPORT:** Identity verification, sanctions screening, and ongoing monitoring

**CLAIMS & UNDERWRITING:** Triage, assessment, approval workflows, and fraud detection

**LOAN PROCESSING:** Application review, credit analysis, document verification, disbursement

**ACCOUNT ONBOARDING & ACTIVATION:** Customer setup, product configuration, initial funding

**SERVICING OPERATIONS:** Billing, collections, reconciliation, customer inquiries

## Layer 3:

### Automation & AI

**Intelligent technology that transforms reactive operations into predictive, adaptive systems.**

**AI VOICE AGENTS:** Agentic automation with natural language processing for routine inquiries, to preserve human specialists' time for more complex inquiries

**INTELLIGENT ROUTING:** Machine learning-based assignment to optimal specialists

**AI COPILOTS (AGENT ASSIST):** Real-time guidance for specialists with contextual recommendations

**AI-POWERED QUALITY ASSURANCE:** 100% interaction review with automated scoring and feedback

**ADOPTION ANALYTICS:** Behavioral insights and predictive modeling for customer success



## Layer 4:

### Enablement & training

**Immersive learning combined with an accessible knowledge infrastructure that accelerates expertise development.**

**EXTENDED REALITY (XR) TRAINING:** AR/VR simulations for complex financial processes

**KNOWLEDGE INFRASTRUCTURE:** Centralized repositories with AI-powered search and retrieval

**FIELD-READY SIMULATIONS:** Hands-on practice environments for risk-free skill building

**CONTINUOUS LEARNING PROGRAMS:** Adaptive training based on performance and role evolution

## Layer 5:

### Customer journey orchestration

**End-to-end visibility and proactive engagement across the complete customer lifecycle.**

**JOURNEY MAPPING:** Onboarding → Support → Success with complete visibility

**TRIGGER-BASED INTERVENTIONS:** Automated responses to customer behaviors and risk signals

**USAGE ANALYTICS:** Real-time monitoring of product adoption and engagement patterns

**RISK SIGNAL DETECTION:** Early identification of churn risk, fraud patterns, and compliance issues



## Why CGS Nexus?

**CGS Nexus brings differentiated capabilities that transform financial services operations.**

**TOTAL EXPERIENCE (TX) DESIGN:** Unified approach aligning customer, employee, and partner experiences

**SECURE-BY-DESIGN ARCHITECTURE:** Built-in security controls, not bolted-on compliance

**GLOBAL DELIVERY EXCELLENCE:** Six countries, 22+ languages, follow-the-sun operations

**EMBEDDED CONSULTING SUPPORT:** Strategic guidance integrated with operational delivery

**API-FIRST INTEGRATION:** Platform-agnostic approach that works with your existing technology

READY TO MODERNIZE YOUR FINANCIAL OPERATIONS?

Explore how modern BPO-led operations can strengthen financial services performance, accelerate processing cycles, and reduce operational risk.