



Use Case

#003

Leading Wealth Management for Private Banking

Recurring & non-recurring revenues, improved business line's strategy

Business users don't want to use complex banking platforms to collect the relevant figures themselves. Solutions for Finance is able to provide a common definition and an intuitive end-user-experience. Cédric Aeberli – Founder & CEO Integraal Solutions



SITUATION

- **Revenues were not allocated** through 'recurring revenues' and 'non-recurring revenues', lack of accountability.
- Revenues, Costs, Return On Assets, Costs Over Assets **were not available at all level of the organization**, lack of transparency.
- **Periodical revenues** including analytical revenues and retrocessions **were not calculated on a daily basis** (partial accruals), lack of automation.
- '**Special conditions**' had an **unknown impact on 'recurring-revenues'** (gap analysis), lack of sustainability.
- **Objectives** were set on a **yearly basis**, lack of innovation.



OUR SOLUTION

- **Digitalization** of the Wealth Management Costs & Revenues Business Model.
- Figures are available at **all level of the organization**: business lines, markets, desk, RMs, EAMs, Persons, Clients, Portfolios, etc.
- Distinction between '**recurring revenues**' and '**non-recurring revenues**' including a monthly '**progression score**' calculated at all level of the organization.
- A '**Revenue Allocation Engine**' allows financial team to allocate analytical revenues to the right business units.
- **Analytical revenues** such as '**retrocessions**' for 'Business Introducers, External Assets Managers, Agents, etc.' are calculated on a daily basis (accruals).
- **Objectives** are available at any level of the organization, such as 'Business Lines, Markets, Desks, RMs, EAMs, etc.'.



OUTCOME & BENEFITS

- **Time and costs reduction** to produce accurate figures.
- Common KPI definition within the whole company: a **common language**.
- Higher transparency to improve the **business line's strategy** and new **business models**.
- Enhanced **forecasting (objectives)** capabilities.
- Increased **end-user experience** with an intuitive top-down navigation to answer the 'next question'.
- Interactive and intuitive **ready-to-use applications** to enable a complete **transparency** at all level of the organization.