INTERSYSTEMS UK & IRELAND DATA SUMMIT 2026

OBJECTWAY

FROM DATA TO INTELLIGENCE: PREPARING FOR THE AI ERA - OBJECTWAY AI VISION

Alberto Cuccu
COO International, Objectway

BUILD FOR THE FUTURE, PERFORM TODAY

TABLE OF CONTENTS

OBJECTWAY PROVIDES CRITICAL SOLUTION TO ITS 250+ CLIENTS IN 16 COUNTRIES

Objectway is an IDC Global TOP-100 FinTech provider*. For more than 30 years, we haver built partnerships with banking, asset and wealth management firms to empower and scale their business with a broader societal objective: preserve capital, democratize wealth and improve the financial wellbeing of all clients

+115 £m
REVENUE FY25

+250
LIVE CLIENTS

+1 £tr
AUM/AUA

OBJECTWAY
Platform

+30
YEARS Of EXPERIENCE

+500
SUCCESFULL DEPLOYMENTS

+850
TECHNOLOGY & BUSINESS EXPERTS

Our Vision

UNLOCK THE INNOVATION POTENTIAL FOR FINANCIAL INSTITUTION & INVESTORS

Our Mission

UNIFY & INNOVATE FRAGMENTED VALUE CHAIN & TECHNOLOGY PLATFORM

Our Value For Clients

A STRATEGIC PARTNER TO EXTERNALISE COMPLEXITY & ENABLE SUSTAINABLE GROW

*by IDC ranking 2022

INTERSYSTEMS UK & IRELAND DATA SUMMIT 2026

OBJECTWAY PLATFORM LANDSCAPE
BY LAYERS, SOLUTIONS AND SERVICES

OBJECTWAY
Platform

CLIENT ENGAGEMENT, ADVISOR & INVESTMENT MANAGEMENT SOLUTIONS

Self-service & Hybrid Digital Channels

- CLIENT ONBOARDING
- CLIENT PORTAL & APPS
- DIGITAL AM / ROBO ADVISOR

Advisor / Banker Workstation

- ADVISOR DESKTOP
- CRM & CLM
- FINANCIAL PLANNING

Investment Service Management

- INVESTMENT ADVICE
- PORTFOLIO MANAGEMENT
- RISK, ESG & COMPLIANCE

OPERATIONS SOLUTIONS

Securities

- SECURITIES TRADE PROCESSING
- SECURITIES SETTLEMENT
- SECURITIES CUSTODY
- DERIVATIVES

Banking

- CURRENT ACCOUNTS
- CREDIT & LOANS
- FX & TREASURY
- CASH & PAYMENTS

Finance & Control

- FINANCE & CONTROLLING
- TAX
- ADVISOR COMPENSATION & AUDIT
- REGULATORY & TRANACTION REPORTING

Fund Administration

- TRANSFER AGENT
- MUTUAL FUND ADMINISTRATION
- ALTERNATIVE FUND ADMINISTRATION
- DEPOSITARY BANK CONTROLS

INTERSYSTEMS & OBJECTWAY: TECHNOLOGY PARTNERSHIP FOR SCALABLE, CLOUD-READY WEALTHTECH

+300k	+100k	+200k
BACK-OFFICE PORTFOLIOS MANAGED	INVESTMENT TRANSACTIONS PROCESSED DAILY	HIGH-VOLUME REPORT RUNS

- Cloud and Hybrid Flexibility
- SaaS enablement
- Performance at scale
- Secure multi-tenancy
- Operational efficiency

Where can we unlock new value through AI?

AI is not a replacement for business capabilities: it is an amplifier of knowledge, productivity, decision-making, innovation, and organizational execution and introduces new layers of complexity.

AI is an amplifier of:

- **Knowledge** — making expertise instantly accessible across the organization.
- **Operational efficiency** — automating repetitive and low-value tasks.
- **Software development** — increasing developer velocity and code quality.
- **Customer experience** — delivering faster, more personalized interactions.

AI introduce new layers of complexity:

- **Governance** – Defining who owns AI systems, approves their use, and is accountable for outcomes..
- **Security** – Protecting against prompt injection, data leakage, model theft, and adversarial attacks.
- **Regulatory compliance** – Meeting evolving requirements (e.g., AI Act, GDPR, sector-specific regulations).
- **Explainability** – Understanding and justifying AI-generated decisions, especially in regulated industries.Competitive advantage — accelerating execution better than competitors.
- **Skills and organizational change** – Training employees, redefining roles, and adapting operating models.

OBJECTWAY IS UNDERTAKING A PATH OF DEVELOPMENT OF AI TO DRIVE OPERATIONAL EFFICIENCY AND SOLUTION ENHANCEMENT

Increasing Productivity

AI use cases to **enhance the efficiency** of the **internal processes** both in terms of **SaaS and BPaaS processes and Product software Engineering**

- Objectway has already put in place AI use cases to support both
  - Code development project pilots with Claude, Cursor, GitHub-Copilot
  - SaaS & BPaaS processes automation and efficiency.
  - Our plans are to move our SDLC model from Human Centric processes (AI Assisted) to Human in the Loop process (AI execute major parts)

ARTIFICIAL INTELLIGENT FRAMEWORK

Building Systems Of Actions

AI use cases to **drive the development** of **innovative solutions and integrate them seamlessly** across the **value chain** of the served archetypes

- Objectway has developed an innovation roadmap to introduce AI empowered innovative capabilities
- These capabilities enable the design of use cases in line with market trends and need and will be part of the evolutionary path and roadmap

Data Architecture | **Ai Governance Frameworks** | **Data Governance**

AI AS AN AMPLIFIER FOR SOFTWARE ENGINEERING

INTRODUCING AI IN OW SDLC

- Objectway has successfully implemented preliminary pilots using different AI Development Tools such as Cursor, Github Copilot, Claude Code.
- We have experienced efficiency gains in areas like re-factoring and tech-debt removal.
- We have selected our target solution as Claude Code.
- We may use other tools for specific areas like AI built in through Microsoft Dynamics 365 Copilot.

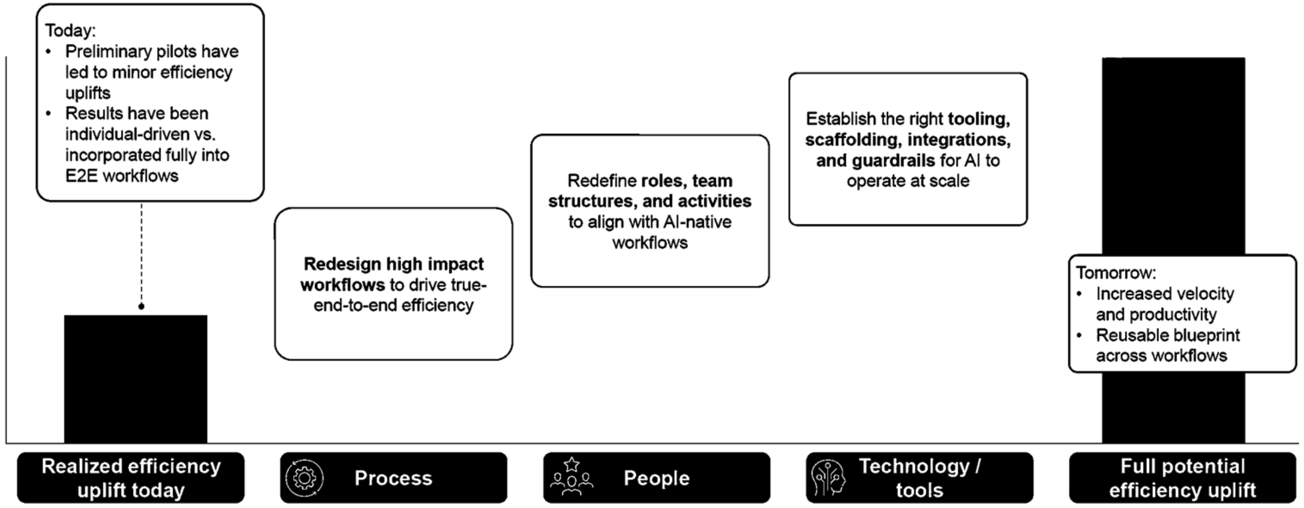
CURSOR

Claude Code

GitHub Copilot

The opportunity:

Full potential requires changes that span process, people and tools



AI AS AN AMPLIFIER FOR SOFTWARE ENGINEERING

THERE IS NO SIZE FITS ALL

- Objectway is introducing AI with a different approach depending on the area of introduction.
- In areas like Digital Experience we are quickly migrating from Human centric (AI assisted) model to Human in the Loop model where human design and code is largerly generated by AI.
- We leverage an automation chain with Figma and Github Copilot/ Claude Code that has proven strong productivity gains for quick development of custom UI/UX.
- This proven model could be adopted to customise UI/UX

Figma | Claude Code | GitHub Copilot

There is no 'one size fits all' model; different structures will develop based on what companies are solving for

	'Do more with **the same**'	'Do more (or the same) **with less**'		Fundamentally change **how work gets done**
Archetype	CAPABILITY AMPLIFICATION	STRUCTURAL FLATTENING	FUNCTIONAL SUBSTITUTION	AI-NATIVE REDESIGN
Old structure	Standard "2-pizza" team, typically 1 PM to about 6-8 people (including engineers, developers, design, and QA), with clear functional separation and hierarchy			
New structure	• **Size:** Largely unchanged • **Roles:** Largely unchanged; human capacity is augmented as AI accelerates execution • **Composition:** Mix of senior/ junior talent remains fairly stable; AI augmentation across levels	• **Size:** Moderate reduction driven by fewer management levels • **Roles:** Managers oversee broader spans more efficiently with AI and take on certain tasks themselves; ICs operate with greater autonomy • **Composition:** Flattened org. with reduced middle management/ hierarchy; relatively more ICs	• **Size:** Significant (~10-30%+) squad size reduction as AI absorbs defined scopes of work • **Roles:** Roles become human by exception; discrete/specific human roles replaced by agents • **Composition:** Talent mix skews more senior; fewer junior roles as entry-level execution (e.g., QA) is automated	• **Size:** Significantly (~30-50%+) smaller modular teams • **Roles:** Humans operate as generalists, working cross-functionally across a fluid lifecycle (vs. siloed steps) • **Composition:** Blurred functional boundaries; multi-disciplinary builders working in lockstep with AI
Best for orgs who want to…	Enable our existing teams to do more or accelerate our backlog	Decrease labor costs and streamline decision making	Accelerate time to deployment/ market	Completely reinvent the operating model and supercharge teams
Examples	NVIDIA, NETFLIX	amazon, Microsoft	Spotify, Meta	OpenAI, ANTHROPIC

Source: Market participant interviews

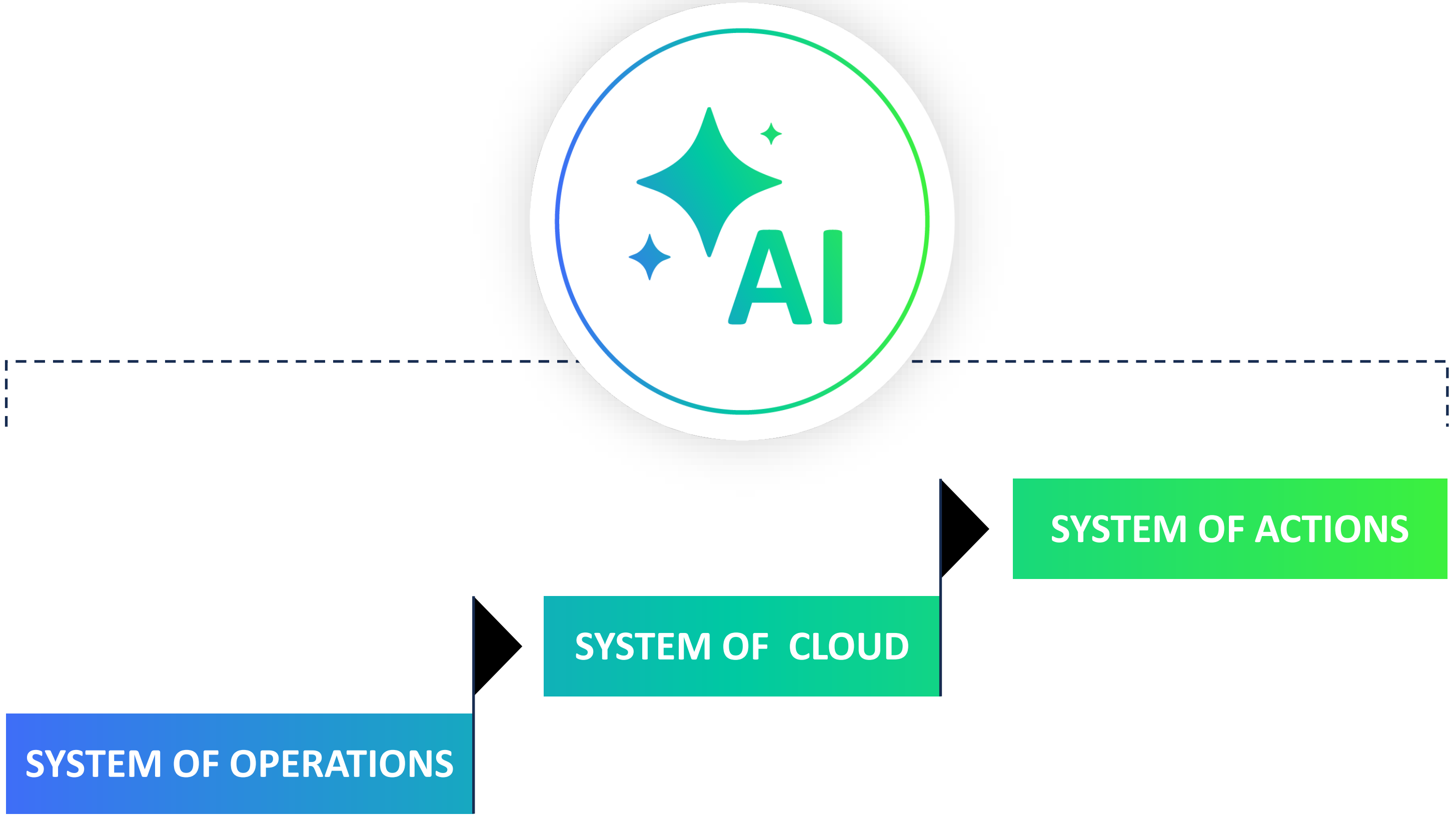
SECTION 2

AI-READY SOFTWARE & DATA LIFECYCLE

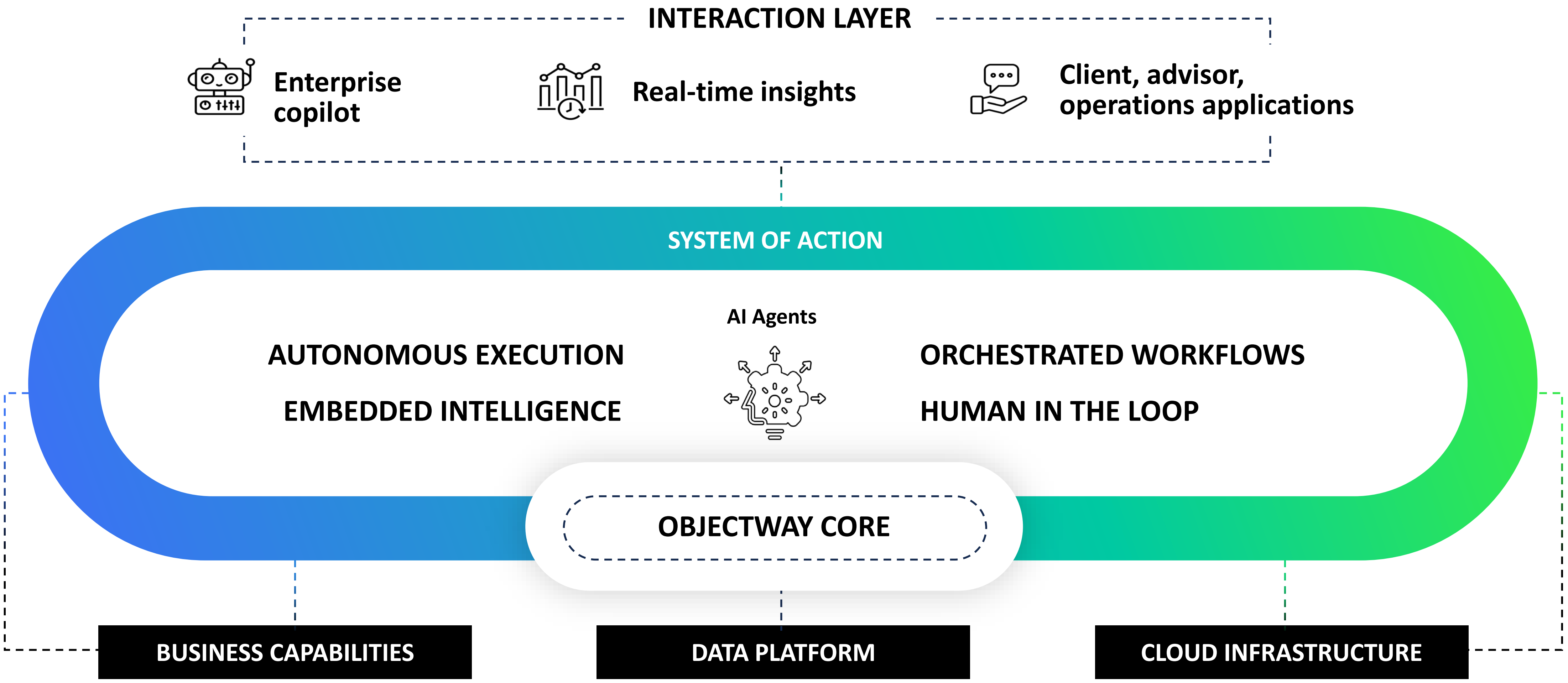
AI IS AN AMPLIFIER OF OPPORTUNITY BUT INTRODUCES PROCESS AND ORGANISATION RE-DESIGN

An **AI-empowered architecture** transforms traditional systems of cloud into systems of action, by **enabling real-time decision-making**, automation, and increasing levels of autonomy.

It significantly enhances business value while accelerating change, simplifying evolution, and **ensuring scalable execution over time**.

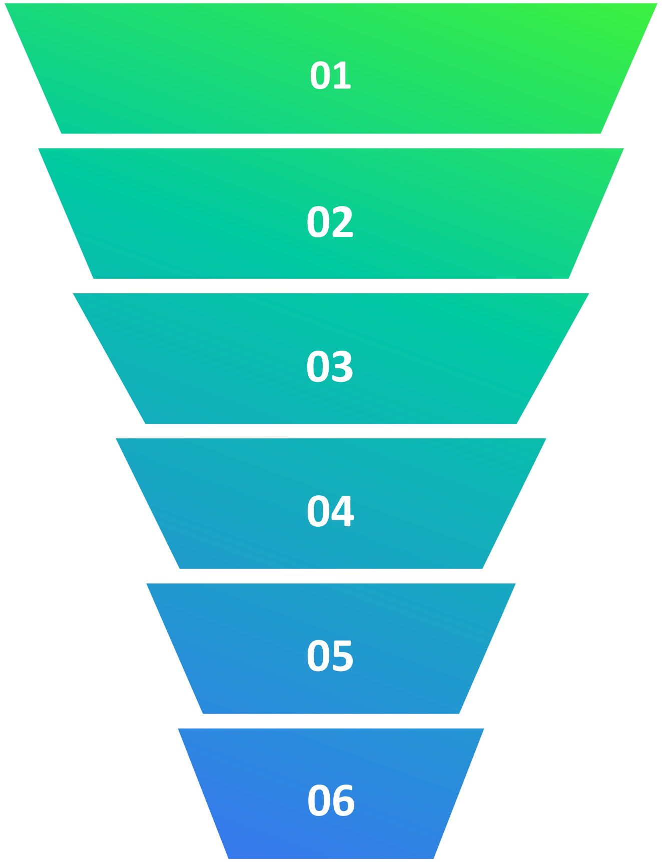


OBJECTWAY PLATFORM EVOLVING ARCHITECTURE



HOW WE WILL EVOLVE OUR SAAS PLATFORM

AI will ENHANCE OUR OFFERING to our clients



1. Sense - Market & Client Signals
Capture structured inputs from **anchor clients, pipeline, and market trends** to identify high-value opportunities

2. Shape - Joint Definition & Prioritization
Co-define with pioneer clients a **prioritized backlog** based on business impact, scalability, and feasibility

3. Fund - Co-Investment Model
Activate **shared funding mechanisms** (e.g. co-development agreements) to de-risk and accelerate build

4. Build - Modular Development
Develop capabilities through **API-first, modular architecture**, ensuring rapid integration and reuse

5. Scale - Industrialization
Standardize validated features into **core SaaS modules**, enabling replication across clients

6. Sustain - Feedback Loop
Continuously refine roadmap leveraging **client usage data, adoption metrics, and evolving needs**

OVERVIEW OF AUTOMATION AND AI-BASED INITIATIVES IN PRODUCTION

Objectway is proficient in **advanced technologies** and **methodologies**, utilizing versatile programming, automation, natural language processing, scalable cloud solutions, and intelligent document processing, including:

- Machine Learning (**ML**)
- Deep Learning Techniques
- Natural Language Processing (**NLP**)
- Intelligent Document Processing (**IDP**)
- Document Image Analysis
- Generative AI and Large Language Models (**LLMs**)
- Robotic Process Automation (**RPA**)
- Business Process Management (**BPM**) and Low-Code Application Platforms
- Data Visualization through Dashboards

Python | AWS Bedrock | Sagemaker

Anthropic | Computer Vision API | Azure IDP

Llama | Ui Path | Mendix

Cluster	Initiative	Description	Released in
OPERATIONS	**Account opening controls**	The initiative at a **Banking Group** involves managing and verifying 20-50 accounts per day. This process impacts **customer onboarding and account management**	Jul-22
	Registration of cash deposits	The initiative at a **Banking Group** involves handling 30-80 deposits per day, with peaks up to 160. This process impacts **transaction management and accounting**	Feb-23
	Registration of other instructions	The initiative at a **Banking Group** involves handling 40 switches, and withdrawals per day. This process impacts **transaction management and customer service**	Aug-23
	Registering withdrawals	The initiative at a **Wealth Management Group** involves handling 170-200 withdrawals and deposits per day. This process impacts **transaction management and accounting**,	Jan-24
	Account opening controls	The initiative at a **Wealth Management Group** involves managing and verifying 30 accounts per month. This impacts **customer onboarding and account management**	Jul-24
	Registering fee discounts	The initiative at a **Wealth Management Group** involves handling 10-30 discounts per day. This process impacts **fee management and accounting**	Sep-25
	Payments monitoring	The initiative at **Wealth Management Technology Provider** involves monitoring cash and managing 2000 payments per year. This process impacts **payments**	Dec-25
CONTENT GEN.	**Report Generation**	The initiative at a **Banking Group** involves creating monthly reports for 55 asset management strategies. This process impacts **data analysis and reporting**	Feb-25
REGULATORY REPORTING & COMPLIANCE	**Reconciliation of VAT registries**	The initiative at an **Investment Fund Management Group** involves a monthly check of invoices and records for all customers. This **impacts accounting and tax compliance**	May-23
	Registration of third-party Account Statements	The initiative at a **Wealth Management Group** involves the data entry of 2,000 account statements per year. This impacts **account management and financial reporting**	Feb-24
	Validation of stock market orders	The initiative at **Wealth Management Group** involves handling 100-200 orders per day. This process impacts **trading operations and compliance**	Nov-25

ENABLING AI ADOPTION WITH GOVERNANCE AND DECISION TRACEABILITY

Objectway has partnered to introduce an AI Decision Traceability capability, providing an independent governance and evidence layer across AI-enabled workflows and supporting the controlled adoption of AI in regulated environments.

AI Decision Traceability

A verifiable evidence record for each AI-supported decision, creating a persistent audit trail across AI-enabled workflows.

1 Capture

AI decision occurs and its trace is captured

2 Redact

Personal data is redacted within the client environment before the decision trace is processed.

3 Assess

The decision is assessed against relevant regulatory, policy requirements.

4 Seal

The evidence record is independently timestamped and cryptographically signed, creating a tamper-evident audit trail.

5 Verify

Risk, compliance and audit teams can independently review the evidence record whenever required.

AI governance should not slow adoption. Done correctly, it is what enables AI to scale.

SECTION 3

CO-INNOVATION IN PRACTICE

THE KNOWN PROBLEM: AI NEEDS BUSINESS CONTEXT, NOT RAW DATA

OBJECTWAY EXBO

MISSION-CRITICAL TRANSACTION SYSTEM

1. **SEMANTIC GAP**
   Application tables do not speak business language
2. **QUALITY UNCERTAINTY**
   Freshness, completeness and reconciliation are unclear
3. **GOVERNANCE RISK**
   Entitlements, lineage and audit trails are inconsistent

AI AGENTS & ANALYTICS

NEED TRUSTED BUSINESS CONTEXT, NOT RAW JOINS

INTERSYSTEMS UK & IRELAND DATA SUMMIT 2026

CLOSING THE SEMANTIC GAP: FROM TECHNICAL TABLES TO BUSINESS MEANING

Making wealth data understandable, governed and reusable.

STEP 1

RAW TECHNICAL STRUCTURES

- IRIS relational schemas and tables
- Objectway WMS application schema changes
- Table-level extraction classification
- Initial load / CDC rules

SOURCE FIELDS + CHANGES

STEP 2

CANONICAL ENTITIES

- Client, household, advisor
- Account, portfolio, custodian
- Security, product, asset class
- Holdings, transactions, cash, fees
- Operational exceptions and statuses

BUSINESS OWNER + RULES

STEP 3

BUSINESS SEMANTIC LAYER

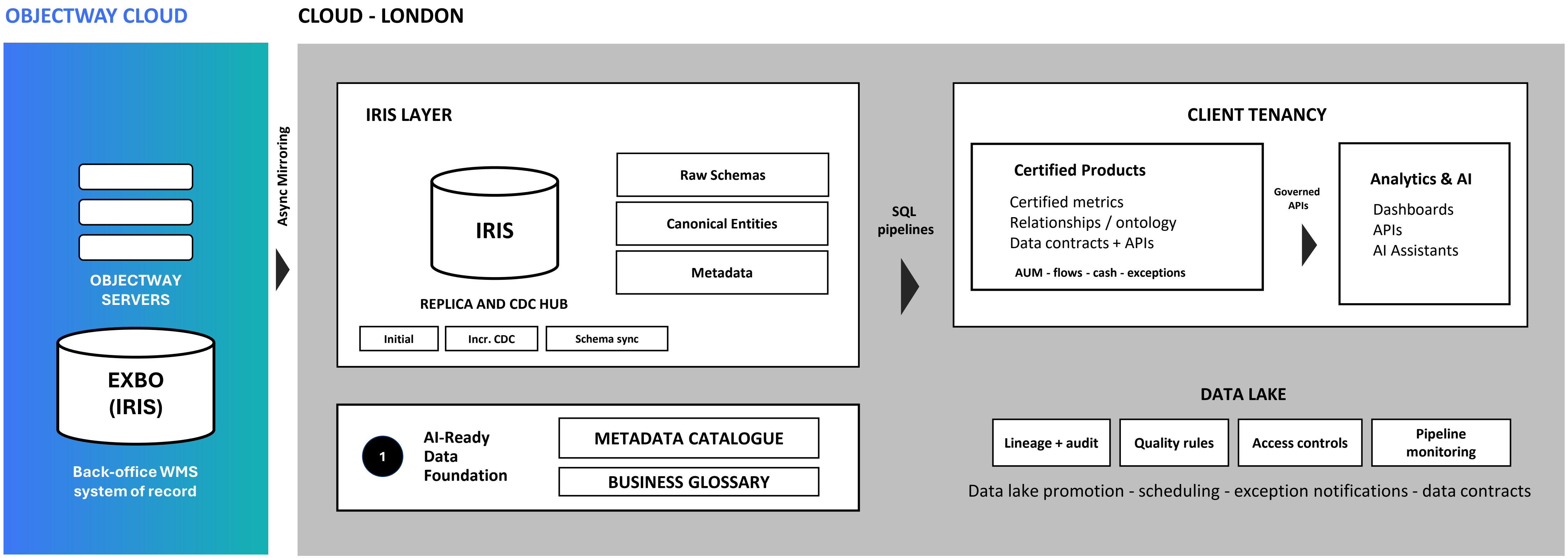
- Metadata
- Business Glossary
- Governance Rules

USAGE CERTIFICATION

Design rule: every semantic object links to source fields, refresh method, quality checks, data owner, access policy and lineage.

TARGET SOLUTION ARCHITECTURE: AI-READY DATA FOUNDATIONS

A governed semantic layer for analytics, AI agents and client data lakes.



Design rule: every semantic object links to source fields, refresh method, quality checks, data owner, access policy and lineage.

WHAT THIS ENABLES FOR OUR CLIENTS

- **Use consistent, understandable data across the business**. Reporting and operational teams can work with agreed definitions of portfolios, holdings, cash and transactions, with visibility of where the data came from and when it was refreshed.

- **Use their wealth data within their own technology environment**. Clients can use those governed data products in their own data lakes, dashboards and applications, supporting their wider technology strategy.

- **Introduce AI use cases on a controlled foundation**. AI assistants can work with defined business concepts and governed access, while our back-office continues to serve as the operational system of record.

KEY TAKEWAYS

- **AI adoption requires changes to how we build and operate systems**. The level of automation and human oversight should reflect the criticality of the application and the consequences of its actions.

- **AI needs trusted business context**. Accessible data becomes useful when it has clear business definitions, quality controls, ownership and lineage.

- **Governance and decision traceability need to be designed in from the start**. As AI supports consequential decisions, organisations need to understand what happened, which information informed the decision and how controls were applied.

- **Modernisation should support today's needs and future AI adoption**. The Objectway and InterSystems collaboration illustrates how existing core platforms can support wider data use while creating a foundation for new capabilities.

DOWNLOAD

"Master complexity to unlock scale: the as-a-service imperative for Wealth, Banking and Asset Management"

REPORT
by Monitor Deloitte & Objectway

PAM Insight surveyed a range of C-suite individuals and heads of departments from across the UK wealth management sector in July and August 2025. The results of this survey have been combined with the firm's leading market knowledge and insights, as well as our ongoing conversations with top industry professionals to produce this report. The respondents range from boutique wealth management fi rms to constituents of the top 10 wealth managers by assets under management in the UK. Collectively, the firms represented in this report manage over £750 billion AUM for wealthy individuals and their families..

INTERSYSTEMS UK & IRELAND DATA SUMMIT 2026

The Future is Now!

BUILD FOR THE FUTURE
PERFORM TODAY