



TEMENOS
THE BANKING SOFTWARE COMPANY

Digital Wealth Management for the Affluent Investor

WealthSuite



Packaged investment management software for Mass Affluent clients

The wealth management industry is poised for growth and much of that growth will come from the Mass Affluent (MA) market; a growing global middle class. A market traditionally overlooked by wealth managers – the relative small amount of assets per client made it difficult to offer a personalized service – represents now a new opportunity.

Technology is allowing both retail banks and wealth managers to enter this market by offering automated investment management services such as robo-advisors at attractive price points. Such solutions have evolved to meet the needs of customers who are increasingly comfortable with digital self-management of their lives, combined with the technology enablers that now allow financial institutions to make available automated investment management services in real-time.

The challenge, for both retail banks for mass market clients as well as wealth managers looking to broaden their range down to the affluent segments, is to move quickly with making products available to their established customer base and remain competitive.

WealthSuite provides out of the box investment management software to help any type of financial institution - from retail and universal banks to top-end private banks - address these challenges and take advantage of the opportunity to enter new markets. Based on Front Office Portfolio Management components, the solution provides all the core functionalities required for automated investment services allowing banks to enter quickly the market to serve retail and affluent clients.

Benefits

- Full range of service levels and flexibility to target desired robo model(s): pure self-service, hybrid-advisory, fully advised
- Services for Ultra High-Net-Worth (UHNW) clients providing tools for Relationship Managers to streamline processes and give them the automated tools required to service their top-end advisory clients
- Proven ability for handling retail volumes
- Fully automated processing with packaged batch processing for key business processes (e.g. automated rebalancing, withdrawal request handling)
- Packaged single-source, omni-channel user agents for Relationship Managers and Clients, reduces TCO and TTM for managing investments anytime, anywhere
- Powered by Temenos UXP, our market leading user experience platform allowing for easy rebranding and UI configuration
- Published API's providing full access to data and functionalities
- Strong product roadmap combined with the opportunity to leverage Temenos MarketPlace to accelerate innovation
- Pre-integrated into Temenos Core Banking for out of the box straight-through processing, additionally available as a standalone front-office on alternative core banking technology

Deploying the solution, Temenos' customers can quickly and easily enter and become competitive in this fast growing market, with targeted offerings for their client segments.



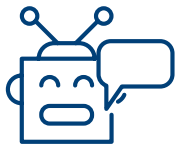
Digital Advisory

The wealth advisory business is evolving. Wealthy clients are increasingly tech-savvy. The so-called hybrid advisory model where self-service capability is combined with access to a Relationship Manager is fast becoming the evolving standard. With the right digital offering banks are now able to tap into the opportunity represented by the mass affluent segment.

WealthSuite Front Office meets the needs of institutions in this area. Packaged user agents are available for both Relationship Managers and Clients where crucially both users have access to the same core portfolio functionalities and data. Tools such as the advisor tablet app can be used by Relationship Managers to facilitate the generation of investment advice and perform portfolio reviews on the go, for example, when servicing those top-end clients that prefer traditional meetings.

Key Features

- Suitability and risk profiling
- Allocation proposal and selection
- Multi-segment allocation personalization
- Client restrictions including black list and security out constraints
- Investment proposals including online rebalancing, order management, compliance checks
- Digital collaboration including online review and secure messaging
- Reporting with e-signing
- Monitoring and alerts
- Client and portfolio dashboards
- Portfolio analysis including Orders, Holdings, Transactions and Performance



Temenos Robo-Advisor

Temenos Robo-Advisor combines rich portfolio management functional capability packaged within a fully automated solution, allowing banks to offer investment management services to mass market clients at price points affordable to them.

As well as attractive, omni-channel user agents, back-end batch processes are also provided for configurable frequency and/or threshold-based mass portfolio rebalancing, automated generation of orders and transmission to the back office, and automated management of cash withdrawal requests.

Key Features

- Client risk profiling with configurable questionnaires
- Investment allocation model selection
- Allocation personalization and setting of investment restrictions (constraints and black lists)
- Packaged, configurable, batch processes for full business process automation of frequency and threshold based rebalancing, order generation and publication, withdrawal request handling
- Portfolio analysis including: Orders, Holdings, Transactions and Performance
- Administration tools for operational management



Temenos Goal-based Investing

A goal-based approach is evolving as the next hot topic in investing as the industry moves from standard products and portfolio returns to focus on the life goals of the client, their evolving needs and the management of their investments accordingly.

Temenos' integrated Goal-based Investing module extends the standard Robo-Advisor to provide capabilities for clients either in self-service mode or via their Relationship Manager to setup different goals, match with the best fit investment products and track these through to their goal completion.

Key Features

- Capture of individual goal objectives, risk level, time horizon and investment contributions.
- Different goal types to address different objectives
- Projection of the future returns based on Monte Carlo simulation
- Goal optimisation to ensure target can be met
- At a glance view of goal status. Alerts and notifications if remedial action required
- Individually managed goals with own objectives but also aggregated into holistic view of assets and returns
- Capture of one-off and periodic contributions with automated transfers.
- Standing orders and transfers fully integrated with Temenos T24 Core Banking

Next steps

To find out more about **Digital Wealth**, contact us at sales@temenos.com



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