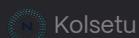


Kolsetu



Kolsetu – AI Workforce for Regulated Enterprises

Meet Elba, the AI workforce for regulated enterprises. Handle customer communication 24/7 across voice, messaging, and email.

Elba: The AI Workforce for Regulated Industries

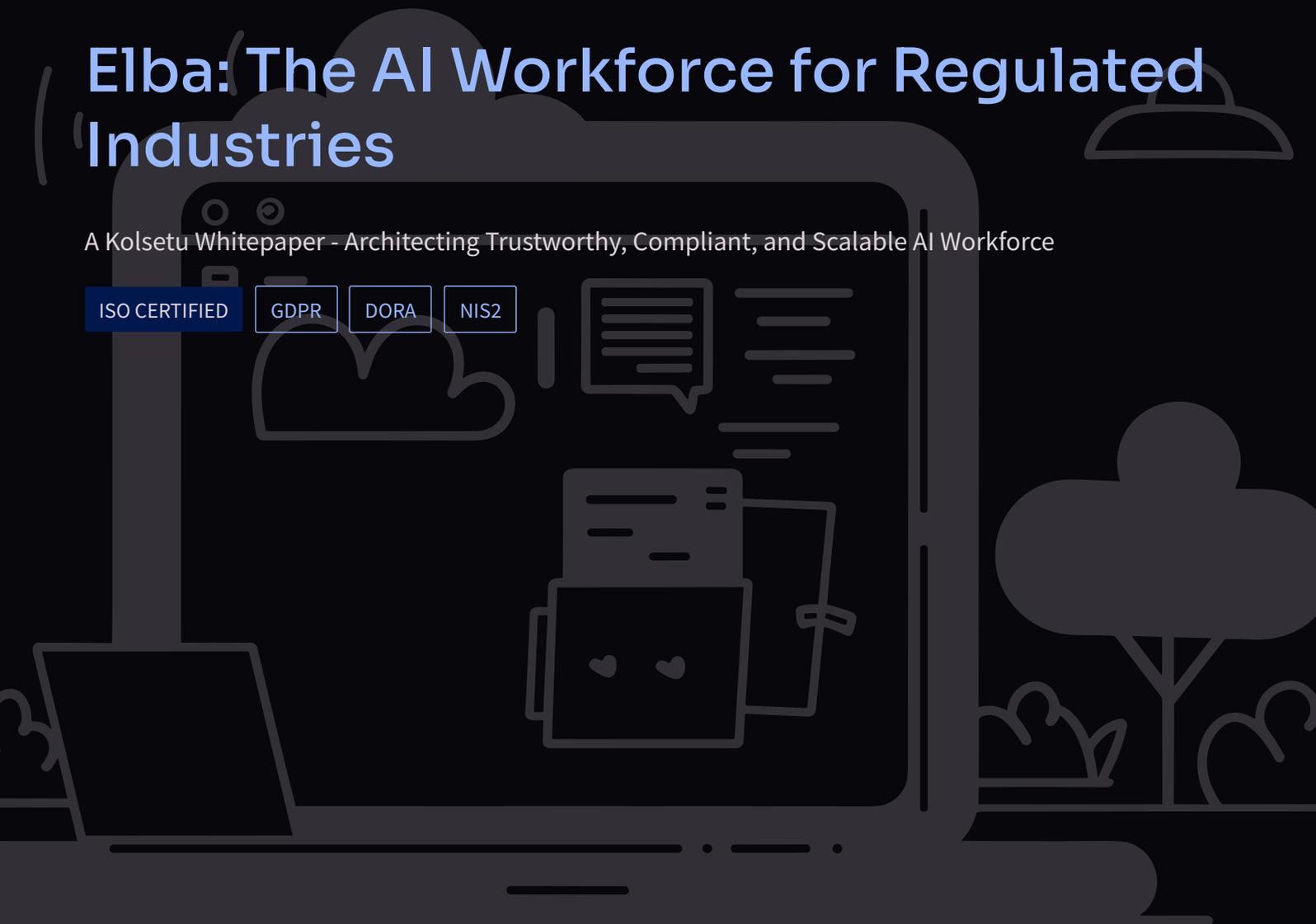
A Kolsetu Whitepaper - Architecting Trustworthy, Compliant, and Scalable AI Workforce

ISO CERTIFIED

GDPR

DORA

NIS2



Executive Summary

Elba is Kolsetu's enterprise-grade agentic AI platform purpose-built for regulated industries - banking, insurance, utilities, and telecoms. It resolves the central tension in enterprise AI adoption: how to deploy powerful large-language-model-driven automation without sacrificing compliance, data residency, or operational control.

The platform is structured around a **Three-Plane Architecture** - a Control Plane governing intent and policy, a Runtime Plane executing agent logic, and a Tool Plane integrating with enterprise systems. This separation enables organisations to deploy AI agents that are auditable, explainable, and continuously governed, not merely functional.

Elba delivers omnichannel continuity across voice, webchat, and SMS; real-time data capture with graceful fallback; sovereign multi-region deployment; and a full governance dashboard with searchable transcripts, automated evaluation scoring, and audit trails ready for regulatory inspection.

Key Outcomes

- 100+ languages supported natively
- Global Model Provider Mesh that is vendor-agnostic
- WCAG AA/AAA compliant interactions
- GDPR, DORA & NIS2 ready by design
- Multi-region data residency
- Full audit trail & auto-eval scoring
- Omnichannel session continuity
- Time to value in weeks, not months

The Problem: Regulated Industries Deserve Better AI

Enterprise contact centres in regulated sectors face a structural paradox. The productivity gains promised by generative AI are undeniable - yet every major deployment carries existential risk: a hallucinated response in a financial advice call, a data residency breach, or an unauditible decision in a DORA-mandated incident review.

Compliance Risk

Generic AI platforms are not built for GDPR Article 22, DORA ICT resilience mandates, or NIS2 incident reporting. Retrofitting compliance onto consumer-grade LLM wrappers creates liability, not confidence.

Data Sovereignty Gaps

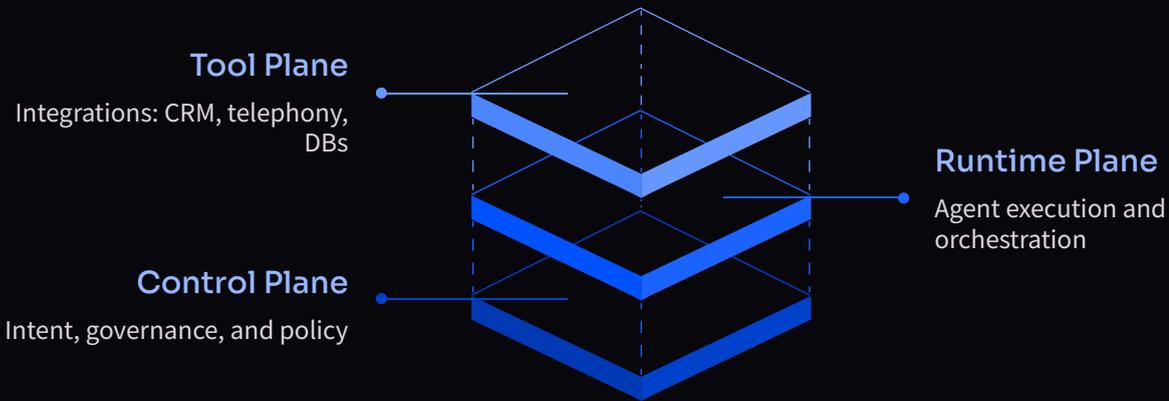
Multi-tenant SaaS deployments route customer data through shared infrastructure with opaque residency guarantees. Regulated firms cannot accept undefined data flows across jurisdictions.

Governance Blind Spots

Without searchable transcripts, automated evaluation, and real-time oversight dashboards, compliance teams have no mechanism to demonstrate supervisory control to regulators — a hard requirement under MiFID II and equivalent frameworks.

Three-Plane Architecture

Elba's architectural foundation separates **governance intent**, **execution logic**, and **system integration** into three distinct, independently scalable planes. This is not a cosmetic separation - it is a functional boundary that enables each layer to evolve, scale, and be audited independently.



The **Control Plane** governs intent and policy - it is where compliance rules, evaluation rubrics, and governance configurations live. The **Runtime Plane** executes agent logic, manages session state, and orchestrates LLM calls. The **Tool Plane** provides adapters for enterprise integrations: telephony, CRM, SMS gateways, knowledge bases, and workflow engines. Telemetry flows continuously upward from Runtime to Control, enabling real-time policy enforcement and post-hoc audit.

Omnichannel Continuity

Elba maintains a persistent, unified session state across all communication channels. A customer who begins a mortgage enquiry on a voice call can seamlessly continue via webchat or receive an SMS-based form link — without repeating context. This is not a feature; it is a foundational architectural commitment.

The session state object carries intent, captured data fields, agent decision history, and compliance flags across every channel transition. Fallback routing is policy-driven: if voice drops, the system automatically triggers the configured fallback channel with full context preservation.

- Session continuity is a regulatory advantage: complete interaction histories are preserved regardless of channel, satisfying recordkeeping obligations under DORA and MiFID II.



Voice

Primary inbound and outbound channel with real-time transcription, intent detection, and live compliance guardrails.



Webchat

Persistent session handoff from voice with full context. Rich forms, inline data capture, and structured escalation paths.

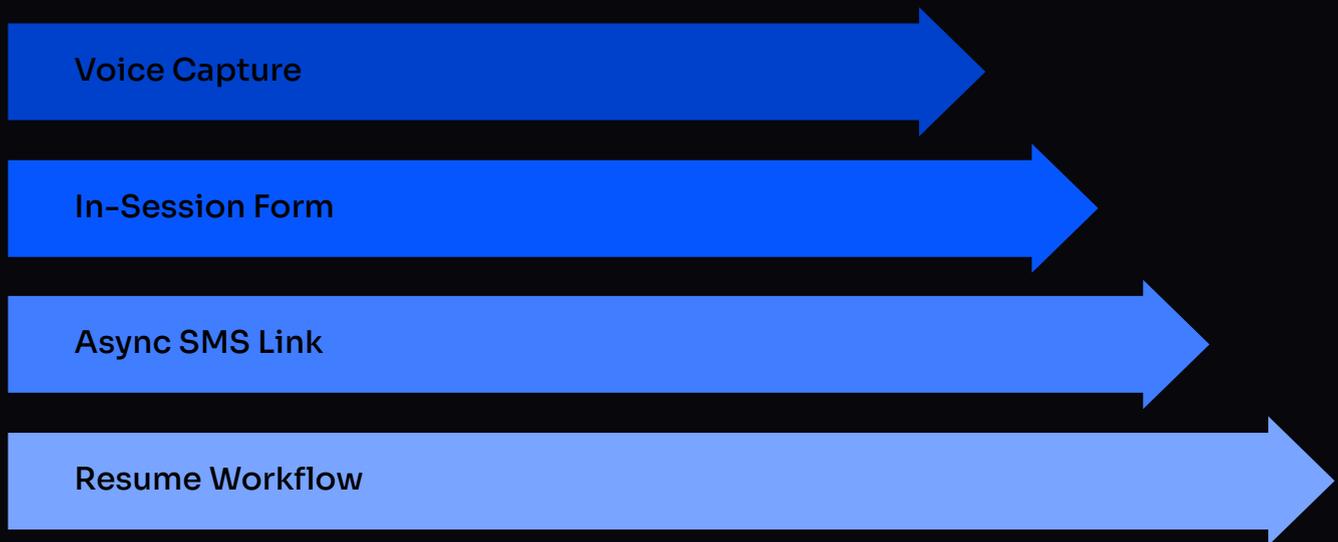


SMS

Async fallback for data capture, form completion links, and appointment confirmations. Fully logged in the audit trail.

Data Capture & Fallback Sequence

Real-world customer interactions are rarely linear. Elba's data capture architecture is designed for graceful degradation - ensuring that partial data captured in one modality is preserved and the interaction workflow resumes seamlessly after fallback completion.



Active Path

Voice interaction proceeds with real-time transcription and structured data extraction. LLM-driven intent classification populates required data fields progressively throughout the conversation, minimising agent burden.

Fallback Path

Where voice capture is incomplete - due to accent, background noise, or customer hesitation - Elba triggers an in-session form or dispatches an async SMS link. All captured data is merged before workflow execution proceeds.

Multi-Region Sovereign Deployment

Elba's multi-region topology places a **Control Plane anchor in the EU** - the regulatory centre of gravity for most of Kolsetu's enterprise customers - with independent regional Runtime and Data Planes deployed in EU, US, India, and MENA. Customer data never leaves its designated residency boundary.

EU Control Plane

Centralised governance, policy management, and compliance configuration. GDPR Article 44–49 transfer restrictions enforced at the architecture layer.

Regional Runtime Planes

Independently deployed execution environments per region. EU, US, India, and MENA runtimes process data locally with no cross-border data movement for personal data.

Encryption & Residency

All data encrypted at rest (AES-256) and in transit (TLS 1.3). Residency arrows are enforced cryptographically — keys are regionally scoped and never exported.

Failover & Resilience

DORA-compliant resilience design: each regional plane operates independently. Regional failure does not affect other planes. RTO and RPO commitments are documented per region.

FDE Deployment Methodology

Kolsetu's **Forward Deployed Engineering (FDE)** methodology compresses the traditional enterprise AI deployment cycle from quarters to weeks. The four-phase model is designed for regulated environments where change management, UAT sign-off, and compliance validation are non-negotiable gates.



12

Weeks to Pilot

From signed contract to live regulated environment pilot, including compliance validation.

4

Deployment Phases

Discover, Design, Build & Validate, and Pilot — each with documented compliance gates.

100%

Audit-Ready

Every deployment phase is documented and exportable for regulatory inspection from day one.

Governance Dashboard & Compliance Oversight

The Elba Governance Dashboard is the operational nerve centre for compliance teams. It provides real-time and historical visibility into every agent interaction — not as a monitoring afterthought, but as a primary design objective of the platform.

Compliance officers can search transcripts by keyword, customer ID, agent ID, date range, and regulatory flag type. Audio playback is synchronised with transcript highlighting. Automated evaluation scoring — powered by configurable rubrics — surfaces interactions that require human review, dramatically reducing manual QA burden.

The Governance Dashboard transforms compliance from a reactive audit function into a proactive supervisory capability — enabling regulated firms to demonstrate control to regulators before they are asked.



Searchable Transcripts

Full-text search across all interactions. Filter by channel, agent, outcome, compliance flag, and date.



Sync Audio Playback

Voice recordings played back with real-time transcript highlighting and compliance flag markers.



Auto-Eval Scoring

LLM-powered rubric evaluation scores every interaction. Configurable thresholds trigger human review queues.



Audit Trail

Immutable, timestamped audit log of all governance actions, configuration changes, and policy updates.

Regulatory Compliance Framework

Elba is not compliance-adjacent - it is compliance-native. Every architectural decision from data residency to session logging to evaluation scoring was made with the following regulatory frameworks as first-class requirements, not post-hoc additions.



GDPR

Data minimisation, purpose limitation, and data subject rights (erasure, portability) are enforced at the platform layer. Article 22 automated decision-making safeguards are built into agent configuration. Cross-border transfer restrictions enforced cryptographically via regional key scoping.



DORA

ICT resilience requirements under the Digital Operational Resilience Act are addressed through regional plane isolation, documented RTO/RPO commitments, and fully exportable incident response documentation generated automatically from platform telemetry.



NIS2

Network and Information Systems Directive 2 obligations — including incident reporting timelines and supply chain risk management — are supported by the platform's immutable audit trail and vendor risk documentation package included in every FDE deployment bundle.



ISO 27001

Information security management controls aligned to ISO 27001 Annex A. Kolsetu's certification scope covers the Elba platform infrastructure, development lifecycle, and operational processes relevant to enterprise customer deployments.

Why Kolsetu & Elba

Kolsetu is a specialist AI infrastructure company. We do not build general-purpose AI tools and adapt them for regulated industries - we build for regulated industries first, and generalise only where it does not compromise compliance integrity.

Regulatory-First Design

Every Elba feature was designed against a compliance requirement. Governance is not a layer - it is the foundation.



FDE Velocity

12-week path from contract to live pilot. Compliance validation, UAT, and documentation included - not extra.

Sovereign Infrastructure

Multi-region architecture with hard data residency guarantees. Your customer data stays where your regulators require it.



Proactive Oversight

The Governance Dashboard transforms compliance from reactive audit to proactive supervisory control - ready for inspection on any day.

Contact Kolsetu

To schedule your discovery workshop or request the full Elba technical specification and compliance documentation package, contact our enterprise sales team.

kolsetu.com

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