



Use Case

#002

Leading Wealth Management for Private Banking

Cost of Client acquisition, 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

- Business figures **were not split** through the 'current business' and the 'new business', lack of accountability.
- AuM, Net New Money, Net New Loans, Revenues, Costs, Return On Assets, Costs Over Assets **were not available at all level of the organization**, lack of transparency.
- Direct-costs and **undirect-costs were partially allocated** to the business units, lack of completeness,
- **Rewarding the commercial units was complex** and brings some confusion, lack of recognition and motivation.
- Targets and **strategy updates** were made 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, desks, RMs, EAMs, Persons, Clients, Portfolios, etc.
- Distinction between 'new business (acquired customers)' and 'current business (existing customers)' for all figures,
- A 'Revenue and Cost Allocation Engine' allows financial team to allocate the right revenues & costs to the business unit who did the job.
- **Monthly, quarterly or yearly revenues & costs** such as 'retrocessions' for 'Business Introducers, Agents, etc.' are updated on a daily basis (accruals).
- A 'Recognition' mechanism for 'Originators Persons' is available to virtually attribute revenues & costs to the right people within the group (other entities, foreign offices, business units and RMs).



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** 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.