

# TAILWINDS

THE UI FOR AI

BUILT  
ON



**Amazon Bedrock**

POWERED  
BY



**IBM watsonx Assistant**



Tech & Flow, a pioneering fintech company, provides services to financial institutions and their customers to help them understand and grow their assets. Their mission is to help financial institutions expedite 100,000 customers journey to build their first \$250,000. Facing the challenge of scaling personalized financial services while maintaining quality, Tech & Flow partnered with Innovative Solutions to implement an AI-powered next-best-action recommendation system using Tailwinds and Amazon Bedrock.

The collaboration resulted in a 400% increase in advisor capacity, enabling each financial advisor to effectively manage over 400 clients while maintaining high-quality personalized service.

## BUSINESS OBJECTIVES

- 1** Scale personalized financial advisory services without proportionally increasing costs
- 2** Enhance competitive advantage against larger institutions through modern digital tools
- 3** Increase non-interest income through improved lead generation and data analytics
- 4** Improve client retention rates among young professionals (25-30 years old)
- 5** Convert basic banking clients into comprehensive financial services clients

## THE CHALLENGE

Tech & Flow faced several market challenges. Traditional financial advisory models were heavily dependent on manual analysis and relationship management, limiting each advisor's capacity to effectively serve only 100 clients. This constraint made it difficult for smaller institutions to compete with larger organizations that could leverage economies of scale.

Additionally, the company needed to find a way to integrate and analyze vast amounts of financial data from multiple sources, including transaction histories, conversation transcripts, and client behaviors. The challenge was compounded by the need to maintain consistent service quality even during third-party API outages while providing real-time, personalized recommendations that would resonate with their target demographic of young professionals.

## THE SOLUTION

Innovative Solutions implemented a sophisticated AI solution powered by its Tailwinds product, Amazon Bedrock, and IBM's watsonx software running on AWS, creating a multi-agent architecture that transformed Tech & Flow's advisory capabilities. The solution comprised several key components:

- ✔ Integration with financial data aggregators (Finicity/Plaid) for comprehensive client financial analysis
- ✔ Implementation of a persistent vector database to maintain service continuity during API outages
- ✔ Deployment of multiple AI agents for different aspects of financial analysis and recommendation generation
- ✔ Development of an automated client profile analysis system for efficient meeting preparation
- ✔ Creation of a real-time recommendation engine for personalized financial advice

The solution leverages Amazon Bedrock's enterprise-grade security and scalability, ensuring that sensitive financial data remains protected while enabling rapid processing of complex financial information.

## TRANSFORMING THE CUSTOMER EXPERIENCE

Financial advisors gained access to deep, actionable insights about their clients' financial behaviors and needs, enabling them to provide more timely and relevant recommendations. The system's ability to automate routine analysis and preparation work allowed advisors to focus on high-value client interactions and relationship building.

## KEY RESULTS

**400% increase** in capacity, enabling each advisor to manage 400+ clients effectively

**35% improvement** in client retention rates among young professionals

**45% increase** in conversion rates from basic banking to comprehensive financial services

**28% growth** in non-interest income through enhanced lead generation

**60% reduction** in meeting preparation time for financial advisors

## CUSTOMER TESTIMONIAL

"This AI technology from Innovative Solutions has completely transformed how we serve our clients. What used to take hours of analysis can now be done in minutes, allowing our advisors to focus on what really matters – building meaningful relationships with clients."

- Xavier Gray, CEO

## WHY WORK WITH A GENAI PARTNER

Innovative Solutions is a Premier Tier AWS Partner, specializing in AI and machine learning solutions. Our Tailwinds platform, coupled with expertise in Amazon Bedrock and IBM watsonx Assistant, enables businesses to leverage cutting-edge technology to solve complex challenges and drive growth rapidly and efficiently.

For more information on how Innovative and our Tailwinds platform can help transform your business with AI-powered solutions, visit [innovativesol.com/tailwinds](https://innovativesol.com/tailwinds)