

**CLM Solutions,
2025**

Fenergo

Executive Summary

The client lifecycle management (CLM) marketplace continues to evolve, as financial institutions seek to balance regulatory compliance, operational efficiency and client experience. The CLM landscape in corporate and investment banking (CIB) has continued to mature, with well-established vendors leading in such areas as data management, automation and regulatory compliance. Vendors in the CIB space also leverage artificial intelligence (AI), identity-based workflows and proprietary regulatory knowledge to drive efficiency.

Chartis' assessment of Fenergo as a category leader in its RiskTech Quadrant® for CIB CLM reflects Fenergo's ability to:

- Support regulatory requirements for more than 120 jurisdictions.
- Provide a single view of the client profile across the customer lifecycle.
- Deliver a cloud-native offering that connects to a wide array of third-party solutions and capabilities.

Fenergo's category leader position in Chartis' CLM for CIB quadrant reflects the breadth and depth of its solution, as well as a customer-focused approach to GenAI. Crucially, Fenergo combines a comprehensive approach to the regulatory environment, integration with third parties and data sources, and a focus on complex corporate entities to offer a solution with continuous monitoring capabilities and deep integrations across key areas of the customer lifecycle (including credit and legal).

— **Phil Mackenzie**
Chartis Research

Key Considerations

- Managing data and data consistency in the CLM space have become more important. Advanced analytics and real-time data integration have also taken more prominent roles, as firms seek to optimize their decision-making and ensure compliance with evolving and often stringent regulatory frameworks. In some cases, this includes integrating with identity data to provide a more detailed view of the client base.
- Fenergo's CLM solution addresses these areas by:
 - Enabling visual mapping of ultimate beneficial ownership (UBO), legal hierarchies and counterparty relationships.
 - Centralizing client profiles so they can be reused across business lines and jurisdictions.
 - Providing visual tools to enable firms to map and manage complex ownership and control structures.
- Low-code configuration enables firms to adopt solutions more quickly, boost client self-sufficiency and more strongly align with evolving regulatory requirements. Fenergo's solution offers out-of-the-box workflows (including pre-configured regulatory templates) that significantly reduce time-to-deployment and compliance risk.

Fenergo: Category Leader – CLM for CIB

Our analysis of Fenergo's CLM platform is included in the Chartis report [CLM Solutions, 2025: Quadrant Update](#), published in April 2025. This report also includes other providers of CLM solutions: AML Partners, Appian, Delta Capita, FIS, FOCAL by Mozn, FullCircl, KYC Portal, Likezero, Moody's, Muinmos, NICE Actimize, Pega, S&P Global and ThetaRay.

Chartis has named Fenergo as a category leader in the 2025 RiskTech Quadrant® for CLM for CIB Solutions (see Figure 1). The company’s platform is designed to manage multi-product, multi-entity relationships and support more than 120 jurisdictions. It also centralizes client profiles so they can be reused across business lines and jurisdictions.

Fenergo’s CLM platform is purpose-built to meet the complex demands of CIB. In this space, onboarding and compliance are notoriously challenging due to intricate ownership structures, jurisdictional regulations and high-touch relationships.

Fenergo has recently launched its FinCrime Operating System (OS), incorporating a trusted agentic AI layer, to streamline CLM across onboarding, Know Your Customer (KYC), screening and transaction monitoring. With six autonomous AI agents, the system accelerates periodic reviews by 45% and delivers real-time insights, enhanced compliance, and strong AI governance.

Figure 1: Fenergo’s positioning – CLM solutions for CIB, 2025



CLM for CIB Solutions

Data management (3.8: Advanced capabilities)

Fenergo’s CLM solution enables firms to integrate internal and external data, providing a centralized view of clients that includes multiple layers of entity ownership and UBO information. The data management function also includes data cleansing and validating capabilities.

Entity management (4.0: Advanced capabilities)

Fenergo’s CLM solution offers cloud-led, application programming interface (API)-driven deployment, while still integrating multiple areas of the CLM lifecycle and maintaining a focus on regulation and policy management. Its ability to enable visual mapping of UBO, legal hierarchies and counterparty relationships remains a differentiator in this space.

Workflow and automation (3.5: Advanced capabilities)

Key capabilities here include low-code/no-code configuration and strong integration with multiple non-compliance parts of the workflow, including credit and operations. The solution also offers automated risk assessments based on such factors as client type, geography, industry and behavior.

System interface and APIs (4.0: Advanced capabilities)

An out-of-the-box offering, the Fenegero solution can be integrated with offerings from several providers of anti-money laundering (AML), Know Your Customer (KYC) and data solutions, enabling the orchestration of an end-to-end customer journey. The solution is also designed to manage multi-jurisdictional, multi-product and multi-entity relationships.

Policy management (3.3: Advanced capabilities)

Fenegero's CLM platform provides deep regulatory coverage of more than 120 jurisdictions, as well as automated compliance capabilities for regulations including the Foreign Account Tax Compliance Act (FATCA), the Common Reporting Standard (CRS), Markets in Financial Instruments Directive (MiFID) II and the European Market Infrastructure Regulation (EMIR). As a pre-packaged, out-of-the-box solution, it helps to lessen the complexity surrounding onboarding and regulatory compliance.

Market Context

Market landscape

Chartis believes that the CIB CLM space is becoming a distinct and defined area of focus and innovation, and is no longer seen as an application added to the KYC or onboarding process. Vendors in this space have not only strengthened their solutions' capabilities in analytics and regulatory reporting, they have also improved the necessary infrastructure. Rather than being 'one size fits all', solutions are becoming increasingly focused on asset management, corporate banking or investment banking. As a result, vendors are becoming more specialized, developing deeper expertise and tailored solutions for specific challenges around regulations, operations and customer experience in each segment.

Chartis has also seen growing demand for automation and AI-driven capabilities that support financial institutions in streamlining complex workflows to improve their risk management and enhance client engagement.

Infrastructure modernization is also a key differentiator among vendors, and cloud-native architecture, API-first integrations and scalable platforms are becoming essential. Chartis is also seeing firms becoming more able to integrate CLM solutions into existing banking ecosystems, including customer relationship management (CRM) and risk and compliance systems.

Methodology

Chartis Research ('Chartis') is a research and advisory firm that provides technology and business advice to the global risk management industry. Chartis assesses risk technology vendors using consistent, objective methodology, regardless of business relationships.

Chartis' RiskTech Quadrant® has been used to explain the structure of the market. It employs a comprehensive methodology of in-depth independent research and a clear scoring system to explain which technology solutions meet an organization's needs. The RiskTech Quadrant® does not simply describe one technology solution as the best; rather, it has a sophisticated ranking methodology to explain which solutions would be most suitable for buyers, depending on their implementation strategies.

Chartis evaluates vendors on both current and future dimensions: completeness of offering and market potential.

- **Completeness of offering** criteria include data management, entity management, workflow and automation, system interfaces and APIs and policy management.
- **Market potential** considers business model, market penetration, financials, customer satisfaction and growth strategy.

Chartis uses detailed evaluation forms, customer surveys, expert interviews, vendor briefings and other research sources to assess solutions. This rigorous methodology provides an independent view of solutions and vendors.