



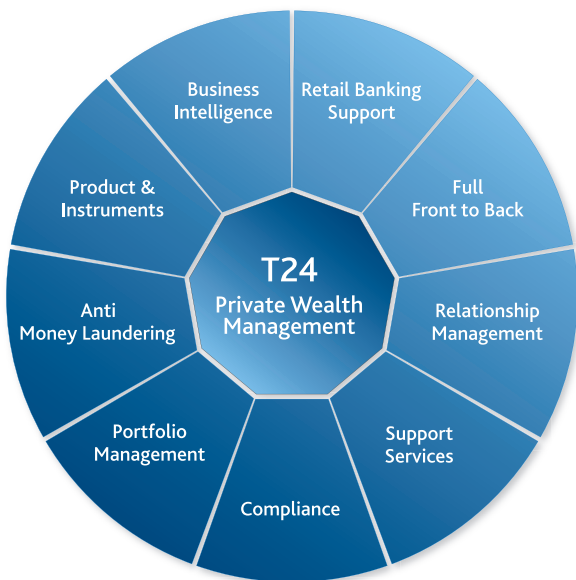
T24 For Private Wealth Management

Overview

As a result of the challenges in the worldwide financial markets, clients are more cautious of their banks and are demanding more transparency, better service and want to feel more involved in the investment decision process. They are also more adverse to risk and are spreading their assets across an increasingly diverse and complex set of instruments. Private banks have had to review their business models to ensure they remain profitable, increasing assets under management by retaining existing customers and sourcing new markets that would not traditionally be seen as eligible private clients. Most private banks' existing technology limits their ability to adapt to these changes, due to an increasingly ageing technology and the associated limited functionality. The benefits of short-term tactical solutions are diminishing as integration with existing systems becomes more difficult.

Ever increasing regulations such as MiFID and Sarbanes-Oxley are increasing the administrative overhead on private banks. This has driven leading financial organisations to place regulatory compliance at the heart of their business and incorporate prevention policies within their operations. Money laundering represents real risk to financial institutions, both reputational and financial, with industry fines imposed over the last few years now running into billions of dollars. Further regulations aimed at increasing transparency for clients and minimising their risk are placing further stress on systems and institutions alike. Flexible compliance tools and rich data sets like those provided by Temenos address these reputational and financial challenges.

T24 For Private Wealth Management Modules



Key Benefits

- Servicing Your Customer**
 Understanding your customer is key to be able to provide the high quality service that today's private banking customers expect. T24 's 360° customer view and CRM allows the private banker to understand the customer from a holistic perspective and provide a service tailored to the customer needs.
- Improving Flexibility And Innovation**
 The best banks react fast, adapting their practices to stay ahead. Where these banks also have modern software, they are responding faster and more cheaply – helping them to generate higher returns than their competitors. Technology has an important role in differentiating you against your competitors, whether this is the way you deliver a personalised service to your clients or releasing new products into the market. T24 is a parameterised system that provides fast time to market of new products and services.
- Leveraging Scale Economies**
 T24 is highly scalable allowing banks to grow their business rapidly, while keeping IT costs down. As a modern integrated platform T24 helps our customers to operate at significantly lower costs than their peers.



Functionality

Features

T24 supports banking for mass affluent to high net worth individuals by providing front to back office support for the widest range of financial products, ranging from the simplest fund and equity based instruments and FX through to structured products, exotic options and hedge funds. A full range of traditional banking products such as accounts, term deposits and loans allows the bank to service all the banking needs of the client.

T24 contains extensive discretionary and advisory asset management support, including performance measurement, plus the ability to maintain and use traditional and market tracking investment models. Portfolio level cash management is also supported.

T24 For Private Wealth Management functionality comprises:

- Front to back processing of all private banking needs in a single integrated platform.
- Integrated Relationship Manager support with comprehensive CRM facilities.
- An unparalleled breadth of instrument coverage, ranging from cash and equity type instruments to exotic options illiquid funds, structured products, as well as a full range of banking products.
- A fast, efficient back office feature-set, enabling high straight through processing and low error rates.
- A comprehensive asset management suite, offering performance measurement and portfolio rebalancing.
- Full support for Discretionary, Advisory and Execution only business on a full multi-channel basis
- Sophisticated high quality client reporting.

T24 Functional Areas

Services Office

- Advisory
- Managed
- Self directed
- Intermediary
- Custody
- Non Custody

Back Office Support

- Trade Settlement
- Corporate Action Suite
- Custody Management
- Reconciliation
- Fees & Charges

Valuations

- Online & historical valuations
- Group Valuations
- Formal printed valuations
- Report Designer

Portfolio Management

- Modelling
 - Investment Profiles
 - Model Portfolios
 - Rebalancing
 - Scenario Generation
 - Performance Analysis
- Cash Management
 - Cash Sweeping
 - Excess Cash Re-Investment
 - Currency Hedging

- Performance
 - Daily Performance
 - Segmentation
 - Composites
 - Benchmarks & Models

Compliance

- Document Management
- Transactional Constraints
- Holding Restrictions
- Regulatory Reports
- Compliance Alerts

Relationship Management

- Prospect Management
- Contact Management
- Client Preferences
- Action List
- Wealth Reporting
- KYC
- Events and Alert Notifications

Order Management

- Single Order and bulk orders
- Automatic interface to brokers
- Switch Orders

Products & Instruments

- Accounts
- Term Deposits
- Loans

- Foreign Exchange
- Structured Products
- Equities
- Bonds
- Futures & Options
- Exotic Options
- Funds...

Operational Services

- Multi Channel
 - Internet
 - Mobile
 - Branch
- Multi Company
- Accounting
- Roles and Security Management
- AML



Business Intelligence

- AUM
- Asset Flows
- KPI's
- Management reports

Support Services

- Treasury
- Position Management
- General Ledger
- SWIFT

For more information on T24 For Private Wealth Management please email marketing@temenos.com

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