OPSIAN

Illustrative sample report

Operations audit
Professional and financial services

An advisory and wealth-management firm: document intake, client onboarding and identity checks, reporting and the review controls behind them.

Prepared by
Opsian Technologies LLC

Engagement
Operations audit, fixed scope

Owned by
The client organisation

This sample shows the structure and depth of an Opsian audit. The organisation is invented: every name, system, figure and finding in it is illustrative and none is taken from any client. A real audit is written from your own operation and delivered as a document your organisation owns and can take to any builder.

Executive summary

The advice is reviewed. The paperwork behind it is not.

The firm advises private clients and small businesses from three offices. Its people are experienced and its reviews are thorough. Before and after the advice, documents arrive by email, are filed by hand and are checked against several systems that do not share a client record.

19 days
on average to onboard a new client (illustrative)

6
places a client's identity documents can be stored (illustrative)

40%
of analyst time spent assembling quarterly reports (illustrative)

2
review steps that leave no record of who signed off (illustrative)

What we found

- **Documents arrive everywhere.** Statements, identity documents and signed forms come by email, upload link and post, and are filed by whoever receives them.
- **Onboarding checks are repeated.** Identity and source-of-funds checks are run at onboarding and partly repeated at each annual review, because the earlier evidence cannot be found quickly.
- **Reports are assembled by hand.** Quarterly client reports are built from portfolio exports, spreadsheets and templates, then checked line by line.
- **Reviews are real but unrecorded.** A second person reviews advice and reports; the sign-off is an email reply or a word in passing.
- **Access is broad.** Every adviser can open every client folder on the shared drive.

Recommendation. Make the client file the first record. Capture each document once, classify it against the client and the check it supports, and let onboarding, reporting and review read from that file. Record every review as it happens. Phase one is scoped on page 6.

The four questions

Every audit answers the same four questions, none of them about AI.

They are asked of the people who run the operation, on the floor, before any system is proposed.

1 Where does the data originate?

Reachable in real time, or only as an export?

Source	What it holds	Access	Observation
CRM	Clients, contacts, meetings	Integration, real time	Holds the relationship, not the documents
Shared drive	Client folders, scanned documents	File system	Six folder conventions across three offices
Portfolio system	Holdings, transactions, valuations	Export, daily	The figures behind every report
Screening service	Sanctions and adverse-media checks	Provider portal	Results saved as screenshots
Email	Document intake, approvals	Inboxes	Where documents and sign-offs actually live
Report templates	Quarterly client reports	Documents and spreadsheets	Built by hand from exports

2 What decisions are being made?

By whom, on what evidence, and how long does each one take?

Decision	Owner	Evidence used	Cycle time
Can we take this client on?	Compliance officer	A folder of documents and a checklist	Days to weeks
Is this document current and valid?	Onboarding analyst	A visual check	Minutes, unrecorded
Is this report ready to send?	Reviewing partner	The draft, by email	Days, per report
Does this transaction need escalation?	Adviser	Judgement and the portfolio view	Same day, unrecorded
Who may see this client's file?	Office manager	Folder permissions	Set once, rarely reviewed

3 Where does it fail today?

How is failure detected, and who absorbs it?

Failure	Severity	How it is detected	Who absorbs it
Expired identity document not caught	High	An annual review or an examination	Compliance
Report sent with a stale figure	Medium	The client	The adviser, with a correction
Onboarding stalls on a missing document	Medium	The client asks why	Advisers, in follow-up
Sign-off cannot be evidenced	High	A regulator's or auditor's request	Partners
Client file opened without need	Medium	Not detected	The firm, if it is challenged

4 What must be reconstructable?

What obligation exists if a decision is challenged?

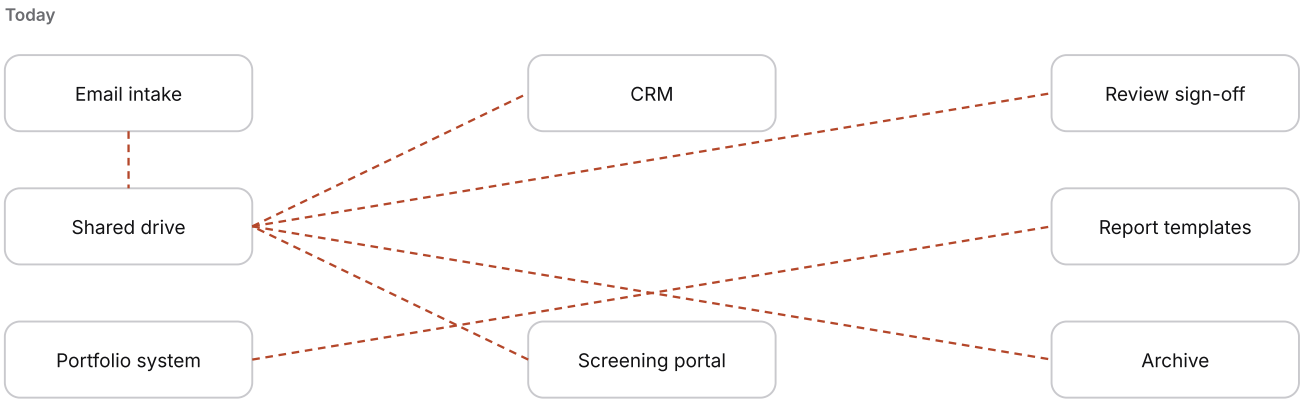
Obligation	What must be shown	Can it be shown today?
Know-your-customer and anti-money-laundering rules	What was checked, on which evidence, and when	Partly evidence scattered
Record-keeping rules for advice	What was advised, and who reviewed it	No for sign-off
Data protection law	Who accessed a client's data, and why	No
Client reporting standards	Where each reported figure came from	Partly from exports
Complaints handling	What was said and done, by whom	Mostly in email

Reading the answers together. Questions one and four point at the same gap. Checks, reviews and access decisions are made properly, but none is captured against the client at the moment it happens, so the firm cannot evidence its own diligence without a search. That is the finding everything else in this audit follows from.

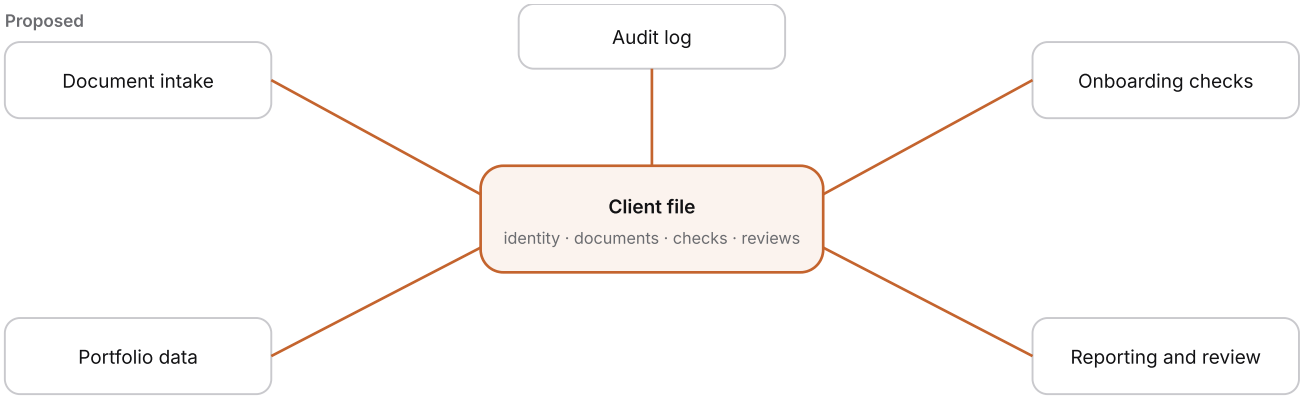
Data map

Today, every system holds part of the client.

Each line is a hand-off made by forwarding, filing or exporting. The proposed state puts one client file at the centre and lets each system read from it.



Dashed lines: retyped, messaged or exported by hand



Solid lines: read from one record, every read and write logged

Prioritised roadmap

A phased path, each phase useful on its own.

Phases are ordered by what the operation cannot do safely today. Nothing is switched off on day one, each phase delivers value before the next begins, and the organisation decides whether and when to continue.

Phase 1 · Document intake

One file per client

- Documents classified on arrival against the client and the check
- Expiry dates read and tracked
- Access limited to the client's team, and logged

Phase 2 · Onboarding

Checks with their evidence

- Each check recorded with its evidence and outcome
- Annual reviews start from the existing file
- Escalations routed to compliance with a reason

Phase 3 · Reporting and review

Reports with a trail

- Report figures drawn from the portfolio system, with their source
- Drafts prepared for analysts to check, never sent automatically
- Every review and sign-off recorded

What we recommend not building. An AI assistant that drafts client advice and an automated credit-scoring model were on the original wish list. Both would put unreviewed judgement in front of clients, on records that cannot yet show where they came from. Advice stays with advisers; neither should be considered before phase three is in place.

Measures for each phase

Phase	Measured by	Baseline from this audit
Document intake	Places identity documents are stored	6 (illustrative)
Onboarding	Days to onboard a client	19 (illustrative)
Reporting and review	Review steps that can be evidenced	0 of 2 (illustrative)

What an audit delivers

A document your organisation owns.

The audit stands on its own. You can build from it with Opsian, with another builder or in-house, and in some cases its conclusion is that nothing should be built yet.

Delivered

- The four questions, answered for your operation
- A map of every data source and hand-off
- A decision register and a failure register
- The obligations that must be reconstructable, and the gap against each
- A prioritised roadmap with measures, including what not to build

How it runs

- Fixed scope, agreed before it starts
- Time on the floor with the people who run the operation
- Read-only access to the systems in scope
- A working session to walk through the findings
- Your data stays yours; nothing is retained after delivery without agreement

After the audit

Three ways to work with Opsian. The audit is where most engagements start; the roadmap above is written so that any of them can pick it up.

Engagement	What it is	Terms
Audit	A structured examination of the operation, delivered as a document you own.	Stands on its own. Where most engagements start.
Build	Architecture, engineering and delivery, with an evaluation harness and handover documentation.	Fixed scope. Scoped from the audit findings.
Embedded team	Opsian engineers operating as your AI function, on an ongoing basis.	Ongoing. Scaled to the operation.

Book an audit

The audit is a paid, fixed-scope engagement. Tell us about the operation and we come back with the scope, the timeline and who from Opsian will run it.

opsian.io/solutions#audit · hello@opsian.io

Opsian Technologies LLC is a US company. Delivery and infrastructure are based in the United States, and Opsian works for clients wherever they operate. This sample is illustrative: the organisation is invented, systems are named only by category, and its names, figures and findings are not taken from any client.