



**TEMENOS**  
THE BANKING SOFTWARE COMPANY

# | WealthSuite Front Office

Powerful, front office, omni-channel, modular capabilities on one single platform

---

# Introduction

Empower your portfolio and relationship managers with WealthSuite Front Office; providing integrated, role-specific, omni-channel capabilities supporting daily interactions and long-term relationships with mass affluent and U/HNW customers.

A key enabler of digital engagement, WealthSuite Front Office allows advisors to offer a personalized client experience through timely and relevant advice and relationship-based pricing. Supporting the hybrid digital advisory model, WealthSuite Front Office offers self-service capabilities, where appropriate, providing advisors and clients access to the same data and ability to interact.

WealthSuite Front Office is part of Temenos' WealthSuite; a full range of software solutions aiming to help wealth managers differentiate in the highly competitive wealth management market. WealthSuite Front Office can be deployed either as part of WealthSuite, or as a standalone front office system built on top of any existing back office.



---

## WealthSuite Front Office:

Automates the investment process allowing portfolio managers to efficiently manage investments for large numbers of complex portfolios and achieve optimal investment performance.

Allied with powerful CRM functionality, offers leading customer engagement and relationship management capabilities to advisors and customers.

Integrates seamlessly with back office data, extensible product engine and self-service channels to provide a consistent customer experience.

Is completely compatible with existing banking systems, enabling you to deploy and control a flexible range of omni-channel, next generation services for your customers – efficiently, securely, cost effectively and profitably.



## Benefits

- Boosts productivity
- Opens opportunities in new client segments
- Helps your organization move towards better customer loyalty
- Enhances your current technology ecosystem

## Key features

- Relationship Management
- Portfolio Management
- Digital Wealth (robo advisor, digital advisory, goal-based investing capabilities)
- Additional functionality and features available through collaboration with MarketPlace partners

We work with a global network of leading business, technology and services partners to reduce implementation risk, enable a faster time-to-market and provide innovation. Our global technology partners include Oracle and Microsoft.

---

# Key capabilities for relationship and portfolio managers

WealthSuite Front Office whether used as a standalone product integrated into your existing banking platform or as part of WealthSuite, provides key capabilities in the areas of: relationship management, portfolio management and digital wealth.

## Relationship Management

Strong competition to attract and retain private clients combined with regulatory constraints are putting more pressure on financial institutions to know their customers better and leverage this knowledge to create improved customer experience and raise profitability. This requires managing and accessing a broader range of client information for a global view of the client. Too often, however, client data is incomplete, disseminated, siloed and can only be accessed through several disparate applications. The consequence is that a holistic approach to wealth management is nearly impossible; cross-selling opportunities are missed due to a lack of understanding of relationships on the part of clients, prospects, referral sources and influencers.

To solve these issues, wealth management professionals need a single application and repository to manage and leverage comprehensive client information and display a reliable 360° view of their clients, prospects and referral sources.

Front Office Relationship Management allows firms to:

<ul style="list-style-type: none"><li>Store and classify contact and organization information</li><li>Merge duplicate contact records</li><li>Manage prospects and referral sources</li><li>Manage know-your-client (KYC) information</li><li>Create contractual (customer) structures</li></ul>	<ul style="list-style-type: none"><li>Interrelate contacts, organizations, accounts, portfolios, assets &amp; liabilities and properties in a relationship-centric data model</li><li>Manage a "hub and spoke" support model by relating employees to clients</li><li>Create &amp; navigate relationship trees</li><li>Model trust, beneficiary and fiduciary relationships</li></ul>	<ul style="list-style-type: none"><li>Display 360° client views</li><li>Maintain regulatory profiles such as FATCA and MiFID</li><li>Query any data</li><li>Create household structures and more complex client hierarchies</li><li>Manage client's data privacy preferences with GDPR attributes</li></ul>
--	---	---

## Key features

- Client management
- Contact management
- Client partner model
- Client onboarding
- GDPR

---

# Portofolio Management

Managing investment portfolios is more demanding than ever. Wealth management professionals demand state-of-the-art portfolio analysis. They want to instantly retrieve, display and analyze positions while on the phone with their clients. They want the ability to calculate exposure and detailed analysis. They want highly reliable data so that they can make informed investment decisions to maximize investment performance. They need the flexibility to aggregate accounts any way they want. They also need access to summary information about their book of business so that they can focus on key tasks and exceptions. Scalability is critical; portfolio management and analysis tools must be able to accurately calculate the market value of millions of accounts without disrupting service levels.

Our Front Office Portfolio Management (PM) capability incorporates the best practices adopted by the leading international financial institutions that specialize in wealth management solutions for High Net Worth and Ultra High Net Worth individual clients, mass affluent and retail segments. PM's unique configurability, comprehensive instrument coverage and flexible portfolio modeling capabilities efficiently support discretionary portfolio management, investment advisory and execution-only service models. PM empowers portfolio managers and relationship managers to increase assets under management, improve customer service and generate higher investment performance.

Front Office Portfolio Management caters for both portfolio and relationship management profiles. Each profile is supported through a packaged solution comprised of the relevant modules. The modules provide the particular set of business functions that meets the requirements of portfolio managers and relationship managers, as well as for clients of the bank. Other solutions can be built according to the needs of a particular profile of user within a wealth management organization. They can range from a simplified set of functions for an administrative assistant or marketing officer through to a full web-enabled solution for Independent Financial Advisors (third-party external managers).



---

## Front Office Portfolio Management allows firms to:

<p>Maintain extensive transaction, tax-lot, position, cost and performance history</p> <p>Value portfolios in any currency as of any date including accruals and yields</p> <p>Calculate gain/loss</p> <p>Analyze exposure, including product look-through</p> <p>Apply corporate actions</p>	<p>Aggregate data flexibly, including externally held accounts</p> <p>Process transactions</p> <p>Calculate cash-flow projections, income streams and maturity schedules</p> <p>Quickly search product catalogs</p> <p>Maintain and use indexes and benchmarks</p>	<p>Calculate performance at the account and portfolio levels</p> <p>Maintain sub-accounts</p> <p>Separate risk profiles, client report packages, mandates, instrument and accounts by product line</p> <p>Provide an extensive product catalogue</p> <p>Maintain and value alternative investments</p>
---	--	--

## Key features

- Portfolio management and analysis
- Order management
- Client and portfolio monitoring
- Portfolio risk analysis and integration
- Advanced performance analytics
- Investment proposal
- Suitability and investment profiling
- Financial investment plan
- Multi-entity

---

# Digital Wealth

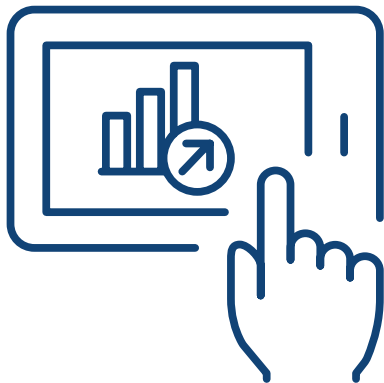
Digitizing investment management grows in importance, both for Retail banks adding robo-advisors into their offering, as well as Wealth Managers seeking to streamline and digitize investment advice and widen their reach to new client segments.

Temenos' WealthSuite Front Office can be used by banks across segments from retail clients operating in fully automated self-service mode, through hybrid advisory models, right up to top end clients with digital tools for Relationship Managers to support their client meetings.

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.

## Benefits

- Available for any type of financial institution, from retail banks through to private banks, with proven ability for handling Retail volumes
- Built on Temenos' Front Office Portfolio Management components, providing all the core functionalities required for automated investment
- Pre-integrated into Temenos Core Banking, but additionally available standalone for clients with alternative core banking solutions
- Full product API capability to allow for integration of functionality into existing apps
- Role-based user agents and out of the box packaging for both Clients and Relationship Managers
- Fully omni-channel support with web and tablet apps, allowing access anyplace, anytime
- Powered by Temenos UXP, our market leading user experience platform, allowing for easy rebranding and UI customization
- Core product extensions through the Temenos MarketPlace



---

## 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





---

# Robo-Advisor

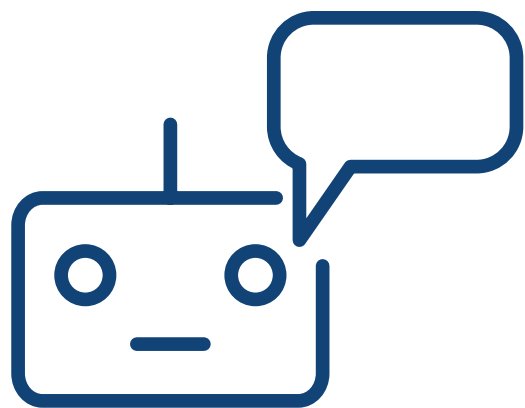
Robo-advisors are on the rise, leveraging automation to provide investment management services to the masses for the first time and meet the needs of modern clients who are comfortable with digital self-management of their lives.

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
- Full portfolio analysis capabilities across things like holdings, transactions and performance
- Administration tools for operational management



---

# Goal-based Investing

Goal-based planning 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

In addition to Robo-Advisor:

- 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 optimization 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





# TEMENOS

## MarketPlace

### Product extensions with strategic MarketPlace partners

Temenos MarketPlace is a self-service online digital store with certified third party solutions pre-integrated into Temenos software. It's an ecosystem that allows innovative providers to connect with banks seeking to accelerate innovation for capabilities that extend and build on Temenos' core product set.

Within Digital Wealth we offer a number of partners that enhance the Temenos core product set in this way.

This includes:

- Digital Collaboration
- Risk Analysis and Optimization
- Chatbot
- Digital signing
- Cross-border rules

# Contact us

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



tem.mn/allProds

products

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

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



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

©2018 Temenos Headquarters SA - all rights reserved. Warning: This document is protected by copyright law and international treaties. Unauthorised reproduction of this document, or any portion of it, may result in severe and criminal penalties, and will be prosecuted to the maximum extent possible under law.