



**TEMENOS**  
THE BANKING SOFTWARE COMPANY

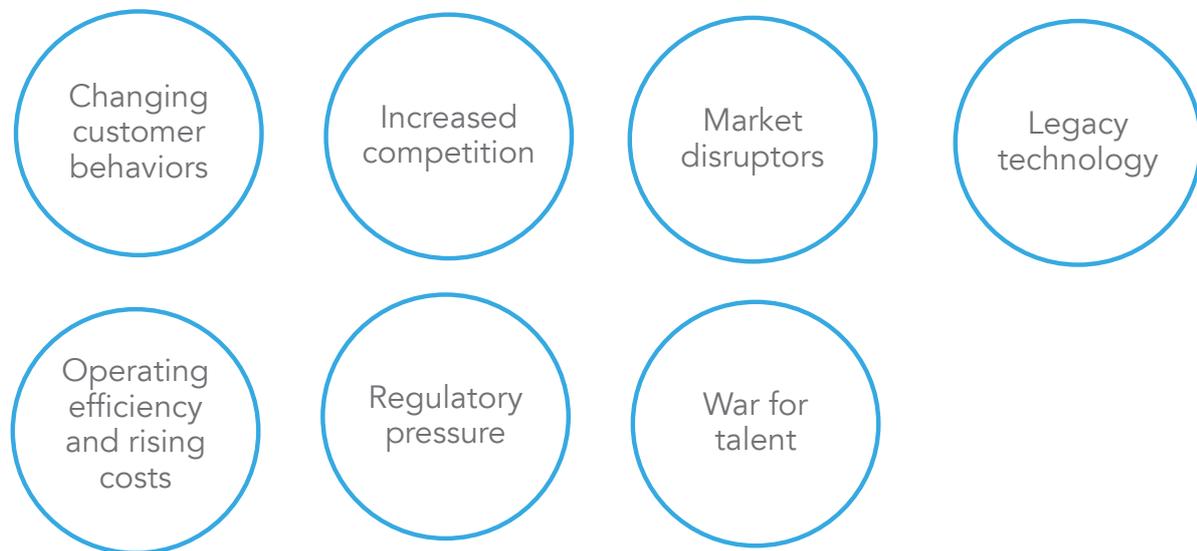
# | WealthSuite

Growth opportunities for Wealth Management

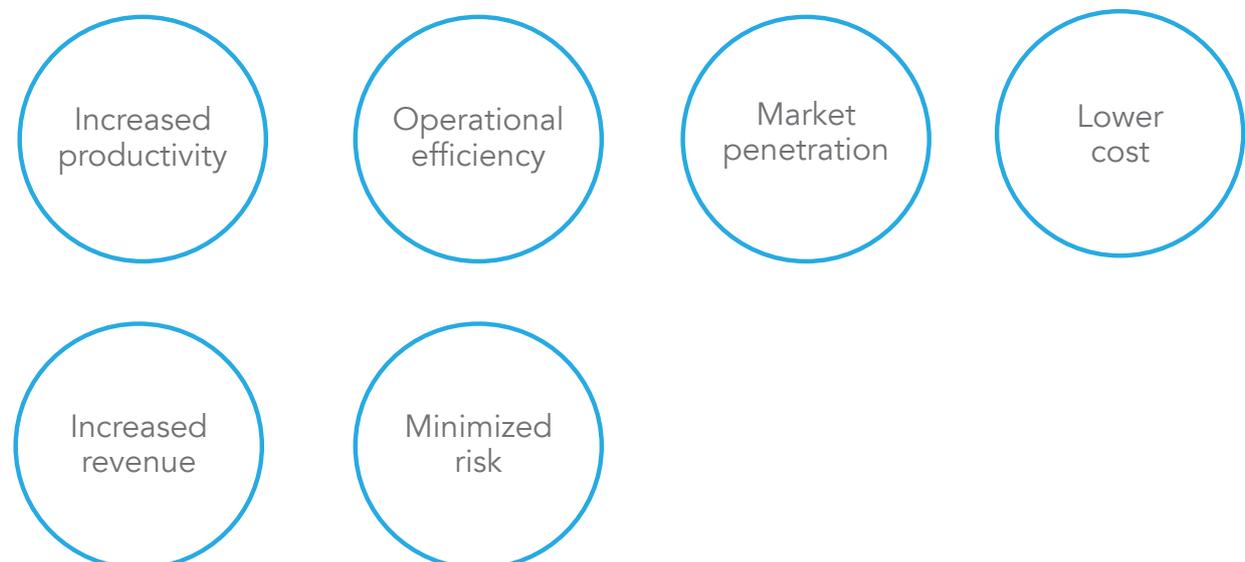
"BCV's relationship managers have reached unprecedented level of efficiency and professionalism that are winning us market share in the highly competitive onshore private banking market."

- Patrick Botteron, Head of Private Banking Onshore - BCV

## Turning challenges to opportunities with WealthSuite:



## The ideal world for Wealth Managers:



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# Market background

Regulatory scrutiny, major player departures and pressure for greater transparency have set the ground for rapid transformation in the wealth management industry. Changes in demographics, technology, environment and social behaviours are shaping the face of the industry.

## Competition

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from existing large incumbents and overseas banks are still the most significant threat for Wealth Managers. But the landscape is changing with disruptive entries from non traditional players, especially technology companies, and fintech start-ups.

## Investors' preferences

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are changing. The next-generation is demanding greater transparency, availability of wealth management digital channels and personal involvement in the investment decision making process.

## Legacy systems

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and slow processes make operating models much more complex and time consuming. Data is siloed and often there is a gap between back office account-centricity and front office client-centricity making it hard to achieve a 'single client view' impacting quality of client service.

## Digital technology

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is transforming financial services. Globalization of business requires advanced mobile digital solutions for wealth managers and investors. The wealth management industry is opening up to the digital evolution but not fast enough.

## Top talent

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is at the heart of the wealth management value chain. Wealth managers must attract and retain this key human capital by offering a competitive, modern, efficient work environment.

## New regulation

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is slowing and no longer seems to be the biggest concern for banks. Still, regulatory pressure has opened up the route to differentiation through technology innovation with wealth managers reviewing their product portfolios and structures.

Wealth Managers have a unique opportunity to review their business models, operating costs, customer services and value propositions to increase growth. Technology will be a key enabler of business agility and product innovation, delivering client-centric product solutions and improving operating costs.

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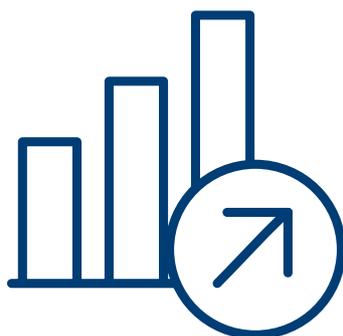
# WealthSuite – Growth opportunities for Wealth Management

Empower your portfolio and relationship managers with WealthSuite; Temenos' single front-to-back office platform designed to address the challenges wealth managers are facing, helping them run a sustainable and profitable business.

With its scalable innovative technology, WealthSuite will help you grow and digitize your business.

WealthSuite is designed to industrialize the investment process allowing you to efficiently manage investments for large numbers of complex portfolios and achieve maximal investment performance. Combining back office efficiency with front office differentiation, WealthSuite offers sophisticated portfolio management functionality to mass affluent and U/HNW clients, allied with CRM capabilities, mobile and internet banking capabilities and comprehensive back office support.

If you are looking for a single vendor solution, with the associated benefits of centralized support, WealthSuite promises to transform your business.



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## Increased performance and revenue growth

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WealthSuite increases productivity and counters margin pressures by automating the investment process. It gives you the means to efficiently monitor and manage your business, reduce costs and retain/attract advisors.

Temenos' comprehensive integration of client and portfolio data gives you all the relevant information at your fingertips, allowing you to focus on high-value-added tasks and exception management. This allows for prompt and efficient contact with prospects and clients helping increase productivity, substantially improve client service, obtain a greater "share of wallet" and increase your AUM.

## Stronger customer loyalty

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Thriving in this fast changing environment requires fast adaptation. Modern software can enable a faster response and a more personalized service for your clients. WealthSuite enables you to engage your clients with a higher level of service, a 360° client view and intuitive access to relationship-centric information. By offering a superior range of financial products and services via multiple channels, Temenos helps you attract and retain both the Next Generation investors and the more traditional clients.

## Opportunities in new client segments

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WealthSuite covers the full range of Wealth Management business models. The combination of sophisticated CRM and Portfolio Management features with Core Banking provides the largest functional coverage that a Wealth Manager can get today offering a competitive technology platform for your advisors and an advanced end-service for the U/HNWI segments. With technologies like the Temenos Robo-Advisor, WealthSuite opens opportunities in the mass affluent market helping provide the highly personalized, 24/7, multi-channel services that clients expect and demand in this increasingly competitive environment.

## Advanced digital capabilities

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Travel requirements to meet with your clients are increasing. While travelling, you need to stay connected, prepare investment advice, and review your clients' portfolios and accounts. Investors on the other hand need to access the same data as they do when in their office, in real time. They may need to access details about investment products, analyze the clients' situation, and create product simulations. They also need to know when an alert may be triggered, or an urgent action or decision is required. WealthSuite empowers you and your clients to access information on line, anytime, anywhere and seamlessly through multiple channels.

## Cost and risk reduction

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Temenos' technology allows for progressive renovation; you can install only the components of the WealthSuite portfolio that your business needs, integrating them at a pace comfortable to your organization. Our approach helps to minimize the cost, time and risk of an implementation.

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# Functionality

WealthSuite is designed to support banking for mass affluent to high net-worth individuals by providing front-to-back office support for the widest range of financial products – from the simplest fund and equity based instruments and FX through to structured products, exotic options and hedge funds – on one single platform.

WealthSuite is aimed at automating the investment management process to allow portfolio managers to focus on revenue-generating activities and on exception management. It is a modular and flexible platform, with a strong integration layer able to support online message flows to/from external systems and front-to-back straight-through processing (STP). Equipped with easy-to-use designers and business logic editors, it can be configured to cover multiple market and regional business requirements.

The solution covers multiple user populations, in multiple geographical areas, inside or outside the firewall, including internal Portfolio or Relationship managers, Independent Financial Advisors and Private Wealth clients.

## A comprehensive, integrated solution

### Front Office CRM/ Portfolio Management

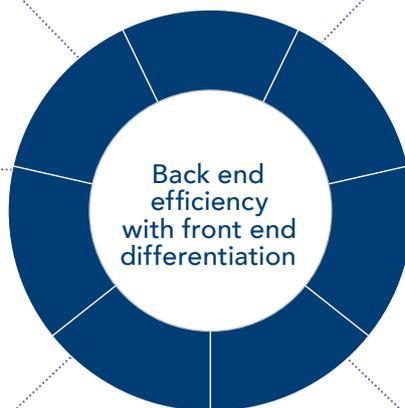
Integrated, role-specific, multi-channel capabilities to relationship management staff to support their daily interactions and long-term relationship with mass affluent and U/HNW customers.

### Risk & Compliance

Best in class, affordable risk management solutions with incredible speed to market. Our solutions can integrate with any core and provide a full picture of regulatory concern.

### DataSource

DataSource is an Enterprise Data Management solution that improves the quality of market and reference data on an automated basis, across business units of financial institutions. TDS functionality and strong flexibility allows data validation and consolidation.



### Core banking

Fully integrated capabilities, deployable on premise or in the Cloud, it's highly scalable, built on award winning technology and is available on one single platform.

### Channels

Ground breaking solutions enabling wealth managers to deliver products and services to all types of investors, across multiple channels, on any device and in any language - under a single user experience platform.

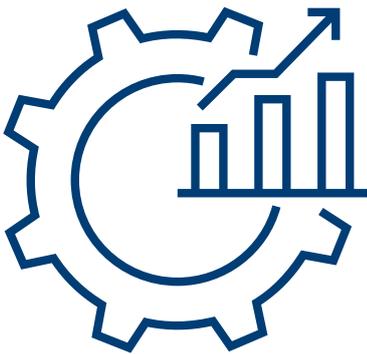
### Analytics and Reporting

Powerful banking analytics aiming to improve business decisions, optimize performance and enrich customer interaction.

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# Benefits of WealthSuite

- Boosts productivity
- Opens opportunities in new client segments
- Helps organizations move towards better customer loyalty
- Supports organizational agility



- Reduces costs and risk
- Removes organizational silos and sophisticates business processes
- Tackles regulation and compliance challenges
- Bridges talent gaps in an increasingly competitive global and mobile workforce

**99.9%**

straight-through processing  
(Swissquote)

**1/3**

reduction in operating expenses  
(Schroders)

**50%**

time reduction to make a proposal  
(BCV)

# Want to hear more?

The 'winners' in wealth management will use technology as a key enabler of business agility and product innovation to deliver client-centric product solutions and improve operating costs.

## Next steps

To hear more on WealthSuite,  
contact us at [sales@temenos.com](mailto:sales@temenos.com)



tem.mn/allProds

products

| [marketplace.temenos.com](https://marketplace.temenos.com)

| [temenos.com](https://temenos.com)



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Temenos AG (SIX: TEMN), headquartered in Geneva, is the world's leader in banking software, partnering with banks and other financial institutions to transform their businesses and stay ahead of a changing marketplace. Over 3,000 firms across the globe, including 41 of the top 50 banks, rely on Temenos to process the daily transactions of more than 500 million banking customers. Temenos customers are proven to be more profitable than their peers: over a seven-year period, they enjoyed on average a 31% higher return on assets, a 36% higher return on equity and an 8.6 percentage point lower cost/income ratio than banks running legacy applications. For more information, please visit

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