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UK WEALTH TECHNOLOGY LANDSCAPE REPORT

A directory-based report of technology and related solution providers serving the business needs of the UK wealth management sector

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Foreword: Evolving to Maintain Profitability in Wealth Management

By Ian Ewart, board member, and advisor to boards and CMO at Acin

For too long, the formula for success within wealth management was that the relationship manager is pre-eminent and owns the relationship with their clients, and that in turn they were able to move their clients from one firm to another according, for the most part, to their own agenda and terms and conditions, rather than the needs of clients.

This is now clearly understood to be a 'zero-sum' game - meaning that no firm really wins in this model; it only takes the clients' needs into consideration as a subsidiary consideration.

In truth, in a growing and profitable market segment that wealth management has been, it makes little sense to spend so much resource on enticing assets away from the competition. Far better to develop home-grown talent, and better by far to attract new assets within the framework of a profitable proposition that reflects a cost to serve model that is sustainable and deploys a talent and technology mix that is both differentiated and sustainable.

The realisation that the only way to maintain profitability within the old relationship manager-led model is to deal with clients with an ever-higher net worth in order to raise the fees to cover the elevated people costs.

And high margins in certain parts of the wealth management value chain mean new entrants have been attracted in with lower cost, or better value service models. This trend has been exacerbated by the more innovative firms that have outmanoeuvred the behemoths of banking and asset managers themselves taking a direct route to gathering assets.

Digital transformation and reinvention is key

The answer to this challenge is the

commitment to Technology Enabled Asset/Wealth Management (TEAWM). Technology allows us to break out of this infernal spiral for those clients that are high net worth (HNW) and below, and to reassert the bank/client relationship. The deployment of technology enabled relationship and asset management is key to improving the delivery of a systematic and 'suitable' service and product set; artificial intelligence and machine learning can further enhance the engagement and client experience.

The new relationship paradigm is highly personalised to the clients' needs, systematic, reproducible, documented and professional.

A reimagined service model should look to totally and radically change the style, process and management of clients. Most notably, the mix of analogue (i.e. human), to digital (i.e. technology), must be subject to recalibration to reflect the structural changes that are the new economic reality for the wealth management industry. The disintermediation of established players is now clearly apparent to all as we can see every service area or product subject to disruption.

A model that better serves the needs of clients is now needed in order to not just attract but also retain them. Enhanced technology-enabled suitability, making use of Artificial Intelligence and Machine Learning to create a dynamic suitability, should be the start point; this in turn should be premised on a fundamental re-think of how data is owned and managed - by both the client and by the solution provider. Technology derived from wealth management firms, research tools that generate investment solutions, and platforms to support financial advisors - increasingly premised on an open architecture that draws on the expertise of external and third-party suppliers are all needed.

Without this there is a danger of a race to the bottom, with fees and price being the



determinant criterion in client decision-making and driving choices. But the driver of client choice should be based on the complexity of the needs and the fitness of the provider to both meet and exceed requirements.

Opportunities

All is not lost however, and the sector has a couple of clear opportunities.

The provision of financial advice is a fundamental requirement in an economy with a sophisticated wealth management, pensions and savings ecosystem. Financial services firms wrestle with regulatory directives about what constitutes advice. This has caused a growth in automated financial advice. The hope for many providers of investment products is that robo-advice will funnel clients along a sales pipeline to their asset management arm, thereby preserving revenues.

The UK regulator, the Financial Conduct Authority (FCA), has invested substantially on a robo-advice advice unit. The FCA's desire is that robo-advice could enable the provision of advice to mass-market segments, estimated to number 16 million people in the UK alone. The results in terms of the implementation and adhesion to the regulator's Financial Advice Market Review (FAMR) will be key to determining the impetus this advance acquires.

A further development is the General Data Protection Regulation (GDPR) which came into force in 2018 and will change the way financial services firms obtain and process data – there is a tremendous, potentially market-changing, opportunity around the client/data interface and the opportunity for clients to take ownership of their data.

There is also a real opportunity to redefine the relationship with HNW clients, and to create high value relationships, beyond a boutique model. And with the democratisation of wealth, technology enabled access and distribution includes many of the segments of society that have never previously fully benefitted from financial advice.

Conclusion

There is much to be excited about. Most of the obstacles to profitability are within the gift of the management of the banks and wealth managers to overcome. This does not mean that achieving and maintaining profitability is easily achieved, nor indeed a given. The pace of technological change and the complexity of achieving digital transformation calls for bold moves, innovation from within, a willingness to embrace change and a culture that celebrates disruption and seeks to incorporate disruptive technology.

Legacy and conduct reviews can seem like a heavy burden; however, incumbents would do well to remember the huge benefit that having an established client base confers upon a firm.

Regulation is everywhere a constraint on unshackled business, but in truth the regulation and its incorporation into conducting good business lends itself to technologically enabled wealth management.

Looking to digital transformation is the answer to the continued and further professionalisation of the wealth management industry. This enduring characteristic, the currency of wealth management relationships, must be reinforced and nurtured. The successful firms will have in common that they will have achieved this with their clients.

With this background, it is not just essential for any wealth manager to understand what they want to be as a firm in this changing world, they also need to understand what is out there to help them get where they want to be. They must be able to discover, understand and engage with their ecosystem of solution providers.

Ian Ewart Profile

Board Member, and advisor to Boards and CMO at Acin Partners

Ian is a Fellow of the Institute of Directors and has 30+ years' of experience of working in top tier banks and asset management companies including Coutts, HSBC, Bank of America and Barclays.

He has extensive experience of operating at Board and Executive Committee level; his expertise is focused on client experience and client engagement.



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The UK Wealth Technology Landscape Report - An Introduction

By Stephen Wall, Co-Founder & Head of Marketplace & Content at The Wealth Mosaic

Welcome to the first edition of our UK Wealth Technology Landscape Report. This report, the first of our planned annual Landscape Report Series, is built around a growing, research-led and curated directory of more than 400 solution providers; all relevant to the technology business needs of UK-based and active wealth managers.

This report is not the result of knowing a few technology firms and putting them all in one place. That is not going to meet the growing needs of a changing market, as highlighted in the foreword. This report is the result of the research-led process aimed at building the industry's best, most relevant and most useful directory-led knowledge resource. That is the approach we have undertaken to build our online directory resource, www.thewealthmosaic.com, and is mirrored in this report.

Online with our website and offline in this report and future editions, we are seeking to build a unique, comprehensive and valuable knowledge resource for the needs of the wealth management industry.

Why this report?

We believe the tide has turned so significantly that technology has gone from being something regarded as a necessary evil to playing a central role in the delivery of the modern and future wealth management business model. This is regardless of the product offering, distribution method, client types, service model or other core business model factors. Technology is now front and centre in the set-up and delivery of almost any form of wealth management business.

As a forward looking, analyst-led business and knowledge resource for this sector, we see the many old and new technologies that exist today as increasingly central to the survival, relevance and success of all forms of wealth manager in the future. These technologies, of which there are a growing and diverse number from all across the world, have moved to the heart of the decision-making process and that theme will only continue.

Indeed, the wealth management industry, like many others, can no longer effectively function, service clients or remain efficient without deploying technology. But the technology marketplace has become complex. This is due to the influx of many new technologies and solution providers into the space, competing alongside traditional players. The plethora of providers is in itself confusing but becomes more so as wealth managers find themselves with a need for technological solutions to meet an ever-growing suite of business needs. How does a wealth manager stay abreast with this changing environment and then engage when necessary and make effective decisions around technology?

To us, that means three things:

- The wealth management industry requires a deeper and more focused understanding of what technologies are available to meet their business needs and to enable them to make better, more informed decisions
- With the pace of change, the wealth management industry also needs easy access to this knowledge and understanding as and when it needs it
- Building a directory-based resource that is comprehensive and valuable must be the prime focus, not an afterthought as it has been in the past



This report, as well as our directory-led website, represents a dedicated effort by us to support the wealth management sector in the UK to:

- Raise its understanding of what technologies are available to it and allow for a full view of what is there so it can make better and more informed decisions
- Have easy access to our dedicated knowledge resource both online and offline
- A full view of what is there so it can make better and more informed decisions

In this first report, as with our website, we do not pretend that we know everything and to include every relevant solution provider to the UK wealth management sector. That is nevertheless our direction of travel and, as this resource grows, we aim to deliver that one comprehensive resource.

Why is this report unique and required?

No one has previously sought to build, maintain and grow an effective and comprehensive directory for the full UK wealth management market. Every relevant solution provider for every relevant technology-related business need for every type of wealth management in one place. Yes, a directory, which can sound like a limited and static resource, but this is different because, among other factors, it is:

- Research-led, curated and will constantly evolve. It is built by people with experience in the wealth management industry
- Clearly linked and driven by our online directory-based platform
- Goes much further than any previous 'directory' and covers a broader set of relevant business needs for the industry
- Not focused solely on solution providers that are known and obvious but looks further to consider what is relevant and what is coming

Why is it relevant for a wealth manager?

For any wealth manager, this report is a supporting resource to aid your discovery, understanding and engagement with your technology-related solution provider ecosystem. Combined with our online platform, which provides more depth, content and

insight, this report provides you with a headline guide to many hundreds of relevant solution providers across a wide range of your technology business needs, some firms you might know well, others not at all.

By publishing this report, we aim to make your ongoing discovery, understanding and engagement process:

- Comprehensive and transparent – giving you a full market view to support better decision making. We do not favour one solution provider over another. We are independent
- Faster and cheaper – all this in one place to make it easier to access, saving you money on the internal and external resources usually employed to deliver this knowledge
- Clearer and fairer – similarly, this resource will provide you with a clearer and fairer means with which to discover, understand and engage with solution providers
- Filters – as we evolve, here and via our website, we will provide an increasingly rich data set and intelligence resource to help you better discover, understand and engage
- Flexible, engaged and supported – this report, alongside our platform, where our research process is constantly discovering and engaging with solution providers, will support your needs at all times

Why is it relevant for a solution provider?

For any solution provider, this report and our website should be seen as a core resource to support your positioning and exposure before the UK wealth management sector. With the market becoming more complex and competitive, you too need new means to reach your target audience. This report is a simple and easy-to-access means to support your core business objectives.

Who else is this report relevant for?

This report is also of use for industry associations, trade bodies, regulators, investors, accelerators and a range of other solution providers around the wealth management space such as law firms, trustees, research and events firms. With a full view of the solution provider landscape, all in one place, the benefits for each are multiple.



How will we further develop this report?

As a research-led business, we are in a constant process of finding new solution providers and engaging with the existing solution providers in our network to stay in tune with what they do, wherever they come from in the world. Our aim is to fully map, categorise, understand and follow the solution provider ecosystem around wealth management to make that easier for you.

This ongoing process of discovery, engagement and understanding by us will support the further development of the UK Wealth Technology Landscape Report and the related content on our website. That will allow us to:

- Further build, maintain and grow the directory of solution providers in the report to make it the most comprehensive and relevant resource for the UK wealth management sector
- Connect to every solution provider to seek to understand their business and solutions and how they work or want to work with the UK wealth management sector
- Integrate this knowledge, both into the next report and into our website, to give the UK wealth management sector a constantly accessible, evolving and useful resource
- Work with industry players, both wealth managers and solution providers, to learn how we can further develop and improve this resource to meet their business needs

Ultimately, whether online or offline, our goal is narrow the knowledge gap that exists between the business needs of wealth managers in the UK and the solutions that exist around them from the many active solution providers.

What is The Landscape Report Series?

The Landscape Report Series takes our growing directory of solution providers from our website resource and, based on factors such as geography of activity (i.e. the UK), the business needs they service and the client types they serve, we put them into directory-based reports. Each report is therefore populated first with a relevant directory of solution providers. In the case of this UK report, the solution providers included are therefore all relevant to the business needs of the UK wealth management sector.

In this first instance, the UK Wealth Technology Landscape Report is built around a categorised directory of well over 400 solution providers, each of which is lightly categorised to relevant business needs from our website.

As with our website, we believe a directory is a wonderful thing, especially when it is research-led, curated and focused. We also believe any relevant directory needs to be a core focus, not an afterthought. However, we also believe such a resource, whatever its strengths, needs to be supported by content and thinking in order to provide context and the supporting knowledge to drive engagement and a response.

Each Landscape Report, therefore, also features thematic and solution-focused content from a range of solution providers. This content should provoke industry thinking and engagement, while also supporting the positioning of firms.

As we develop these reports, not only do we want to create the absolute best directory of solution providers covering the business needs of wealth managers, we also want to use that core base to host and foster a content-led knowledge base. These core elements will better support and drive industry engagement.

The Landscape Report Series, like The Wealth Mosaic website, is a directory-led knowledge resource to support the changing business needs of the industry.

We believe the wealth management industry is changing. We believe the industry needs to react to those changes. We believe new supporting knowledge resources are needed to help the industry work through those changes. We believe that wealth managers and solution providers need to work closer together. We believe the old barriers to change and partnership need to be eroded.

This UK report, the series and The Wealth Mosaic in general are all part of the knowledge resource. We hope that this ongoing effort goes some way to helping the wealth management sector successfully react to the changes taking place around it.

WEALTH TECHNOLOGY: MARKET THINKING

A range of focused content articles
from solution providers on wealth
management & technology



Technology - Empowerer and Unsung Hero of the Client-Advisor Relationship

Thomas Bosshard, CEO at Zurich, Switzerland-based Adviscent, looks at how technology can streamline the wealth management process and help advisors to build a stronger and deeper relationship with clients.

The main advantage of enhancing digital capabilities lie in improved efficiency and the ability to engage more broadly with clients. The main areas where technology can offer these benefits are client engagement, customization of investment advice, and optimization of back-office processes.

New technological tools in consumer banking and payments have been reshaping the financial services industry. But survey results, particularly of high net-worth clients, show that many of them still rank the personal rapport they have with their advisors much higher than their wealth manager's technological capabilities.

Indeed, apart from investment performance perhaps, the client-advisor relationship is still what high net-worth clients value most. Technology cannot replace this need. But this does not mean that technology should take a back seat, especially since it can truly help advisors be more efficient at what they do.

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Client engagement

The digital transformation of the consumer goods sector has spilled over to other sectors, including financial services. This has heightened expectations and online customer engagement is quickly becoming mainstream. Fintech has jumped in to cater to this demand and has made investment advice more accessible. Algorithms do the hard work!

Emerging investors—the high net-worth clients of the future—are particularly demanding when it comes to how they interact with their financial advisors. Younger generations find it more natural to use online apps than to give their advisors a call or make appointments. Getting a quick answer to their questions online is less complicated. They are also used to immediate access to information at any time and in any place via their smartphones. So they may only want to interact with a financial advisor if they do not succeed or it takes too much time and effort.

Communication tools have also changed. If more and more people use Skype or FaceTime to communicate face-to-face with family and friends from wherever they are, talking to their advisors via these tools is only a small leap. Shying away from communicating with these tools for whatever reasons will certainly not go down well with this particular clientele.

Customised advice

Consumers as a whole are also becoming more used to customized offers, e.g. from platforms such as Amazon or Spotify. This has spilled over into financial services where the expectation is now of high levels of personalization.

The algorithms behind personalization draw on information that a client provides online. Along with data from transactions and online behaviour over time, a data-driven picture of an investor's needs emerges, which enables digital platforms to recommend investment strategies or model portfolios with little to no human supervision.

Robo advisory platforms typically calculate and suggest investment strategies in response to a catalogue of questions. But because they only process high-level information about clients, their output consists mainly of generic portfolio recommendations.



Online question catalogues are usually restricted to basic information on a client's financial situation, objectives and risk tolerance. Without a more nuanced input, these platforms will probably not be able to handle more complex investing scenarios. In other words, the less differentiated the input, the more generic an investing platform's output.

This is where a human advisory creates clear value. Once clients accumulate enough assets to be considered high net-worth, their needs become more complex; they also become more involved in investment decisions, and the importance of digital capabilities declines. If there are no quick answers to their questions that they can find online, they will turn to human expertise. And if financial advisors are then able to deliver, a relationship of trust will establish itself on its own. Investing can then become a more human-led approach.

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Portfolio building and management

Managing investments using automated technology can have clear advantages. An algorithm can analyse more data more quickly than the human brain. The data can also be gathered over time and show more accurate trends. However, machine-learning algorithms should still be approached with care. They offer no explanation as to how a decision is reached; a problem described as AI's "blind box". In other words, blind trust in technology is required. Explainable AI solutions (XAI) would offer clues to a machine's reasoning, thus enabling humans to learn from algorithms.

Understanding and being understood both seem to be key when it comes to building trust. If the technology behind personalization helps advisors understand their clients better, then adopting it is money well spent. For example, it is helping advisors focus less on investment management - much of which it can automate - and more on building client relationships.

Anything the client-advisor relationship can benefit from is useful innovation. Streamlining the wealth management process through the intelligent use of technology comes under this umbrella not just in itself but also because it can help advisors focus on fostering stronger, more meaningful client relationships.

**Thomas Bosshard is Co-founder
& CEO of Zurich, Switzerland
headquartered Adviscent.**

*See their business
profile on page 42*



Adviscent
Interactive Advisory



API Platforms – Smoothing the Road to Digitization

The finance industry cannot wait for the speed, mass suitability and flexibility that API enabled platforms can offer. Mario Alves from Aachen, Germany-headquartered aixigo talks about the drivers and the benefits.

Being fast in digitalised business means that users are no longer willing to wait. They want something and they want it now. Now has become the standard.

API-driven wealth management platforms cater to the demand for full digitised service provision from banks, financial advisors, asset managers and others. This idea is that a platform connects the functional capabilities of an experienced portfolio management and advisory system provider with radically new data analytics and process management technology.

Rather than competing with the existing core banking system of a bank, the APIs integrate all existing data sources and provide refined data for flexible processing. By doing so we get to a totally new level in technical support of investment business models in terms of process flexibility, data access and system performance.

We see three clear drivers:

- Regulation
- Digitalisation
- Big Data & AI

Trends turn into demands – and demands turn into challenges

The trends of regulation, digitalisation and Big Data and AI combine to form three technological requirements: speed, mass suitability and flexibility. Being fast in digitalised business means that users are no longer willing to wait. They want something and they want it now. Now has become the standard. And if we say now, then we mean a calculation period for any account analysis of a maximum of 300 milliseconds. That's damned little.

But what does it mean to be fit for the masses? Being fast is not enough alone. Imagine, you are an asset manager and you are really fast ... 300 milliseconds for an account analysis including an optimisation proposal. Just too bad that you are really successful and manage 100,000 customer accounts. Now you want to relocate the accounts as quickly as possible. You need 100,000 x 300 milliseconds. That's 30,000 seconds or 8 hours. And the markets are running and running. Speed alone is not enough. At the same time, you also need mass suitability to accommodate all that data!

And what does it mean to be flexible? Flexibility means being able to react to customer demands. Offering three options to choose from is old-fashioned. The customer, a consultant, a portfolio manager, a marketer or a product manager asks a question and it will be answered. This means, among other things, that pre calculated data is also no longer sufficient. In practical terms it means that platforms such as ours need to come with creative teams who have the freedom to develop new user-oriented ideas and implement them quickly – without long project plans and release cycles.

And now let's add another one: it is not sufficient just to be fast. It is not sufficient just to be flexible. And it is also not sufficient to just be suitable for the masses. We need to be fast, flexible and suitable all together at the same time. And this combination is the big challenge for the existing legacy systems housed in most banks.

This is exactly where platforms like our aixigo High Performance Portfolio API come in. It takes the raw material data from the legacy systems, refines the data and provides them with a quick, mass suitable and flexible way to all customer systems. The aixigo API currently comprises almost 100 services.



Each of these services can be configured via call parameters. The possibilities that result from this are almost limitless. This will make your infrastructure fit for the big trends in the investment business.

Unique

The basis of the aixigo High Performance Portfolio API are five basic principles that we did not invent but consistently apply. To make the data quickly available, they are kept in an in-memory database. To reduce processor latency, we use so-called cache oblivious algorithms. We guarantee the fast transfer of data between different algorithms via high-speed interconnections. We achieve this flexibility through a REST API design and an integrated BPM engine. In this way, we equip your custody account data with state-of-the-art technology and prepare you for the challenges of the future.

The API takes the raw material data from the legacy systems, refines the data and provides them with a quick, mass suitable and flexible way to all customer systems.

There are no limits set to your creativity when it comes to using the API.

In essence, we see two different areas of application:

- **Portfolio analysis, monitoring and reporting.** Here, the API can be used as an infrastructure component to provide your advisor front ends with processed data, to generate regular custodian reporting for clients, to provide detailed analysis results for marketing on-demand and in particular to feed an innovative digital depot experience for your clients with data. Be it apps, chatbots or speech interfaces.
- **Digital asset management.** The API provides all the processes and functions required for digital asset management in the retail business. The flexibility of the REST API allows you to innovatively form the digital client experience yourself.

Of course, the API can also be used in the context of investment advisory processes and there support the automation of advisory processes to meet the requirements of MiFID II Regulation.

API driven platforms ultimately offer the speed and connectivity that the industry now demands. The right platform is also underpinned by support and continual improvement that should drive a business forward by enabling the speed, mass suitability and flexibility needed today.

Mario Alves is Head of Sales & Partner Management at Aachen, Germany-headquartered, aixigo.

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Direct Investment in the Private Wealth Management Sector

Brett de Bank at London-based Capitama looks at how technology can support wealth managers in providing alternative investments to their clients.

As the private wealth and asset management sector continues to respond to disruptive forces, regulatory challenges and fee compression, firms are looking at new ways to differentiate themselves and gain a competitive advantage over market rivals. Alternative and private market direct investments are one such opportunity.

Product specialisation, client-focus and segmentation and technology integrations are possible avenues for differentiation, but how do firms really enhance their client experience or offer a fresh alternative to prospective clients? One option for firms is direct investing; the sourcing and origination of private market deals, but also potentially advising on and managing such deals for clients.

As a growing trend, alternative asset classes and investment strategy, are firms really embracing this alternative concept of direct investing? Are private banks, wealth managers, independent financial advisors, asset managers capable of offering such an investment strategy to their clients? Is it in their interests to do so? Are they utilising technology to do this and do they understand how to appraise this asset class? Finally, do they have the infrastructure and resource to properly source, originate and advise on it?

Change

Over the past decade private banks and wealth and asset managers have been reluctant to adopt a direct investment strategy on behalf of their clients, but rather encourage them to invest into in-house managed fund solutions or even not at all to avoid conflict of interests. Embedding a direct investment theme into

mainstream investment strategies for clients has been painfully slow despite clients wanting it. Private banks and wealth managers have largely relied upon clients to pursue this strategy path themselves which is, in fact, a great missed opportunity to support and help clients with this type of investment activity.

Issues such as reputational risk, compliance risk, lack of resource to screen and exercise due diligence have left most firms unable to provide a meaningful and comprehensive proposition for their clients without significant investment. But it appears there are some green shoots of hope for the direct investment community and clients.

At the margin, some firms do operate direct investing solutions from informal deal clubs and deal syndicates to more formal investment banking led deals whereby investors such as family offices have the chance to co-invest.

Most are managed through traditional relationship managers and deal teams but in almost all situations clients are constrained to the firms offering deals that have been originated internally and thus vetted and screened according to in-house rules which may or may not meet the client's specific requirements or interests.

Thus, firms are being forced to think outside of the box and look to external platforms to provide clients with direct investment opportunities in a more open environment with greater choice and flexibility. This can be achieved through well-developed and well-defined joint venture or collaboration arrangements to mitigate risks and other threats such as client transition or the fear of cannibalisation of the client relationship by the external platform provider. It gives the choice and flexibility to investors to self-determine which type of offering and situation they wish to explore without constraints.



Capitama seeks to work with best in class sponsors, companies and management teams with proven track records of delivering and executing successful growth strategies. Gaining the confidence of investors to make investment decisions requires strong governance, disciplined commercial focus, a clear vision to profitability or exit and entrepreneurial flair.

Investors can set their preferences so that they only see investment opportunities that are of interest to them, reducing time spent on sourcing and assessing irrelevant deal flow, while also improving an investors screening and due diligence process, increasing efficiency and speed to investment. There is no cost to access the Capitama platform and investors get the benefit of potentially co-investing with experienced investment sponsors, benefiting from their due diligence process and investment expertise.

Firms are being forced to think outside of the box and look to external platforms to provide clients with direct investment opportunities in a more open environment with greater choice and flexibility.

Capitama

Capitama is one such open fintech based platform which provides clients and investors access to a range of potential direct investments. Capitama is a direct private investment network and platform that provides capital introductions between sophisticated and professional investors and deal sponsors offering a bespoke capital raising service for companies seeking funding. Capitama is an independent, owner managed business, by entrepreneurs for entrepreneurs and organisations that want to make a difference.

It enables sophisticated and professional investors to source from a wide range of investment types based on their risk appetite and desire for capital gain, income, or impact, led by experienced deal sponsors and management teams such as early stage, fast-growing scale up companies, buy-out opportunities, real estate, fixed income and debt and selectively differentiated VC & PE funds where they can also potentially add value to these companies or teams. It gives the choice and flexibility to investors to self-determine which type of offering and situation they wish to explore without constraints.

Capitama seeks to work with best in class sponsors, companies and management teams with proven track records of delivering and executing successful growth strategies.

Brett de Bank is Co-Founder and Managing Director of London, United Kingdom-headquartered, Capitama.

See their business profile on page 43





Digitalizing the Client Lifecycle for Private Banks and Wealth Managers

A streamlined and effective client lifecycle management process is a key market differentiator in today's competitive marketplace, explains Steve D'Souza from Ireland-headquartered Fenergo.

A fully automated CLM solution can streamline the orchestration and regulatory process and deliver full visibility of the client onboarding progress across the front, middle and back office.

Private banking and wealth management is progressively entering a new era, driven by digital transformation and rising customer expectations. A generational shift is underway on the client side with many new clients expecting faster and more convenient ways to manage their assets securely. Delivering a streamlined digital client journey has now become the key market differentiator in a competitive marketplace.

Yet, many financial institutions are finding it difficult to deliver excellence within the client onboarding process and beyond due to significant operational challenges. Regulatory pressures, disjointed legacy and reference systems, manual processes and repeated requests for more information from clients are creating significant inefficiencies and negatively impacting the client experience.

By adopting a best-in-class client lifecycle management (CLM) solution, private banks and wealth managers can address the gap within client onboarding and deliver frictionless, digital client journeys in the following ways:

- **Simplify complex client onboarding**

Mass Affluent, High Net Worth and Ultra High Net Worth individuals lead complex lives and have multi-layered structures, special purpose vehicles and intricate tax affairs. The ease by which these clients are onboarded and subsequently managed is highly dependent on

the jurisdiction and source of wealth of the client, and how repeatable the process is. A fully automated CLM solution can streamline the orchestration and regulatory process and deliver full visibility of the client onboarding progress across the front, middle and back office. Users can also gain a clear picture of corporate structures and identify ultimate beneficial owners easily for continuous lifecycle compliance.

- **Empower clients with digital client self-service channels**

In today's digital age, clients expect sophisticated digital interactions with their private bank or wealth management firm. Yet, many financial institutions still continue to operate a manual regulatory client outreach process, resulting in a disparate procedure that makes it difficult to track all incoming and outgoing information. Client self-service channels can enable swift and secure data and document exchange during the onboarding process as well as the review process. Integrating eSignature and instant messaging capabilities also significantly reduces the pain point of form-filling for new clients and expedites client outreach communications between client, advisor and compliance officer.

- **Gain a 360-degree client view across the client lifecycle**

Centralised client data is key for keeping pace with regulatory demands and enabling re-use of client data and documentation across the client lifecycle. Many wealth managers have client data stored across several systems including back office and portfolio management systems. By choosing a CLM solution with an API-first approach to internal repositories and industry integration, private



banks and wealth management firms can obtain a true, consolidated 360-degree view of all clients across channels, functions, business lines and jurisdictions.

- **Increase operational efficiency with straight through processing**

The ever-rising cost of regulatory compliance has put exceptional pressure on financial institutions' operating budgets and created a keen appetite among executives for cost cutting strategies in an environment where fees are under pressure and new investments are required.

Underpinned by Artificial Intelligence (AI) and Robotic Process Automation (RPA), CLM solutions, like Fenergo, can provide fully automated application and orchestration across all products, clients and jurisdictions across the entire client lifecycle – from initial onboarding to ongoing lifecycle events. API-first technology allows straight through processing of requests, reducing the need for human interaction and allowing simpler integration to current and future multi-channels.

Underpinned by Artificial Intelligence (AI) and Robotic Process Automation (RPA), CLM solutions can provide fully automated application and orchestration across all products, clients and jurisdictions across the entire client lifecycle.

- **Improved revenue generation with enhanced regulatory and brand protection**

Trust and reputation play a crucial role in private banking and wealth management.

By achieving faster onboarding times and streamlining front-to-back processes through increased process automation, firms can expedite access to assets, resulting in more fruitful client relationships and increased client referrals.

From a compliance perspective, a sophisticated client lifecycle management solution can deliver a single platform to manage compliance and KYC regulations across all bank customers, integrating them into a fully audited orchestration process. This determines the HNW client's regulatory journey through the onboarding process and beyond, ensuring compliance with all-in scope regulatory obligations. The solution also incorporates an automated review process with event-driven functionality. A consistent regulatory-driven workflow reduces manual effort and ensures lifecycle compliance.

Digitalizing the client lifecycle experience provides numerous benefits to private banks and wealth management firms. It enables organizations to transform the client onboarding experience by placing the client at the forefront of the process, minimizing customer effort and streamlining the orchestration and regulatory process. Furthermore, by eliminating data silos and manual processes, firms can achieve a full 360-degree view of the client lifecycle for enhanced client relationship management and improved revenue generation.

Steve D'Souza is Global Division Head - Private Banking & Wealth Management at Dublin, Ireland-headquartered, Fenergo.

See their business profile on page 44

fenergo:.



Automating Communications for a Better Client Experience

Tessa Lee at moneyinfo says the wealth management sector is worryingly behind its clients when it comes to digital communications and, to stay relevant, firms need to adopt digital services now.

Interactive two-way communication is important. To stay relevant, firms need to bring digital services into the heart of their propositions now.

In recent decades there's been a seismic shift in how we communicate.

We use calendars on our phone to organise our social lives, store our photos and memories, make lists, book trains, get instant access to what's going on in the world, track our health and fitness, listen to music, check the weather, buy stuff all with a single click...

Yet according to research by PwC Strategy &¹, only a quarter of UK wealth managers make use of digital channels beyond phone and email. The industry is lagging far behind its clients and still producing vast amounts of paperwork and printed reports for clients.

It's time consuming and it's costly

Picture this... it's the end of another quarter and time for another bulk reporting run for your clients. You need to send out hundreds of personalised quarterly portfolio reports and you have deadlines to meet.

The reports can be generated from your investment system but then need to be printed, sorted, put into envelopes and posted. It's time consuming and it's costly, even if you've gained some efficiency by sending the report files to an outsourced print shop.

Perhaps worse, you are sending reports via email, delivering detailed information on your clients' investment portfolios by a method that was never designed with data security in mind and according to the latest Government Cyber

Security Breaches Survey² remains the most likely way your business could be compromised.

Regulation makes matters worse. MiFID II means you have to provide even more information to your clients and GDPR reinforces the need to communicate this information securely. You need a better way to deliver information to your clients whilst continuing to provide the personalised, tailored and high-quality service clients expect.

How does this experience feel for your client?

Clients receive your report and have to store it somewhere - stacked up on the sideboard under a mounting pile of post; in their desk drawer; filing cabinet or even that bag for life under the stairs.

Think about the many different types of paperwork you send to your clients today - portfolio reports; depreciation reports; costs and charges information; tax reports; market commentary and many other ad hoc communications.

Add to that the information clients receive via email. It's insecure and they still have to file it. Do they print it and put it in that bag for life or do they save it somewhere on their computer?

All this means that your client can't find it easily when they need it.

So what do your clients want?

Research conducted by Factset & Scorpio Partnership³ showed that HNW individuals are looking for more digital interaction from their wealth managers.

¹ PwC Strategy & Global Wealth Management Survey 2016

² Gov.UK - Cyber Security Breaches Survey 2018

³ The Culture Challenge - HNWIs' Vision for the Wealth Management Industry in the Information Age



Interactive two-way communication is important and it's not just the younger generations who are looking for the control and peace of mind that digital services give them. To stay relevant, firms need to bring digital services into the heart of their propositions now.

A better way

Your reports are already being produced by your investment system, generating hundreds of personalised pdf reports ready for printing but instead of printing they're delivered to a secure online location.

- A scheduled overnight service collects the reports, extracts and processes the client identifier and delivers the reports to your client portal, filed in the relevant folders so that your client knows exactly where to find them.
- Your clients receive a push notification via your branded app and can log in to securely view the report at their convenience.
- You have an audit trail of all documents and can see when your clients received and opened them.

You are not only taking away a big problem from your clients; you're creating a more efficient way of doing business. Most importantly it's a

Your clients are using smartphones, tablets, laptops and desktops and expect you to deliver information on all the devices they are using.

better experience for your client.

Your App. Your brand.

It's not enough just to automate the delivery of your client information and communications through the desktop. PwC research⁴ shows that 85% of HNW Individuals use more than three devices and 98% access the internet and apps daily. Your clients are using smartphones, tablets, laptops and desktops and expect you to deliver information on all the devices they are using.

The research states, "smartphone access to aggregated daily portfolio valuations are non-negotiable with wealth-management clients" and clients want other services delivered digitally, notably a 360-degree view of their wealth, including property as well as art and other tangible assets.

moneyinfo brings together all of their finances, across the entire family including trusts and business accounts, a balance sheet accessible 24/7. Investments, savings and pensions together with their banking, insurances, properties (tracked and valued with land registry data) and even investment accounts managed by other wealth managers.

All of their financial life in one place together with all the associated paperwork organised and securely stored in one place and accessible on whichever device they are using. All under your brand.

Your clients want one app to manage their finances. Make sure it's yours.

Tessa Lee is Managing Directory of Henley-in-Arden, United Kingdom-headquartered, moneyinfo.

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⁴ PwC Strategy & Global Wealth Management Survey 2016



Drivers, Status and Opportunity for Technology in Wealth Management

Reduced computing costs and greater internal appetite to invest have dovetailed nicely with customer expectations. The wealth management industry is now catching up on the technology front, says Sharmil Patwa from Opus Una.

What if technology could be used to open new markets to access clients that have not historically been considered profitable? What if technology could be used to understand clients better and therefore enhance their experience?

Despite some recent industry consolidation, wealth management remains a fragmented market relative to other financial services verticals. For the numerous smaller players in this environment, technology has historically been prohibitively expensive. In the past, where firms did have the potential to access meaningful change budgets, they were the wealth management units within universal banking groups. However, until relatively recently, even the investment into these units was disproportionately low compared to other areas of the bank.

Now things are changing. Computing costs have reduced dramatically, and in parallel, the universals have been rotating out of global markets businesses and re-focusing on wealth management. This is making it easier for the wealth management units of big banks to access budgets and is also forcing smaller players to jump into the technology 'arms race' in order to stay competitive. This is one significant driver changing the role and accessibility of technology in the wealth management sector.

To the drivers of reduced computing costs and greater internal appetite to invest, we must also add evolving client expectations. As with all other areas of their lives, wealth management clients are looking for a richer

and more immediate experience with a growing acceptance (even requirement) for self-serve. Through the internet, technology has enabled clients to be more financially aware and as a result often more demanding in the sophistication of products and services that they require. Without technology it is hard to achieve these expectations.

Where are wealth managers with technology today?

To date, technology investments have typically been to drive efficiency or improve control. This is little surprise with the ever-increasing regulatory burden and ever-increasing margin pressures. Technology has been used to allow wealth managers to retain market share or chip away at their competitors' market share by doing many of the same things faster and with fewer errors.

However, it is difficult to identify areas where technology has been used to truly do things differently.

What if technology could be used to open new markets to access clients that have not historically been considered profitable? What if technology could be used to understand clients better and therefore enhance their experience?

Where then are the opportunities?

- **Risk profiling:** the starting point for any wealth management service must be a good understanding of the client. While existing tools and processes may satisfy the regulators, they do not provide a rich enough view of the client. What is required are the tools that enable wealth managers to properly understand and combine risk tolerance, risk capacity, financial



composure, knowledge and experience to synthesise a far more accurate risk profile – which can then easily be kept up to date.

- **A holistic view:** where clients have multiple banking or investment management relationships, there is always the risk that they cannot easily see a single view of all their assets. Therefore, they also cannot see the true risk or performance at a consolidated portfolio level. This is a particular issue at the UHNW end of the spectrum and would typically be dealt with by a family office. Below this level, historically the costs of consolidation services have made it difficult to get this view in a cost-efficient way. Open banking has facilitated data consolidation for payment accounts, we believe that when the principles are extended to investment assets this will be game changing for the wealth management industry.
- **Better curation:** much of our recent client work suggests that HNWs and UHNWs are dissatisfied with the frequency and quality of investment ideas that they are being presented with. Liquid market ideas are often stale by the time enough dialogue has happened for a client to be comfortable to execute and good opportunities in illiquid assets are problematic to source and due diligence. Over the last few years, there has been an increased interest in more illiquid ideas beyond the obvious hedge fund and private equity plays. Technology is now

available to ‘transmit’ both liquid and illiquid opportunities much more efficiently. When wealth managers combine this capability with Augmented Intelligence, Machine Learning and a better understanding of their client’s risk profile they will be able to quickly source, curate and flow opportunities to suitable clients in a compliant way.

Broadly speaking, the benefits of engaging with technology have always been the same and, in fact, are no different from industry to industry. They are:

- Reduced cost
- Increased control
- Increased revenue

While in wealth management, technology has been well leveraged in the first two areas, it is in the third area where we believe technology can facilitate a ‘Blue Ocean Shift’ for both existing and new players. We are in an exciting time where rather than help incumbents win a fight for a share of an existing market, technology is enabling the creation of new markets altogether and participation in markets that were previously considered unprofitable. Perhaps the best example to date is the well-covered area of robo-advisory although to date the majority of robo-advisors remain unprofitable.

There will, however, be other areas of significant development.

Open banking has facilitated data consolidation for payment accounts, we believe that when the principles are extended to investment assets this will be game changing for the wealth management industry.

Sharmil Patwa is Managing Director of London, United Kingdom-headquartered, Opus Una.

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Agile, Fit for Purpose IT Systems are a Must Have if Wealth Managers are to Support Their Evolving Business Models

Olivier Vuichard at Orbium looks at the challenges of replacing legacy systems and the drivers of having a modern IT infrastructure.

Systems can be in-house, best-of-breed or package solutions. The case for change, budget caps and the size of an organisation all influence the way to go.

Legacy IT systems for wealth managers are costly and challenging to replace. Several firms have struggled in recent years and many have seen significant overruns – even abandoned projects and write-offs. Given the speed of industry change, this trend can't continue.

There is an increasing need for front offices to become more agile in order to comply with tough KYC, AML, suitability and cross-border rules. In middle offices, banking and asset-management product areas are becoming more complex, while back offices are being forced to standardise and industrialise.

Underpinning this change is the fact that data management is now critical for enhanced business, control and conduct management.

But replacing legacy systems is no longer just about technology and costs; it is about supporting evolving business models while managing regulation and ensuring operational resilience and conduct risk.

What are the options?

Such profound change demands engagement from the executive suite – and success requires managing simultaneous business and technology transformation. Most C-levels know they need to lose the legacy, but few know where to begin.

There are many options. It can be big bang – the total replacement of legacy systems in one go – or it can mean gradual modular change by operational function, business line or back

office/front office. Systems can be in-house, best-of-breed or package solutions. The case for change, budget caps and firm size all influence the path.

Defining priorities

A clear understanding of where the business wants to go means it can map out how to get there. Is a faster route to new markets and segments a priority? Is it about smarter compliance? Is the aim to reduce costs of IT maintenance? Increased operational excellence and efficiencies? Perhaps it's to provide more customer-centric service with better customer journeys and closer relationships?

Once goals and priorities are confirmed, firms must ensure there is a solid case for return on investment. This might mean examining the expected savings from investing in compliance software or looking at projected increased revenues from data analytics to make cross-selling easier. This will inform the scope, overall budget and timescale of the project and provide the basis for the business case.

Identifying gaps in your technology and business expertise

Understanding your organisation and what skills and capabilities are needed to get the job done is the next priority. Experts can play a crucial role – they will have successfully delivered transformations multiple times and can help with practical issues, such as by identifying which is the right approach to take. Look also at the existing pain points within the processes you want to improve. Again, external experts can help because they have dealt with similar issues elsewhere. A formal RFP process with clear end goals is the logical next step.



This done, you should have a clear idea of the extent of the planned change and can start looking at how costs can now be reduced and restructured. Consider how traditional on-premise deployment of IT can be complemented, as needed, by cloud-enabled software as a service or business process as a service. Furthermore, new implementation approaches – such as Agile, remote delivery and automated testing – could be employed to achieve results in a cost-effective way.

New implementation approaches – such as Agile, remote delivery and automated testing – could be employed to achieve results in a cost-effective way.

The danger at this stage and throughout the journey is the constant risk of scope creep, which explodes budgets and timelines and causes disruption. It's vital to stick to the aims stated in the original business case and revisit these as often as possible to ensure the outcome stays in-line with initial goals. It's worth taking time because the decisions made now may have an impact even 15 years down the line. Check the chosen path fulfils the original business case and goals and ensure there is a future-proof roadmap of upgrades that will allow you to adapt to market changes and continue to grow your business.

Managing the journey with leadership

Once a decision is made, it's important to commit to minimise the risk of project creep and ensure the initiative maintains momentum.

Transformation is hard work and needs strong leadership. Buy-in by management and staff is critical to success and good communication is vital to achieving it. Once the decision has been made, a clear communications strategy should be drawn up and managed through the project.

It's a sensitive topic for staff, clients and investors. For staff, there are the inevitable worries about job changes and security. Clients may worry that products and services they're used to will disappear or cost significantly more. Investors will want to know the return and risks involved. It's important to make sure that each stakeholder group is told what they need to know at the right time.

Explain that the changes are necessary to stay competitive and set out the benefits for them – staff stuck on repetitive jobs might get more time for value-added tasks; clients will have more access to real-time transactions and a wider array of products and services. Overall, response time from the organisation may be drastically improved.

Finally, recognise that the transformation journey doesn't end once the new technology has gone live. To avoid the risk of creating a new legacy system, it will have to evolve over time. This means regular investment to ensure it will sustain the business for the long haul.

Losing the legacy is a challenge. Success comes from defining the right priorities and line up of technologies, managing the journey, understanding the impact on the business operating and organisational models and managing both the commercial and operational risk to the business.

Olivier Vuichard is Managing Director at Zurich, Switzerland-headquartered, Orbium.

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The Financial Advisor's Place in the Digital World

Effective hybrid wealth management is all about making conscious choices throughout the entire customer journey and smart decisions when it comes the business model, says Annelie van den Boomen at Virtual Affairs.

Integration of the right systems allows the advisor to save time, but also limit the frustration for the consumer.

The past years, some institutions have embraced robo-advice and have seen it as an opportunity to be the first to perfect this proposition, some have stayed away from it, considering it a threat to the private bankers' profession. But consumers have very specific behaviour when it comes to deciding on things with a high financial impact.

IKEA, global brand and master in the art of offering just enough for the minimal price, offers a digital environment for their customers to design, simulate and order the perfect kitchen to the detail. Yet the IKEA stores have consultants to guide the customers through the ordering process and finalize the sale. When it comes to big impactful decisions, consumers want a specialist to validate their decision or give their expert opinion.

Digital interaction can replace much, but it can't replace the emotional impact of an in-person expert view yet.

So how can you enable hybrid advice in a cost-effective way? In-person advice is feasible for the high net worth clients that offer the management of (a part of) their wealth to a financial advisor, but the mass affluent is not served with the high costs that come with it. We have seen many big and small investment brands struggle with this question. Initiatives like Peaks, Munnypot, Prosperity and others have taught us valuable lessons about successfully delivering hybrid propositions.

Personal does not equal in-person

Aside from robotization of interaction and gamification, personalization of the digital

interaction can help. It can improve both the emotional experience for the client and the conversion of the interaction. Limit options for follow up tasks based on the client specifics, make sure questions are personalized to the client's context to help them understand the question better. Good digital onboarding includes integrations with CRM but also with tooling that allows for identity verification and digital signing. When onboarding and KYC is facilitated in the digital system, it frees up time for actual advice in the in-person interaction.

Align systems for advisors and clients

Make sure all the information the client has, is also available for the advisor and vice versa, equally visualized and easy to understand. It supports the advisor in their role and makes sure the client doesn't feel like the advisor has different or more detailed information, thus undermining the client's sense of independence. Having an almost identical interface also helps when screen sharing, since it contributes to both the corporate identity and the understanding of the client of what he or she is looking at. Define the banker's needs for the portal as soon as you define the requirements for the MVP (minimal viable product) so you can either:

- Make these available for the consumer as well or;
- Position this in such a way as not to confuse or distract the client

Don't waste time repeating the context

The client has already started their journey when they decide to include the banker. By integrating the right systems, you can make sure to have that context available when the client calls, chats or emails. This saves time and thus costs and it prevents frustration.



Connecting all systems and including smart solutions, like context recognition, enables a truly seamless experience.

Let digital work for the advisor

In some cases, we have seen that digital behavioural data and the personal data of clients can even trigger the advisor to get in contact with the client at the right time. If, for example, a client is looking at a mortgage, it seems like a good time for their private banker to contact and advise that client.

Set up the right business model and value proposition

Think carefully about what services to offer for free and what services are paid for. Great propositions have failed because their free proposition was just too good to move to the paid one. In doing so, be ultra-critical about your critical client base and minimum AUM. When you're dealing with micro-investments you need big client numbers. Make sure you address a market that can facilitate those numbers and make sure you have semi-permanent income to cover your non-scalable costs.

Think carefully about what services to offer for free and what services are paid for. Great propositions have failed because their free proposition was just too good to move to the paid one.

Think twice about your design

Startups generally come from a belief their proposition is very different from the competition. But that does not mean every little aspect of your interaction needs to be new, different and disruptive. Don't re-invent the wheel and buy available components rather than make them. Test the foreseen solution with your potential clients with a mock-up of the solution. Stop thinking for your clients, start asking them! Preferably do a Google design sprint before deciding on the solution.

Perseverance is everything

Even the best designed solutions take time to gain momentum, at least a year, usually more. If you are prepared to give it that time, energy and budget, your hybrid advice can be successful. As long as the in-person interaction is not considered to be the safety net for everything that is poorly engineered in the digital interaction. When hybrid advice is carefully and consciously designed for the in-person advice to be the ultimate service, it can be very effective and bring real value. When done right, the growing statement that "offline is the new luxury" becomes true.

Annelie van den Boomen is Business Developer Investments at Amsterdam, Netherlands-headquartered, Virtual Affairs.

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The Bionic Advisor - Combining Intelligence with Trust and Empathy

Laura Dalziel at London-headquartered Wealth Dynamix looks at the benefits that an effective digital transformation strategy can have on the client-advisor experience. What can wealth managers do to maximize the benefits and maintain the personal touch?

Technology helps make clients feel appreciated and secure in the knowledge that they have a trusted expert equipped with the latest digital tools.

There has been a fundamental shift in wealth management. Individual wealth is on the up and clients expect innovative and personal engagement from their advisors. But the industry is struggling to keep up with these shifting dynamics and growing expectations.

Are wealth managers truly realizing the full potential of digitization or are they still seeing technology as a threat? Finding the right balance is not easy and there is no single answer that would work for all firms. With old styles of service competing against new, the industry is struggling to find its footing.

In recent years, wealth managers and their advisors have been besieged by increasing regulation; seen an explosion of new data; the rise of digital generations and new competition through technology-driven investment platforms and robo-advisors.

This combination of forces is driving demand for tools that better serve the advisor as well as the client. Using those tools gives rise to a new breed of advisor, one that is able to adapt to the changing face of the market and utilize all of the technological tools at hand to better serve their clients – the bionic advisor.

Increasing intelligent automation, reducing advisor admin burden

It is becoming increasingly important to combine intelligent automation and Artificial Intelligence (AI) to support human advisors in providing an enhanced and more personalised service to clients.

This also reduces the administration burden on advisors, increasing their productivity and enabling them to spend more time adding value to their client relationships. Technology has the power to automate repetitive and repeatable tasks and allow advisors to focus on the one key area you can't automate - trust.

The digitalisation of wealth management will continue to bring benefits to the industry. However, the human element, the advisor, is unlikely to disappear. No two clients are the same and each will have unique priorities, goals, requirements and preferences. There will be situations that require more of a human touch versus an automated approach, and firms and their advisors will need to reach out to their clients to determine the right balance.

Improving the client experience

Traditional advice is falling short of client expectations. Today's wealthy want to be involved in their finances: close to 70% say they would only consider consolidating their assets to their primary wealth manager if they offered hybrid advice. Relationships may still be the backbone of the industry, but in today's multi-channel world, they are not enough to shoulder inefficient technology and disparate service.

And while customer feedback and insights gleaned internally have long determined wealth managers' product and business focus, it's more important than ever that they collate data driven by digitization into a single view of the client. This will provide firms with the foundation through which they can evaluate and improve services, and anticipate client needs as their wealth evolves.

Increasing advisor productivity

Effective digitisation will also transform the advisor experience: automating processes can reduce time spent by advisors on preparing for



client meetings and reviews by over 50%, saving valuable time that could be invested in clients and prospects. Intelligent automation has also revolutionized the notoriously inefficient client onboarding process, eliminating layers of administration, enabling seamless client engagement throughout and radically reducing time spent on the operational elements of onboarding so advisors can spend more time on the value add. Once clients have been onboarded, real-time insight empowers a proactive and targeted delivery of service, and significantly improves advisor productivity.

Successful delivery and implementation of a 'bionic advisory model' will unlock invaluable intelligence that empowers marketing and sales strategies and quantifies success. It also gives firms a clear advantage in client service, satisfaction and retention.

Creating opportunities to grow

Digitisation has been proven to present significant opportunities for business growth. The end goal of integrated systems, effortless workflow and task management across departments, not only minimizes potential data loss and downstream reworking, but enables effective end-to-end processes across the breadth of the business.

The hybrid model enables firms to provide truly targeted, tailored advice and solutions which not only instil confidence in clients but also serve as a springboard for developing deeper and more fruitful relationships in the long term. This also allows firms to optimize client retention and drive organic growth.

Keeping up with regulatory change

Regulatory change is one of the few certainties in financial services today. As firms make sense of shifting regulatory requirements, the client should remain at the heart of these. Automating both client-centric and regulatory activities will put wealth managers one step ahead of shifting client and industry requirements, and provide the insight they need to stay compliant, commercial and

innovative. Automated risk profiling, KYC capture and suitability assessments are faster and less erroneous than manual alternatives.

Finding the right balance

Harnessing technology can help advisors increase the value they provide to clients and grow their AUM over the long term; however, whilst technology and Artificial Intelligence can help advisors automate parts of the client management process, it can't earn a client's trust or understand their complex financial goals and targets.

Today's clients want independence and automation, but they also want to know that their trusted, knowledgeable advisor is available when they need them and armed with the latest digital tools.

To ensure that firms are able to meet the digital needs of clients, it is important that advisors and individuals embrace the change. Firms who learn to leverage technology effectively will enjoy a competitive advantage over the market for years to come.

Laura Dalziel is Global Head of Marketing at London, United Kingdom-headquartered, Wealth Dynamix.

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Collaboration is Key to Taking Advantage of Technology Developments & Leading Wealth Management Forward

Increasing demand from financial institutions for technology is leading to a collaborative approach with Fintechs, says Uday Nimmakayala from WealthObjects.

The latest technology - if selected and implemented correctly - is far more robust, scalable and efficient to operate. But don't forget the people behind the technology!

The regulatory landscape is changing now more than ever, and modern technologies (if selected and implemented correctly) are far more robust, scalable and cost-effective to operate. FinTech firms have reacted to ever-increasing customer demands by innovating in areas such as robotic automation, API usage, machine learning, and developing simple and efficient digital business models to attract and retain customers at scale.

In recent years at WealthObjects, we have seen increasing demand from financial institutions to utilise technology to launch digital solutions or upgrade their existing offerings – leading to improvements in efficiency and revenue gains.

Wealth and asset management is now seen as a disruptive sector and the consensus is that globally the future of wealth management is digital. Through our experience of delivering digital business models to clients across EMEA and APAC, we have seen that 'Digital' is not just for young or millennial investors and that many mass affluent and high net worth investors are willing to switch providers for a better digital experience with personalised service.

Conversely, we were surprised to learn that young professionals prefer an element of human interaction for financial planning - as an additional hybrid option within a transparent digital proposition, not as a replacement.

Digital may mean different things to different firms – but one constant is that firms must adopt a digital approach to their entire front to back-office functions to evolve and grow.

Financial institutions can progress their digitalisation in the following ways:

- **Build solutions in-house**

Companies with sufficient in-house resource may decide to build solutions themselves to maintain control of projects and IP, but this typically increases the risk of failure and time to market. Then there is the risk of staff leaving with the knowledge base.

Furthermore, company culture (or sheer size) can stifle innovation and efficiency, making it difficult to react to customer trends and thus stay competitive. Firms often struggle with this, and we see a clear trend of working with FinTech providers, with 'in-house' no longer the default option.

- **Buy a technology firm**

Larger Institutions have multiple offerings across various channels. Acquiring a FinTech firm can help to simplify and enhance the wider omnichannel experience.

However, such deals are capital intensive, and post-acquisition it is challenging to maintain the innovative culture of the acquired firm and maintain past levels of staff motivation. Mismatched cultures, increased approval procedures, differing goals and operational costs can hinder ongoing innovation. To mitigate this, some companies take a 'hands-off' approach to acquisition, leaving the acquired firm to run as a stand-alone business with operational freedom.

- **Partner with FinTech firms**

Partnering with FinTechs who have an open, agile and innovative culture (and no conflict of business interest), enables firms to launch solutions faster and more cost-effectively, futureproof their offerings and stay competitive.



Institutions of all sizes can leverage the capabilities and technologies of FinTechs to gain competitive advantage, stay relevant and accelerate growth across segments by attracting and retaining clients. Such partnerships help companies to align their goals and work collaboratively, keeping the innovation going and launching solutions with good customer outcomes.

At WealthObjects, experience has taught us that the most efficient option is to collaborate with B2B Fintechs and develop a true partnership. Partnerships where both sides contribute and share in the success will be the winners the long term. This is not a new concept; firms have always collaborated. But as the financial services sector continues to change with the introduction of new technologies, and existing business models are under constant threat from disruption, the need for collaboration is greater than ever.

Institutions of all sizes can leverage the capabilities and technologies of Fintechs to gain competitive advantage, stay relevant and to accelerate growth across segments by attracting and retaining clients.

How should firms choose the right technology partner?

Whilst the technology is key, it is important not to overlook the people behind it; good people are needed to build good tech, and to future-proof it to retain competitive advantage in the long-term. FinTechs need capable staff to adapt the solution to evolving markets and regulations, deliver ongoing innovation and – critically – underpin all of this with quality customer project management and support.

So as well as a deep dive into the technology, take a good look at the company's people, processes and philosophy. Do you have good cultural alignment? Do they act as a vendor, or as a partner? And will they provide the right ongoing support and consultation to help you grow your proposition?

At WealthObjects, experience has taught us that the most efficient option is to collaborate and develop a true long-term partnership. As the financial services sector continues to change with the introduction of new technologies, and existing business models are under constant threat from disruption, the need for collaboration is greater than ever to produce truly customer-centric propositions.

Uday Nimmakayala is Founder & CEO of London, United Kingdom-headquartered, WealthObjects.

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THE WEALTH MOSAIC

OUR BUSINESS NEED CATEGORIES

Introducing the 23 business need categories used to categorise solution providers in this report



Introducing our Business Need Categories

The Wealth Mosaic directory of solution providers and solutions is categorised against dedicated Marketplaces and Business Needs. These provide the first level of filtering to support any wealth manager in discovering, understanding and engaging with all of the relevant solutions, solution providers (and a growing range of relevant knowledge resources) to support their technology and related business needs.

At this point in time, our platform features two live marketplaces: Technology & Data and Consulting & Research. Each of these is sub-categorised into individual business needs to support positioning and discovery. This report is built around the 23 business need categories within our Technology & Data marketplace that are business-to-business focused.

Below we provide an introduction to each business need and also highlight the number of solution providers included in each within the report and list some of the sub-business need categories that are relevant within each.

BI & PM

Business Intelligence & Practice Management

Wealth management firms need to employ solutions and tools to help them access, understand and manage intelligence around their business. Our Business Intelligence & Practice Management business need category includes a range of solutions from providers that help firms with specific processes like fee billing and revenue management as well as help to understand their business through data insights, business and individual performance tools, customer interactions and more. Whether from a compliance, financial, people or general business intelligence perspective, wealth managers today have access to a growing array of Business Intelligence & Practice Management solutions.

[Click here to access this business need online](#)

of Solution Providers

22

Sub-categories included:

Advisor dashboard, Advisor marketplaces, Advisor recruitment tool, Business insight & management, Business tool, Client insight, Compliance tool, Data analytics & insights, Decision management, Employee insights, Employee management, Revenue management, etc.

BPM & O

Business Process Management & Outsourcing

The demands on wealth management firms have multiplied and the cost, quality and efficiency of their business operations have come under review. Thus firms have increasingly looked to employ solutions and tools to bring greater efficiency and clarity to their processes. Similarly, many firms have sought to identify different areas within their business to outsource to third-party providers to deliver efficiency, cost-savings and allow them to focus on the core aspects of their business. Our Business Process Management (BPM) & Business Process Outsourcing (BPO) business need category includes multiple solutions and solution providers that offer BPM and BPO services of different kinds to wealth managers.

[Click here to access this business need online](#)

of Solution Providers

24

Sub-categories included:

Application service provider, Back office outsourcing, Business process management, Business process outsourcing, Client lifecycle management, Hosting, IT outsourcing, Managed services, Workflow solutions, etc.



CC & R

Client Communication & Reporting

The wealth management industry positions itself around its client-centricity and wants to be seen as being driven by the needs of its clients. Providing the client with the right information, at the right time, through the right channel and in a format that, today, is delivered in an increasingly flexible, personalised and interactive format, should be seen as central to the business proposition. Our Client Communications & Reporting business need category aims to cover all of the solutions and solution providers active in this space so that any wealth manager can easily discover, understand and engage everything out there to support their process of client communication and reporting to their clients.

[Click here to access this business need online](#)

CE & M

Client Engagement & Management

The ways in which wealth management firms engage with and manage their client relationships is changing. Changing client expectations and the role of technology represent both a threat to the traditional engagement and management model as well as an opportunity to create a more engaging and profitable model. Our Client Engagement & Management business need category captures a wide range of technology solutions and tools that can support wealth managers in their ability to reach, understand, communicate with, respond to and manage their clients, whether contact is initiated by the client or the wealth manager.

[Click here to access this business need online](#)

CM & P

Client Marketing & Prospecting

While the sector wants to maintain its focus on personalisation and service, the way in which any wealth management firm markets and prospects itself to clients must evolve. How does a wealth management firm or wealth manager individual identify, reach, understand and engage clients in today's world? As technology enters the fray, there are a whole host of new solutions and tools to support and enable this important business need, many of which have been built specifically for this sector. Our Client Marketing & Prospecting business need includes a broad set of solutions and their solution providers support wealth managers in their client marketing and prospecting needs.

[Click here to access this business need online](#)

of Solution Providers

22

Sub-categories included:

Client communication, Client communication management, Client portal, Client reporting, Client relationship management, Consolidated reporting, Content/content delivery, Document management & templates, Portfolio monitoring, Statement reporting, Tax reporting, etc.

of Solution Providers

46

Sub-categories included:

Client engagement, Client dashboard, Client data & insight, Client profiling, Client relationship management, Communication platform, Content creation, Content distribution, Content platform, Compliant communication, Market insight tool, Personalised communication, etc.

of Solution Providers

19

Sub-categories included:

Advisor marketplaces, Client prospecting, Content platforms, Content marketplaces, Lead generation, Proposal generation, Wealth intelligence, etc.



CO & IV

Client Onboarding & Identity Verification

The relevance and importance of the client onboarding and identify verification process has increased significantly in the digital age. This has dovetailed with the increased compliance responsibilities of wealth managers. Consequently, identifying a client and providing them with an easy, streamlined and modern onboarding experience has been a core focus for many wealth managers in recent years. This is a pain point that is crying out for improvement. Our Client Onboarding & Identify Verification business need includes a broad number of solutions that support the business needs of wealth managers in this area and, often, are aimed at adding process, speed and efficiency to the sector.

[Click here to access this business need online](#)

C & R

Compliance & Regulation

The need for wealth managers to be compliant with a wide range of consistently changing regulatory rules has been right at the top of the agenda for the last decade. As the rules, demands and risks continue to evolve, wealth managers must continue to evolve their response, processes and technologies. Fortunately, there has been an active response from technology and robust RegTech solutions have emerged to support the compliance and regulation needs of wealth managers. Our Compliance & Regulation business need includes many of them to support wealth managers in their discovery, understanding and engagement.

[Click here to access this business need online](#)

CB

Core Banking

While the role and capabilities of technology in the wealth management sector continues to advance and evolve, there remains a clear need for those solutions that provide the technological foundation such as Core Banking solutions. These represent the stable building blocks on which wealth managers with a banking side to their business can deliver new products and services. Solution providers in this business need area are evolving too, with their breadth and depth making them a great 'platform' for many other FinTechs to work with. Our Core Banking business need covers the main core banking solutions and solution providers in the wealth management space.

[Click here to access this business need online](#)

of Solution Providers

32

Sub-categories included:

AML, Client factfind, Client lifecycle management, Client onboarding, Conversational bot, Digital client onboarding, Digital client passport, Document check, Facial recognition, Forms, Identity verification, KYC, PEP check, etc.

of Solution Providers

64

Sub-categories included:

AML, Archiving & recording, Client factfind, Client review, Compliance calendar, Cross-border rules, Employee compliance, Investment suitability, KYC, PEP Check, Regulation database, Regulatory reporting, Trade compliance, etc.

of Solution Providers

5

Sub-categories included:

n/a



C & NS

Cyber & Network Security

As the technology marketplace, its capabilities and engagement continue to advance, and as the depth and reach of digital tools and connectivity grows year-on-year, the dangers and risks related to cyber security also grow. How do firms understand their risks, stay updated and protect their systems, networks, data, people and reputations in this changing dynamic? The risk is greater but the solutions and tools to support the business needs of the wealth management market are available. Our Cyber & Network Security business need is a resource aimed at bringing the relevant solutions and solution providers into one place to support their discovery, understanding and engagement.

[Click here to access this business need online](#)

DF & IS

Data Feeds & Information Sources

With such a large part of the wealth management business model built around the delivery of investment management services to its clients, wealth managers are highly reliant on the quality of data and information they can access. Amid changing investor preferences, challenging markets, evolving investment products and the democratisation of access to knowledge, the need for intelligent, fast and accessible Data Feeds & Information Sources is more critical than ever. Our Data Feeds & Information Sources business need is a resource built to support wealth managers in their discovery, understanding and engagement with the full breadth of data and information sources available to them.

[Click here to access this business need online](#)

DM & A

Data Management & Analysis

The importance of data to the business of wealth management is starting to sink in as it is in other areas of business and financial services. The ability to better understand and service clients, provide a more personalised proposition, maintain compliance, identify risk, open up new investment opportunities - the list goes on. A strong Data Management & Analysis capability can deliver a true competitive differentiator to a wealth management business across multiple aspects of their business though, in some areas, it is also becoming table stakes. Our Data Management & Analysis business need includes many forms of solutions and tools that can support the diverse business needs of wealth management firms.

[Click here to access this business need online](#)

of Solution Providers

30

Sub-categories included:

Access management, Application monitoring, Breach detection, Cyber security, Data protection, Digital identity, Education & training, Employee insight & intelligence, Endpoint detection & protection, Fraud management & prevention, Messaging protection, Network security, Threat intelligence , etc.

of Solution Providers

31

Sub-categories included:

Alternative asset data & information, Company data & information, Data API, ETF data & information, Fund data & information, Fund documents, Investment research, News feed, Pricing data, Ratings, Reference data, Research data, Social media insight, etc.

of Solution Providers

29

Sub-categories included:

Account aggregation & consolidation, Big Data, Data aggregation & consolidation, Data analytics, Data cleansing, Data collection, Data distribution, Data feed, Data integration, Data lake, Data management, Data visualization, Data warehouse/storage, etc.



D (R) I

Digital (Robo) Investing

One area that has caught the eye consistently over the last five or more years is the so-called robo advice or digital wealth management. Engaging new clients, serving them at a lower fee, allowing them to self-serve and considering the positive impact on the costs of doing business, this is an area of huge change and with the potential for far more development. While many of first solutions into the market were competitive, B2B enablers are now as plentiful and looking to partner and support wealth managers. Our Digital (Robo) Investing business seeks to support wealth managers to understand the array of solutions and solution providers that exist in this area.

[Click here to access this business need online](#)

DP & T

Digital Platforms & Tools

Alongside the digital wealth management trend, the wealth management industry is also in the middle of a process of digitalisation. This continues to grab the attention as firms seek new ways to reach, engage and serve clients, new means to empower their advisors and new processes and solutions to improve their businesses. Faced by new regulations, client expectations, rising costs of doing business and new competitive threats, digitalisation is high on the agenda. Our Digital Platforms & Tools business need therefore aims to capture in one place hundreds of relevant tools to help wealth managers understand what is out there and easily engage with what is available.

[Click here to access this business need online](#)

DM & S

Document Management & Storage

There are a range of reasons why Document Management & Storage is a core business need of the wealth management sector. A more highly regulated environment, greater demands from clients and advisors and risk from factors such as document loss, breaches, fraud and poor processes. With more digital tools and infrastructure like the Cloud, Document Management & Storage is now a more advanced area with tools available for all forms of wealth manager to benefit from greater security, access, archiving, efficiency and compliance. Our Document Management & Storage business need seeks to support wealth managers in their discovery, understanding and engagement of what is available.

[Click here to access this business need online](#)

of Solution Providers

25

Sub-categories included:

API tool, Asset allocation, Automated advice, Digital investing, Investment engine, Investment proposal, Investor profiling, Portfolio optimisation, Simplified advice, etc.

of Solution Providers

64

Sub-categories included:

Advisor portal, API tool, API library/ marketplace, Chatbot, Client portal, Digital communication, Digital document, Digital engagement, Digital identity, Digital platform, Digital signature, eBanking, Mobile app, etc.

of Solution Providers

6

Sub-categories included:

Archiving, Content management, Data capture, Document sharing, Document management, Document scanning, Imaging, Storage & vault, etc.



F & RP

Financial & Retirement Planning

The wealth management sector is changing in multiple ways and one area that now receives greater focus, as the market moves to become more client-centric and less product-centric, is financial planning and retirement planning. As wealth managers seek to offer these often complex services to their existing and prospect clients (in order to develop deeper relationships with them), they are in need of relevant technology solutions and tools to support their proposition, delivery and service management. Our Financial & Retirement Planning business need is, therefore, a resource focused on all of the relevant solutions and solution providers that can support this need.

[Click here to access this business need online](#)

IP & T

Investment Platforms & Tools

The greater capability and power of computing combined with the business needs of the wealth management sector has also had an impact on what we call Investment Platforms & Tools. A broad range of new tools and solutions has arrived in this space over the recent years, and new offerings continue to arrive to tackle areas of need and opportunity for wealth managers, whether focused on investments, clients, advisors or process. Consider advisory tools, investment marketplaces, rebalancing tools, research marketplaces and more, there is a growing abundance of offerings, many built specifically for wealth management. Our Investment Platforms & Tools business need seeks to capture these to support their discovery, understanding and engagement.

[Click here to access this business need online](#)

M & BI

Market & Business Infrastructure

While much of the front-end technology solutions and tools take the majority of the focus, no wealth management business could operate without the necessary 'plumbing' required to run their businesses. Our Market & Business Infrastructure business need category covers the technology services that support the financial markets needs of wealth managers such as settlement and messaging as well as their business needs such as cloud services, tools to manage their business, cyber tools and more. Our Market & Business Infrastructure business need is a diverse resource to support your discovery, understanding and engagement of the solutions and solution providers in this area.

[Click here to access this business need online](#)

of Solution Providers

11

Sub-categories included:

Cashflow planning, Digital advice, Drawdown tool, Financial planning, Goals-based planning, Retirement planning, Scenario planning, Suitability, etc.

of Solution Providers

75

Sub-categories included:

Asset allocation, Behavioural analysis, Content management, Decision support, Financial planning, Investment marketplaces, Investment/portfolio advice, News & information, Rebalancing, Research platform, Research marketplace, Risk profiling, Suitability, etc.

of Solution Providers

29

Sub-categories included:

Agency services, Archiving, Cloud services, Cybersecurity, Gateway, Identity management, Messaging, Network management, Network security, Office tool, etc.



PB, A & R

Portfolio Build, Analysis & Reporting

Given the role that portfolio management plays in the service many wealth managers offer to clients, alongside the growth in capabilities and focus of technology solutions and tools, our Portfolio Build, Analysis & Reporting business need looks to cover the growing range of offerings, old and new, that support a wealth manager in the diverse ways they have to build, analyse and report on the portfolios they manage for clients. With a range of aspects also influencing the complexity of managing portfolios, this is an area where the depth and specialisms of the solutions and tools available continues to increase, a trend which on the one hand makes life easier, while on the other brings more complexity.

[Click here to access this business need online](#)

P & WMS

Portfolio & Wealth Management Systems

For many wealth managers, a core piece of technology infrastructure to deliver their services to clients is some form of Portfolio & Wealth Management System. With the business needs of wealth managers expanding, from data to regulatory to clients and more, this piece of infrastructure has evolved significantly over the years, moving from a core accounting and portfolio management focus to a broader set of functionalities to support a wider set of responsibilities. Our Portfolio & Wealth Management Systems business need covers tools and solutions that support the administration and management of financial and non-financial assets as well as those platform providers that support wealth managers with their core technology infrastructure.

[Click here to access this business need online](#)

RA & M

Risk Analysis & Management

With so many more business needs in and around the wealth management sector and new influences driving change, the role of risk management has evolved. Whether focused on investments, compliance, clients, cybersecurity or other aspect, our Risk Analysis & Management business need category covers a broad range of solutions and tools to support wealth managers in identifying, monitoring, analysing and managing their risks. Our Risk Analysis & Management business need seeks to cover all of the solutions and solution providers relevant to wealth managers in this area.

[Click here to access this business need online](#)

of Solution Providers

60

Sub-categories included:

Asset allocation, Asset modelling, Decision analytics, Forecasting, Investment marketplaces, Performance analysis, Performance monitoring, Performance reporting, Portfolio analysis, Portfolio build, Portfolio modelling, Portfolio reporting, Research tool, Research marketplace, etc.

of Solution Providers

82

Sub-categories included:

Administrative platform, Accounting platform, Advisor platform, Digital portfolio management, Portfolio management system, Order management, Trust platform, Wealth management system, Wrap platform, etc.

of Solution Providers

33

Sub-categories included:

Client risk, Compliance risk, Counterparty risk, Cybersecurity risk, Employee risk, Operational risk, Portfolio risk, Risk analysis, Risk management, Risk measurement, Risk modelling, Risk profiling, Risk rating, Trade risk, Vendor risk, etc.



SD & M

Software Development & Management

Despite such significant growth in the number of technology solutions and tools available to wealth managers, even with so many now built specifically for wealth managers, there remains both the need and desire for wealth managers to both develop their own solutions as well as seek external, third-party support in managing their technology environment. Our Software Development & Management business need category aims to cover all of the solutions and solution providers that can support wealth managers in developing software and technology, an example being mobile app development, as well as managing various aspects of their technology infrastructure.

[Click here to access this business need online](#)

TS & C

Technology Strategy & Consulting

With so much ongoing change across such diverse areas in relation to the technology infrastructure and needs of wealth managers, it has become increasingly hard for any wealth management firm to remain up-to-date and able to determine and deliver their technology strategy alone. The role of external resource and specialist knowledge such as those delivered by the solution providers in our Technology Strategy & Consulting business need are now perhaps more critical than ever for any wealth management firm to remain relevant and competitive.

[Click here to access this business need online](#)

T & BO

Trading & Back Office

Trading & Back Office solutions remain fundamental to the set-up and successful delivery of many wealth management businesses, and, due to the broad and ongoing changes taking place around the technological capabilities available to wealth managers, this area also continues to evolve. Our Trading & Back Office business need is a resource to support any wealth manager discover, understand and engage with the growing number of solutions and solution providers in this area.

[Click here to access this business need online](#)

of Solution Providers

11

Sub-categories included:

API development, Application development, Application management, Deployment support, Development operations, Product development, Product governance, Software development, Software management, User experience & design, Website design, Website development, etc.

of Solution Providers

25

Sub-categories included:

Business advice, Business strategy, Change management, Client experience, Data strategy, Digital strategy, Market insights, Market research, Project management, Technology Consulting, Technology implementation, Technology selection, Technology Strategy, etc.

of Solution Providers

60

Sub-categories included:

Administrative platform, Accounting, Back office, Business process outsourcing, Core banking, Custody, Managed services, Portfolio management system, Order management, Reconciliation system, Settlement system, Trade processing, Trading system, Transfer tools, Wrap platform, etc.

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THE SOLUTION PROVIDER DIRECTORY

447 solution providers to the UK wealth
management sector, categorised against
their leading business needs



Introducing the Directory - A Core Guide to Your Wealth Technology Ecosystem

Featuring 447 businesses, this directory is there to support your discovery, understanding and engagement with the technology and related solution provider ecosystem that operates around you, whatever their size, origin, focus or age.



Business profile tiles

Each of the 447 businesses included in this report have a ‘tile’ in the full A-Z business profile section. The description of what is included in each tile is shown below. Prior to that section are a set of enhanced business profiles for those solution providers that provided written content earlier in this report and several others that paid for enhanced profiles. Each business profile is tagged to relevant business needs and via the webslug each is accessible via hyperlink to their business profile page on www.thewealthmosaic.com.

Basic business profile tiles (in full A-Z directory)

Web slug: each business profile includes its web slug; Add this to this link <https://www.thewealthmosaic.com/vendors/> to see the firm’s business profile on our site or simply click here in the PDF version of this report to go to the business profile page on our website.

HQ and web address: each business profile includes the firm’s global headquarters and its website homepage.

Business need categories: each business profile is tagged to up to two business need categories from our website (the two most relevant to the specific business).

360dotnet **360Dotnet**
360 Dotnet
St Albans, United Kingdom
www.360dotnet.co.uk
BI & PM CE & M



Adviscent

CE & M

CM & P

IP & T

Headquarters: Zurich, Switzerland

Interactive Advisor by Adviscent is a software framework that enables banks to successfully engage their clients throughout the advisory process with the right content at the right time in the right format. The framework's key feature is an investment and sales content and personalization hub. Its intelligent recommendation engine enables investment and sales teams to deliver content that fully matches with user profiles and preferences through the client journey.

Prepare and manage with IA Content Manager

Dedicated content authoring and management capabilities for investment and sales teams. Predefined data structures and business-friendly authoring features that give support to create the content for your investment and sales process.

Orchestrate and execute with IA Distribution Manager

Delivering content that is relevant to the client can be a painstaking process. IA Distribution Manager integrates content from numerous sources into a single platform, creating a content hub that simplifies content distribution and enables content managers to cater to specific motives and interests.

Personalize with IA Recommendation Engine

Providing clients with more content on more channels never achieves the desired results. Personalization does. Intelligent matching algorithms give client advisors more control over their outreach to clients and prospects.

IA Suitability Engine

Communicating with clients automatically subjects client advisors to certain risks. Automating the information part of the advisory process makes this risk more manageable, making content distribution more compliant.

Analyze with IA Analytics: Analyze, discover and act to gain a deeper understanding of your customer base and their needs.

aixigo

DP & T

P & WMS

D (R) I

Headquarters: Aachen, Germany

aixigo delivers the infrastructure, a high performance portfolio management and advisory set of APIs, capable of handling millions of customers in milliseconds using transaction based technology, such as customer profiling, composing, monitoring, rebalancing, ordering and reporting of an individual portfolio.

These APIs can be used in multichannel architectures to serve mobile customers as well as branch customers. We made a major pivot in 2015, changing our strategy in two major ways: (1) concentrate on the international WealthTech market and (2) opening up our delivery model by changing our solution architecture.

aixigo now offers an API-driven wealth management platform build for the digital future of banks, financial advisors, asset managers and investors. This platform connects the functional capabilities of an experienced portfolio management and advisory system provider with radically new data analytics and process management technology. The keywords are data integration, data aggregation, multi custody and multi entity.

We do not compete with the existing core banking systems of the bank, but integrate all existing data and provide refined data for flexible further processing. By doing so we've reached a totally new level in technical support of investment business models in terms of process flexibility, data access and system performance.



Adviscent

Interactive Advisory

Adviscent factfile

Year company founded: 2010

Total employees: 21-50

Website address: www.adviscent.com

Main telephone: +41 43 344 9189

Main email: company@adviscent.com

UK office: No

UK office address: n/a

UK office number: n/a

Contact person

Name: Thomas Bosshard

Position: CEO

Direct telephone: +41 787 634 299

Direct email: thomas.bosshard@adviscent.com



aixigo factfile

Year company founded: 1999

Total employees: 120

Website address: www.aixigo.com

Main telephone: +49 241 559 7090

Main email: solutions@aixigo.com

UK office: Yes

UK office address: 41 Luke Street, London EC2A 4DP

Contact person

Name: Mario Alves

Position: Head of Sales & Partner Management

Direct telephone: +49 241 5597 0920

Direct email: mario.alves@aixigo.com



Capitama

IP & T

PB, A & R

DP & T

Headquarters: London, United Kingdom

Capitama is a direct private investment network and platform that provides capital introductions between sophisticated and professional investors and deal sponsors offering a bespoke capital raising service for companies seeking funding. Capitama is independent and owner managed, by entrepreneurs for entrepreneurs and for organisations that want to make a difference.

Capitama enables sophisticated and professional investors to choose from a wide range of investment types based on their risk appetite and desire for capital gain, income or impact. Investments are led by experienced deal sponsors and management teams such as early stage, fast-growing scale up companies, buy-out opportunities, real estate, fixed income and debt and selectively differentiated VC & PE funds where they can also potentially add value to these companies or teams.

Capitama seeks to work with best in class sponsors, companies and management teams with proven track records of delivering and executing successful growth strategies. Gaining the confidence of Investors to make investment decisions requires strong governance, disciplined commercial focus, a clear vision to profitability or exit and entrepreneurial flair.

Investors can set their preferences to see investment opportunities that are of interest to them, reducing time spent on sourcing and assessing irrelevant deal flow, while also improving the screening and due diligence process, increasing efficiency and speed to investment. There is no cost to use the platform and investors can benefit from co-investing with experienced investment sponsors, benefiting from their due diligence process and investment expertise.



Capitama factfile

Year company founded: 2016

Total employees: 6-10

Website address: www.capitama.com

Main telephone: +44 20 3026 1586

Main email: info@capitama.com

UK office: Yes

UK office address: 17 Hanover Square, London, W1S 1BN

Contact person

Name: Brett de Bank

Position: Co-Founder and Managing Director

Direct telephone: +44 7380 575 111

Direct email: brett@capitama.com

ERI Banking Software

CB

P & WMS

T & BO

Headquarters: London, United Kingdom

ERI is an international company specialising in the design, development, distribution and support of the integrated, real-time banking and wealth management software package: OLYMPIC Banking System®. Operating in many of the major financial centres, ERI is present in Geneva, Zurich, Lugano, London, Luxembourg, Singapore and Paris.

ERI is focused on providing comprehensive, quality software with effective system implementation assistance and efficient on-going maintenance and support for clients worldwide.

More than 300 banks and financial institutions across over 50 countries have already chosen the OLYMPIC Banking System®.



ERI Bancaire factfile

Total employees: 101-250

Website address:

www.olympicbankingsystem.com

Main telephone: +44 20 3457 9880

Main email: ldnmkt@ldn-eri.co.uk

UK office: Yes

UK office address: Office 406, 4th Floor, One Thomas More Square, London E1W 1YN

Contact person

Name: Zak Beller

Position: Sales Manager

Direct telephone: +44 20 3457 9888

Direct email: Zak.Beller@ldn-eri.co.uk



Fenergo

BPM & O

CO & IV

C & R

Headquarters: Dublin, Ireland

Fenergo is a leading provider of client lifecycle management, AML/KYC compliance and client data management solutions for investment, corporate, commercial and private banks.

Every financial institution in the world is facing what we call a “perfect storm” i.e. spiralling levels of regulation which is putting additional pressure on banks to collect more data and documentation from clients, increasing the cost of compliance and seriously impacting operational efficiencies and client experience.

Fenergo’s software solutions enable financial institutions to solve the challenges of the “perfect storm” by streamlining the end-to-end client lifecycle management processes (from regulatory onboarding, data integration, client and counterparty data management, client lifecycle reviews and remediation all the way to client offboarding etc.).

Our solutions are proven to improve compliance, operational efficiencies, time to revenue and client experience. Some of our clients include HSBC, BBVA, BNY Mellon, Westpac, Scotiabank and RBC Wealth ... to name but a few.

Fenergo is fast becoming the industry standard for Client Lifecycle Management solutions. In 2015, Fenergo secured \$85 million in funding from Insight Venture Partners and Aquiline Capital Partners to accelerate its global footprint to help financial institutions in every corner of the world to address the regulatory, entity data and onboarding challenges.

Headquartered in Dublin, Ireland, Fenergo has offices in North America (Boston and New York), UK (London), Asia Pacific (Sydney, Singapore and Tokyo) and UAE (Abu Dhabi).



Fenergo factfile

Year company founded: 2009

Total employees: 251-500

Website address: www.fenergo.com

Main telephone: +353 1 901 3600

Main email: info@fenergo.com

UK office: Yes

UK office address: 8th Floor, 125 Old Broad Street, London, EC2N 1AR

UK office number: +44 20 3481 1246

Contact person

Name: Steve D’Souza

Position: Global Head, Private Banking & Wealth Management

Direct telephone: +44 7887 791 578

Direct email: steve.dsouza@fenergo.com

Figlo

F & RP

IP & T

DP & T

Headquarters: Capelle a/d IJssel, The Netherlands

Our mission is to enable everyone to understand and impact their financial future. We do that by offering a platform that covers all functionality from PFM to holistic financial planning via SaaS and through web services.

Figlo empowers businesses throughout the entire client journey: orientation (online, callcenter), insights and perspective (online, callcenter), advice (STP online, cross channel, branch), aftercare and compliance (monitoring and alerts) and cross-sell (STP online, guided via call).

Multi-channel, through the entire funnel, while keeping financial planning at the core. Ultimately helping consumers to gain financial insight and make informed decisions. Our clients are banks, insurance companies, pension providers, independent financial advisors and accountancy firms.

Since 2014 Figlo has been a part of Advicent, a market leader in financial planning software in North America.



Figlo factfile

Year company founded: 1996

Total employees: 251-500

Website address: www.figlo.com

Main telephone: +31 10 264 6666

Main email: info@figlo.com

UK office: No

UK office address: n/a

UK office number: n/a

Contact person

Contact person: Peter Dussel

Position: Chief Operating Officer

Direct telephone: +31 6 533 63 233

Direct email: peter.dussel@figlo.com



IMVS

P & WMS

T & BO

CE & M

Headquarters: Birmingham, United Kingdom

IMVS specialises in working with private client investment managers, providing these businesses with technology services to deliver their asset and wealth management solutions.

We work closely with our clients using our advanced technology to tailor products to meet their specific needs. We also look to ensure that best practices are established, not just during implementation, but throughout the lifetime of the relationship. We are also able to advise on all operational and IT requirements, including hardware, networking and websites.

Our technology architecture allows us to deliver the flexibility and speed of change required in a market that, over the past 10 years, has seen an ever increasing demand on compliance and regulatory requirements. We can deliver on that cost effectively.



IMVS factfile

Year company founded: 2000

Website address: www.imvs.com

Main telephone: +44 121 622 8222

Main email: enquiries@imvs.com

UK office: Yes

UK office address: 31 Caroline Street, Brimingham, B3 1UE

UK office number: As above

Contact person

Contact person: Gary Rusby

Position: Director

Direct telephone: +44 7775 605 697

Direct email: garyr@imvs.com

Moneyinfo

CE & M

DM & A

DP & T

Headquarters: Henley-in-Arden, United Kingdom

moneyinfo is a private fintech firm based in Henley-in-Arden, Warwickshire, specialising in client portals and mobile apps for the wealth management industry. We are proud to work with some of the UK's most exceptional wealth management businesses including Saunderson House, RC Brown, Whitechurch, Whitefoord, Prydis Wealth, Andrews Gwynne, Citywide and many more.

moneyinfo delivers you the client portal and fully branded apps that your clients want to use. Offering portfolio views across the family, adviser views, secure messaging, two-way document sharing and digital signatures together with unique account aggregation from investment systems, trading accounts, workplace pensions, banking and back-office providers moneyinfo is a unique service offering that will increase your business efficiency. We are registered with the FCA for AIS (banking aggregation) services.

Our automated reporting service can bulk deliver all your reports to clients in seconds with a push notification to their mobile and online tracking for who's read the report. Automated communications ensure you keep your client contact relevant and timely. One of our discretionary management clients recently upgraded their portal to moneyinfo and in the words of their client "It was like going from black and white TV to Ultra HD."

Your portal's only good for your business if your clients use it. It's time to make your business 21st Century efficient.



moneyinfo factfile

Year company founded: 1998

Total employees: 21-50

Website address: www.moneyinfo.com

Main telephone: +44 3303 600 300

Main email: sales@moneyinfo.com

UK office: Yes

UK office address: Forward House, Henley-in-Arden, Warwickshire, B95 5AA

Contact person

Name: Sim Sangha

Position: Business Development Director

Direct telephone: +44 7736 792184

Direct email: sim.sangha@moneyinfo.com



Opus Una

TS & C

Headquarters: London, United Kingdom

Opus Una works collaboratively with participants in the wealth management ecosystem to deliver change and accelerate growth. We are experienced, delivery-focused individuals who combine deep industry skills with consulting discipline.

Our clients include:

- Wealth managers, private banks and private investment offices
- Custody and investment administration provide
- FinTechs that service the wealth management ecosystem

We are different because:

- We have a unique fractional resourcing model that is highly cost effective
- All of our team have deep practitioner experience

We believe in:

- Relationships – we work hard to build and retain our clients’ trust, all of our work is ‘relationship-sold’
- Real outcomes – we only take-on projects where we can make a material, measurable difference
- Leaving our clients self-sufficient – for us that is a job well done

What we do:

- Build new products, services & businesses
- Risk and control
- Programme management

Orbium

TS & C

SD & M

DM & A

Headquarters: Zurich, Switzerland

We help banks and wealth managers realise their strategy and execution priorities. Widely recognised for exceptional commitment, we help our clients to realise revenue growth and efficiency gains through innovation and industrialisation.

By effectively blending business and technology consulting with software products and strong partnerships, we enable clients to focus on what matters most: their own success. Banks choosing Orbium get a partner for the duration of the project and beyond.

Whether it’s management consultancy, tech consultancy and implementation, regulation or transformational change management, Orbium’s experience, insights, commitment and execution capabilities can be blended in a tailor-made way to ensure success. We are now part of Accenture.

We have over 500 employees located in the world’s key financial centres: New York, London, Zurich, Geneva, Singapore, Hong Kong, Frankfurt, Düsseldorf, Luxembourg, Paris, Sydney, Berlin, Warsaw and Manila.



Opus Una factfile

Year company founded: 2011

Total employees: 51-100

Website address: www.opusunafsc.com

Main email: info@opusunafsc.com

UK office: Yes

UK office address: Third Floor, 86-90 Paul Street, London, EC2A 4NE

Contact person

Name: Sharmil Patwa

Position: Managing Director

Direct telephone: +44 7710 503 326

Direct email: spatwa@opusunafsc.com



Orbium factfile

Year company founded: 2004

Total employees: 501-1,000

Website address: www.orbium.com

Main telephone: +41 44 269 4900

Main email: marketing@orbium.com

UK office: Yes

UK office address: 6th Floor, 41 Eastcheap, London, EC3M 1DT

UK office number: +44 20 3747 9710

Contact person

Name: Carole Putallaz

Position: Head of Marketing

Direct telephone: +41 22 321 6668

Direct email: carole.putallaz@orbium.com



Ortec Finance

F & RP

IP & T

RA & M

Headquarters: Rotterdam, Netherlands

To reach your financial goals, you must keep an eye on the development of all variables that are important to you, such as balances, risk and returns.

Ortec Finance excels in delivering prognoses that account for relevant risks and in continuously back testing them. We offer solutions for strategic and tactical advice, the monitoring of the advice and performance evaluation. They give our clients the tools to always properly balance risk and return in relation to their goals. Our added value lies in improving the investment decision process.

Services range from consultancy to fully-hosted software solutions. Our methodology is perfectly suited to provide stakeholders with optimal insight, and to fulfil the requirements of regulators.

Ortec Finance serves pension funds, sovereign wealth funds, insurers, asset managers, banks and real estate managers.



Ortec Finance factfile

Year company founded: 1981

Website address: www.ortec-finance.com

Main telephone: +31 10 700 5000

Main email: info@ortec-finance.com

UK office: Yes

UK office address: Bridge House, 181 Queen Victoria Street, London EC4V 4EG

UK office number: +44 20 3770 5780

Contact person

Contact person: Oliver Moule

Position: Business Developer UK & Ireland

Direct telephone: + 44 7957 648 155

Direct email: oliver.moule@ortec-finance.com

Saffron Robo Services

BPM & O

D (R) I

P & WMS



SaffronRobo

Headquarters: London, United Kingdom

The Saffron Robo Platform is a B2B client lifecycle management tool for private client, IFAs, wealth and asset management companies which is deployed via a secure cloud based infrastructure and an intuitive web or app interface.

Our solution allows our clients to deliver fully customisable robo advisory, goal planning and risk profiling services as well as CRM, portfolio management and on-line client reporting. The entire system can be white labelled to exact specifications. Additionally, Saffron can fully automate the client on-boarding and on-going AML checks via digital ID verification and daily global AML monitoring which can reduce on boarding time by upwards of 50%.

The Saffron Robo Platform leads the way in robo-advisory solutions. Its power lies in the flexibility of its investment engine and the ability to deliver a thoroughly engaging and interactive user experience. It has the capability to flex with evolving investor needs and automatically adapts to changes in market conditions. Lower operational costs mean that institutional multi-asset allocation portfolios can be made available to a wider audience while substantially reducing the minimum level of investment required.

Saffron Robo's cloud-based platform can be tailored to the needs of our clients and provides an end-to-end automated service that helps investment management firms to deliver an exceptional client experience while optimising ROI.

Saffron Robo Services factfile

Year company founded: 2017

Website address: www.saffronrobo.com

Main telephone: +44 20 3868 8836

Main email: contactus@saffronrobo.com

UK office: Yes

UK office address: Cannon Place, 78 Cannon Street, London EC4N 6AF

UK office number: +44 20 3868 8836

Contact person

Contact person: Simon Cornwell

Position: CEO

Direct telephone: +44 7788 184 844

Direct email: simon.cornwell@saffronrobo.com



Trendrating

IP & T

PB, A & R

DF & IS

Headquarters: Lugano, Switzerland

The ability to capture trends, profiting from bull markets and avoiding bear phases is the key to superior performance and alpha generation on a consistent basis. Investors whom have a good understanding and a disciplined respect for a specific price trend of any security outperform competitors. Trendrating is the leader in “Trend Capture” models, analytics and technology, serving 100+ institutions worldwide and premier partners including Euronext.

Trendrating provides advanced analytics designed to capture trends early, identifying most of the winners and avoiding a large part of the losers within any investment universe. Our Performance Management Platform adds an additional layer of intelligence and robustness to the investment decision process for active fundamental managers. Our clients are leading asset management, wealth management, private banking, advisory firms as well as family offices.

These firms accomplish mission critical benefits through utilising our solution, including an increase in alpha, enhanced risk control, efficiency and time saving. The system combines our proprietary multifactor methodology to “Rate” the direction and quality of price trends with a robust and dynamic suite of functionality supporting global market screening, validation of Investment Ideas, tactical allocation, portfolio analysis and optimization, strategy creation, alerts on trend reversals and sector ranking.

We cover more than 17,000 instruments globally including stocks, ETFs, and indices. Our innovative and accurate rating model is well validated over many years and is a powerful compliment to fundamental and quantitative metrics. The accuracy and efficacy of our ratings is fully transparent and trackable within our platform. We deliver a real, measurable edge with a significant impact to the bottom line.



Trendrating factfile

Year company founded: 2013

Total employees: 11-20

Website address: www.trendrating.com

Main telephone: +41 91 910 6590

Main email: info@trendrating.net

UK office: Yes

UK office address: Octagon Point – 5 Cheapside, London EC2V 6AA

UK office number: +44 20 3884 3334

Contact person

Name: Amar Morjaria

Position: Head of New Business Sales

Direct telephone: +44 7977 439 651

Direct email: a.morjaria@trendrating.net

Virtual Affairs

D (R) I

DP & T

P & WMS

Headquarters: Amsterdam, Netherlands

Virtual Affairs is an international software and services company that specialises in transforming digital channels for banks and insurance providers. Our flagship solutions are InsuranceRight, BankingRight, and InvestmentRight. With over 20 years of experience in the world of digital transformation, we have been supporting our clients to better understand online behavioral patterns and create an engaging customer journey.

When clients work with us, they benefit from a personalized customer experience, increased loyalty, higher conversion rates, and shortened time to market. Virtual Affairs is a certified Sitecore Platinum Implementation and Silver Technology partner and a Microsoft Gold partner.



Virtual Affairs factfile

Year company founded: 1997

Total employees: 251-500

Website address: www.virtual-affairs.com

Main telephone: +31 20 342 0042

Main email: info@virtual-affairs.com

UK office: No

UK office address: n/a

UK office number: n/a

Contact person

Name: Jan Verkleij

Position: Biz Dev Director Banking

Direct telephone: +31 62 814 4817

Direct email: jverkleij@virtual-affairs.com



Wealth Dynamix

CE & M

CO & IV

BPM & O

Headquarters: London, United Kingdom

Wealth Dynamix is a Client Lifecycle Management technology company providing market leading solutions for the world's top private banks, wealth and asset management firms.

Our multi-award-winning, fully integrated, end-to-end digital Client Lifecycle Management (CLM) solution, WDX1, addresses the complex requirements of client acquisition, client engagement, digital onboarding, regulatory compliance, relationship management, client servicing and business intelligence, helping firms deliver strategic digital transformation programs.

WDX1 comprises 3 modules that work great on their own and even better together:

- WDX Engage helps firms achieve asset and revenue targets by engaging the key stakeholders involved in growing business.
- WDX Onboard streamlines time consuming processes with a 'capture once, use many' design which can minimize onboarding times and administrative costs.
- WDX Manage reduces administrative tasks and enables advisors to manage relationships from a single location as well as providing a 360° view of all clients, contacts, accounts and households.

These modules streamline time consuming administrative processes, which in turn increase advisor productivity and drive overall company efficiency, stronger compliance and business growth. Leveraging Microsoft's industry leading Dynamics 365 platform, WDX1 delivers benefits throughout the whole client lifecycle and transforms the way firms manage client wealth and deliver client excellence.

Wealth Dynamix is an owner managed firm that was formed in January 2012 by three experienced technology and financial industry experts. The company has offices and clients around the world, from North America to UK, Europe, Switzerland and Singapore.



Wealth Dynamix factfile

Year company founded: 2012

Total employees: 101-250

Website address: www.wealth-dynamix.com

Main telephone: +44 20 3725 7549

Main email: enquiries@wealth-dynamix.com

UK office: Yes

UK office address: 141-145 Curtain Road, London, EC2A 3AR

Contact person

Name: Laura Dalziel

Position: Group Head of Marketing

Direct telephone: +44 20 3725 7549

Direct email: laura.dalziel@wealth-dynamix.com

Wealth Objects

DP & T

P & WMS

D (R) I

Headquarters: London, United Kingdom

WealthObjects was established in 2014 and has its headquarters in the UK, with additional offices in Hyderabad and Mumbai, India. We are proud to be fully-owned by our employees, and to build all of our innovative products in-house. The management team has over 100 years of industry experience between them, complemented by the considerable investment & regulatory knowledge and technology development experience amongst the wider team.

Our mission is to provide the best technology solutions and services in the digitalisation space, and to become a long-term strategic partner for financial institutions looking to develop their online investing and banking propositions. We are a fast growing company, with employee numbers increasing quarter on quarter. We have the capacity to rapidly add additional resource and mobilise our teams across various disciplines to meet client demand.

WealthObjects has clients across various financial sectors in Europe, Asia and South Africa.



WealthObjects factfile

Year company founded: 2014

Total employees: 21-50

Website address: www.wealthobjects.com

Main telephone: +44 20 3695 3227

Main email: info@wealthobjects.com

UK office: Yes

UK office address: 32 Threadneedle Street, London, EC2R 8AY

Contact person

Name: Jamie Keen

Position: Sales & Partnerships Director - UK & Europe

Direct telephone: +44 7879 430 314

Direct email: jamie.keen@wealthobjects.com



Apiax

C & R

DP & T

Headquarters: Zurich, Switzerland

Apiax builds the most powerful tools to master complex financial regulations digitally. We give financial institutions access to machine-readable regulatory rules on the most pressing regulatory issues and allow them to customize, manage and deploy these rules effortlessly. Our cutting-edge technology provides full transparency and control over rules in action and empowers financial institutions to serve their clients more efficiently than ever before.



Apiax factfile

Website address: www.apiax.com

Main telephone: +41 44 500 84 80

Main email: info@apiax.com

FundCount

P & WMS

CC & R

Headquarters: Boston, United States

Founded in 1999, FundCount provides powerful accounting and investment analysis software that improves operational efficiency and delivers immediate, actionable intelligence to clients around the globe. FundCount supports all account structures, security types and transactions on a single integrated system as well as offers automated workflow and compliance tools. Today, over 125 single and multi-family offices, hedge funds, fund administrators and private equity firms worldwide with assets totaling more than US \$150 billion rely on FundCount for accurate, timely information and flexible reporting. FundCount supports its growing client base from the company's U.S. headquarters and four additional international locations.



FundCount factfile

Website address: www.fundcount.com

Main telephone: + 1 617 586 3365

Main email: info@fundcount.com

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THE WEALTH MOSAIC

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www.aws.amazon.com

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www.appway.com

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asset-match 

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www.assetmatch.com

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asset-risk-consultants 

Asset Risk (Consultants)
St Peter Port, Guernsey
www.asetrisk.com

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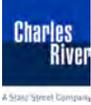


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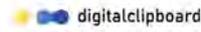
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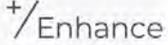
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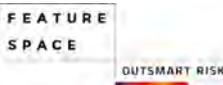
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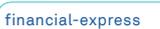
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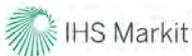
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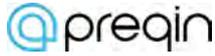


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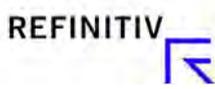


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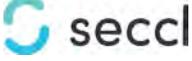


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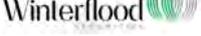
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THE WEALTH MOSAIC

REPORT METHODOLOGY



Report Methodology

Detailing how we put the report together and how it is structured.

This section provides a guide to the methodology used in the compilation and structuring of the directory section of this report.

Including solution providers

Every solution provider included in this report is relevant to the technology or related business needs of the UK wealth management sector. Each firm included is either:

- A pure technology provider
- Uses technology to deliver solutions
- Relevant whether from a research, consulting or compliance perspective

We have learnt a great deal from the building of our website and are now channeling some of those lessons through this report. In building our website, we have discovered and been approached by many hundreds of solution providers.

As you will see from the global headquarters of the firms in this report, the geographic origin of these firms is not relevant, UK headquartered or not. Nor does it matter if they have an office presence in the UK. We consider a solution provider relevant for this report if:

- We know they have wealth management clients in the UK
- We know they are targeting wealth management clients in the UK
- Or, in some cases, if we believe they should be considered based on their solution offering matching the many business needs of UK wealth managers

Business needs

We built a small set of rules for how we would categorise solution providers within this report. These business need categories are taken directly from our website where they represent the core of our filtering structure. Within the report, it is purposefully not meant to over complicate in this first edition. Further refinement of this structure will first happen through our website and then, where possible and relevant, be incorporated into future editions of this report.

We highlight the main rules here:

- Each solution provider is categorised to at least one business need and a maximum of two (with the business needs taken direct from our website filter structure). While each business could be added to more business needs, in this first report, we limit it to two.
- Within our website, we categorise solutions to business needs, not businesses. Within this report, however, we categorise businesses to business needs. To do that, we look at the most selected business needs for each solution provider's solutions in our site and use those for the report. For instance, if a solution provider has five solutions on our website, we select the most frequently selected business needs across those solutions for the business need categories in this report. Again, we will evolve this model in future editions of this report.
- Where two business needs are selected, they are not necessarily selected in order of importance.

For a deeper understanding of each business and where their solutions are relevant, we suggest any user of this report in conjunction with the website. As we move forward, this report and other reports from the Landscape Report Series, will be clearly linked into our website.



Links to The Wealth Mosaic website

As noted previously, we are able to publish this report because of the process we have to build, maintain and develop our website. The Landscape Report Series is designed to take our online directory and put it into a report, whatever the focus, and support engagement with the market, access and discovery for the market and learning so that we continue to build, maintain and develop a resource that is fit for the market's needs, both online and offline. There is, across all of those goals, a very clear link between the website and this report.

While not every solution provider is yet available on our website, for those that are, a user can find the business profile through:

- Searching for their company name through the open search box on our website
- Typing their company name after this generic link - <https://www.thewealthmosaic.com/vendors/> (the tag for each is highlighted in their respective tile in the directory section of this report)
- Finding their solutions inside the relevant business need category

Developing this resource

We are in a constant process of solution provider discovery, engagement and learning which means that we will constantly develop this resource, both for the future editions of this report as well as our website. Looking forward, we commit to:

- Growing the directory of solution providers in the report to make it the most comprehensive and relevant resource for the UK wealth management sector
- Connecting to all these solution providers in order to understand their business and solutions and how they work or want to work with the UK wealth management sector
- Continually integrating this knowledge, both into future reports and our website, to give the UK wealth management sector a constantly accessible, evolving and practical resource
- Work with industry players, both wealth managers and solution providers, to continue learning how we can further develop this report and our website to meet their business needs
- To work with other players around the sector, such as organisations, to continue learning how we can further develop this report and our website to meet the sector's business needs
- To support a narrowing of the knowledge gap between wealth managers and solution providers to support meeting the business needs of both sides

As a research-led business, we update our website constantly with new solution providers, their solutions and other relevant information about their business, wherever they come from in the world. We also track the activities of existing solution providers in our platform to further build, maintain and create content and knowledge on top of this directory. This ongoing process of discovery and engagement will support the further development of the UK Wealth Technology Landscape Report, both in this report format and online.

WHAT IS A WEALTH MANAGER?



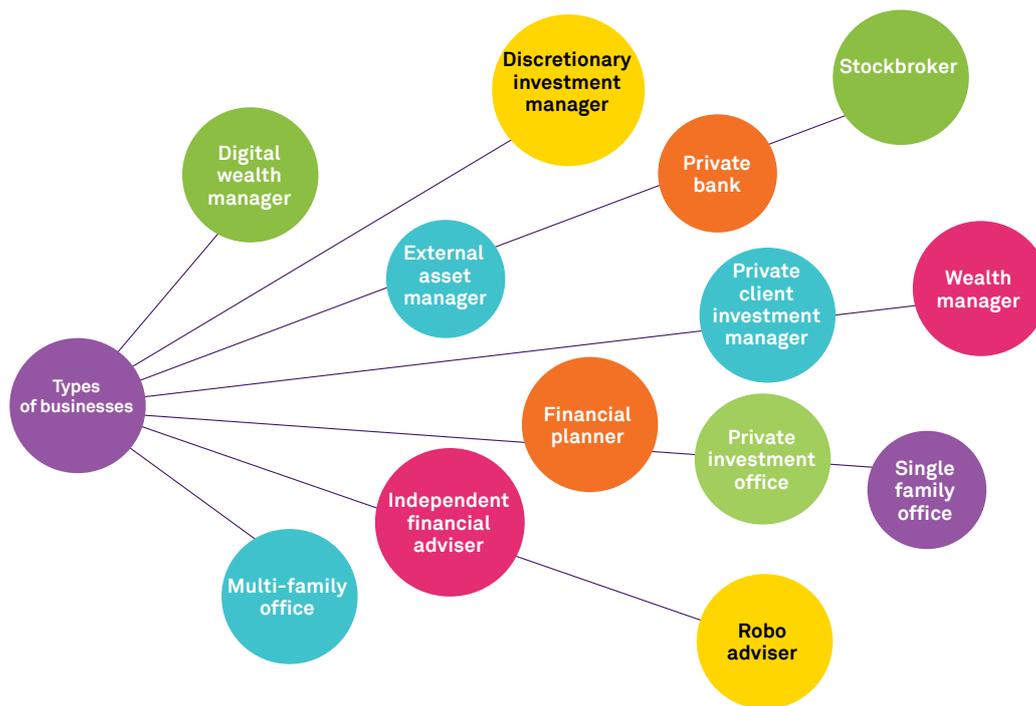
What is a Wealth Manager?

The terms ‘wealth management’ and ‘wealth manager’ cause confusion and are poorly defined, not least by the industry itself. As we move forward, we intend to build a definition of the industry to support a better understanding of what wealth management is, what a wealth manager does, what different types of wealth managers exist and what types of clients they serve.

We will provide a light introduction here but, as you might have noticed from the solution providers included in the A-Z directory, we have a broad view of wealth management and the types of wealth managers that are active in the UK. For us, the term wealth manager is the umbrella to any organisation that advises on, administers or manages the money of private clients. It is not a sub-set of something else. Wealth management is the broad term with different types of firms underneath.

What types of businesses are wealth managers?

In the UK market, we see all of the firm types identified below as playing in the wealth management market as advisers, administrators or managers of private client assets. While at the level of the universal bank many of the below tags might exist within one organisation, in such a fragmented market, there are many thousands of entities that would better fit under one term such as financial planner, independent financial adviser, single family office and so on. The point is that, to us, the UK wealth management sector is made up of a diverse set of firm types.



In the compilation of this report, as with our website, we consider a relatively wide range of solution providers in terms of the client types they serve or seek to serve in the UK wealth management sector. Whether the solution provider is going after large, global banks or small local financial planners, we consider them active in the UK wealth management space. Moving forward, in this report and our website where we already have much of the data, we will not only categorise solutions and solution providers by business needs, but also by the types of wealth managers they serve. This clearly will have benefits for both the wealth manager and the solution provider.

OUR PARTNERS IN THIS REPORT





Our Partners in this Report

We'd like to thank our partners who helped in the engagement and distribution of this report. An introduction to each is available here.



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Compeer provides annual, quarterly and monthly benchmarking information for the wealth management industry. The wealth management industry is a highly competitive market, with client expectations ever increasing. Compeer's in-depth knowledge and understanding of how you and your peer groups behave in terms of staff performance, profitability and productivity will equip you to make informed comparisons and embrace the changes necessary to give your business an important edge.

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Robo Investing is Europe's leading digital wealth event, now in its 4th year, taking place 9-11 September at Kings Place, London. Bringing together 500+ senior decision makers from wealth managers, asset managers, banks and fintechs. Featuring 3 days of in-depth conversation on retail and advisor technology.

75+ expert speakers will analyse the latest trends, opportunities and challenges in digital wealth, with an agenda focused around the key themes of financial inclusion, advisor technology, intelligent portfolios, open platforms, digital engagement, and cyber regulation.

To find out more and to register, visit www.robo-investing.co.uk. Quote VIP code FKN2693WMR to claim a 10% discount.

THE WEALTH MOSAIC FOR WEALTH MANAGERS



The Wealth Mosaic for Wealth Managers

Supporting your discovery, understanding and engagement with the solutions and solution providers that meet your business needs.

For wealth managers, our website is being built to support your discovery, understanding and engagement with the solutions, solution providers and knowledge you need to run your business and service your clients. We are here to narrow the gap between your business needs and the growing and complex marketplace of providers around you.

Website

In addition to the many thousands of business and solution profiles, to support your knowledge needs, our website also features a growing bank of content, including:

- News & PR
- Podcasts & Webinars
- Videos
- Video interviews
- Blogs
- Factsheets
- Research & Insights
- Presentations
- And more...

In addition to our website, we offer you a range of other free and paid services to support your business needs. These include:

Newsletters



Wealth Manager Weekly

A weekly newsletter, going out every Friday, highlighting the latest content from our website including video interviews, webinars/podcasts & more.



Wealth & Tech Weekly

A weekly newsletter providing a quick overview of the latest wealth management technology developments from across the sector internationally.



Wealth & Tech Monthly

A monthly newsletter providing a deeper, categorised summary of the latest wealth management technology developments from across the sector internationally.

Register via our newsletters here: <https://www.thewealthmosaic.com/newsletter/>

Research & insights

As we build The Wealth Mosaic, we are also gathering a broad range of content, insights and knowledge that we are able to use to meet the business needs of wealth managers. We can deliver research & insights in different formats, including:

Market scanning

Bespoke work to support wealth managers to discover, understand and engage with relevant solution providers.

Insight events

Dedicated events for firms, where we provide insights for firms built specifically for their business needs

Engage events

We use our marketplace to bring relevant solution providers to you, again, based on your specific needs.



About The Wealth Mosaic

The Wealth Mosaic (TWM) is a curated, research-led marketplace directory of solution providers and solutions, all relevant to the business needs of wealth managers across the globe. Built with a specific focus on a changing wealth management sector, the TWM marketplace directory consists of thousands of business and solution profiles categorised against a dedicated taxonomy to support their discovery and engagement. For wealth managers, TWM is designed to support their need to be able to more easily and efficiently discover the solutions and solution providers that are increasingly relevant to the needs of their business. For solution providers, TWM is about supporting their positioning, exposure and business development needs in a more complex world. Together, TWM is aimed at narrowing the knowledge gap between the buyers (wealth management firms) and sellers (solution providers) and supporting them to connect and do business. To support and drive that, TWM is building a deep content resource around the directory and a set of tools and services (online and offline) to help both sides better navigate, connect and understand the dynamic marketplace in which they work.

The publisher

This report was compiled by The Wealth Mosaic's Co-Founder & Head of Marketplace & Content, Stephen Wall. You can contact him directly at stephen@thewealthmosaic.com

With thanks to...

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To learn more

If you'd like to know more about this report, our website or to discuss our work and how we can help you, please get in touch direct via our main email address, **office@thewealthmosaic.com**

Appear in future reports

If you're a solution provider that would like to be included in future editions of this report, other relevant reports and on our website, please get in touch via our main email address.

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