

THE APAC WEALTHTECH LANDSCAPE REPORT 2021

June 2021

Articles, interviews, featured solution provider profiles and a categorised directory featuring 533 technology and related solution providers

Contents

- 01 Introduction
- 02 Thought Leadership
- 03 Interviews
- 04 Solution Provider Directory
- 05 Business Need Categories
- 06 Featured Profiles
- 07 Directory by Business Needs
- 08 Methodology
- 09 About Us



The Wealth Technology Landscape Report Series.

With over 2,000 solution providers in our directory and a constant flow of diverse content, The Wealth Mosaic is now publishing a growing annual series of technology-focused reports to support the wealth management sector's understanding, navigation and engagement of its technology solution provider marketplace and trends.

The Wealth Tehcnology Landscape Report Series delivers annual reports covering the technology and related solution provider marketplace for wealth managers. Each report is formed around thought leadership articles and opinion pieces from industry leaders and a directory of hundreds of relevant solution providers categorised by business needs.

Find out more and get in touch

Stephen Wall

***Swiss WTLR 2020**

We published our first Swiss WTLR in mid-2020. This featured a solution provider directory of over 300 technology and related firms, all relevant to the business needs of the Swiss wealth management marketplace. We will release the 2021 version in Q3 2021.

[Read the report](#)

***UK WTLR 2020**

We published our second UK WTLR in late-2020. This featured a solution provider directory of over 600 technology and related firms, all relevant to the business needs of the UK wealth management marketplace. We will release the 2021 version in Q4 2021.

[Read the report](#)

***US WTLR 2021**

We published our first US WTLR in March 2021. This featured a solution provider directory of over 900 technology and related firms, all relevant to the business needs of the US wealth management marketplace. We will release the 2022 version in Q1 2021.

[Read the report](#)

***Global Family Office WTLR 2021**

We will publish our first GFO WTLR in Q4 2021. This will feature a dedicated solution provider directory of hundreds of technology and related firms, all relevant to the business needs of different forms of family offices across the globe. This will be the first of an annual release.

**we are now accepting submissions to the 2021 & 2022 versions of these reports.*

01



Introduction



An introduction to the APAC WTLR 2021.

By Stephen Wall, Co-Founder, and Mario A. Bassi, Lead Business Development APAC, The Wealth Mosaic.

Welcome to our first APAC Wealth Technology Landscape Report (APAC WLTR).

The first annual APAC WLTR has been designed to showcase the entire marketplace for technology and related solutions across the evolving APAC wealth management industry that we, at The Wealth Mosaic (TWM), have in our online solution provider directory.

We are not yet saying we know every single relevant solution provider active in the marketplace, but we are looking to arrive as near to that point as we can as we grow our online directory and seek to understand those individual businesses. This first APAC WTLR, which will be updated and developed in future annual releases of this report series, aims to bring that growing knowledge base to you in one free to access report.

In this first APAC WTLR, you will see insightful articles and interviews with differing market participants that look at the role and scope of technology in the APAC wealth management space and some of the trends around its use, adoption and relevance, whether from the perspective of the end client, advisers, compliance, data, investment products, new technologies, or more.

Following on from the articles and interviews, the reader will then find featured solution provider profiles before arriving at the main directory section of the report. In this first outing for the APAC WTLR, this section features a researched, curated and categorised (by business needs) directory of over 500 technology and related solution providers, all active and relevant to the business needs of the different types of wealth management firms active across APAC region.

Ultimately, whether online through our website or offline through these reports and other services, our goal is to narrow the knowledge gap that exists between the business needs of wealth managers in the APAC and the technology and related solution providers that exist around them in what is a faster moving and increasingly complex environment. As a directory-led business, with this report we hope we can help the APAC wealth management industry make more informed decisions about their technology infrastructure and stay abreast of the market's status and developments.



Why the APAC WTLR?

Much has been made of the rise of the APAC region as a centre for significant wealth creation and thus as a centre for wealth management expertise. The growth in the APAC wealth marketplace has been well documented so we will not touch on that further here. The rise in wealth of the population in the region followed by the growth in the region's wealth management provider market has of course also led to growing numbers of technology and other solution providers seeking to service the market.

For the APAC wealth management industry to truly deliver on the opportunity before it, the role of technology will be fundamental. Indeed, in today's world, is there even a role to play for any wealth management firm that did not see technology at the centre of their business? Whatever the business need, whether banking, portfolio management, trading, advice, digital investing, financial planning, tax efficiency, investment ideas, online access, personalisation, compliance, risk management, prospecting, reporting, onboarding, communication, data management, document storage, suitability and much, much more, technology's role in the business of wealth management is now centre stage.

If the above is true, then we at TWM believe it would seem sensible to have full access to, and an understanding of, the technology solution provider landscape and the key

themes and trends running through the market. It's no longer the best idea to have limited access to the full marketplace of solution providers when change is so rapid and the market is so numerous. A modern wealth manager should be aware and have access to their broadest marketplace of solution providers with a wide range of intelligence about who they are, what they do, who they do it for, what they know about relevant topics, and so on. That is what we are building at TWM – a one stop shop of all solution providers, all their solutions and a wide range of knowledge resources and tools (like the APAC WTLR 2021) to support wealth managers in having better access and easier access to support their decision making.

The rise of technology is here to stay and, if anything, we are still early in the journey. There remains much to learn and much to do. The relevance of technology is set to grow, and we do not see that trend changing. Indeed, what technology can do and its relevance to the many angles of the wealth management business are only set to deepen. The APAC WTLR is a focused knowledge resource to help the wealth management sector in this region have easy access to the broad technology and related solutions provider marketplace as well as the ideas, thinking and content around it.

Why is the APAC WTLR unique and relevant?

How does a wealth management firm stay abreast of what is a fast-moving solution provider marketplace? Old firms, new firms, exits, new solutions, partnerships, mergers and acquisitions, new technologies, new processes, and so on. Yet wealth management firms need to engage and make effective decisions when the time is right for them. How can TWM help that?

To TWM, that means three things:

- The APAC wealth management sector 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 APAC wealth management industry also needs easy access to this knowledge and understanding as and when it has the business need.

- TWM's directory-based knowledge resource, a comprehensive and accessible view of what is out there, is essential to supporting the market's needs.

This APAC WTLR 2021, alongside our directory-led website, represents a dedicated effort by us to support the wealth management sector across the APAC region 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
- Access a full view of what is there so it can make better and more informed decisions.

Why is the APAC WTLR relevant for wealth managers?

For any wealth management firm in APAC, this report, its future versions and our website are all supporting resources to aid in the discovery, understanding and engagement with relevant technology-related solution providers.

By creating and publishing this report, we aim to make your 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 the APAC WTLR relevant for solution providers?

For any solution provider, the APAC WTLR and our website should also be seen as a core resource to support your positioning and exposure before the APAC wealth management sector whether you are targeting retail banks with a wealth offering, private banks, independent financial advisers, external asset managers, family offices, financial planners or other types of wealth manager.

With the market becoming more complex and competitive, you too need new means to reach your target audience. This report, as well as our website, is a simple and easy-to-access means to support your needs.

Who else is the APAC WTLR 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 companies.

We are developing a full view of the technology and related solution provider landscape relevant to the APAC wealth management marketplace, all in one place, an effort and resource that is beneficial to a wide range of industry participants.

Looking to 2022 - How will TWM further develop the APAC WTLR?

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

This ongoing process of discovery, engagement and understanding will support the further development of the APAC WTLR and the related content on our website. Looking to the APAC WTLR 2022, readers can expect to see a larger solution provider directory, more categorisation by business needs, themes, geography and types of wealth management firm, more supporting content around the report such as videos, articles, webinars and more.

The APAC WTLR 2021 Highlights.

The development of TWM and our directory has taught us a great deal and we continue to learn more about the solution provider marketplace as we continue to build out. The creation and release of these reports are another channel that supports our learning and how we distribute that knowledge out into the marketplace. When we started TWM, we knew the technology marketplace for wealth management was mushrooming, while also becoming more focused and relevant to the business needs of the sector - both positive developments. But we are still unravelling its true scale.

What is becoming more commonly known as WealthTech is far deeper and more diverse than we were able to see when we first started piecing together TWM. Some still think it is niche, but we beg to differ. If you consider WealthTech as any technology based or enabled offering that is used by and is relevant to the business needs of the wealth management industry, as we do, then the marketplace is huge. Indeed, we continue to grow our directory almost every day and we know we will discover far more as we go, especially as new technologies like Blockchain and Distributed Ledger Technology are further developed and as we look deeper into other geographies.

APAC market focus.

As the reader runs through the many insights and opinions highlighted from the contributors to this report, and as they look through the featured solution provider profiles and the main categorised directory of over 530 technology and related solution providers in this first APAC WTLR, a range of issues should come to mind. To us, those might include:

- The complexity of today's wealth management business and the changing demands on the business from clients, regulators, staff, etc.
- The heightened importance of technology to the current and future business model of wealth management.
- The size, depth and ongoing change of the solution provider marketplace, coupled with an increasing focus and quality of their offerings.
- The challenge faced by wealth managers in keeping up-to-date and informed of this marketplace and then being able to successfully knit it all together.

As a general guide, we see three types of players in the WealthTech marketplace. Those three types are:

1. Dedicated to wealth

Solutions specifically built for wealth management with a wealth management first mindset.

2. Targeted to wealth

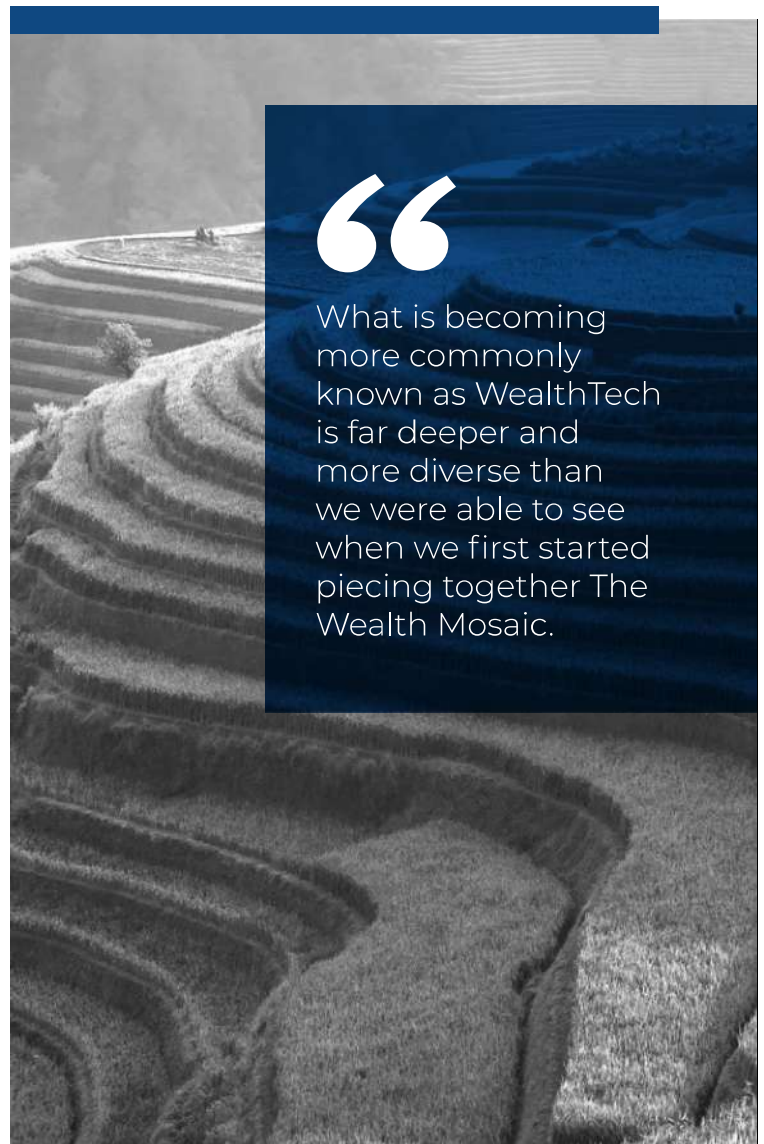
Solutions that were not built for wealth but are targeted at wealth whether they come from a related financial services segment or from further afield.

3. Generalist but relevant to wealth

Solutions that can be used by wealth managers as much as they can by any industry and/or any individual.



What is becoming more commonly known as WealthTech is far deeper and more diverse than we were able to see when we first started piecing together The Wealth Mosaic.



The APAC WTLR 2021

A dynamic market.

The APAC wealth management market has seen tremendous growth over the last decades and now ranks head-to-head with North America as the leading region in the world by measurements such as the number of wealthy individuals and their personal wealth. That growth has spurred an increasingly sophisticated and numerous wealth management marketplace with a wide range of domestic, regional and international/foreign market participants competing to manage the wealth of not just local but regional and international cross-border clients. The APAC wealth management market is competitive and fragmented but also dynamic and somewhat less weighed down than its peers in Europe and North America with regard to its technology infrastructure.

At TWM we see the APAC wealth management market as representing not just a growth story but a centre with a potentially very different dynamic to both Europe and North America. The mix of a clear investor/client appetite, a growing wealth management market in terms of the wealth of the end client and the size and shape of wealth management market seeking to manage their assets, and an increasingly skilled FinTech / WealthTech marketplace

signpost the APAC wealth management marketplace as one to watch in terms of the future model of wealth management. Increasingly client-centered and technology-enabled, the APAC wealth management market has all the ingredients in place, and perhaps less historical baggage, to best marry the needs of clients and the industry with the latest and best in tech to deliver the future of wealth management.

Within the articles and interviews later on in this report, contributors talk of new products such as crypto and private market assets, there is significant reference to data and new technologies such as Machine Learning and Artificial Intelligence, there is a clear focus on the client experience and developing a full view of the client, there is naturally reference to robo advice and hybrid advice. However, the contributors go further to reference new and developing themes such as APIs, marketplaces and ecosystems, the concept of embedded wealth and the clear APAC-led existence of Super Apps. All of these elements taken together suggest the APAC wealth management marketplace might have the edge on Europe and North America in forging a modern wealth management model.

Size and profile of the solution provider marketplace.

We should again highlight that we do not yet know every solution provider that is relevant to the APAC wealth management sector, but we are on a journey to that end. If we profile some of what we do know now from the compilation of this first APAC WTLR, of the 533 solution providers included:

1. 209 (39%) are headquartered in the APAC region
 - a. The leading global headquarter location is the United States (160 firms), followed by Australia (122), the United Kingdom (68), Switzerland (43) and Singapore (40).
2. 226 (42%) were founded from 2010 onwards
 - a. Only 21 (4%) firms were formed 1970 or before
3. The most populous Business Needs within our Directory Taxonomy are Investment Platforms and Tools (189), Digital Platforms & Tools (178) and Portfolio Build, Analysis & Reporting (129).

Similar to the initial rise of the wealth management market in the region, Australia-aside, the APAC solution provider marketplace is dominated by mostly non-APAC-headquartered firms. Indeed, many of the major

international players from countries like the United States, United Kingdom and Switzerland are active in APAC and, in fact, see the region as one of their core development marketplaces. This should be seen as a good thing for the APAC market as technology that has been tried and tested in other regions can also be applied and developed in APAC. Of course, that is not to say that technology always moves seamlessly across borders. It does not but its existence is positive for the APAC marketplace.

With several of the Australian-headquartered firms also active internationally, the APAC market has a strong supply of relevant solution providers.

What is noticeable in our solution provider directory is the relatively low numbers of locally headquartered market. Australia aside, Singapore has the most with 40, followed by India with 20 and Hong Kong with 17. We believe this relates to the international over domestic nature of our existing directory and that we will see greater numbers of domestic headquartered market participants included next year. However, the differences highlighted this year show the importance of foreign technology to the APAC wealth management market.

Technology trends.

We really feel the APAC wealth management marketplace is one to watch in terms of the application of technology and establishment of the industry's future technology model. Where we see real differentiation compared to markets in Europe and North America very much relate to the aforementioned investor/client appetite, wealth growth and new technologies. This brings us then to the idea of embedded wealth and Super Apps. The idea that wealth management services, enabled through technology, will be able to reach a far larger and already engaged audience is game changing. What then of the white glove, personal relationship-focused, wood-paneled service model so protected in Europe and North America? It will remain, most likely, but as a niche compared to the democratised, transparent, marketplace model potentially taking birth in the APAC region.

Point solutions.

One further aspect of the technology solution provider marketplace that we would like to highlight which is clear in the APAC region too is in the growing number of point solutions available to wealth managers of different types. We see more and more specialisms within the WealthTech ecosystem which, coupled with greater levels of partnership and integration, offers APAC-based wealth managers much more in terms of the technology available to them. As we see elsewhere too, the marketplace is not yet a perfect reflection of the needs of its users, but it is moving quickly to close any remaining gaps. Name a specific need and the market of solution providers will have it covered or most likely be working on a solution.

Thank you and enjoy!

We very much hope you find this first APAC WTLR valuable to your business needs and supportive of your knowledge of the fast-moving technology marketplace around the wealth management sector in the APAC region. It is intended as a resource that not only supports your knowledge of this marketplace in terms of solution providers and trends but to also support your navigation of that market.

We would like to thank those firms and people that contributed articles, interviews and enhanced directory profiles to this report. We could not have done this without you and your continued support of our efforts is not just appreciated but also, we hope, providing value to the APAC wealth management marketplace in terms of knowledge, thinking and ideas.



Thought Leadership

15 articles from different contributors considering the role, function and opportunity from the intelligent use of technology across the APAC wealth management sector.

Featured Contributors.

AON



Practifi

aperture

GBST

**PROMISING
OUTCOMES**

AZENTIO

[IMTF]

**QUINLAN
& ASSOCIATES**

CREALOGIX

investcloud

**WEALTH
DYNAMIX**

Delio

netwealth

WealthObjects

Digital wealth management in Asia: Will firms seize the moment?

The digital revolution is a force for good. Today offers an opportunity to exceed expectations by being a part of it say Nikhil Dama, Director, Southeast Asia, and SiDing Wang, Senior Analyst, Wealth Management, Aon.

By Nikhil Dama, Director, Southeast Asia, and SiDing Wang, Senior Analyst, Aon.

It may sound counterintuitive, but the last 12 months have affirmed that the human wealth adviser is a crucial constant in any wealth management relationship. After all, without instant and seamless access to their trusted point of contact, how else would clients gain the confidence to overcome decision paralysis in the face of long spells of volatility and economic uncertainty? If anything, their reliance on adviser expertise and insights has reinforced why the end-to-end relationship is so valuable.

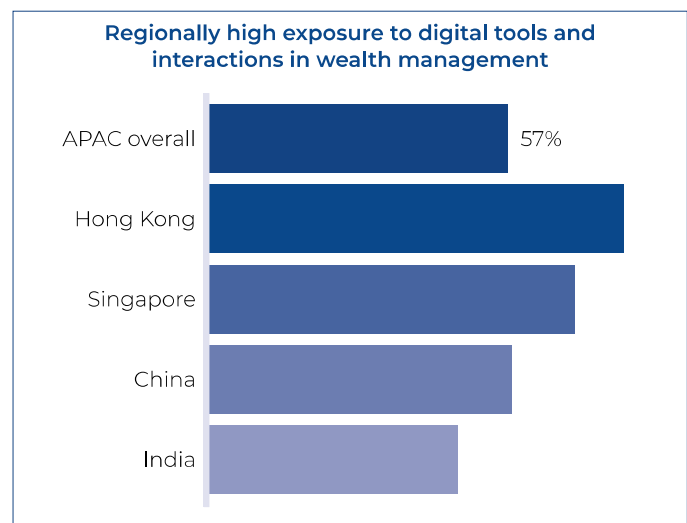
What has changed, however, is high net worth (HNW) clients' expectations of how that advice is delivered. Whereas in the past, much of the heavy lifting of client onboarding and relationship management was done by private bankers behind the scenes, now wealthy clients also want the option of a digitalised client journey that puts them in control and makes better use of their advisers' expertise.

Some firms are already leading the way on these opportunities. HSBC continues to enhance its digital trading tools and capabilities across Asia and has launched a FinTech subsidiary to scale up wealth management offerings in China. DBS has been improving its digital wealth management app by adding smart features to anticipate clients' investment needs.

No doubt about it, competition in this overcrowded and over-served space is the highest it has ever been.

Yet, changing client expectations, and an internal appetite to invest in innovations, offer a rare opportunity for Asia's wealth managers to revamp their service model, instead of continuing to tinker with their existing digital propositions. If done correctly, valuable adviser hours could instead be spent on the client management activities that can benefit the overall relationship and empower client confidence to consolidate assets with their primary firm.

Figure 1: Percentage of Asian wealth management clients with exposure to digital tools and interactions. (Source: Aon Global Insights database. Global sample - N>2,000)



Digital adoption in wealth: temporary blip or permanent shift?

Across APAC, high net worth individuals' (HNWIs') pre-pandemic exposure to self-service channels, and digital tools to manage their wealth independently, was already very high [Figure 1]. The regional figure masks some significant country differences, with clients in Hong Kong well ahead of their counterparts for exposure to digital capabilities in wealth.

Digital appetites have only accelerated in the pandemic era, with fewer than 5% of Asia's wealthy indicating that they have never used any online wealth management services (Source: Aon's Global Insights database).

This echoes the global trend, where online interactions between HNWIs and their wealth managers have increased during the pandemic. Many seek to maintain this frequency of online interaction, suggesting online meetings will continue to be favoured once lockdowns



While the ‘hybrid’ servicing model is preferred by a specific segment of HNW clients, it is clear that clients want digital tools to be deployed predominantly on tasks that do not influence investment outcomes.

A hybrid model needs careful calibration to deliver to client needs

Naturally, digital engagement has led to fresh debate of how to deploy a hybrid servicing model that makes the best use of the adviser and technology, while being a win-win for clients and firms.

Our research findings indicate that HNWIs (with wealth of US\$1-30 million) prefer to focus their digital interaction on administrative tasks, transactional processes and access to reports and information.

In contrast, UNHWI with wealth in excess of US\$30 million would rather see digital capabilities deployed for personalised product and services information [Figure 2, Source: Aon’s Global Insights database].

Hence, while the ‘hybrid’ servicing model is preferred by a specific segment of HNW clients, it is clear that clients want digital tools to be deployed predominantly on tasks that do not influence investment outcomes.

This could still be extremely beneficial to the overall client experience if straightforward tasks can be completed with greater speed, transparency and accessibility. At the same time, transactional activities would be taken off advisers’ plates, boosting productivity and allowing them to focus on more complex challenges.

There is already an expectation gap in the client experience

The situation today reveals that there is still a long way to go to fully meet and deliver clients’ expectations. Many wealth managers do not perceive their primary wealth management providers as ‘digital leaders’.

Among HNW clients (with US\$1-30 million), close to half are not satisfied with the digital capabilities offered by their primary provider [Figure 3, Source: Aon’s Global Insights database]. In Hong Kong and Singapore, the wealth hubs of APAC, only 1 in 3 HNWIs is satisfied.

In contrast, clients in emerging markets like China and India are relatively more satisfied with the current digital capabilities of their primary provider.

Figure 2: Preferred Interaction by Wealth Brackets. Percentage of ‘Satisfied’ responses in Asia, N>2,000 (Source: Aon’s Global Insights database)

HNWIs preference of channel for various interactions or services	EHNWIs with USD 1-5 million		HNWIs with USD 5-30 million		UHNWIs with USD 30 million or more	
	Through digital channels	Through RMs / Advisors	Through digital channels	Through RMs / Advisors	Through digital channels	Through RMs / Advisors
Service directory, charges and find an adviser		✓		✓		✓
Personalised updates about products and services	✓		✓			✓
Advisory services e.g. reallocation and optimisation		✓		✓		✓
Execute transactions	✓		✓			✓
Portfolio information and market updates	✓		✓			✓
Communication with RMs and specialists		✓		✓		✓
Other value-added services such as	✓		✓			✓

Catering to different client profiles

There are many improvement areas for traditional wealth management providers to meet clients' rapidly evolving demands. Firms will need to consider how best to generate trust and confidence as they transact throughout their digital journey.

This is particularly salient in Hong Kong, where close to 80% of clients do not feel they are offered a choice on how they can transact with their primary wealth management provider (i.e. self-service or by an adviser). Less than 30% claim the digital channels provided are sufficiently user-friendly (Source: Aon's Global Insights database).

Many Hong Kong clients are self-directed investors and comfortable proactively sourcing insights to make trades and investment decisions independently. As a result, they need a digital platform with comprehensive functionality, from daily transactions to real-time updates and trading capabilities.

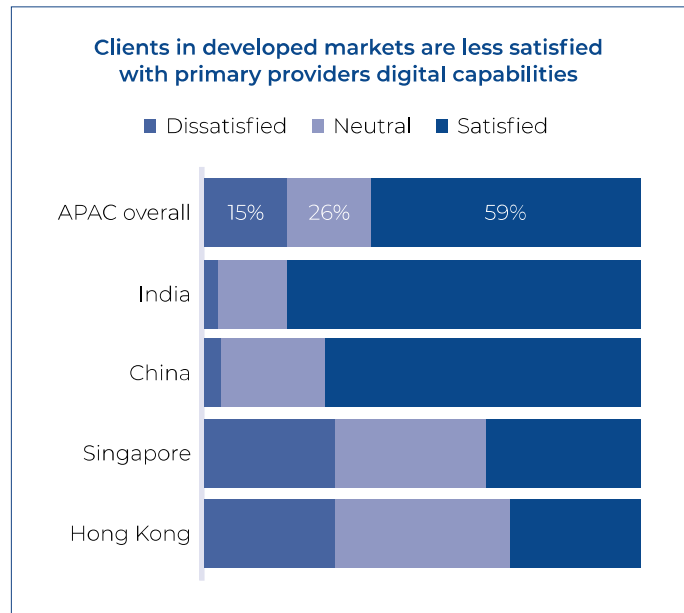
Conclusion

There is an irreversible trend in APAC towards digitalisation irrespective of wealth, generation or country. As clients' expectations and demands of digital services are already high, it seems unlikely that the current services available – which only do a mediocre job of meeting clients' needs – will be sufficient to guarantee their loyalty in the long-term.

Firms should keep themselves up to date on what clients perceive as important in their digital ecosystem, using client insight on their wealth journey to segment which activities can be automated to the benefit of both sides.

Although competition is stiff, there are plenty of opportunities for traditional wealth management firms to learn from leaders in this area, build upon their existing expertise and reputation, and innovate in the digital space.

Figure 3: Satisfaction with digital capabilities (Source: Aon's Global Insights database)



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A new map for navigating a changing wealth management landscape.

Creative destruction will lead to embedded finance within the Asian wealth management industry says Ben Robinson, Head of Content at aperture.

By Ben Robinson, Head of Content at aperture.

Earlier this year, we launched the [Market Map](#), a new evaluation methodology for software solutions. The first report we wrote was on the wealth management market. We did so because we saw a clear disconnect.

On the one hand, the criteria for evaluating wealth management software hadn't changed for decades. But, on the other, the market for wealth management services had been – and continues to be – transformed by digital-age technologies.

Nowhere is this disconnect bigger than in the Asian market. The Asian market is the world's most dynamic wealth market: growing faster, catering to more digitally-savvy clients, and experiencing more creative destruction than anywhere else. What happens in the Asian market presages what will happen elsewhere and helps other wealth managers to prepare. But for Asian firms, without that foresight, the key is having the optionality to change direction as the market moves.

The phases of disruption

Like other financial services markets, wealth management has been undergoing phases of disruption.

The first was about opening up digital channels: giving existing wealth customers access to existing services, but through their browser or their phone, which introduced more interaction and convenience (and, to some degree, more self-service).

The second phase was about starting to use the native properties of internet technologies to deliver a different product or experience. The most common example of this to date has been robo-advice, which leveraged internet distribution to significantly lower the price of managing a simple, diversified portfolio. But these models in wealth management have typically suffered from the same challenge. It is difficult to acquire customers cheaply enough to make money in the absence of high lifetime value (that comes with a wider product set). This has the

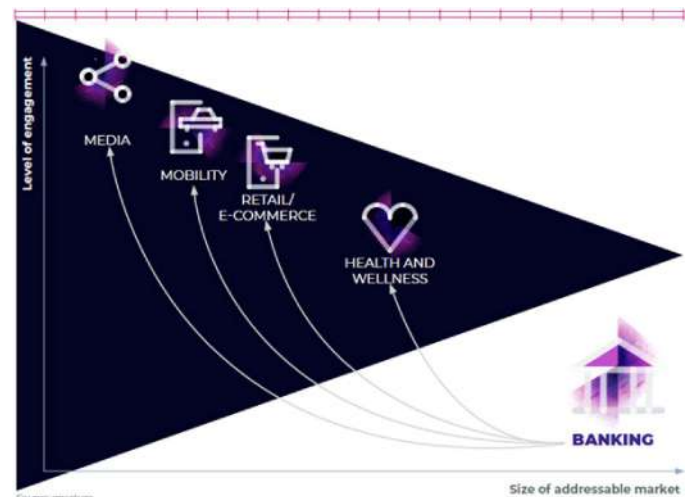
As part of the third wave of disruption, it is likely we will see more aggregation business models, as well as a move to embedded wealth management – and to some extent the two are not mutually exclusive.

Embedded wealth management

The internet era is not really about technology per se, it's about routes to customers. As services digitise, they become abundant - which leads to scarcity elsewhere. As Nobel Laureate Herbert Simon famously said, a wealth of information leads to a poverty of attention.

Against this context, it stands to reason that more financial services will [become embedded](#). In an attention-deprived world, it costs a lot to acquire new customers. In an attention-deprived world, it is hard to upsell and cross-sell (or reduce churn) where your service does not enjoy strong engagement.

Figure 1: Consuming banking where and when it's most convenient



Financial services are therefore likely to be consumed through channels which already have customers and, in particular, where these channels enjoy high engagement. This is why aggregation and embedded models might

“

Wealth managers need to select systems that will be able to orchestrate between many different applications and participants in an increasingly ecosystem-based business model.

integrated into a customer proposition, like offering point of sale credit. But they can also just be added to existing super apps. When we look at the wealth management market in Asia, we see both happening – wealth management being embedded into health insurance, for instance, or employee wellness apps – at the same time as it is being embedded into super apps, like GoJeck.

Adaptability is key

With financial services undergoing multiple phases of disruption, the critical capability for sustaining competitive advantage is adaptability.

The sourcing, distribution and operating models that made wealth and asset management successful to this point are unlikely to be the same as those that make it successful now, or the same as will make it successful in the future. Change is the constant.

Nonetheless, when a wealth manager turns to industry reports to help with system selection, the implicit assumption is that the status quo will prevail.

Firstly, the selection criteria have not changed even though customer needs – and technologies - have radically changed.

Secondly, the criteria are increasingly anachronistic. For example, they prioritise functional breadth. Functional breadth was critical when software systems were hard to interface with each other. Then it made sense to have broad and vertically integrated applications. But in an API first world, functional breadth is likely to be more

a hindrance than an advantage. Working with third-parties for sourcing or distribution is not only easy but, as discussed, it is likely critical to future business models and ongoing viability.

Instead, the key attribute of a software solution today is orchestration. That is to say, wealth managers need to select systems that will be able to orchestrate between many different applications and participants in an increasingly ecosystem-based business model. Systems that, like themselves, become the concentration point for information flows and that, critically, are able to draw insights from those flows to facilitate the many to many interactions (making recommendations, optimizing portfolios, etc.).

Figure 2: Best WealthTech Vendors 2021



In our Market Map, we use business model enablement and technology enablement as our proxies to determine which systems are best-placed to act as orchestration platforms.

Selecting vendors outside of the ‘transformer’ quadrant doesn’t mean that a wealth manager will suffer limitations today. But it does mean that they limit their ability to adapt their business model and customer proposition over time and in time as the market evolves.

In the Asian market, change is rapid. Be prepared.



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Integration- bringing data and ecosystems together.

Having the right architecture, components and ecosystems in place makes for easy process enablement. Being able to make sense of data to feed those ecosystems is another win, says Rakesh Doshi of Azentio.

By Rakesh Doshi, Global Head for Financial Services & Insurance at Azentio

Ecosystem integration is all about taking an “outside-in” approach to orchestrate end-to-end integrations with a dynamic network of trading partners, applications, suppliers, customers, and marketplaces.

Being able to put together an architecture that can flex and integrate with other components to serve the bespoke needs of each private bank or wealth manager is the need of the hour. Without such an ecosystem, data and processes cannot flow and the system ends up hobbled by manual processes, systems that cannot talk to each other, time delays and inaccuracies.

Getting this right is very much the focus for most wealth managers. In order to service and engage their clients they need a proposition that is sleek and easy-to-use at the front-end, supported by a robust and accurate architecture beneath.

A core wealth platform with components that can be selected according to the wealth manager’s needs, we believe, is the way forward.

Componentisation

Hence a componentised or decentralised approach is required which allows the wealth manager to choose between a full-stack solution or any of the elements of the full-stack. The key to a componentised approach is being able to identify what is lacking or sub-optimal within the existing infrastructure and being able to work

towards remedying that. This process needs to include elements that do not need any attention or that are best left alone. The approach also needs to consider existing third-party elements and how they work within the broader ecosystem.

As an example, the wealth manager might just need a portal to bolt onto other elements of an existing architecture. The portal would provide an upgrade so that the wealth manager’s own clients could choose from various methods of communication, access their accounts and holdings easily, undertake some transactions and so forth. In this instance, the underlying system that the wealth manager already has in place would be able to provide the data and other information, but the portal would provide the digitised communication channels as well as the dashboard and the presentation at the front end.

This is a commonplace example of take up that we are seeing. What we are hoping to add as a solution provider is the means to easily integrate functional modules and offer a solution to specific pain points such as those in CRM, on-boarding, compliance, valuations, financial planning, investment, advisory processes, rebalancing or risk assessment, amongst others.

Obviously, an end-to-end solution is also on offer and indeed sometimes in demand, but today’s approach is largely componentised. This allows for technology to pick

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Today’s approach is componentised and decentralised to allow for technology to pick off specific pain points and integrate the appropriate solution into an existing ecosystem.

off specific pain points and integrate the appropriate solution into an existing ecosystem. This meets the needs of wealth managers today as well as enables systems to evolve and change in the future. In fact, an agile approach that is instantaneous and at the point of need helps meet the demands of today and tomorrow and is a real value add.

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Wealth managers should focus on creating a leaner, more agile and productive operating ecosystem, both within and in collaboration with external partners like brokers, custodians and product providers or distributors.

Integration

Being able to do all this successfully relies heavily on being able to integrate with other systems and processes and have a culture of collaboration. After all, adding on components is only viable if it is easy to do and will not create any downstream issues. Solutions also need to have an intuitive user interface that can be used alone or as a part of another dashboard. A good example of this is that many of our customers use Salesforce and so our components need to be able to feed into their front end. The integration needs to be seamless, and the end-user should not even be able to notice it.

Wealth managers should focus on creating a leaner, more agile and productive operating ecosystem, both within and in collaboration with external partners like brokers, custodians and product providers or distributors.

Configurability also has a large part to play. Although banks and wealth managers generally want the same in terms of actual function, the way it is configured and presented to them needs to have some flexibility and each has their own rules-based processes and so on. It allows the customer to be flexible and have the tools to really power forward their business in the way that they have decided is best for them.

Data analytics

Finally, any wealth technology offering today also needs to have robust data analytics capability to help wealth managers make sense of large volumes of data. A 360-degree client view and a next-best-actions capability enhances the ability to have a deep relationship with clients and adds value to a business model by enabling customer retention and increasing their share of wallet.

This is all about using structured and unstructured data to help create events and reminders automatically, monitor sentiments and flag any distress, identify cross-selling opportunities, recommend the next best action, and generate investment advice on-the-fly. Data analytics is growing in importance as the volume of data, both unstructured and structured, comes into play and the value adds that can be gleaned from the data has increased. This has only increased with digitalisation and we now have transcripts, messaging as well as e-mails, phone calls and other more formal methods of recording notes of meetings. There is also social media data and other data that is in the public domain. Combining all the data gives valuable insights to the wealth manager and allows for an enhanced understanding of the client's needs.

The use of Artificial Intelligence to process market data can drastically cut down the time taken to analyse it and, when combined with an investor's preferences and investment pattern, it can estimate the potential impact on the fund flows, identify new investment opportunities or identify a risk well in advance.

This is useful both for the customer and the wealth manager. But thus far, uptake is limited. Ultimately this is still quite a new technology and so naturally it will take time for things to evolve and for people to get used to the concept, accept its value, and check how it fits into existing processes for suitability, rebalancing etc.

However, there is a lot of excitement around it. After some first-mover action by bigger banks, others will follow. In the end not taking up new technologies means standing still and stagnating and wealth managers need to avoid this. For that reason, we see the future of technological innovation within the segment as positive and a space to watch out for.



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Digitalisation – why the pandemic has increased the urgency for wealth management firms and private banks.

Wealth management firms and private banks should leverage new digital technologies to increase ROI and create added value for investors, says Karsten Kemna, Managing Director APAC at Crealogix.

By Karsten Kemna, Managing Director APAC at Crealogix.

There is little doubt that the global Covid-19 pandemic has altered the trajectory of digital transformation in wealth management and private banking, with institutions having to adapt rapidly to a new world order.

The key challenge has been for advisers to maintain relationships with clients and find new ways to deliver the same premium service while working from home. Without the office infrastructure to send out letters and paper reports, secure messaging has come to the fore. To maintain the personal touch, many have used video calls, but these have been a stop-gap measure. As the situation has escalated and has continued to disrupt our daily lives, the seeds have been sown for rapid digital transformation.

Wealth management firms and private banks have discovered the value of digital transformation by employing tools that have increased efficiency and, far from creating a distance from investors, this has

brought them closer to their clients. The need for digital transformation may have been amplified by the pandemic, but it is the added value of such tools that is driving the rapid pace of digital transformation.


Digital client services: no going back

The world has changed irrevocably for everyone and we will all be moving forward with new expectations about working patterns, business practices and communications. Investors will be no different – some may prefer the convenience of digital communications and with all businesses and services in a period of intense innovation, their expectations will continue to rise.

These factors, combined with the value that has been realised by digital wealth tools, suggest that there is a clear path ahead for digital transformation. What may have started as a necessity is already paying dividends and firms are now pushing digital transformation further up the agenda.



Wealth management firms and private banks have now learned that digital solutions are not the end of their personal service offering, but an extension of it.



Measuring the benefits of digitalisation

What firms have learned over the last year is that ‘going digital’ is not a minor or one-off project. A successful strategy is one which involves all the stakeholders – across the front office and client services as well as in technical / IT roles – in a long-term, value-building effort. Advocates of greater and more rapid digitalisation can point to the following commercial drivers to set goals, demonstrate success and help prioritise new initiatives:

- Radically cut paper use - reduce or eliminate printing and postage by redesigning processes digitally
- Empower front office - focus expert staff time on customer relationship building, not manual admin
- Modernise technology
- Identify legacy systems and practices which are only creating costs and friction

While the cost benefits are quantifiable, the primary focus of digitalisation should be on enhanced client service and the benefits of building customer lifetime value. Improved engagement over digital channels can boost loyalty and more personalised digital services and related data can improve client engagement. In time, outstanding convenient integration of online and in-person services will lead to creating brand advocates as clients recommend services to their personal network via digital “word of mouth”.

Digitalisation can also support strategic goals relating to growth in the customer base and AUM (Assets under Management) when it comes to inheritance, the family wealth retained over generations, the overall share of wallet and the capacity to win larger, longer-term asset allocations from clients.

These are all commercial performance levers which a firm can pull on by investing more smartly in digitalisation. Some benefits – particularly client loyalty and lifetime value – are harder to measure in the short term. Therefore, digital initiatives should be justified with more directly measurable benefits in order to build the confidence and consensus required for a successful, long-term digital strategy.

Quick win KPIs

Examples of ‘quick win KPIs’ in digital transformation might include measuring what proportion of your clients are active users of your digital services. Digital satisfaction scores, app ratings and client feedback will also be an invaluable resource. Calculating the cost saving of just a fraction of your clients opting out of paper statements and other communications can deliver a clear ROI from digitalisation that eases the pressure on margins.

The benefits of digitalisation are only really confined by the functionality of the solution deployed. For example, measuring the volume and handling of customer support enquiries online can not only operate as a KPI, but can also help with ROI when considering the cost saving and speed of resolution compared with phone calls. The speed of onboarding and conversion rate of prospective clients can be another KPI that also aligns with commercial goals.

What is clear is that wealth management firms and private banks have now learned that digital solutions are not the end of their personal service offering, but an extension of it. Firms that move faster to achieve measurable and commercially impactful wins at an early stage will find it easier to align leadership and other stakeholders around the broader, longer-term and more transformative benefits of digitalisation.



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Is Asia set to become the global force in private markets?

The ongoing growth in private markets across Asia, combined with a shift in global economics and market conditions, appear to point conclusively to a significant acceleration of the sector over the next decade.

By John Leung, Client Director for Asia at Delio

On a global scale, the growth of private markets has accelerated consistently and significantly over the last two decades. McKinsey's most recent [Private Markets Review](#) highlighted that the value of private assets under management had grown by US\$4 trillion or 170% in the last ten years, with investors being increasingly drawn to longer-term, less volatile opportunities that have consistently out-performed their publicly listed counterparts.

This huge growth in interest has predominantly been focused in the Western world, with 'emerging economies' such as Asia and the Middle East being slower to react to the growing demand for alternatives. However, while Asia may have been slow to embrace private markets, there are now signs that it will become the global force in this sector over the coming years.

What is driving private market growth in Asia?

Firstly, the growth of the Asian economy in recent years has seen a clear shift in economic activity to the East, with its share of the global GDP increasing consistently over the last few decades and predicted to continue to do so over the next 20 years.

The APAC region already accounts for half of the world's middle-class population. This demographic trend is also set to accelerate between now and 2030, which would position Asia as the largest and wealthiest region of the world. The [OECD](#) predicts that Asia will account for 66% of the world's middle-class population by 2030, compared to just 21% in Europe and North America. As a result, the wealth and spending power of this demographic cannot be underestimated.

Finally, the diversity of industrial activity across Asia means that it is well-positioned to drive private investment across multiple sectors. The region's huge infrastructure projects, its reputation as a manufacturing powerhouse, and its already highly successful technology industries are just some of the opportunities that are likely to be seeking investment in the short to medium term.

Asian private assets under management predicted to triple by 2025

The combination of these factors means that industry commentators are making bullish predictions about the pace of growth that Asian private markets will experience over the next five years.



While Asia may have been slow to embrace private markets, there are now signs that it will become the global force in this sector over the coming years.

According to forecasts from [Preqin](#), Asia-Pacific's private market AUM will treble between 2019 and 2025, from US\$1.62tn to US\$4.97 trillion. This level of growth would represent a CAGR of 25.2%, faster than any other region and more than double the forecasted growth rate of 9.8% for global private markets.

This unprecedented increase is likely to be driven by the ongoing economic shift towards the East, with increased intra-Asia trade, low wage costs and an increasing focus on technological innovation. Analysts at [Hamilton Lane](#) also point out that despite total private markets exposure in Asia tripling over the last decade, it still makes up less than 10% of global exposure. As a result, there still appears to be a significant opportunity for greater market penetration and future growth.

For private markets investors, Asia is simply too important a region to ignore

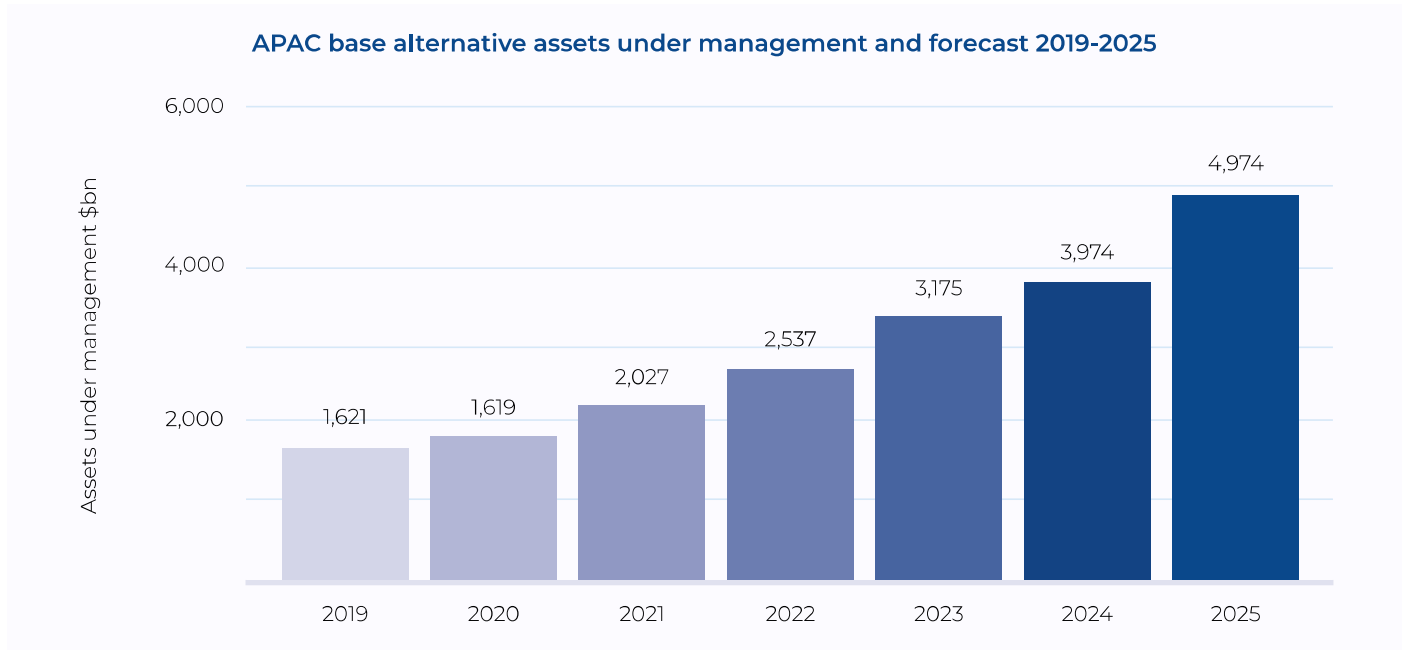
Whether the performance of alternatives can live up to some of the expectations of industry specialists remains to be seen. However, there can be little doubt that private markets will play a significant and increasingly important role in Asia's growth as the region strives to become the world's prominent economic powerhouse.

Technology is transforming how institutions offer private markets to their clients


At Delio, we are already working with financial institutions across Asia to enable them to take advantage of this huge commercial opportunity. Banks, wealth managers, family offices and angel networks are all investing heavily in digital tools that will enable them to modernise how they connect their clients with investment opportunities, while also mitigating the traditional operational and regulatory challenges associated with offering alternative investments.

If you would like to find out more about how Delio can support your private markets proposition, in Asia or beyond, our team would be delighted to help. With private markets specialists in both Singapore and Australia, we can offer expert guidance based on our knowledge of the Asian markets and experience of working with global financial institutions across Europe, North America and the Middle East.

Figure 1: APAC base alternative assets under management and forecast 2019-2025



Source: Preqin



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FinTech's evolution in the advice industry – The Australian experience.

Benjamin Marshan, Head of Policy Strategy and Innovation at the Financial Planning Association of Australia details the changes that FinTech have brought to the advice industry in Australia and looks at next steps.

By Benjamin Marshan, Head of Policy Strategy and Innovation at the Financial Planning Association of Australia

In 2017, the Financial Planning Association of Australia (FPA) set out to break a myth our members had; that FinTechs, or robo-advisers as they were commonly called, were out to steal all of their clients. Having seen how technology could transform practices around advice from inefficient, unengaging and expensive to an experience that our clients would brag about at barbeques with their mates, I knew FinTech was something for our profession to embrace, not fear.

So we set out to demonstrate to our members in the [2017 FPA report Mapping FinTech to the Financial Advice Process: why FinTech is not a threat](#), that FinTech was there to solve these problems with inefficiency, to make advice a more engaging experience for clients, and to make it far more cost effective (and profitable) to provide.

What we also learned though was that it is tricky to implement, there's a tendency to buy shiny new toys but not think about how they work into your advice business and integrate with your existing advice process. So we went one step further in 2018 and developed the [Financial](#)

[Planning Process Mapping Tool](#) and FPA Fintech Buyers Guide and Checklist to help members identify the right gaps and inefficiencies in their business and buy the right solutions to solve them.

Compared with the picture presented in the 2017 FPA report and experience of today, FinTech solutions are increasing in quality and ease-of-use. There are also fewer gaps to fill in supporting the entire advice journey. But perhaps the most encouraging change is the interest shown by financial planners in adopting these solutions for their business and their clients' advice experience.

For many planners, FinTech and robo-advice are thought of as confusing and something to fear. This was a clear message in 2017 report narrative, which was created, in part, to educate financial planners about the extensive role FinTech can play in delivering better quality advice services. In 2021, I'm happy to report a shift in perspective across the profession as we see many more financial planners looking to integrate technology as part of their advice process.



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We're now seeing a product range that is narrower, yet more refined. Many solutions have disappeared and the ones that have stayed are enabling financial planners to take advantage of digital in dealing with broader spectrum of the advice process.

Transformation triggers

In some cases, this has come from necessity with the social distancing restrictions of recent times. This has required financial planners to improve their interactive approach to video meetings and create digital content to better explain products or parts of the advice process. But they are also becoming much more educated and knowledgeable about what's available from advice-specific technologies. This means our professional community are better able to support each other in assessing and selecting solutions best suited to how they run their businesses.

In fact, the FPA Innovation in Advice award was introduced for 2020 because of the widespread implementation of new technology and digital advice delivery we've been seeing. There has been a shift in mindset and habits that go hand in hand with a technology-enabled approach to advice. Best practice in financial advice practices is to now take time out on a weekly basis to give thought to what parts of the process are able to be tweaked so that they can save time and FinTech will often be part of the solutions they're putting in place.

A more refined offer

Although the increase in demand from many financial planners may have been led by the circumstances of Covid-19, this widespread adoption is also due to the market doing a better job of meeting financial planners' FinTech needs. Four years ago, we saw a lot of ideas on the table seeking to solve particular pain points or parts of the advice process. There were a great many products to support fact-finding and administering client data, for example. We're now seeing a product range that is narrower, yet more refined. Many solutions have disappeared and the ones that have stayed are enabling financial planners to take advantage of digital in dealing with broader spectrum of the advice process.

As well as product suites that are getting closer to a one-stop shop for the whole advice journey, there are now a better range of tools on offer for the constituent

parts of the process. The quality and choice in customer relationship management (CRM) solutions has advanced and we now have more in the way of implementation tools giving financial planners and their clients a far better user experience (UX) in managing their financial position and reporting on results. We've also seen improvements across the board with UX design and functionality for FinTech to make the advice experience brag worthy for clients. No longer are they showing off their 100-page, paper based financial plan. They now pull their plan out of their pocket on their smart phone and show it off.

Greater trust in technology

Another benefit of this rationalisation and maturity in the FinTech market is the acquisition of successful products by larger product providers. This, in turn, gives rise to better integration between products which has gone some way to solving two major issues with FinTech, one with adoption and another with integration.

Having to move data manually from one system to the next was also difficult and diluted much of the efficiency advantage of FinTech as well as introducing more margin for error. But worse still, privacy and cybersecurity are always there as risks associated with adoption of new technology and taking on many different niche technology solutions and stitching them together compounded the risk factors. This was a major and justified concern for larger businesses and played a part in their prescriptive approach to FinTech. With better integration, these risks are more limited, and they are now more inclined to allow financial planners to choose their own solutions.

The ideal scenario

While the overall FinTech offer is now far more comprehensive and more easily integrated, there are still parts of the advice process yet to be mapped to solutions. We've come a long way since the days of a technology enhanced advice experience mostly consisting of calculators, but strategy development tools are still lacking.



Although FinTech has become far more popular among FPA members and our wider community, many have yet to take advantage of the improvements to efficiency and engagement technology offers.

More products to support planners and clients in defining goals and objectives, scoping their engagement and tracking goals and financial positions would go a long way to streamlining financial advice business administration as well as delivering a better customer experience. Another win would be new technology to track how clients have been progressing over the entire relationship, giving financial planners an easy way to track and present a point-in-time assessment for annual reviews and other client engagements.

In Australia, the next phase of FinTech for financial advice will involve the full roll out of the Consumer Data Right which will create an ability with clients to share all of their financial information with their financial planner at the click of a permission button. This would bring together these strategic and reporting tools with instant access to critical client data from bank accounts, social security, taxation system and more. This opens the door to a live-in-your-pocket financial plan, tracking progress on the basis of live data feeds for the benefit of planner and client. It's getting close but we're not there just yet.

Support for compliance

There are also a number of areas where a FinTech solution could better support financial planners with compliance, both directly and indirectly. Financial planners still need to use their product knowledge to make a recommendation around implementation of advice. This responsibility and process carries with it a significant risk in selecting the 'wrong' product when there are literally thousands to choose from. So far there are no tools available to optimise that process. It's a challenging area for FinTech to tackle with so much data to collect, map and maintain, but a company offering the 'Spotify' of product selection to financial planners could definitely expect strong demand.

A more direct, but equally challenging compliance solution would be using technology to evidence and record that a client has understood advice and recommendations provided. This missing piece of the puzzle though will also be supported by a wholly digital approach to delivering Statements of Advice (SoA). This has been a focus for the FPA for some time now with our 2019 [Future of the SOA Interactive Report](#) and we are currently developing additional support and resources to follow on from the interactive guide to be launched in 2021.

Making a start

Although FinTech has become far more popular among FPA members and our wider community, many have yet to take advantage of the improvements to efficiency and engagement technology offers. With financial planners swamped with regulatory burden and busy providing advice, this is hardly surprising. Plus, there are the challenges of determining which pieces of FinTech best fit with their way of delivering advice.

Focused thought is certainly needed to tackle technology selection and implementation. I would encourage any financial planner to spend time once a week figuring out their advice process, what drives the best engagement and advice outcomes and considering how technology could enable this to happen more efficiently.

The tools available through the [FinTech hub on the FPA website](#) can provide you with best-practice guidance and support for this process.

Adviser & Client Benefits

Cost savings for clients and advisers from lower client implementation costs, lower advice costs facilitated by time and process savings.



Process

Streamlining of the 6 advice steps. Savings from 2 hours per client in the advice process to, 8 hours a week for advisers.



Compliance

Automated opt in and FDS. AI applied to SOAs. Recording of interviews. ID verification. Automated communications.



Transparency

24/7 portfolio access
Client portal engagement.
Client education monitoring. Proactive engagement.



Integration

Tools that intergrate provide one source of truth and engagement for client management.



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How will technology impact the wealth management client experience in 2021?

Technology is transforming the client experience within wealth management. Damien DiPietro, Executive Manager, APAC, Retail Wealth, at GBST, examines how vendors in the sector are working to provide solutions for 21st century digital requirements, while managing change and reducing risk for the industry and its participants.

By Damien DiPietro, Executive Manager, APAC, Retail Wealth, at GBST

The concept of a paperless society was conceived in 1978 by Frederick Wilfrid Lancaster who at the time, noted: “The paperless society is rapidly approaching, whether we like it or not... We may choose to ignore the electronic world, but this will not make it go away.”

We’re still some way off achieving Lancaster’s paper-free vision, but the electronic world and a digital presence in everyday life is getting notably stronger each year. This shift is clearly apparent within wealth management. Rather than replacing traditional financial services, technology enhances them and will again prove central to improving how the sector interacts with clients in 2021 and beyond.

The Covid effect

Although the move toward digital has been apparent for years, adoption has been hugely accelerated by the Covid-19 pandemic. The need for a full and speedy online experience to conduct transactions is essential when offices are closed and paper-based processes aren’t possible. The various lockdowns and restrictions have forced wealth managers to re-think, adjust working practices, and get their digital services in order so that clients can continue to access what they require. Many firms with traditional business models and legacy technologies have found transitioning to remote working and online functionality challenging, with the crisis highlighting inefficiencies in existing solutions, a limited/poor online customer experience, requirements for manual workarounds and rekeying of information, as well as limitations in accessing systems digitally.



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As people of all ages become more comfortable with apps, online banking, user portals, and virtual meetings, their expectations of receiving a seamless, omnichannel experience from their wealth manager have also increased.

Beyond the necessity of keeping business moving, many wealth management organisations have also come to appreciate the benefits technology offers, from greater efficiency and enhancing the customer experience through to a broader, more cohesive range of offerings which enable greater personalisation and affordability. As people of all ages become more comfortable with apps, online banking, user portals, and virtual meetings, their expectations of receiving a seamless, omnichannel experience from their wealth manager have also increased.

APIs play an important role in helping wealth managers improve the digital experience they deliver. APIs provide consistent, compatible connections between systems, allowing wealth managers to integrate their platforms more easily with modern digital front ends and other services, while managing costs. Modern technology gives firms the ability to adapt and align their digital proposition to the rapidly changing needs of the business and its customers.

Embracing data

Alongside the improved efficiency and customer experience, today's technology offers wealth management firms access to richer client data. Historically, gaining a holistic view of a client's financial data was dependent on the organisation's ability to analyse its own data and the customer's inclination to share other information. Now, new tools using open APIs, artificial intelligence, and machine learning enable wealth managers to draw data from across disparate internal systems and combine with third-party data.

Open Finance initiatives, where consumers have access to their entire financial footprint, and can share it with trusted parties, are gaining traction across the globe. In Australia, the Consumer Data Right (CDR) is paving the way for greater access to personal financial data, while in Europe, the Second Payment Services Directive (PSD2) requires banks to provide customer data to third parties through open APIs. In the US, the private sector, rather than country-wide legislation, is driving adoption with the Financial Data Exchange (FDX) bringing financial services organisations together to work towards giving consumers secure access to their financial data. Initiatives like this will prove key to helping wealth managers garner a deeper understanding of customers, enabling them to offer a more refined and bespoke service.

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Alongside the improved efficiency and customer experience, today's technology offers wealth management firms access to richer client data.

Enhancing advice through technology

Wealth managers can now provide clients with 24/7 access to their data and efficient digital processes including tools and calculators that help them to better engage with their finances. The adoption of machine learning can help wealth managers to bridge the advice gap by providing a personalised service to a broader range of clients with simple needs and lower funds, while the human touch remains core to supporting the back end administration of wealthier clients and navigating more complex scenarios.

Machine learning has huge potential to help wealth managers understand this new mass of available data, extending their analytics capabilities to create a more insightful and meaningful client experience. Through analysis of accessible data and user behaviour, wealth managers can anticipate their client's personal financial needs and provide individualised recommendations at the right time, adding value and reinforcing the benefits of the service they provide. In turn, this can strengthen relationships, drive engagement, and increase loyalty.

Machine learning also has potential to create further efficiencies in the back office. It can help firms reshape operating models to automate functions, generate reports, recognise exceptions, and highlight risk, driving up straight-through processing rates to lower costs.

As the world slowly makes its way out of the pandemic, it remains to be seen how quickly the global economy will recover from the shock of the last year. But, by embracing modern wealth management technology, digitalisation, greater access to data, and better system integrations, wealth managers can help improve the long-term finances of a greater number of individuals, as well as their own back end administration.



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GBST

Hong Kong FinTech - forward into the future.

Hong Kong as an area is very overbanked but underserved- consequently the ability of digital products and services to make inroads is high, says Benjamin Quinlan.

Hong Kong is a mature financial services ecosystem with many players serving all aspects of the market. Not surprisingly, the foray that new technologies have made elsewhere have also played out here.

For the mass and core affluent market, the technological opportunity comes in the form of a fully automated platform proposition. There is a definite change in the narrative towards low cost robo investment platforms for the mass affluent, and this is something that goes beyond the [Robinhood](#)-type pure brokerage app to a one-stop-shop wealth management solution.

We see this development as having a democratising effect, and one that enables the core affluent segment to build a personalised wealth management strategy that reflects their individual risk tolerance levels, thematic focus areas, or financial goals. Pricing models are also evolving, with new players like [Teyk](#) charging only performance fees. Teyk is due to launch imminently and does not charge commissions, citing an advisory fee of 0.5% p.a., compared to a norm in Hong Kong of 1-2%+ per annum.

For the HNW segment, the technological opportunity lies more in the ability to support front-line relationship managers. This is because the further up the wealth ladder

you move, the less relevant full robo propositions become – in short, you can only digitise so far up the client curve before customers reject self-service and want to retain the human relationship.

At this level the digital experience is about enabling an adviser, not bypassing him or her. The solution sits behind the scenes and enables advisers to do their jobs better and engage with clients in a more proactive and personalised way. Players like [Quantifeed](#) and [InvestCloud](#), in particular, are making considerable strides in this area.

Covid-19

While many of these developments have been in play in recent years, Covid-19 has put digitalization high up on every wealth manager's agenda. Wealth managers have realised that it is no longer tenable to have a face-to-face only proposition; they need to be able to properly service their customers remotely. This is not just with the behind-the-scenes tools – such as goals-based tracking, rebalancing, trade management, and risk adjustments, which free up the adviser to do the job of building the relationship – but also in providing a seamless experience for the customers themselves, backed by a human touch.



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There has been a globally coordinated move to adopting a more collaborative approach between incumbents and FinTechs via open innovation, and Hong Kong is no different.

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We expect to see the emergence of super apps that will make contact with customers across many facets of their everyday lives, built around the provision of a broad range of financial services; from payments and investments to insurance and end-to-end wealth management.

As customers old and new become more accustomed to a digital experience, there is also an opportunity for independent wealth management solution providers such as [StashAway](#) and [AQUMON](#) to challenge traditional wealth managers who are pushing to digitalise.

Collaboration

There has been a growing global trend of more collaborative approaches between incumbents and FinTechs, and Hong Kong is no different. As a primarily B2B market, many of the FinTechs operating in Hong Kong are in partnership with established players to enable a better conduit between advisers and customers.

As an organisation developed by the community for the community, the FinTech Association of Hong Kong works closely with the local financial services and FinTech community to drive three key agendas: advocacy, collaboration, and education (i.e. our ACE approach). All of our activities are guided centrally by our Board and executive team, as well as our 16 co-chairs who oversee our eight committee groups; Digital Banking and Payments, WealthTech, Regtech, AI and Big Data, InsurTech, Cloud and Cybersecurity, Blockchain, and Future Foundations.

One of our key roles is to influence the frameworks around which FinTech-related policy is developed, often via our policy response efforts. For example, we recently shared our views on the proposed changes to the regulatory regime for virtual asset service providers in Hong Kong. We have also recently supported a major industry report

on HK virtual banks by [Quinlan & Associates](#) in an attempt to demystify Hong Kong's virtual banking landscape and outline the opportunities and challenges that lie ahead. The report draws attention to the fact that the role of collaboration, partnerships, and ecosystems will be key going forward, with the idea of bringing an integrated ecosystem closer to the end consumers. No single player can do everything, and to build all the required components organically is an unrealistic task.

We expect to see the emergence of super apps that will make contact with customers across many facets of their everyday lives, built around the provision of a broad range of financial services; from payments and investments to insurance and end-to-end wealth management. The winners will be those that can identify key pain points across the full customer lifecycle through robust use of customer data. In this way, spending, saving, and 'financial wellness' will become a part of everyone's daily routine.

We are likely to see consolidation on the cards in coming years in the FinTech ecosystem, with both incumbent and disruptor providers looking to plug product or service gaps and gain critical mass through acquisitions. This approach will make sense for a number of players in what is a very fragmented marketplace, and we are very much looking forward to being a part of this evolution and supporting our community in their future success.



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Compliance – stringent regulations require a joined up and robust approach – a comprehensive platform meets that need.

Mark Buesser at IMTF talks about the benefits of a single compliance platform.

By Mark Buesser, Chief Executive Officer at IMTF

Compliance is becoming more demanding, more stringent and more time consuming. Regulators are demanding increasing volumes of data intelligence from banks about their clients. And in the APAC region this demand is accentuated because regulators are seeking to professionalise and hone their KYC procedures and risk assessments. Banks have to respond to that.

In particular the Hong Kong and Singapore authorities are looking to take a very proactive stance. Banks need the tools to react to that in order to create a more dynamic regulatory environment. In addition to this, the Singapore Regulator prescribed in its [August 2020 paper](#) that material trigger events should trigger exercises to ensure assessments are relevant and up to date.

To resolve this and take the step up, there is the need for better data alignment and a more granular and holistic view of the client. However, banks are currently hampered by their own IT architecture. Setups in terms of systems and tools that we see at banks are very heterogeneous.

There is one fraud system here, another separated system there and a third somewhere else. There is no overview, clunky linkages and little impact assessment of one system on another. The effect is a disjointed compliance effort that may meet specific compliance needs but does not provide any firm wide effort.

Data

In itself this is not an efficient way of doing things, but it also means that banks are not getting the most from their data and are missing a trick- the ability to leverage their own data for insight and value.

Indeed, in terms of getting the data, having it in a format where the bank can gain insight and intelligence from it is important. The bank also needs to be able to have standardisation so as to report it to the regulator and for them to use it. So, for example the adviser might know that each month the client pays someone in Panama to service and maintain his yacht but to the system that money transfer flags up a risk alert.



The beauty of new tools like Artificial Intelligence and Machine Learning is that they not only detect previously hidden risks but also significantly support and simplify the still very manual work for compliance departments.

There needs to be a collaborative approach where all the data is taken out of silos so that a centralised system can manage and use the data and then distribute it where needed.

This marries into the user experience and being user centric. Any platform needs to actually have a good understanding of what the issues are, the best processes needed to solve them and what the use cases are. So, for example, bringing all the various risk evaluation models out of silos and bringing them together means that the bank then gets the bigger picture and solves the problem of only seeing data in isolation.

Solution

All of these issues can be solved with our platform. It brings together all compliance-related solutions and systems and provides a good, typically client-centric 360-degree, view across everything. This brings the bank the ability to have a holistic view, and thus the ability to make compliance decisions taking into account all KYC aspects. It also brings about digital efficiency in terms of collaboration between different teams.

The platform also has AI and ML elements, particularly in the risk and fraud detection side. This improves the compliance decision making process, for example by being able to calculate more granular or more comprehensive risk ratings, etc. In fact, the beauty of new tools like AI and ML and a smart integration thereof is that they not only detect previously hidden risks but also significantly support and simplify the still very manual work for compliance departments.

And in terms of integration, the architecture of the platform is singular. The core is an RPA enabled Adaptive Case Management module which functions as an orchestration layer across all processes. The impact of this is significant; for every alert and event triggered by the detection tools, it makes sure that appropriate follow up steps are flagged and executed by the relevant stakeholders. It can identify risk in the treatment processes and then put into place the steps needed to deal with it. And it supports and encourages collaboration and alignment.

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The client can start off with the orchestration layer and a single module of functionality or building block and then work out and up from there. Indeed, the thought of a large lift out and integrating a new end to end platform is overwhelming for most banks.

As important is the modular approach. The client can start off with the orchestration layer and a single module of functionality or building block and then work out and up from there. Indeed, the thought of a large lift out and integrating a new end to end platform is overwhelming for most banks. All modules are available individually or easily integrated with each other and with third party systems. All can be configured.

This is important in a time when banks are less willing to go for big lift outs and instead want to work in a more incremental and agile fashion, solving pain points as they find them and extending out.

Going forward we expect to see strong take up of the solution. At the point where the wealth manager's end client uses this too, we think that the current phase of many ecosystems and apps will eventually see some streamlining as people become overwhelmed with choice. We expect that solid use cases and UXs will come into sharper focus and what is useful will come to the fore over what is possible.



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Client engagement and the delivery of digital advice in the Asian wealth management market.

Financial institutions that were best prepared for digital solutions have truly enhanced their reputation with clients since the pandemic hit, says Damien Piper, Regional Director for Asia, InvestCloud Private Banking & Wealth.

By Damien Piper, Regional Director for Asia, InvestCloud Private Banking & Wealth

If there is one thing that has become clear over the last year of Covid-19 travel restrictions, it is the importance of digital solutions. As the universe of digital solutions being promoted across the regions offshore and onshore wealth management markets expands, those which enhance client engagement – already on the rise – are now paramount. There is tremendous opportunity for wealth managers to further enhance the client experience through the curation and delivery of relevant and robustly tailored advice, driven by personalisation, financial goals, data-driven client insights and confirmed risk appetite.

Leveraging data, analytics, AI, machine learning, and a host of client-friendly digital content are all vital to the provision of top-flight advice, client engagement and loyalty. But it is also evident that digital channels represent only a part of the overall approach to delivering an enhanced user experience to clients. Human engagement via relationship managers and advisers that are better empowered and freed up by technology appear to be the way forward for the wealth industry. This

is true not only for the top 20% of clients, but for delivery at scale as well with the right strategies and processes in place. In short, wealth management institutions that have yet to embrace digital channels as a business enabler run the risk of lagging behind incumbent competitors, as well as potentially running the risk of opening the doors to all types of new entrants and challengers.

There are numerous questions to address for some of the largest wealth management organisations, as well as the smaller banks and independent wealth management providers. How can digital technologies help private banks and independent wealth management firms better engage with their clients? How can the advice delivered be more relevant, more informative, more tailored and more engaging? Where is robo-advisory best targeted?

The fundamental components of quality advice haven't changed. Today's challenge is how to deliver personal service in a digital and rapidly evolving world.



The fundamental need for good advice has not changed, and to achieve that requires data personalisation. Add to this, the personalised recommendations in line with people's interests, goals, risk appetites and so forth, and the result is advice that works in the interest of the client.

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The best technology firms in the industry are trying to not just improve the technology, but to propel business change as well, and ultimately trying to evolve the business model.

Ahead of the game

Without doubt, financial institutions that were best prepared for digital solutions have truly enhanced their reputation with clients since the pandemic hit. Client confidence is key and that creates more trust that in turn leads to a more fruitful and lasting relationship. The ability to have data on clients and provide insights that are more automated and accurate, as well as more personalised and relevant, are all essential. This year will see further acceleration into digital transformation across the wealth industry in Asia.

The 360 degrees of delivery

The fundamental need for good advice has not changed, and to achieve that requires data personalisation, which in turn can be greatly enhanced with a digital dashboard offering 360-degree data on the client at the click of a button. Add to this, the personalised recommendations in line with people's interests, goals, risk appetites and so forth, and the result is advice that works in the interest of the client, building a trust-based relationship to support and help them through their financial journey at various stages of their life. This also allows providers to scale a similar service across different segments, from mass affluent to HNWIs.

Technology is the enabler that will allow a variety of players to change their business model and look to target the mass affluent. This is, of course, a rapidly growing customer type in Asia and their expectations are being shaped by their digital experiences in e-commerce, social media, and media consumption. When it comes to financial services, they now expect the convenience, the immediacy and the easy engagement that they have become accustomed to elsewhere.

The delivery of relevant information has definitely been turbocharged in the region through digital engagement tools, but the industry has not yet truly cracked the code on true holistic advice. Nonetheless, this is a most exciting time to be in this part of the wealth industry in the region, because the investment that is now being made is starting to yield results, with technology really helping advisers manage portfolios and help their clients more efficiently.

Accelerating trends

We take into account that delivering differentiated client experience needs to be underpinned by changes to traditional segmentation. Just 17% of participants in the latest global wealth management survey by Accenture expect the traditional approach to client segmentation—such as by age, region and investable assets—to still play an important role a few years from now. At the same time, the market will likely evolve toward a 'segment of one' to reflect the individuality of clients' wants and needs. This level of client engagement will require investments in intelligent operations and technology around data and analytics so that wealth managers can restructure their business models to enable advisers to deliver personalised advice at scale.

Hyper-personalisation will be delivered through technology to facilitate advisers to serve multiple segments more profitably. This demands not only new technology, but also the evolution of human/machine collaboration between advisers and clients. Future success is likely to be predicated on the ability of wealth firms to attract, retain and empower talent that thrives in this new environment, sustain a culture of constant change, and nurture collaboration.

The evolutionary path

The best technology firms in the industry are trying to not just improve the technology, but to propel business change as well, and ultimately trying to evolve the business model. It is not just about showing up with a robo or other engagement tool, it is about determining where the customer is in their digital transformation journey and therefore being more strategic about the engagement model.



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Meet the emerging affluent – Your Gen Y, largely wealthy digital native client.

Andrew Braun, General Manager Marketing at Netwealth looks at how advisers can digitise and meet the expectations of the emerging affluent generation.

By Andrew Braun, General Manager, Marketing at Netwealth.

For wealth businesses to thrive into the future there is a group of Australians, the emerging affluent, that have great potential and cannot be ignored.

Unlike Baby Boomers, they are younger typically Gen Y individuals. They have higher-than-average incomes, household wealth that is growing, a solid understanding of financial concepts and a strong appetite for investing. With a population of around 1.5 million, they control about AU\$2.2 trillion of household wealth.

The emerging affluents, like no other, are most likely to use financial advice today (39.9% use today) or most likely to take up advice soon (51.5%) - the majority of which plan to realistically start receiving advice in the next five years.

In this article, we rely on Netwealth's latest research, The Advisable Australian, where over 1,000 Australians aged 30 years and over were surveyed on a range of personal, family and wealth related issues. We pay special attention to the digital needs of the emerging affluent – a digital native group that demand a technology-first client experience on par with the other digital services they consume from their wealth partners.

Emerging affluents are younger and more educated

According to the report, the emerging affluent are mainly generation Y (72.5% of them), with an average age of 37 years old. They are just as likely to be female (48.8%) as male (51.2%) and they typically live in metropolitan areas (82.4%).

A defining feature of this group is that they are typically better educated than the rest of the Advisable Australian population with almost one in three (32.8%) having a postgrad degree and a further four in 10 (41.6%) having a graduate diploma.

Being more educated has resulted in more than half (52.4%) being in senior roles and management, with a large number already in executive positions, despite their younger age.

Education has also led to a greater appreciation of financial concepts, evidenced by emerging affluents saying they have a good or very good understanding of the relationship between risk and return (83.8% of them) and almost seven in 10 rate their understanding of different strategies to invest (e.g., asset allocation) as good or very good.

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Emerging affluents are wealthier and have more financial goals and needs

Emerging affluents are typically wealthier than the average Advisable Australian. Their average household income is \$202,124 p.a., with one in 10 earning over \$350,000 p.a. They own houses that are on average worth over \$1million, have investment portfolios on average worth over \$280,000 and super balances of \$229,150 on average. Not surprisingly as wealth accumulators, they take on higher levels of debt as compared to the average Advisable Australian, with over half having a mortgage.

Because they are younger and mostly affluent, they are more likely than the average Advisable Australian to have more financial goals in the next three years, many of which financial advice can assist.

In terms of their personal and family life, they are more likely to be growing their families, considering insurance and to be looking to take advantage of their wealth by going on holidays and buying new cars.

They are also focused on improving their wealth position through portfolio diversification, buying an investment property, as well as reducing and managing debt.

And as far as their professional life goes, almost one in three have recently gone through, or expect to go through, career advancement or career changes. Further, almost one in five (19.7%) are entrepreneurs who are expecting to expand their business in the next three years.

Emerging affluents are digital natives

Given the emerging affluent are mostly gen Y and have grown up as digital natives, they value and have very high usage of internet, mobile and digital services.

Almost eight in 10 (78.4%) say they are extremely or very confident using technology and digital services. They are also more likely to access the internet on mobile devices for non-work activities, with almost half (45.8%) using their mobile phone exclusively for this purpose.

Daily, almost three quarters of emerging affluents use the following services:

- Search for something on the internet (86.3% do it daily)
- Use social media, e.g. Facebook, Instagram or LinkedIn (73.9%)
- Use online messaging apps or websites, e.g. Facebook Messenger or WhatsApp (73.4%)

At least weekly, almost three quarters use the following services:

- Read general news or entertainment online (89.5% do it at least weekly)
- Watch video on a streaming service, e.g., Netflix and YouTube (89.6% do it at least weekly)

Newer online activities, such as listening to audio streaming services (like Spotify) and podcasts or online shopping, are also much more popular with emerging affluents compared to Advisable Australians overall. For example, 61.5% of emerging affluents shop online on a weekly basis, compared to only 30.5% of the Advisable Australian overall.

Emerging affluents are also the group most likely to be using digital financial services, including:

- Money transfer services like Paypal (82.3% compared to 72.1% overall)
- Online investment and super accounts (50.5% use monthly compared to 32.9%)
- Buy-now-pay-later services like Afterpay (42.3% compared to 29.2%)
- Digital wallets like Apple Pay (50.5% compared to 31.7%)
- Robo investing services like Raiz (15.6% compared to 5.8%)

Digitising your advice proposition for the Emerging Affluent

Whether the Emerging Affluent is ordering a pizza from Domino's, streaming a movie on Netflix or getting consumer credit through Afterpay, as customers they expect every experience to be mobile, digital, user-friendly, friction-free and intuitive.

Wealth businesses are not immune to this and will need to reassess and digitise their value proposition, service model, modes of communication and marketing strategies so they can take advantage of the opportunity this client base offers.

Three digitally driven tactics that could be of relevance to wealth businesses today are;

1. Client portals to lead the charge in adding value to the relationship

A well-implemented client portal or mobile app can provide a range of benefits, including improved communication with clients, better client collaboration, better engagement, improved client satisfaction, plus improved efficiency for the business.

More than eight in 10 emerging affluents say they highly or somewhat highly want their client portal or mobile app to offer the following features:

- View the household balance sheet (an amalgamation of banking, super, property and other assets)
- Performance reports on their super and investment portfolio
- Track spending, budgets and progress to financial goals
- Securely store wealth related documents (such as their will)
- Digitally sign financial documents (such as insurance renewals and investment advice)

Not quite so many, but still seven in 10 (71.9%) want to buy and sell investments on the go. Whilst more than six in 10 (62.1%) want to access financial news, insights and research from their client portal or mobile app.

2. Multi-mode client/adviser communication

Given their busy lifestyle, communicating with the emerging affluent needs to be when and where they want it. Technology plays a critical role in this.

When it comes to meetings, the emerging affluent prefer an initial meeting to be face-to-face (84.7%).

However, we see that for subsequent meetings when important advice matters are to be discussed they are almost as comfortable with online meetings (34.6%) as they are with face-to-face meetings.

However, when it comes to the provision of more general information, such as updates on products and services or news, face-face is far less critical and digital modes of communication (such as email) become the most desired channel.

3. Acquiring potential clients with digital marketing tactics

When seeking a financial adviser, the emerging affluent typically rely on online sources or on their personal networks (with six in 10 relying on family, friends or colleagues for recommendations).

Almost three in 10 use online ratings and review websites, such as Google reviews or adviserratings.com when looking for a financial adviser. A quarter will start their journey using a search engine, whilst online forums where people can chat and ask questions are also quite popular, with 15% of Emerging Affluents using them.

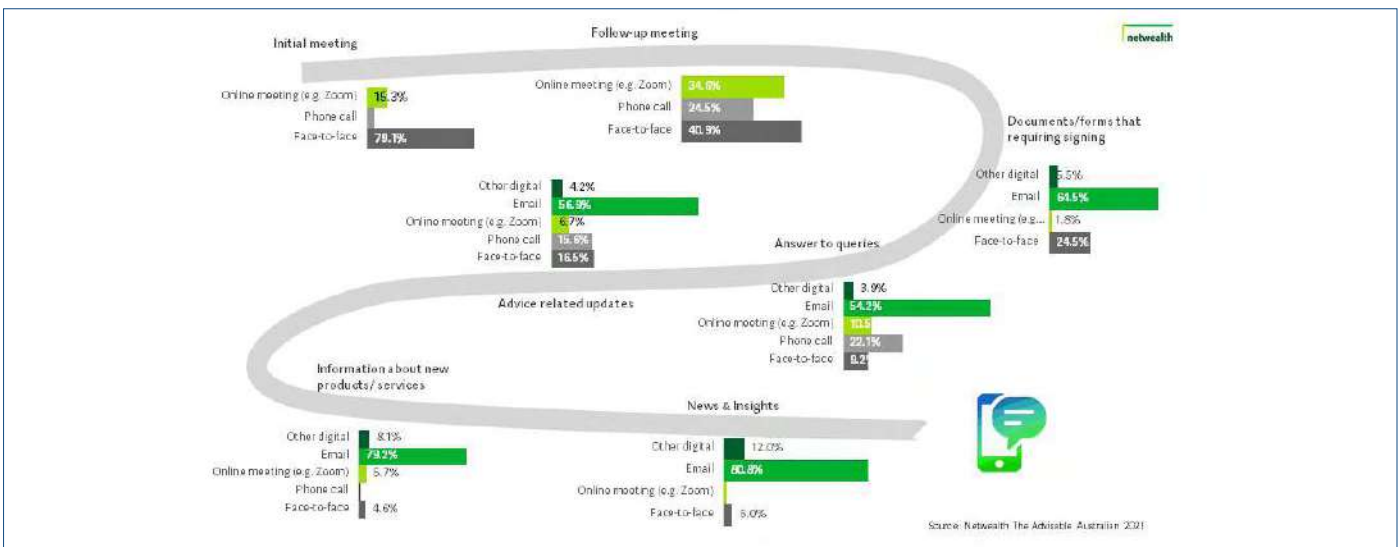
Being younger and more open to digital sources means it is important for wealth businesses to double-down on their online digital marketing efforts and consider such tactics:

1. Encouraging clients to post positive online reviews
2. Spending money and time on search advertising – both paid and free listings
3. Giving the website a refresh – it should be mobile friendly and clearly articulate, through words and imagery, the digital advice capabilities of the business
4. Participate in online forums.

The emerging affluent represent the future market of financial advice firms, so it will be important to spend time with them and understand not only their digital needs, but their investment, financial and other wealth requirements.

To learn more about the Emerging Affluent, visit www.netwealth.com.au/advisableaustralian.

Figure 1: The Emerging Affluent's desired modes of communication in advice





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Tech myths your firm should ditch.

Adrian Johnstone, Co-founder & Chief Commercial Officer at Practifi looks at a few of the most common FinTech myths that are still around today and why they should be ditched to build the advisory firm of the future.

By Adrian Johnstone, Co-founder & Chief Commercial Officer at Practifi

In my 20 years of helping Australian financial advisory businesses scale, I've encountered many myths around financial services technology. When it comes to scaling and creating both efficiency and a better client experience, technology is the key, regardless of firm size.

Myth #1: New technology will change our business too much

Some financial advisers avoid changing the way they do business because they have gotten accustomed to doing things in a certain way. They might view new technology with scepticism; it could replace existing workflows and processes that have been in place for years. However, the benefits of new technology far outweigh any disruption they might cause.

Using innovative technology gives advisory teams more time to spend with clients and work to create a personalised experience for them. In particular, business management software helps advisers organise their team's workload, stay up to date on clients, and unifies massive amounts of data from many disparate sources. A firm's tech-stack does fundamentally change the way the firm operates, but sometimes external factors (like a pandemic) force change as well. Having robust technology leaves an organisation in a better position to effectively manage client relationships and scale—no matter what change may come.

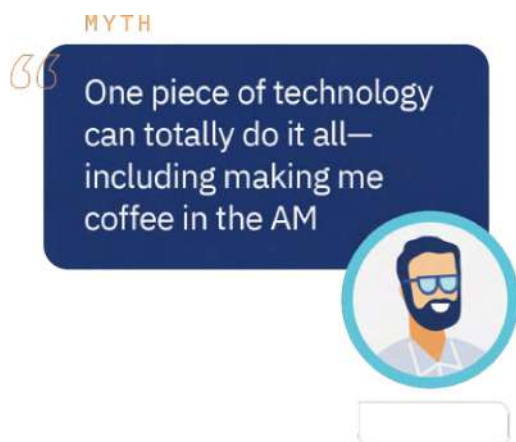
Myth #2: Switching to new technology will be more trouble than it's worth

While working with people will always be an adviser's bread and butter, technology supports those efforts by creating a better client experience. If an advisory firm is growing quickly but their technology is holding them back, it may be time to make a switch. There are steps one can take to ensure a smooth transition, including laying out a clear timeline and working with long-term technology partners who set you up for success. Keeping a flawed or outdated system around just because advisers and their teams are used to it will hurt the firm in the long run.

Curated product experiences for every team in an advisory firm, intuitive dashboards that enable quick insights and fast actions, seamless integration to multiple portfolio management and financial planning tools, and workflow automation are all features that help improve productivity and create better client relationships. As a result, the user experience is enhanced and encourages greater employee adoption.

Myth #3: A CRM is for the sales team

While in years past, a CRM may have just been a rolodex of contact information, these platforms have expanded their capabilities to become an essential operation tool for your entire organisation. The information in a CRM, or business management platform, can be useful for every role in an advisory firm; from client service to marketing teams.



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Knowledge of your clients is essential to everything you do. Having one place where all of that information is available and up-to-date will streamline vital processes for everyone with any kind of client interaction.

Knowledge of your clients is essential to everything you do. Having one place where all of that information is available and up-to-date will streamline vital processes for everyone with any kind of client interaction.

Additionally, business management platforms of today can help advisory teams with just about every part of the client experience. Platforms can be used to manage alerts, audits, important dates, marketing performance, and compliance issues. They can also enhance data reporting and leverage advanced processes, helping your organisation move more efficiently than ever.

Myth #4: My firm is too small for FinTech Solutions

Some advisers feel that FinTech solutions are too expensive for their organisation. Small financial advice firms often fall into the trap of thinking that their client list is small enough to maintain without dedicated software. Both of these instincts are based on outdated information.

Many technology solutions are relatively affordable. Financial advice firms of all sizes can benefit from the client management, visibility and workflow automation tools offered by today's FinTech applications. Additionally, adding new technology can set you up to expand and onboard new clients; a must for any firm that wants to grow.

Myth #5: My team isn't ready to switch

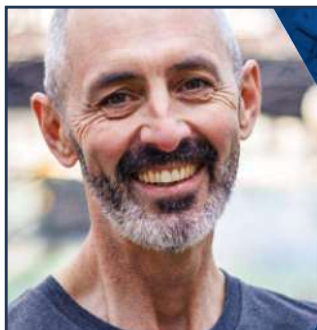
New technology will only be successful if the firm is ready to use it. Staff may resist change that disrupts normal workflows, even when new FinTech tools will actually make their lives easier.

If there are concerns advisory teams aren't going to use the system—either because of a lack of knowledge around it or an unwillingness to embrace the new—they'll need to be aware of the change. Ensuring buy-in is key. It's important to emphasise the long-term benefits, even if it's inconvenient in the short term. Some technology providers provide remote onboarding and training, so even if teams are spread out across different locations, they'll still be properly informed.

Change management is an important part of any new investment or technology upgrade. Take the time needed to educate staff and get everyone on board to ensure success.

Take steps towards real growth

It's critical that financial advisory firms continue to move forward and modernise their operations. A big part of this process may involve letting go of some long-held ideas or myths related to financial services technology. After many years of helping financial advice firms of all sizes leverage technology to grow, it's crucial to let go of these myths to take actionable steps towards becoming an advisory firm of the future.



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Strengthening wealth management client relationships in a post-Covid world.

Consumer habits have changed – and these changes are here to stay. Our consumer research, conducted every two weeks since March 2020, indicates that habits formed during the crisis will endure well beyond it, permanently changing values, attitudes and behaviour. Rowan Jackson, Chairman, Cathy Fennell, CEO, and Harry Cruickshank, CMO at Promising Outcomes investigate.

By Rowan Jackson, Chairman, Cathy Fennell, CEO, and Harry Cruickshank, CMO at Promising Outcomes

The wake-up call

Covid-19 has triggered huge changes in consumer behaviour. While consumer needs have not changed (I need to buy food), expectations of how those needs will be fulfilled (I expect even local independent shops to offer online ordering and home delivery services), have changed seismically.

Much discussion exists about when we will go back to our old ways but there is no going back.

Transformation in consumer habits

Our client research over the last 30 years shows that, within a specific market, client and employee expectations change relatively slowly.

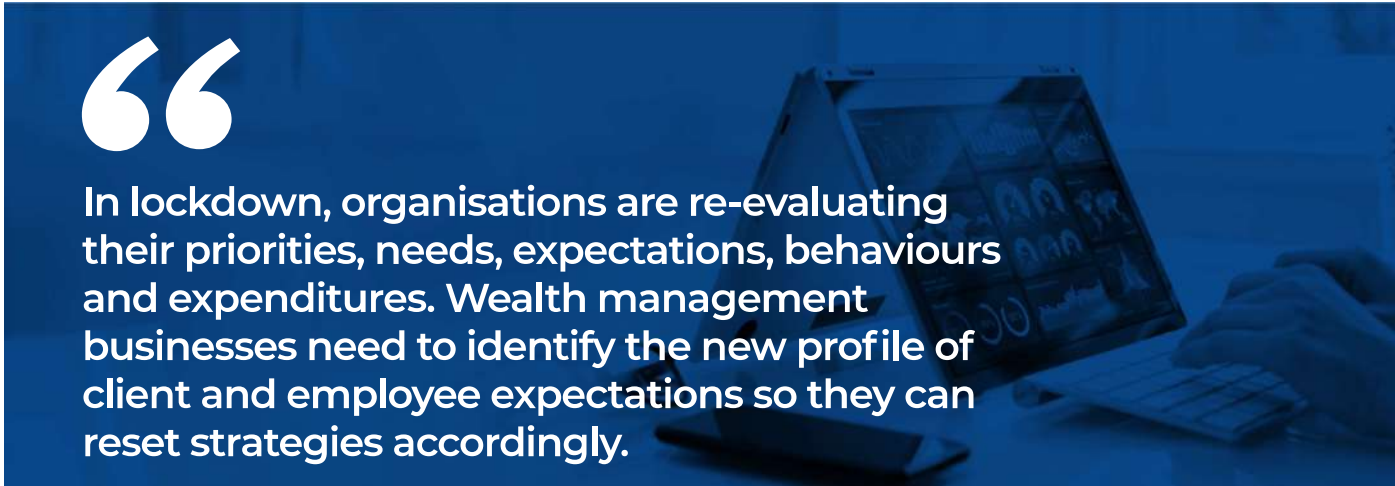
Covid-19, however, has led to the rapid formation of new customer expectations and behaviours, often enabled by digital technologies. The smartest, most agile businesses have understood the need to respond quickly, conducting an immediate radical reassessment of their operations to create a new normal. As reports (such as [Accenture's](#)) show, the new consumer habits formed by the pandemic are already permanent.

What has changed for wealth management?

Even for wealth management businesses with a clear view of client segmentation and personas, changing client expectations have mandated a new approach. In some cases, it means starting almost from scratch.



In lockdown, organisations are re-evaluating their priorities, needs, expectations, behaviours and expenditures. Wealth management businesses need to identify the new profile of client and employee expectations so they can reset strategies accordingly.



Our conversations with wealth management business leaders have revealed the following themes:

1. Zoom has changed relationship dynamics. The nature of discussions is less personal, although more informal. Human relationships take new forms. Trust is built differently.
2. Relationship managers have had to learn fast how to sell virtually.
3. Expectations are now related to exemplars: "If so-and-so can track this analytic, why can't you?"
4. Back-office processes are unfit for clients' new expectations. Some fast, forced and focused agile improvement techniques are required.
5. Client feedback methods are not working well enough for the new environment:
 - "We have so much data on clients, but very little insight about what matters to them now."
 - "We get loads of low-level tactical information. But what we need is prioritised, actionable insight that drives decision making."
 - "We have low response rates to feedback requests."
 - "Satisfaction as a measure isn't working; we're not improving retention."
 - "Our methods are too internally focused; we need a client-driven data set."
 - "Net Promoter Score (NPS) is not driving any improvement in business results."

If you recognise these themes in your organisation, here are some thoughts to consider.

Pandemics

Historically, pandemics have triggered social, political, technological and economic change. In 1920, Spanish Flu, combined with the end of World War I, drove changes that led to the Great Depression, the General Strike and other convulsions. Telephones, radios, cars and aeroplanes were introduced, with immense consequences.

What's changing? And what isn't?

Jeff Bezos famously said: "I very frequently get asked: 'what's going to change in the next 10 years?' I almost never get the question: 'what's not going to change in the next 10 years?' And I submit to you that the second question is the more important of the two – because you can build a business strategy around things that are stable in time."

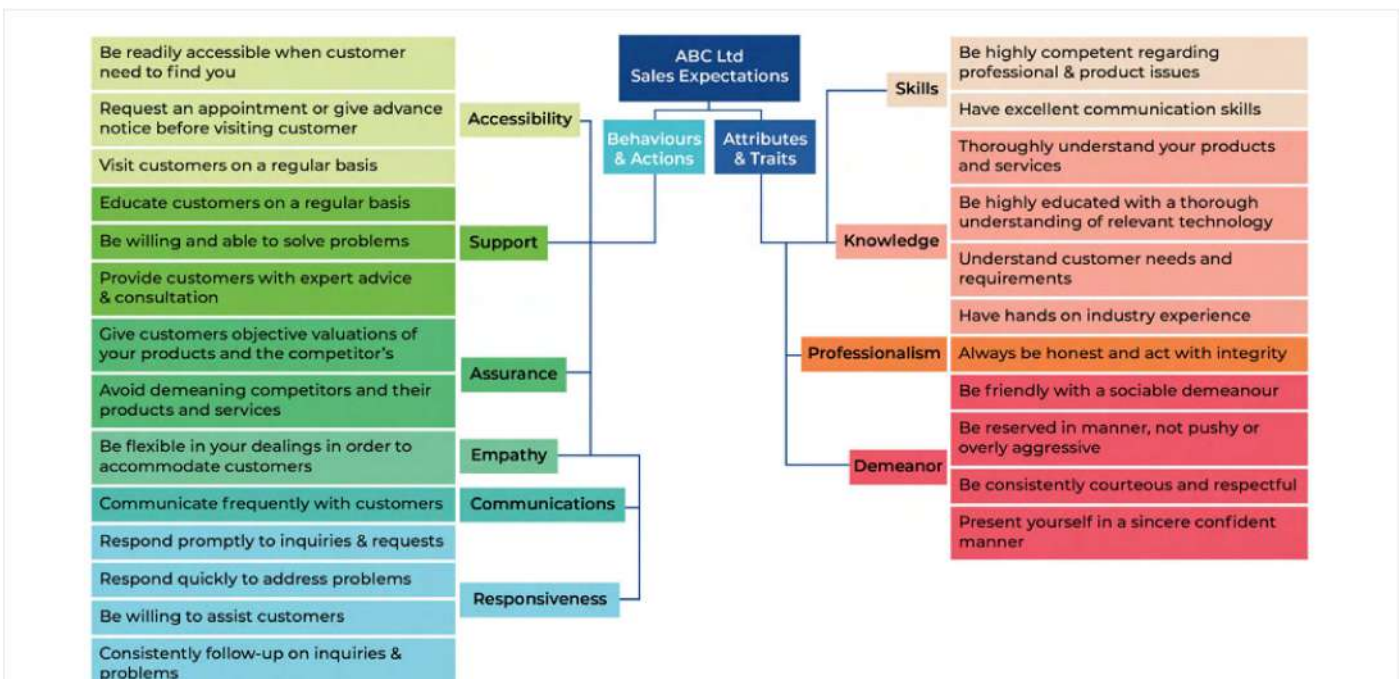
Bezos' dictum is worth keeping in mind right now as organisations attempt to remake themselves for a post-Covid world.

If clients' needs are the 'what', expectations are the 'how'. While needs remain stable, the way we deliver to clients – the 'how' – is undergoing fundamental change. According to Accenture: "Right now, an experience renaissance is afoot, driven by client and CEO shifts. This renaissance is galvanizing companies to push beyond the Customer Experience (CX) philosophy and reimagine their entire business through the lens of experience to enable clients to achieve these outcomes."

How we can help – The Business of Experience

We help businesses understand expectations and develop strategies to improve interactions with clients, employees and suppliers. For some, this entails complete organisational reinvention.

Figure 1: An Expectations Map, such as this one, is a simple mind-map of what a given group of customers ideally expect in a given situation.



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Many CEOs state proudly: “Our goal is to exceed our clients’ expectations.” When I ask them what those expectations are, I get a blank look. How can you exceed them if you do not know what they are,” asks Rowan Jackson?

Since the 1990s, we have helped companies provide the best possible experience to all stakeholders – customers, partners and employees. This responsibility cannot be delegated to a single team. Rather, the experience is delivered by everybody, and is owned by the CEO.

We call this approach the Business of Experience (BoX), and it unites Customer Experience (CX) Sales Experience (SX) and Employee Experience (EX) in a holistic way using a common approach across all areas. This may sound like common sense, but sadly it is not common practice.

Among the tools we use to help our clients deliver a great BoX is the expectations map (see figure 1 on the previous page). ‘Outside-in’ perspectives define expectations maps that become the blueprint for your Client and Sales experience, whilst ‘inside-up’ perspectives EX reveal a map of the ideal employee experience. They provide the catalyst, and guide, for strategic and operational change.

When the map is converted into a business performance survey, it scores, discovers and prioritises the ‘vital few’ for the CEO, showing precisely where investment will give the greatest returns. Several clients have seen a return on investment from our work of over 100:1.

However, discovery alone is insufficient. It is crucial to implement ‘vital few’ improvements that will drive AUMs, revenue or reduce costs and simplify processes.

In lockdown, organisations are re-evaluating their priorities, needs, expectations, behaviours and expenditures. Wealth management businesses need to identify the new profile of client and employee expectations so they can reset strategies accordingly.

Our research shows that leaders should focus on:

1. Delivering a consistent, intentional, personal and valuable client experience; in which ever-improving service performance is the differentiator.
2. Creating agile organisations that can adapt fast to any changing circumstances. Execution speed matters. McKinsey suggests deploying virtual networks of cross-functional, multi-disciplinary teams to accelerate agility.
3. Finding new ways to lead and develop a distinctive EX that attracts and keeps talent.
4. Adopting new holistic and inclusive business operating models as new societal expectations dictate changes in the way business interacts with the HNWI community. B Companies, the Good Business Charter and the Triple Bottom Line are gaining investor and HNWI attention.
5. Basing decision-making on quality data from non-traditional client and employee data-gathering methods that give leaders rigorous insights.
6. Targeted investments in automation.
7. If your company needs help to identify your vital few, map your customers’ expectations or deliver a better BoX, talk to us today.



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**PROMISING
OUTCOMES**

Robo and hybrid digital models in insurance and investments.

Digitalisation is no longer a niche innovation project. When it comes to client's financial relationship management, it should be an essential part of a firm's business strategy to survive this decade, says Uday Nimmakayala, CEO and Founder at WealthObjects.

By Uday Nimmakayala, CEO and Founder at WealthObjects.

One of the most pressing questions the insurance and investment industry must now answer is how they will change and improve their offering in line with different digital client demands and segments. They should offer clients the digital tools and software capabilities to enjoy better engagement levels with their relationship manager.

There is a growing recognition that the next generation coming into wealth will have different needs and expectations around service provision. They will want a different high-touch service level, combined with digital that is enabled over the channel of their choice and at the time of their choosing. Going digital was an ongoing issue before Covid-19 but has been pushed sharply into the spotlight as advisers and clients alike needed to find new ways to connect remotely and seamlessly engage quickly.

The quality of communication is also under the spotlight. Clients do not want to spend hours form filling, giving out the same information multiple times or printing, signing and posting documents in this digital age. But what they do need is quick and quality contact on matters of importance, like if they need to discuss their premiums or portfolio quickly, if they have a significant life change or event, or just need advice and help with something. The contact needs to be high quality and limited to the things that are of high value to clients.

The firm's adviser/relationship manager needs to be given equal importance in providing a modern client management and financial planning software that offers superior interface and flexibility in terms of communication, functionality and automation wherever possible. Efficient digital tools will allow them to focus on the activities where they can add value and work towards having a deeper relationship with the clients; they don't want to be wasting time doing admin.



From client lead generation, conversion, frictionless onboarding, planning, purchasing, reporting, ongoing engagement and management, there needs to be a unified software that can automate as much as possible and serve the firm to make life easier for both clients and advisers.

Thus in practice, the adviser technology toolkit needs to make an efficient and thorough job of each stage of the client lifecycle. From client lead generation, conversion, frictionless onboarding, planning, purchasing, reporting, ongoing engagement and management, there needs to be a unified software sat underneath that can automate as much as possible and serve the firm to make life easier for both clients and advisers.

Supporting the human touch

And how a financial services firm attracts clients in the first place is vital. Although this is still very much about the human touch and the personal connection, there is much that a firm can do in attracting and engaging clients. The use of data and modern digital tools helps make sense of a prospect, determine whether an approach is likely to be successful, how it should be made and what it should contain.

Using digital acquisition strategies at the prospecting and onboarding stage is another way of appealing to clients in an age where competition between financial firms is healthy. For the needs analysis process, being able to automate and customise as much as possible leaves the firm to tackle the personalisation and offer a superior service level.

This sort of fact-finding can be complicated, so having the right tools to unearth facts, record them, use them together with other information and make sense of it is critical. A toolkit with this capability is a massive value add for a firm. It enables an individual prospect to be better segmented. If you know where someone is in terms of not just finances but also lifestyle, lifecycle, and interests, you can make a good start on planning and knowing what is likely to appeal and what won't for the type of marketing approach as well as product content.

Many steps can be automated when onboarding, leaving the adviser free to focus on the planning stage. One of the critical things here is to be able to use e-signatures to make life easier and less time-consuming. In terms of communications, video conference, or a co-browsing model where both parties can enter data is an attractive service model in itself but also leads to better information exchange and engagement.

The aim is to use the data gathered from the onboarding stage, move it along the planning and product research stages, and develop some concrete auditable suitability recommendations. The adviser needs something customisable, but that can also use templates where applicable and mesh the two together.

Segmentation

The other easy win lies in accessing and using a series of lists and templates set according to the firm's client types and segments; this helps with risk management, compliance, and all the standard documentation. Being able to enter data once but then share it across several functions is crucial. This takes out the laborious repetition for both adviser and client and shows the client a sleeker level of service.

The same applies when it comes to reporting. Having a live client portal app rather than a static PDF adds significant value because it gives a much deeper engagement level regarding reporting and ongoing communications. It is far more engaging to have easy access to an online portal to check valuations, read the research, thought pieces and other analytics, thus making reporting so much more robust.

A new technology platform is needed with a digital focus, and this is what brings it all together in terms of our WealthObjects platform service offering. Previously this type of offering would take years to build and implement. WealthObjects' Digital/Robo Platform and Hybrid Digital Platform technology are readily available to deploy faster and at a fraction of the cost of developing everything from scratch. Another significant feature of the WealthObjects platform is that it allows for superior customisation without requiring a long deployment timeframe.

We think the need to provide digitalisation is overwhelmingly clear. The successful insurance and investment firms of the future need to consider right now how to meet the digital generation clients' needs and free up their advisers to provide customisation and value-added services with superior client engagement.



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The untapped majority.

The ability to make sense of data then apply and prioritise its place in a client discussion is a key enabler when it comes to client engagement.

By Gabriel Chan, Head of Sales - Asia Pacific, Wealth Dynamix

Things have been heating up in Asia recently. The wealth management market has always been highly competitive and equally fragmented, with a dearth of domestic and international players vying to stake their claim on the vast wealth in the region. But the rise of BigTechs with the appetite to disrupt and the advances to appeal to an increasingly tech-savvy HNW demographic has changed the tempo in this already fast-moving market.

Established brands have long been investing in their digital capabilities to appeal to the highly multi-banked Asian wealth landscape, and this rocketed as consumers across the board were forced to migrate online at the hands of the pandemic. But these market players need to move quickly: wealth growth in the region lagged behind other developed countries last year for the first time since 2012 at 8% versus a global average of 9% according to the [Capgemini World Wealth Report, 2020](#). It's therefore been no surprise to see the Asian government extending foreign licences to challenger banks with the payment capabilities to set the pace.

And this is set to continue. When we spoke to relationship managers in the region for our report '[Empowering the wealth manager](#)', no less than 90% said they expected the wealth management and private banking marketplace to become more competitive over the course of the next decade. And while a third (28%) were bracing themselves for intensified competition, only 30% feel market players are well poised to maximise the opportunity in the region, while over half (55%) think there's room for improvement.

Market dilemma

Wealth managers have a raft of worries keeping them awake at night. Regulatory compliance is a global issue, but more financial institutions were fined in APAC in 2020 than anywhere else in the world. The pandemic has challenged us all, but ours is a region with an ageing population, which has shaped the way in which we engage with service providers. Many elderly HNWIs consequently expect a high-touch delivery of service, which in the enforced age of video conferencing, is harder than ever to deliver. At the other end of the spectrum, the growing pool of wealth generated by digital-savvy millennials cannot be ignored. This divergence has left many firms scratching their heads over how they can keep existing clients happy, but also stake their claim on the untapped opportunity around them.

"A total of US\$5.2 billion fines were paid by financial institutions in APAC throughout 2020."

Testing times

For many firms, the biggest barrier is time. Some 48% of a relationship manager's day is spent engaging with clients – and as the markets move erratically around us, this is often more. Just 5% of relationship managers' time is spent training or honing their skills – compared with the 25% they agree is the right L&D investment to deliver an optimal client service. Compliance, internal meetings and prospecting assume nearly half of relationship managers' resource - the result of which is that a staggering 84% consider their client management approach to be reactive, and just 10% as proactive.

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While technology has given rise to a tapestry of data, lack of cohesion has left many already overloaded advisory teams grappling to make sense of the insights at their fingertips.





Up close and personal

The situation is frustrating for professionals invested in an industry that's been built on relationships. But time is not the only factor: when we asked our community how they could improve their client relationships, the overwhelming majority (44%) said a greater understanding was all it would take to enhance their rapport and proposition in the process.

Counterproductive investment

Many of the firms we speak to have invested heavily in the advances they think they need to get closer to their clients and target them appropriately. But we have seen all too often front office investment that doesn't flow behind the scenes, leaving the relationship manager paying the price for poor onboarding processes and clunky administration. And while technology has given rise to a tapestry of data, lack of cohesion has left many already overloaded advisory teams grappling to make sense of the insights at their fingertips.

"In our recent industry study, 59% of relationship managers in Asia deem their client relationship as average."

Missed opportunity

There's a much greater issue at play here, however. Human nature is to go with what we know, and in the transaction-heavy Asian wealth management market, many relationship managers are concentrating their efforts on their most engaged clients. It's an old adage that businesses reap 80% of their profits from 20% of

their client base, but in an industry that is more crowded than ever, could adjusting your focus give your business the edge it needs?

Making time count

Many wealth managers we speak to report a daily battle with insights: they know that the intelligence that comes with digitalising their systems and their processes could hold the key to learning more about their clients, their needs and the opportunity that exists to help them. However, without the right systems to sift through these insights, keying and then deciphering data simply adds to an already testing workload. Then there's the task of translating insights into action: trying to make sense of data is one thing, but applying and prioritising its place in a client discussion is another – particularly as time spans, client needs evolve, and regulation abates.

But taking the time to step back and assess your approach could well be game changing for your business. With legacy systems and fast-changing client demands, many advisory firms fall into the trap of taking a piecemeal approach not only to the delivery of their proposition, but the systems and processes that underpin this. By working holistically across the breadth of your organisation, you can lift up the hood and look under the bonnet at your full client staple and then work out exactly what it is that they need. And while retaining the client is a given in the multi-banked wealth market, getting closer to that unprofitable 80% could be all it takes for your firm to get ahead of the pack.



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Sales Accelerator Service.

Accelerate, de-risk and reduce the costs of your business development plans in overseas wealth management sectors.

The Sales Accelerator Service is designed for technology firms wanting to enter or grow in wealth management sectors including those of Singapore, Switzerland and the UK.

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1

Sales Health Check

An appraisal of your sales and marketing alongside an overview of the target market, resulting in a report with recommendations and insights

2

Go-to-Market Acceleration Services

A suite of follow-on services, designed to support a Go-to-Market plan. They can be selected individually, or combined together as a package

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Ignite demand, drive sales & accelerate revenue



Today's challenges:



The changes brought by the global pandemic will define all aspects of customer engagement in our post-COVID world.



Selling complex products in a complex business arena means an increased need for multi-stakeholder engagement, personalisation and account-based strategy.



Businesses are struggling with the transition from field sales to digital marketing & inside sales, in particular creating a seamless handshake between sales & marketing that drives qualified opportunities.

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Creating demand for our customers globally. We serve in 14 countries with a strong presence in the UK, EMEA and the US. What's more, we have a consistent track record in financial services, technology and SaaS sales and marketing for clients like these:



Learn how we help ambitious organisations
achieve their growth objectives.

Revenue acceleration starts here

Access our thought leadership



Interviews

7 interviews with associations, consultants, regulators, technology firms and wealth managers on various aspects around the trends, dynamics and focus of technology across the APAC wealth management sector.

Featured Interviewees.

 AG|DELTA

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Interview with Andrew Au & Bhaskar Guntury

Chief Executive Officer and Chief of Technology & Operations at AGDelta

Unlocking the last mile for conventional, alternative & digital asset investments by making them more accessible, safer & relevant.

Whilst the Asia Pacific region has always been well known for leading the world in digital adoption in retail/consumer segments, the Covid-19 pandemic has had a profound impact on the private wealth landscape, says Andrew Au, CEO of AGDelta.

The previous argument that private banks don't deal with digital tools has been made obsolete with the Covid-19 pandemic. The next generation that are assuming responsibility for investments for themselves or on behalf of their family's wealth are expecting to use video conferencing with clear/concise recommendations sent prior to video calls. They expect private wealth advisers to offer a more tailored service, cutting through the noise of many reports/analyses and emails. This is forcing private wealth advisers to do much more work with less time and therefore rely on digital advisory tools more than ever to do the grunt work for them. For example, to deliver "investment themed" recommendations that are "tailored, personalised and immediately actionable" with rapid service fulfilment levels expected.

Marked pick up in interest in unique ESG/sustainable, alternative VC/PE & digital asset/crypto investment opportunities

"The growth in demand and actual investment allocation in 2020-2021 for sustainable (ESG), alternative (VC/PE) and digital asset (token/crypto) linked investments within the region has been nothing short of remarkable," says Andrew Au, CEO of AGDelta.

"Nearly every private bank CIO office has ESG themed investments every month, together with more private equity/venture capital related investments. The launch of several major digital securities exchanges offering private market/digital token/crypto investments has spurred significant allocations and demand from private clients to gain access to all of the above investment opportunities easily on a single product platform." Au adds.

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The growth in demand and actual investment allocation in 2020-2021 for sustainable (ESG), alternative (VC/PE) & digital asset (token/crypto) linked investments within the region has been nothing short of remarkable

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The pressures of the Covid-19 pandemic have meant that private wealth firms have turned to increased budget allocation for digital solutions that can support demand generation and customer fulfilment.

Desire for quick time-to-market (SaaS style) and open platform solutions

The pressures of the Covid-19 pandemic have meant that private wealth firms have turned to increased budget allocation for digital solutions that can support demand generation and customer fulfilment – given the obvious lack of front-line face time and a rapid need to equip product specialists, CIO's, investment counsellors and front-line advisers quickly.

“To support this transition, it is critical that our clients be in a position to go to market instantly with the provision of SaaS solutions that are completely open architecture. This has been a major change in the way our institutional clients have transitioned from on-premise to cloud-based solutions with rapid time to market,” says Bhaskar Guntury, Chief of Technology & Operations at AGDelta.

Guntury points to the strong best execution trading platform heritage which has seen over US\$1.5 trillion of transaction turnover in over 15 countries. Not just in Asia but also in the Middle East and Europe across leading private banks, universal consumer banks and independent asset managers and family office platforms.

Solutions to address the rapidly evolving wealth landscape in Asia

AGDelta holds the rare distinction in Asia as the only FinTech that has won top accolades at major FinTech awards in Hong Kong (HKIB/HKMA) and Singapore (MAS FinTech Festival), marking a decade of strong innovation. It focuses its solutions in an open/modular fashion to address the above challenges.

End-to-end investment advisory & fulfilment solutions

Relevance

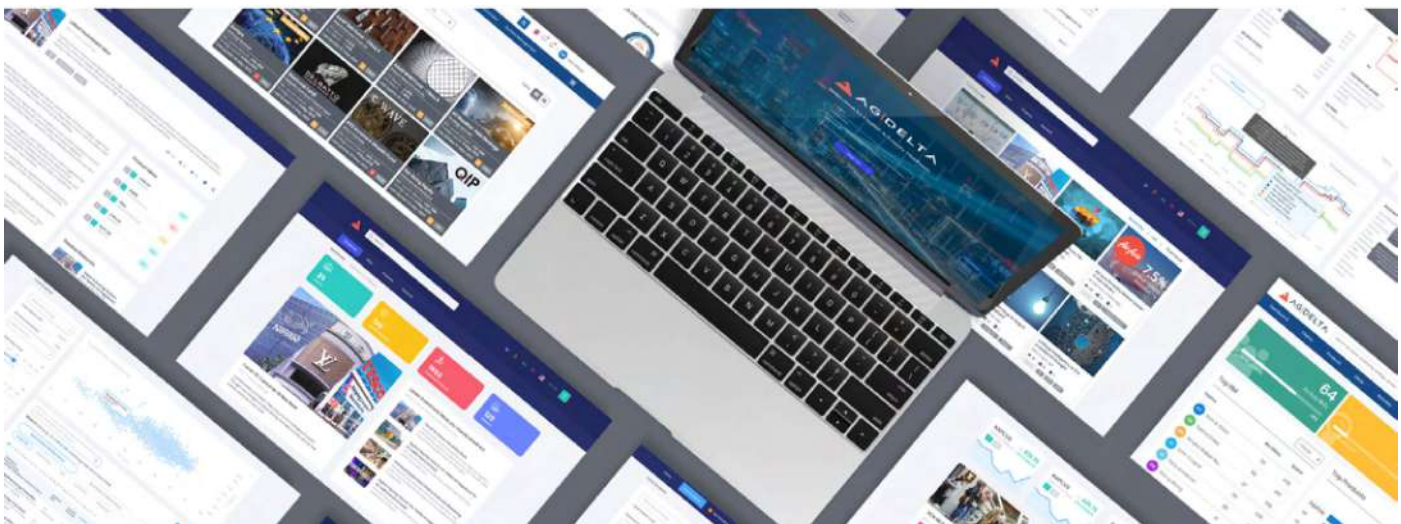
“There is a whole universe of product offerings and ideas/research out there and sometimes it can be overwhelming! Our Digital Insights Suite cuts through this noise using recommendation engines that do the grunt work by streamlining the linkage between ideas/research, product collateral/fundamentals and client preferences/history to rank investment solutions across investment themes, sectors, geographies and risk profile. This allows investment counsellors and wealth advisors to provide personalised and relevant client advice,” he says.

Safety

“The best product solutions can only go so far if there isn't a capability to perform due diligence in product review and client suitability. Our Digital Advisory Suite supports both product specialists and wealth advisors alike to digitally perform product and client due diligence all the way to client suitability letters and proposals, and connect to internal core and CRM systems”.

Accessibility

“With over US\$1.5 trillion transacted in our Best Execution Solution Suite, we allow our B2B clients to connect to internal/external product providers as an open-architecture platform to easily manage quotation, term-sheets and trade execution for conventional wealth, private/alternatives and digital asset linked investment solutions. We enable our clients to provide the widest product access all within a safe environment from a compliance perspective with strong best execution capabilities to boot,” he says.



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The biggest challenge of wealth managers is to be able to differentiate their service provision. This is all the more important in the APAC region where wealthy clients tend to have more banking relationships.

New initiatives delivered during the pandemic

Cloud solutions

AGDelta has launched its digital advisory solutions (previously accessible only to major banks) fully onto the cloud as a SaaS solution with full Open API's. This has enabled not just banks, but family offices, independent asset managers and digital securities exchanges to access AGDelta's solutions with a business model ideal for the current business climate.

ESG solutions

In April of this year, AGDelta went live with its latest ESG offering, working closely with Asia-based client platform solution providers to over 35 B2B clients consisting of private bank's and family offices connected to all the major fund houses (over 180,000 Fund ISINS). More importantly, the ESG Platform uniquely enables private wealth advisers and product specialists to delve much deeper than ESG

as a rating to tailor recommendations that can limit a client's tolerance by business involvement (e.g. exposure to gaming, alcohol, non-halal, controversial weapons) as well as aligning to sustainability development goal pillars on climate, water, renewables, labour rights, human rights, etc.

“The ability to scan existing model portfolios by CIO's, focus funds/equities lists that are modelled through traditional quantitative measures and contrast and merge with qualitative and sustainability factors in the investment decision is a major pain point for all private banks and wealth advisers globally at the moment. We are very glad that we have once again added a unique innovation to the industry” says Au.

Digital asset solutions

In the past 12 months, AGDelta has launched major collaboration initiatives in the digital asset space with new partnerships with several digital securities exchanges, digital issuance and custodian/settlements solutions partners.

In March of this year, AGDelta signed a major contract with a newly licensed digital securities marketplace platform and plans to go live in four major markets in Asia and the Middle East later in the year.

The biggest challenge for wealth managers is, Au says, to be able to differentiate their service provision. This is all the more important in the APAC region where wealthy clients tend to have more banking relationships, three to five on average. “We need to be able to offer the safety, relevance and access on a best execution basis to whatever the client desires. Our platform, we believe, translates whatever the house's megatrend thematic ideas are into actionable investment opportunities, but with the provision of staying relevant and safe,” he concludes.



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Interview with Gery Dachlan

Market Head of South Asia and Japan at Avaloq.

Extending the value chain – how technology enables better reach for wealth managers.

TWM put eight questions to Gery Dachlan, Market Head of South Asia and Japan at Avaloq, about how technology can have a democratising effect on the provision of wealth management services.

1. How has technology been used so far by wealth management firms in APAC to manage their client needs? How does that relate to what you see in Europe, for instance?

Technology has proven to be a great disruptor to many industries, not least of all in wealth management. The Covid-19 pandemic has highlighted the pressing need for businesses to digitally transform, utilise cloud infrastructure and find new innovative channels for client and employee engagement.

In Europe, there is a growing demand for outsourcing and SaaS based offerings from wealth management firms driven largely by the need to optimise cost and to drive efficiencies. In Asia by comparison, there has been strong growth in onshore wealth management driven by regional banks looking to capitalise on Asia's strong growth fundamentals.

In Asia the need for technological input is particularly high; the affluent segment in APAC is growing faster compared to the rest of the world and regional banks have better reach to tap into this market- if they have the tools.

2. What has been lacking? What needs to change and why?

There needs to be a closer connection to customers to understand how they are placed to innovate and react to technological trends.

In our industry, there's also typically been a lag in demonstrating value, which is challenging in convincing wealth management firms to make the first step. Most of what we see today is the result of investments and efforts

3. Please describe what you mean by the democratisation of wealth management? What problems does it solve and why is it needed? What are the drivers?

Like most major industries, the financial sector is undergoing a significant shift. Retail banking is being revolutionised, with clients' needs shifting towards a more holistic approach towards the accumulation and management of wealth over time in achieving their respective life goals. By having a common integration platform that provides tailored solutions by customer segments, the democratisation of wealth management enables the creation of longer-lasting customer relations through simpler, more accessible processes – wealth management for the many and not the few.

There are a few main drivers for why we're seeing a greater need for democratisation. These are mainly a shift in investor preferences, advances in technology and an emerging opportunity to tap onto newer, more affluent market of wealth.

This concept is reshaping how we approach wealth management, which has seen significant growth in both quantity and quality of investment strategies over the years. Wealth managers must rethink when and how to sell to their customers, with consideration for the way they leverage client data in order to enhance the client experience.

The future of finance will be seamless and end-to-end, and this is where technology can play a key role by enhancing service and client engagement in a democratic way. There will be several opportunities or technological integrations at various levels to strengthen the bond between the relationship manager (the customer-facing side of the

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A common platform will allow banks to achieve a high degree of automation whilst maintain innovative ways of offering personalised services to their clients.

4. What does this look like in practice?

In principle, what this means is to help our clients remove the complexity of running disparate legacy systems and the enablement of a centralised investment product and processing hub. A common platform will allow banks to achieve a high degree of automation whilst maintaining innovative ways of offering personalised services to their clients.

Avaloq offers this centralised investment platform to all our customers and our solutions are available on premises or in the cloud, 24/7 and with 100% uptime.

We provide customers with the right tools, whether on mobile or web, to build out their own services for their own clients. A good example of this is our proprietary Avaloq Engage platform which enables relationship managers at banks to engage their clients via instant messaging, a useful distinguisher in regular times but a real game changer throughout a pandemic.

Technology vendors must consider how they can enable their large bank/wealth manager clients, who are often operating on older, core platforms, to maintain their relevancy. This means providing greater speed-to-market, agility and the ability to innovate.

5. To what extent are firms able to adopt a democratisation stance? What do they need to do culturally and to their technology stacks to take this approach on?

To fully democratise wealth services, wealth management firms must first embrace organisational agility and establish a culture that embraces digital change. This means having the right mindset, often from the top-down, towards making necessary investments in infrastructure, training and re-skilling.

6. What are the potential downstream effects? What about third parties? Does it reduce cost to service or help with segmentation?

Most of the time, platform investments are viewed in terms of costs and their consideration is framed mainly on cost – how much does it cost to use this piece of banking software?

It is becoming increasingly difficult for wealth managers to ignore the value that having the right partner on board can bring to their business. If there is any cost to them, it would certainly be in terms of what is the cost of inaction – not using streamlined, digitally relevant platforms for clients – what are the costs in terms of lost opportunities? Other benefits for the rest of the company include administrative productivity, freeing up of resources from labour-intensive jobs, better time management and a better employee experience.

7. How might things pan out in the next year or so? Do banks know this is something they need to do?

Digitalisation trends will continue to intensify, buoyed by a growing generation of tech-savvy, wealth clients with a high demand for seamless digitalisation services. The writing is on the wall for many banks and wealth managers who must recognise this not as an obstacle to their growth but as a significant opportunity to bring new high-end services to market.

Given the fierce competition in this sector and the circumstances we find ourselves in, if there are still any banks that are not fully convinced about having a distinct value proposition around digital, there won't be many left when the pandemic eventually recedes.

8. Why would they prioritise this or conversely not prioritise it? What are the alternatives?

Client success for wealth managers today requires operating at greater speed and efficiency. Many firms will find themselves in a race to transform and offer a cutting-edge experience for their clients and this can lead to an acceleration gap – where their skills, resources and systems are not compatible with the current rate of change.

As the gap widens, new wealth management firms will have to prioritise their digital readiness and assess whether it matches up to their wealth democratisation ambitions.



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Interview with Anil Venuturupalli

Chief Operating Officer at HSBC Private Banking

The power of partnerships: Meeting the demand for digital

“Over the last decade, we’ve evolved our technology into an ecosystem to easily adapt and enhance our digital proposition to meet clients’ ongoing private banking needs. We’re also open to leveraging the right partnerships to complement our in-house development,” says Anil Venuturupalli, COO, HSBC Private Banking.

Over the past decade, there has been a significant increase in the rate of technological change and development. Within private banking, there is currently a greater emphasis on differentiation through digital services, as individual banks seek to attract and retain clients. This means that investment has shifted from middle and back-office systems, to front-end and client-facing systems.

Covid-19 accelerated this trend and served to take the provision of digital services from a ‘good-to-have’, to a ‘must-have’. “Remote working really exposed the critical client-facing digital gaps and friction, and this has turned into a renewed drive towards digitalisation. Clients now demand top-notch digital services as a fundamental

expectation, so we have now accelerated technology investment as a means to an enhanced operating model. Clients are no longer content with investment advice. They actively look for a digital platform that complements this advice,” says Anil Venuturupalli, COO, HSBC Private Banking.

Venuturupalli cites three elements as having driven the move to digital. The first is creating a personalised service, which includes the concept of a ‘bank in a pocket’, enabling customers to access HSBC Wealth and Private Banking services through their mobile device. The second is creating the service layer under the front-end to join together disparate systems and data flows. The third is data strategy and analytics. This supports enabling

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Things that would make a FinTech stand out, he says, are not just the technology they offer, but whether they can collaborate effectively with the bank, to pin-point the meaningful issues and find a resolution to specific pain points. In addition to a truly interesting technology proposition, a healthy knowledge of Agile transformation and banking funding processes is a must for any aspiring Fintech.

technology that bridges data previously held within legacy systems to the digital front-end, and allows the bank to create added-value through actionable insights.

But the common thread to all of this, he says, is the cloud, a platform that allows for both scale and pace and one that Anil says banks are rapidly adopting.

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Banking as a standalone 100% build-shop is no longer viable, which means collaboration with FinTechs can often be a strategically desirable, or at times necessary, option. We are already in transition to a technology ecosystem-based platform model.

Regional approach

Venuturupalli says, “Over the next five years, HSBC Private Banking will continue to develop our digital strengths in our existing markets, with an increased focus on Asian wealth. Understanding regional and local norms and client expectations will naturally be key to this digital transformation.”

In Asia, the need to have a robust digital proposition is more pressing than elsewhere, he says. “We recognise that the Asian marketplace is dominated by mature digital platforms, so the demand for digital products is naturally high in this region,” Venuturupalli says. “There is significant appetite from clients in Asia to test and learn,” he adds.

This translates into an increased expectation to be able to self-serve, not just from the emerging and mass affluent, but also from private banking clients. “Clients want to know where their portfolios are, have real-time valuations, message and video chat, receive proposals and transact while on the move – anything less is seen as substandard,” says Venuturupalli.

Ecosystems as a means to digital change

The key to delivering superior in-market digitalisation is understanding local market needs and any variations required in functionality. This is where third-party solutions can provide readily available insight and perhaps acceleration. “Where we feel the technology is a good fit for our clients’ needs, we will work with third parties. A good example is our Structured Product trading proposition, which is one area where we brought in a FinTech to assist us,” he says.

And this, he says, is the future. “Banking as a stand-alone 100% build-shop is no longer viable, which means collaboration with FinTechs can often be a strategically desirable, or at times necessary, option. We are already in transition to a technology ecosystem-based platform model.”

However, Venuturupalli points out that for banks, the volume of FinTechs in the market is overwhelming. “There is no clear way to differentiate between vendors and it is hard to get line of sight to the overall market and where specific players fit in. Therefore, the question of who to use, and why, is largely based on referrals and what we can learn from others in the industry,” he says.

Things that would make a FinTech stand out, he says, are not just the technology they offer, but whether they can collaborate effectively with the bank, to pin-point the meaningful issues and find a resolution to specific pain points. “In addition to a truly interesting technology proposition, a healthy knowledge of Agile transformation and banking funding processes is a must for any aspiring FinTech.”

The future is one of continued technology evolution at pace. The successful vendors will be the ones that can work with banks to find solutions that align to their existing technology infrastructure.

Venuturupalli concludes: “A systemic shift to open banking and transparency will drive an evolutionary shift in banking technology. It is down to both banks and the FinTechs to make sure that technological innovation and evolution co-exist with the right governance and oversight to deliver on client expectations.”



Anil Venuturupalli

COO at HSBC Private Banking
London, United Kingdom



Interview with Matthias Plattner

Head of Channels and Innovation at Julius Baer.

Embedded ecosystems – the road ahead.

Matthias Plattner, Head of Channels and Innovation at Julius Baer outlines the bank's approach to new technologies and their application.

The huge uptake of digital technology by clients as a result of Covid-19 is here to stay and this poses questions for how the wealth management industry can tread the fine line between retention of the personal touch and enhancing it via the use of digital solutions and other technologies.

"In Asian markets technology take up is more marked. We see also a leapfrogging of technology by private banks. They are not hindered by legacy systems and they also have a much more progressive culture that accepts and embraces new technology – thus uptake of new technologies and in particular everything that is digital is far greater," says Matthias Plattner, Head of Channels and Innovation at Julius Baer.

He says that in Asia ecosystems such as [WeChat](#) are already embedded into society and that this gives the private banks a different nexus in that they need to be a part of these ecosystems. "Any successful wealth manager needs to provide their clients with the channel of their choice and be available with the right information far more quickly than in past eras, with clients often expecting a reply in seconds," says Plattner.

Indeed, the expectation of instant communications feeds the need to augment the adviser and arm them with e.g., real time information personalised information about clients. At the same time, private banks should offer very convenient digital solutions for everything that is of high frequency but lower added value in nature – in a secure and protected way.

"By doing this we can free up the adviser and enable bespoke private banking solutions to clients. It is important to remember that the further up the value chain you go the less digital self-service can generally be brought into play. For certain cases, we have developed a 'meshed' solution called 'assisted' solutions whereby the relationship manager prepares everything for the client in the digital solution.

Ecosystems

Following on from that aim, this enhanced service can only be provided if the bank is able to get in front of the client in the first place. This is where ecosystems come in. In a world where super apps and personalised ecosystems are fast coming to the fore then the most pressing question, he says, is how to get embedded into the client's ecosystem in the first place.

"A part of this is creating an ecosystem within the private bank. This is already done to the extent that we operate on an open architecture basis to offer whole of market best of breed investment products. The ecosystem provided by the wealth manager needs to be a one stop shop for the client and the bank needs to decide where and how to provide as broad a range as possible without threatening its own core business areas," he says.

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In a world where super apps and personalised ecosystems are fast coming to the fore then the most pressing question is how to get embedded into the client's ecosystem in the first place.

Trend evaluation

“But to get the best results in terms of getting in front of the client or deciding what to offer them and how to best use technology, we need to be on top of the technological trends and how they fit into our world,” says Plattner.

He explains that to do this the bank has a trend lab where it looks at all industry trends and then puts them into one of eight clusters. The aim is to be able to identify a trend, have a common terminology and thus an understanding around it. From there the next step is to determine the relevance, maturity and likely impact. This is reviewed each quarter. “This process helps us to see what is happening in the world in a more structured way so that we can decide how relevant and impactful it is likely to be on our industry and our business. We call this structured serendipity,” he says.

Plattner thinks that the tokenisation play, in particular, is promising since it allows for greater liquidity in assets that are held privately or not traded very often; real estate or art are both good examples of this. He also mentions utility coins that use blockchain for a settlement process that is faster and more efficient.

“Often we find that themes emerge that combine two or more elements,” he says

“Although each technology is important in itself there is no single one that is more important. In fact, we see it as the combination of a number of technologies that are shaping play; cyber, tokenisation, AI and natural language processing, the cloud, IoT and mobile technologies all have a part to play,” he says.

He gives the example of AI and cyber security – describing it as a double-edged sword. “Cyber attackers want to find new loopholes and exploit them quickly. Banks want to find anything out of the ordinary and move to close the loophole just as quickly and AI can help both sides. Clients of wealth managers are also vulnerable from a privacy and reputational risk point of view so again the attack vectors need to be robustly protected from the bank’s viewpoint,” he says.

He also says that AI and now ML systems are looking to make sense of financial data and algorithmic trading. “There is also an element of sentiment reading in play now and this gives banks the ability to read both the mood of the market and the mood of the client too. The way that clients feel about their portfolio and investment is a leading indicator of satisfaction and it can also give some balance to wealth managers who are looking to be at the forefront when it comes to meeting their clients’ needs.”

The IoT, meanwhile, has increased connectivity and from there the creation of bigger ecosystems and super apps starts to gain traction. “This is a massive trend where connections around a transaction are formed and one action can trigger other, relevant ones. It unbundles the value chain,” he says.

Partnership

Key to making any of these technological advancements accepted and getting them a decent case use is a partnership approach between, for example, FinTechs and banks. Covid-19 opened the floodgates when it came to the need to have digital tools and the tech companies showed they had a good understanding of what the industry needed, but one element that is always hard to get over is that vendors want to scale and gain mass adoption while banks need something that is easily customisable.

Consequently, there is a real need to work alongside vendors and support them to develop solutions that the bank actually needs and can use. “To this end we have an incubator and a big part of that is not just getting to the proof-of-concept stage but also working out how a proposed product would integrate with the bank’s broader ecosystem,” he says.

“Going forward, we feel that the biggest play is the augmentation and personalization play as this will equip banks to attract and retain customers, but we always need to remember that our industry is all about the service so it’s automated where you can augment the service but manual where you can’t,” he concludes.



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Julius Bär

Interview with Larry Campbell

Partner and Head of Financial Services Strategy at KPMG China.

In it to win it – right place, right time and right offering.

Wealth management players should carefully assess where they need to be in Asia – a far-from-homogeneous region – as it rapidly emerges as an area of mega growth.

Covid-19

Covid-19 has acted as a significant driver for change the world over. This is particularly the case in Asia where it has unleashed a wave of investment in technology by wealth managers looking to capture the maximum share of the market possible, even as customers demand a very different experience than before.

Multi-faceted regional development

AUM have grown significantly across Asia. Singapore has seen significant investment inflows, and in parallel, the Chinese onshore market has seen huge development, says Campbell. "Some of the world's biggest wealth managers have been very active in attracting customers in Shanghai and the Greater Bay area. Moves to standardise related regulation in the Greater Bay Area, of which Hong Kong is considered an important part, through initiatives such as Wealth Management Connect are helping wealth managers broaden their product shelves to high-net-worth individuals in China even as many of these look to manage the on and offshore wealth separately."

Hong Kong has traditionally been an offshore hub for the movement of wealth out of China. It is one of the 11 cities that make up the GBA, and is now an important part of the Chinese Government's strategy to spur cross-border

financial services, transactions and investments between it, Macau and the nine other Guangdong provincial cities and build one of the world's largest economic regions. During the past two years, there has been an increase in the movement of Chinese outbound wealth to locations such as Singapore and the US. Some of this money would previously have moved to or through Hong Kong, but competition is increasing among key cities in Asia to be the region's leading financial services centre.

"Singapore is actively going head-to-head with Hong Kong to be seen as the leading global financial services centre," says Campbell. "The Singapore Government is actively supporting the industry with investment in FinTech and tax incentives. It is also reaching out to other neighbouring countries such as Malaysia, Indonesia, Thailand and Vietnam to position itself as a wealth management hub in Southeast Asia even as wealth increases in these other markets."

High expectations

In order to attract and retain those inflows though, wealth managers in Singapore and other countries in Asia need to be mindful of client expectations around service and digitalisation.

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The battleground for these super apps has been set in highly populated areas that are seeing wealth accumulate such as India, Indonesia and Malaysia.

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Particularly important is whether banks can work with large tech firms and harness the vast amounts of untapped data and service insight and further opportunity around that.

“Covid-19 has forced change in that people can no longer meet face-to-face and so technology solutions that are easy to set up and integrate are highly sought after,” he says.

He says this plays well into a broader move within Asia for a younger generation of wealthy people requiring a technologically sleek experience with their wealth management. This generation have often created their wealth within the technology sector. They have high expectations around digitalisation and the availability of data to support rapid and smooth access to their advisers. “Their expectations are very different to second-, third- or fourth-generation wealthy in Europe,” he says.

As a consequence, the sector is currently seeing investment into front-end user experience in order to meet these expectations. “Irrespective of how big the wealth manager is or what segment they are playing to, the front end user experience needs to be good. The other big expectation is around having a mobile first proposition and this is now a basic requirement,” he says. In addition, aggregation, where many products and services can be put together on the same platform, is a fast-developing requirement too. For example, a platform needs to have best of breed functionality and thus be able to bring in third-party products and services to sit beside a bank’s own functions. This is rapidly becoming a make-or-break issue.

Going forward, Campbell says that technology that can drive data to enhance the user experience will change things. He cites an artificial-intelligence-driven portfolio analytics and management tool that has been successfully deployed within the wealth management offering of a large global bank chasing HNW clients in Asia. This has differentiated this bank in China, Singapore and Hong Kong, its key target markets.

“The next stage will be to ingest data from other platforms and service providers, introduce AI-driven intelligent chatbots, and even gamify wealth management for

developments in China by the country’s leading domestic banks and insurance companies. “Some customers want dashboards that allow them to see, if not to manage, the wealth they have across multiple financial services institutions or even in alternatives such as art, fine wines, and so on.”

Regulation

But even if front end technology does act to attract customers, banks still need to work hard to overcome another issue - differences in regulations governing banking and finance across Asia. The lack of common ground is, says Campbell, considerable, and there is much to do to operate smoothly across multiple regulatory jurisdictions. A case in point would be cross-border data transfer and data privacy. “This is a massive issue and there is a huge divergence in regulation and standards,” Campbell says. “This is an area that is going to continue to see dramatic change, even as countries examine, for example, what they can do with cryptocurrency. China is leading when it comes to digital wallets, money and payments, and has also pulled ahead in the central bank digital currency (CBDC) race.”

“To this point a cryptocurrency issued by a central bank would be controlled, monitored and tracked and therefore help allay fears around money laundering, for example,” he adds.

Partnerships

To solve these issues, Campbell believes that a partnership approach between technology vendors and wealth managers could work.

“Particularly important is whether banks can work with large tech firms and harness the vast amounts of untapped data and service insight and further opportunity around that,” he says.

He also points to how ‘super apps’ – such as those from companies such as [Grab](#), [Go-Jek](#) and [Tencent](#) – can embed themselves into customer’s lives and provide an ecosystem of products and services, including financial services.

The battleground for these super apps is evolving in highly populated countries such as India, Indonesia, Vietnam and Malaysia, where new wealth is being created, and where the previously under- or un-banked can now access information and services through mobile devices. Grab and Go-Jek, for example, are Southeast Asia’s leading super apps and provide access to transportation, deliveries, digital wallets, insurance products, and very likely banking services soon... either directly under their own banners or in partnership with financial service providers willing to let these companies own the customer experience. It will only be a matter of time before increasingly sophisticated wealth management products and services are made available to what is a huge collection of potential customers.

Go-Jek has agreed to merge with Tokopedia to form GoTo Group in readiness for a dual IPO later this year. This brings together Indonesia's two biggest startups to create the country's biggest technology group, and one of Asia's biggest "super apps" when their apps merge. GoTo will have three key delivery pillars: on-demand services, e-commerce, and financial services. The latter already boasts partnerships with more than 20 banks that will provide "banking as a service" via GoTo.

"Wealth managers will need to collaborate and bundle their products and services together with these super apps in order to reach a demographic of digitally charged newly wealthy investors," says Campbell.

Those that manage to get the right combination of technology and partnerships in place and thus attract more clients will succeed. But, he warns, providers need to be aware of regional and local variations and be able to supply the right products and services within a digitised offering. Right both in terms of regulatory permissibility and sensitivity to the varying degrees of investing sophistication in different markets across the region.

Campbell gives an example: "In China the credit card stage was skipped and instead the market went straight to digital payments. Highly mobile wealthy Chinese travelling within the region helped drive digital payments uptake across the region, with the likes of [AliPay](#) and [WeChat Pay](#) becoming common in many Asian cities frequented by Chinese tourists. It isn't hard to offer customers of these payments apps different financial services products, but what can be offered – or will be in demand – will vary from market to market."

The key will be to know what to make available and where and banks will need to decide which areas of the market they do and don't want to serve. For instance, there are examples of telecommunications companies that have secured licences to start up digital banks

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Wealth managers will need to collaborate and bundle their products and services together with these super apps in order to reach a demographic of digitally charged newly wealthy investors.

in many countries across Asia, but after doing so in a couple of markets then deciding to go no further due to the complexity of the region's regulatory environment. Instead, there is an appetite for them to work with banks with long histories and trusted brands and to couple financial services with exciting data-driven technology offerings. Insurance products with dynamically adjusted premiums, be it for specially monitored vehicles or homes are some examples.

Clearly, says Campbell, there is a lot of change afoot and wealth managers will need to make careful assessments as to which technologies to adopt and which partnerships to seek out in order to form a valuable part of the ecosystem with propositions that are relevant and meet the expectations of customer both today and in the immediate future. "Today's choices need to be made carefully to maximise tomorrow's success," Campbell concludes. "The pace of technological change is faster than it has been in human history, and to not embrace change is to head rapidly towards extinction."



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Interview with Sopnendu Mohanty

Chief FinTech Officer, Monetary Authority of Singapore (MAS).

From process enhancement to relationship building- the role of technology within wealth management.

Sopnendu Mohanty, Chief FinTech Officer, Monetary Authority of Singapore (MAS) tells TWM how technology can meet the high expectations of millennial investors.

The wealth management sector has been using technology to enhance its core offerings and reducing the cost of doing business. But going forward, the focus will be more on how technology can be harnessed to make for a better customer experience and to smooth the path when it comes to processes like onboarding customers and personalisation.

“Wealth managers obviously need a robust technological platform. In the Asian wealth management industry, there is a very strong desire to scale rapidly. This is due to the vast amounts of wealth being created and the pressing need to be able to service that wealth. Consumer behaviours in the Asian markets are also slightly different in that people like to protect their wealth once retirement age is reached,” says Sopnendu Mohanty, Chief FinTech Officer, Monetary Authority of Singapore (MAS).

And given the relatively young demographic in Asia, what we also see, he says, is a strong desire to have instant gratification when it comes to wealth management services.

Successful wealth managers need to meet that demand and that means full digitalisation should be at the forefront of their proposition.

Covid-19 acceleration

Covid-19 has ramped things up. It has acted as a catalyst for both the need and the appetite to digitalise. Indeed Covid-19 swept away the ability to meet face-to-face and the ability to onboard and service manually. New ways of doing things had to be brought into play and quickly - and the tools to do so are instantly a requirement.

“One area which stands out is the ease in which customers can be onboarded and the technical means to automate and streamline that whole process. The need to enter the same piece of data multiple times has been removed by technology and process automation has come to the fore. There needs to be a digital infrastructure in place that can take data from public infrastructures and move it over during the onboarding process,” says Mohanty.



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We are looking at the AI and MAS' FEAT principles- fairness, ethics, accountability and transparency.

So, in this respect he thinks that there needs to be a horizontal layer that sits on all these onboarding processes that can move data to the right place on a once-only basis. It needs to be able to take data from a national ID card and bring it over seamlessly and automatically. This will enhance customer experience and feed into reducing the cost to acquire and then service someone.

Ecosystems

“Ecosystems and how they are developing, and maturing is another area of interest. We think service providers will become embedded into the broader ecosystem and the touchpoint is at the point of sale,” he says.

He gives examples; in a retail sense it might be insurance at the point of sale of a car. “For the wealth management sector, it is about providing a holistic, concierge type service such as health benefits or travel add-ons or experience around fine dining or hobbies and the like. It is about using technology to respond to what the customer is doing and add value by being both relevant and timely.”

Again, this relies on having the right infrastructure and being able to design the products and solutions so that they can be personalised and offered at the right time to the right person. This plays into the ‘segment of one’ principle where there is a collaborative and engaging approach with the customer that creates a deep relationship.

“We also see ESG as an important factor that wealth managers need to take into consideration. It is another good example of something that was once a ‘nice to have’ coming to the fore as a horizontal layer that sits on a broad range of functions.

Indeed, building ESG into the whole investment approach is now widely seen as a standard requirement from millennial investors. Consumers want the cost of transaction to go down, but they also want to be wooed and have their needs and interests met,” he says.

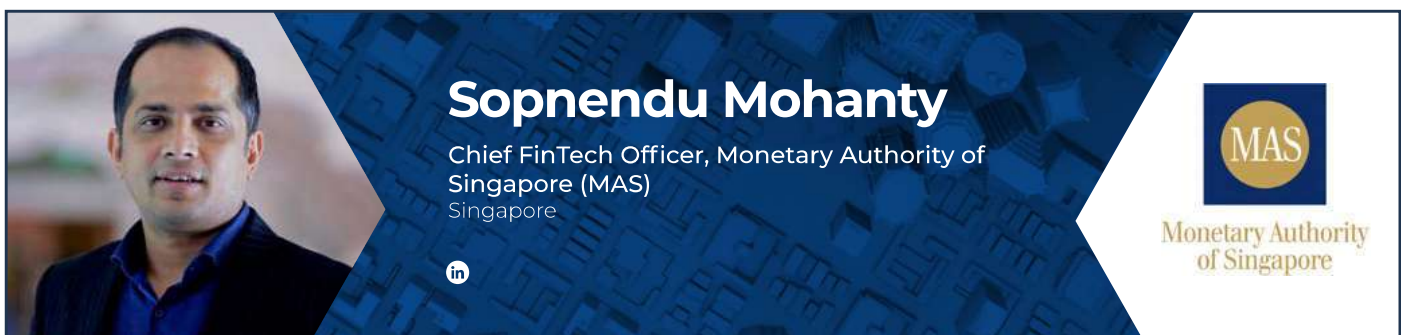
MAS

Mohanty says that MAS is focusing on supporting the infrastructure tools. “By this, we mean the cloud, AI and blockchain- all of which we believe will make a significant contribution to the wealth management landscape in the months and years to come.”

“One issue in particular that we are looking at is AI and the FEAT principles- fairness, ethics, accountability and transparency. This looks at eliminating all false assumptions that AI can make and there is close collaboration with the industry to do so. These infrastructure plays will have a huge impact in the way that our industry is designed and structured going forward, and so it makes sense to get them right from the beginning,” he says.

He also gives the example of the regulatory sandbox as a way in which MAS looks to engage with the industry and collaborate. “We look to be able to accommodate not just the traditional linear approach to getting something to market but also the more innovative approach often taken by FinTechs which is to solve a problem, put a tool into play and from there refine it and enhance it.”

But amidst all this innovation, he points out the importance of not forgetting to provide robust consumer protection, work against cyber-crime and maintain financial stability issues. “Innovation needs to be built on solid foundations and a series of horizontals that can run through the business and form a robust supportive seam for any given ecosystem,” he concludes.



Interview with Olivier Crespin

Chief Executive Officer at Zand.

Connected- the writing's on the wall for wealth managers unable to adapt and move to an agile ecosystem approach.

Olivier Crespin, Chief Executive Officer at Zand looks at the interrelated nature of technology solutions within the wealth management sector.

The past decade has seen unprecedented change in terms of new technology becoming available and the ability and willingness of the wealth management industry to embrace change.

"The difference between the UAE and APAC regions when it comes to the pace of change is much the same," says Olivier Crespin, Chief Executive Officer of Zand. "This is because the speed of availability of new technology is the same the world over."

The difference, he says, lies in the degree to which banks have legacy technology and the extent to which they can get up to date and rid themselves of components that are holding them back. The more legacy there is the longer it takes to adapt and integrate new technologies.

"Asia and the UAE are ahead of Europe in this respect as they have fewer legacy technologies and have therefore been much more able to introduce new ones. They are well-used to being agile, innovative and bringing in new bits of technology in a plug and play type format," he says.

But regardless of geography, all banks now need to take an innovative and agile approach in order to respond to client demand for smoother and sleeker front end systems and to have up to date data and information available. In addition, the train of risk and compliance regulation means that banks need to adapt from that perspective too. "If they do not then the cost of doing business on legacy systems that cannot flex or scale will quickly become overwhelming," he warns.

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Wealth managers should basically be a platform with a banking license and should seek to provide the relevant tools and services around that so as to become indispensable in the client's life and help them to achieve their lifetime goals.

Trends

“One of the biggest things that we have seen emerge and become commonplace is the use of robo advisers and we see most, if not all, private banks wanting at least some element of robo functionality. The possibilities evoked by being able to leverage the cloud, having better analytical capabilities to give better portfolio management at a granular level have also gained traction and popularity,” he says.

Both, he says, have played into the general trend for wealth management clients to become much more informed and involved in their own investments and thus require more control, more data and more information around their holdings as well as industry trends. As a consequence, wealth managers need to provide the tools to access esoteric investments, such as crypto, as well as the means to access investment data and give clients the capability to monitor and transact for themselves.

He comments: “Right now we are evolving into a second stage with robos. Where they were previously more important in a premier banking context, they are now being upscaled to more sophisticated clients who want to get more involved in their own financial affairs. This is emerging as a hybrid model where the client has access both to the robo capability as well as the adviser,” He says that Covid-19 has accelerated demand for this because lots of wealth management clients became more technology enabled and accepting of the convenience of digital over lockdown.

Client experience

The hybrid model works because it gives the best of both worlds – the technological means married with the personal touch. Related to this is the greater demand for the availability of client experience tools to make for a better and more fulfilling relationship with the wealth managers. “This is again all around the availability of data and information and the ease with which the client and adviser can connect with each other and be armed with the right data and intelligence at the point of contact - so as to be able to quickly react to a communication or message from the client. The adviser needs to be able to see past activity and know what additional needs and products the client might well need at the point in time where the communication has been made.”

Feeding into that is the increasing need to look after the client’s whole of life needs and to do that the wealth manager needs to be connected into an ecosystem which can provide the direct core things as well as the ancillary ones. “Wealth managers should basically be a platform with a banking license and should seek to provide the relevant tools and services around that so as to become indispensable in the client’s life and help them to achieve their lifetime goals,” he says.

In terms of specific technology focus, Crespin singles out the cloud as playing an instrumental part in allowing infrastructure at scale and facilitating the componentisation of applications. This allows a modular and bit by bit approach by wealth managers. “There needs to be the ability to make strong connections and to be able to speedily deploy something to meet needs. This can include AI but there is a time and a place for it and we need to remember that AI becomes incrementally better the more data input there is. So, the build and take up of this will be progressive, not a plug-in solution,” he says.

Crespin thinks that going forward, Blockchain will come to the fore, particularly around areas where there needs to be something instantaneous such as cross border currency transactions. “Related to that is tokenisation of private assets such as real estate which will create a new market through listing in exchanges allowing fractional ownerships of these assets. Non-fungible tokens (NFT), similar to a crypto currency can be used to represent items such as photos, videos, audio, and other types of digital files which can have many possible outcomes. “This is a space to watch. It is already being used in gaming with games like Sandbox where an entire virtual world can be created and tokens are exchanges for real estate and other purchases just like in real life,” he says.

Ultimately though, no matter what the technology, providers and banks need to be able to work together and have a collaborative approach and work in an agile culture to a common end point. “This was the case when building Zand bank. We had team of developers and a team of bankers working to the same common end. Each needed each other’s input to be able to marry together the tech and the banking to create something new. Alignment to the common end is so important and this agile working culture will be marked in successful wealth management companies going forward,” he concludes.



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Services for Solution Providers.

To further support the business development needs of technology, consulting and other relevant solution providers to the wealth management sector, The Wealth Mosaic also offers a range of content creation and knowledge services, including:

Video Interviews

We have created hundreds of video interviews for clients. These are principally talking head video interviews created from either a one, two or four-hour pre-planned session at the firm's offices, our offices or a neutral space. We manage the entire pre and post-production process, shoot, editing, graphics and publication. All created content is available for the client to use as they like alongside TWM.

Events & Roundtables

With partners such as Owen James (where we collaborate to deliver the WealthTech Matters event series in London), we can support the creation of bespoke events, participate in events as well as help firms access various third-party events. Around any event, we can also support with content services such as written interviews, video interviews and event videos.

Editorial

With an in-house writer, we can support solution providers with the creation of articles, blogs, interviews, case studies and other written materials. We are flexible on the focus and style required and can turn around written content very quickly. This content can also be used to support your profile on our website and channels as well as your own.

Research & Whitepapers

TWM is formed on a research base and can work with firms to undertake different forms of research in the marketplace whether for purely internal purposes or for the creation of marketing resources such as whitepapers. We have the research, writing, marketing and other skills necessary to deliver research and supporting content to support the business needs of solution providers.

Podcasts & Webinars

We can support existing podcasts and webinars as well as work with solution providers to create, administer, market and host both bespoke podcasts and webinars as well as invite those firms to participate in our own panel webinars. Again, all content can also be used to support your profile on our website and channels as well as your own.

Investor Connect

We also offer a fundraising service to solution providers that are seeking to raise capital to support their business plans. We have access to over 1,500 investors who are interested in FinTech, WealthTech and related technology developments such as Blockchain that we can approach including VCs, corporate VCs, private equity firms, family offices and individuals.

Get in touch to find out more about how The Wealth Mosaic can support your business needs.

[FIND OUT MORE](#)

04



The Solution Provider Directory

Including 21 featured solution provider profiles and a total 533 solution providers categorised against 24 business need categories.

A Guide to the APAC WTLR Directory.

Featuring 533 solution provider entries.

This directory has been compiled to support any APAC-based wealth management firm. Be they a bank-based wealth manager, an external asset manager or other asset management-based wealth manager, a financial adviser, financial planner, family office, accountant or other form of business that administers, advises on, or manages private wealth; our directory has been created

to enable wealth managers to have easy access to the technology and related solution provider marketplace in one free-to-access resource. Critically, this report is backed-up by our free-to-access directory-based website which has online profiles for all (or almost all!) of the firms included here and thousands of their solutions to the market.

533
Featured Solution Providers

209
APAC HQ-based Firms

206
Featured Solutions

98
Firms Founded after 2015

Featured Solution Provider Profiles

21 solution provider profiles with full or half page entries which provide an overview on their business, offerings, contact details, and more.

Full Directory by Business Need

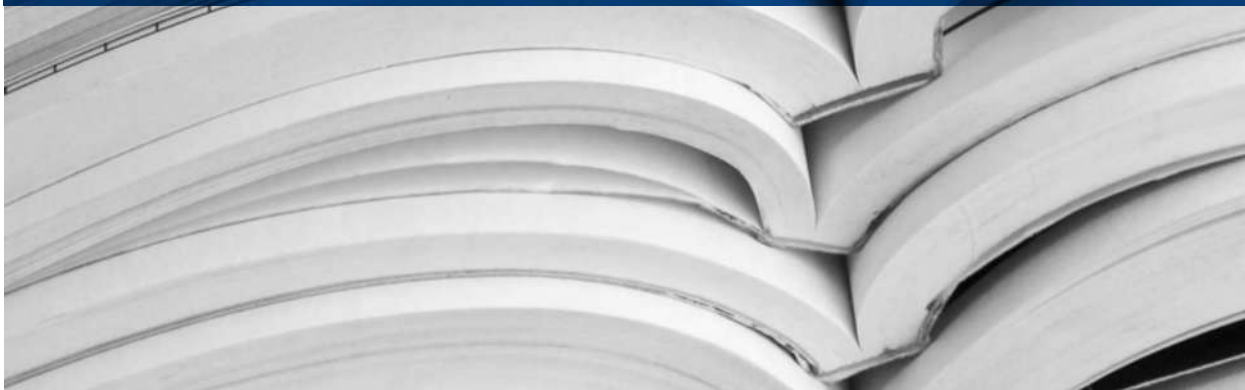
All 533 technology and related solution provider entrants categorised to at least one (but up to and mostly three) of the 24 Business Needs categories we use within the Technology & Data marketplace on our website.



05



Business Need Categories



Introducing our Business Need Categories.

TWM's online directory of solution providers and their solutions is firstly categorised against dedicated Marketplaces and Business Needs.

These provide the first level of filtering to support any wealth manager or adviser in finding, understanding and engaging with all of the relevant solutions, solution providers, content and knowledge resources on our website to support their business needs.

At this point in time our platform features two live Marketplaces: Technology & Data and Consulting & Research. Each of these is categorised into individual Business Needs to support positioning and discovery. For this first APAC WTLR, each solution provider has been categorised to up to three of the most relevant of 24 Business Need categories, each of which comes from the Technology & Data Marketplace hosted on our website.

In this section of the report, we introduce each Business Need to the user to support their understanding and navigation of this report. Further, alongside each Business Need introduction, we also highlight the range of sub-Business Needs considered within each.

30%

Headquartered in the US

30% of the solution providers in the directory are headquartered in the United States. The next biggest HQ markets are Australia (23% but largely a domestic market), the United Kingdom (13%), Switzerland (8%) and Singapore (7.5%).

42%

Founded in 2010 or after

42% of the solution providers in the directory were founded in 2010 or later, a data point that helps to highlight the growth in the market. Of course, those firms founded before 2010 are also not idle with new solutions, M&A and other activities keeping the market moving forward.

35%

Investment Platforms & Tools

The most common Business Need fulfilled by the solution providers in the directory is Investment Platforms & Tools (35% of all solution providers are tagged to the category), followed by Digital Platforms & Tools (33%) and Portfolio Build, Analysis & Reporting (24%).

BI & PM

Business Intelligence & Practice Management

Wealth management firms of all type employ solutions to help them both manage multiple elements of their business as well as have access to data and intelligence across broad aspects of their business. Our BI&PM category seeks to capture those solutions with the solution providers included in this category offering solutions for business needs like fee billing and revenue management, solutions that support the role and relationship with the adviser (such as CRM), tools that help provide an oversight on client needs and status as well as adviser performance, tools that help users better understand their business through data whether at the client, adviser, compliance, portfolio, or other level, they protect against risk, perhaps managing employee risk, and much more.

64

Directory featured solution providers

Sub-categories

Adviser Dashboard, Adviser Marketplaces, Adviser Recruitment, Business Insight, Business Management, Client Insight, Client Relationship Management, Compliance tools, Data Analytics, Data Insights, Decision Management, Employee Insights, Employee Management, Employee Monitoring, Employee Surveillance, Management Dashboard, Revenue Management, etc.

[Search for BI & PM solution providers](#)

BPM & O

Business Process Management & Outsourcing

The demands on wealth management firms have multiplied in recent years and the cost, quality and efficiency of their business operations have come under review. Given this, wealth managers have increasingly looked to employ solution providers and solutions that offer greater efficiency to their business as well as 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 core aspects of their business. Our Business Process Management (BPM) and 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.

48

Directory featured solution providers

Sub-categories

Application Service Provider, Back Office Outsourcing, Business Process Management, Business Process Outsourcing, Client Lifecycle Management, Client Reporting, Data Reconciliation, Infrastructure Hosting, IT Hosting, IT Outsourcing, IT/Software Management, Managed Services, Portfolio Reporting, Workflow Solution, etc.

[Search for BPM & O solution providers](#)

CC & R

Client Communication & Reporting

Communicating with and reporting to its clients is a core to the delivery of all wealth management firms. Historically, CC&R was paper based (whether delivered in person or by post), out of date by the time it was available to client, static and did not allow any form of interaction. With the development and deployment of technology in this area, the potential for CC&R is now far greater. Advisers and clients can be fully engaged, communication and reports can be delivered quickly and through multiple means, they are more secure, can be more personalised and allow for far greater interaction, and more. Today, more than ever before, a wealth manager can provide their client with the right information, at the right time, through the right channel and in a format that is far more engaging and dynamic. Within our CC&R Business Need, we capture solutions that support the process elements of CC&R, the

13

Directory featured solution providers

Sub-categories

Client Communication, Client Communication Management, Client Reporting, Consolidated Performance Reporting, Consolidated Reporting, Content Creation, Content Delivery, Document Management, Statement Reporting, Tax Reporting, Wealth Reporting, etc.

[Search for CC & R solution providers](#)

CE & M

Client Engagement & Management

Similar to CC&R but much broader, our Client Engagement & Management (CE&M) Business Need category seeks to capture the many ways in which technology is now supporting wealth managers to engage and manage their clients. Within this category there are the obvious client relationship management which cover off a wide range of functions increasingly, while it also captures things like Adviser dashboards which help to provide the Adviser with a 360 view of client which, it is hoped, will support an improved engagement, and also solutions that focus on elements like client experience, data and client insights, content collection and distribution, compliant communication tools, and much more. With technology, clearly, the ways in which wealth management firms can enhance their engagement with and management of their client relationships is significantly enhanced. Our CE&M category is one of the largest within our Directory and captures a wide range of solution offerings.

CM & P

Client Marketing & Prospecting

Closely related to CE&M but more focused on the solutions that support the process of engaging prospects, our Client Marketing & Prospecting (CM&P) category is one where we feel there should be more activity as the market moves into the future, the challenges of Covid-19 stay fresh in the mind, but firms look for new ways to identify, engage and win new clients. With quite significant overlap with CE&M, our CM&P category captures solutions that support the needs of wealth management firms in prospecting new clients. The question of how a wealth management firm identifies, reaches, understands and engages potential prospects in today's world is a big one when the industry considers the changing appetites of consumers, the use of technologies and the arrival of digital first solutions, the aging Adviser marketplace, the transfer of wealth through generations, and more. Our CM&P category aims to capture solutions that support wealth managers in this important area of their business.

CO & IV

Client Onboarding & Identity Verification

The first chance to show a client the real value and proficiency of your business, client onboarding is however famed as slow, paper-based, manual and, in some cases, the antithesis of a good client experience. Alongside a stream of new identity verification tools, there are also a wider range of technology offerings today that support an improved and more efficient client onboarding process for the client, Adviser and wealth management business. Encompassing elements such as business process management, client lifecycle management, data management, compliance and regulatory tools, digital platforms, and more, our Client Onboarding & Identity Verification (CO&IV) category is of high relevance to the wealth management sector, especially in the digital age. This area dovetails closely with compliance and regulation but a modern client onboarding experience is not just about compliance but delighting the client from the very start in

93

Directory featured solution providers

Sub-categories

Adviser Dashboard, Client Engagement, Client Experience, Client Data, Client FactFind, Client Insight, Client Profiling, Client Relationship Management, Communication Platform, Content Creation, Content Distribution, Content Platform, Compliant Communication, Personalized Communication, etc.

[Search for CE & M solution providers](#)

20

Directory featured solution providers

Sub-categories

Adviser Marketplaces, Client Profiling, Client Prospecting, Content Platforms, Content Marketplaces, Lead Generation, Liquidity Events, Proposal Generation, Wealth Intelligence, etc.

[Search for CM & P solution providers](#)

29

Directory featured solution providers

Sub-categories

AML/KYC/PEP, Biometrics, Client FactFind, Client Lifecycle Management, Client Onboarding, Client Recordkeeping, Digital Client Onboarding, Digital Client Passport, Document Check, Data Privacy, Digital Signature, Facial ID, Facial Recognition, Identity Verification, KYC, PEP Check, Web Forms, etc.

[Search for CO & IV solution providers](#)

C & R

Compliance & Regulation

For much of the last decade, regulatory compliance has been the top area of concern for wealth managers due to the rising tide of new regulations across the globe and the risk of non-compliance. Fortunately, a further area where technology has been focused and which has therefore seen a sharp increase in the number of offerings available across the financial services and including wealth management is in regulatory technology or RegTech for short. Our Compliance & Regulation (C&R) Business Need category seeks to capture these solutions whether their focus be AML, KYC or PEPs, archiving and recording, client focused such as fact finding and suitability, compliance rulebooks and calendars, focused on the role and behavior of employees, about trading, or much more. This is a dynamic area and one that has many solution offerings increasingly available.

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.

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 (C&NS) business need is a resource aimed at bringing the relevant solutions and solution providers into one place to support wealth managers in their discovery, understanding and engagement for this important area of their business.

42

Directory featured solution providers**Sub-categories**

AML/KYC/PEP, Archiving, Recording, Client FactFind, Client Review, Client Suitability, Compliance Calendar, Cross-Border Rulebook, Employee Compliance, Identity Verification, Investment Suitability, Regulatory Database, Regulatory Reporting, Trade Compliance, etc.

[Search for C & R solution providers](#)

6

Directory featured solution providers**Sub-categories**

N/A

[Search for CB solution providers](#)

28

Directory featured solution providers**Sub-categories**

Access Management, Application Monitoring, Breach Detection, Cyber Security, Data Protection, Digital Identity, Employee Insight, Employee Intelligence, Endpoint Detection, Endpoint Protection, Fraud Management, Fraud Prevention, Messaging Protection, Network Security, Threat Intelligence, etc.

[Search for C & NS solution providers](#)

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, many wealth managers will be highly reliant on the quality, relevance and timeliness of the data and information they can access. Amid changing investor preferences, challenging markets, evolving investment products and the democratization of access to knowledge, the need for intelligent, fast and relevant Data Feeds & Information Sources (DF&IS) is more critical than ever to the wealth management business. These might be data focused, from content publishers, pure news feeds, specific to people, businesses, financial markets, or more. What technology has done here is make DF&IS more abundant and accessible and this category aims to highlight as many of the relevant offerings as we know to support the needs of wealth managers in this area.

DM & A

Data Management & Analysis

Considering many of the trends and influencing factors around the wealth management sector, the role of data and how that is managed and analyzed is a further area where there has been much development in recent years. Whether for the business, to support clients, to highlight risk or uncover fraud, to discover and manage investments, or much more, the role, value and use of data is far more relevant and interesting to a wealth manager now than ever before. Yet the market is forever seen as sitting on masses of data and, for a variety of reasons such as legacy technologies or unit siloes, far from making good use of the data it already has, never mind the data it could access. Our Data Management & Analysis (DM&A) Business Need category highlights solutions and solution providers that deliver a wide range of DM&A functionalities such as data aggregation and consolidation, data collection, storage, analysis and distribution, data feeds, interfaces and visualization solutions, and much more.

DP & T

Digital Platforms & Tools

Another of the leading Business Need categories within our Directory, Digital Platforms & Tools (DP&T) sees to capture the increasing array of online solutions available to the wealth management industry. Many of these solutions will have relevance to other Business Needs within our site but they are linked because of their accessibility through one digital means or another. Alongside the DIR category, the arrival of so many DP&T in the wealth management market is significant for the accessibility, flexibility, and cost of using these tools. This area is helping to bring down the cost of the technological infrastructure for wealth managers while, at the same time, enhancing their technological capability. Perhaps cloud-hosted, API accessible, Software-as-a-Service pricing, there are an increasing array of DP&T offerings that are built for wealth management and will support the sector as it

72

Directory featured solution providers

Sub-categories

Alternative Asset Data, Company Data, Company Information, Data API, Data Feed, ETF Data, ETF Information, Fund Data, Fund Documents, Investment Research, News Feed, Price Feed, Pricing Data, Ratings, Reference Data, Research Data, Social Media Insight, etc.

[Search for DF & IS solution providers](#)

63

Directory featured solution providers

Sub-categories

Account Aggregation, Account Consolidation, Big Data, Data Aggregation, Data Consolidation, Data Analytics, Data Cleansing, Data Collection, Data Distribution, Data Feed, Data Governance, Data Interfaces, Data Integration, Data Lake, Data Management, Data Privacy, Data Reconciliation, Data Repository, Data Visualization, Data Warehouse, Data Storage, etc.

[Search for DM & A solution providers](#)

178

Directory featured solution providers

Sub-categories

Adviser Dashboard, Adviser Portal, API, API Library, API Marketplace, Chatbot, Client Portal, Digital Communication, Digital Document, Digital Engagement, Digital Identity, Digital Marketing, Digital Platform, Digital Signature, E-Banking, E-Signature, Mobile App, Superannuation Administration, Superannuation Platform, etc.

[Search for DP & T solution providers](#)

D (R) I**Digital (Robo) Investing**

Over the last decade, an area that has caught the eye consistently whether as a threat to the traditional wealth management sector or as an enabler to a new type of wealth management proposition for a changing client base is the so-called robo advice or digital wealth management. Our Digital (Robo) Investing (DRI) category captures the business-to-business solution offerings that seek to support wealth managers in their delivery of these new and engaging tools clients, whether to service an existing or new client base with a cheaper, flexible, online-first proposition. Whether that is then supported by an Adviser or not is part of the decision making and learning process, but these offerings allow both a technology-first and only model as well as an Adviser-supported one if preferred. Our DRI category seeks to support wealth managers to understand the array of solutions and solution providers available in this area.

DLT & C**Distributed Ledger Technologies & Cryptocurrencies**

Distributed ledger technology & Cryptocurrencies (DLT&C) form a new frontier of technology-enabled opportunity for the wealth management marketplace. DLT is a digital system for recording the transaction of assets in which the transactions and their details are recorded in multiple places at the same time. Blockchain, which bundles transactions into blocks that are chained together, and then broadcasts them to the nodes in the network, is considered the best-known type of DLT and powers bitcoin, the most well-known of the cryptocurrencies which was created in 2009. These technologies are still at a relatively nascent stage but they are growing in usage and the depth of offerings is expanding each year.

DM & S**Document Management & Storage**

There are a range of reasons why Document Management & Storage (DM&S) is a core business need of the wealth management sector. The market now exists in a more highly regulated environment, the demands from clients and Advisers is greater and the risk from factors such as document loss, breaches, fraud, and poor processes are multiple. There is, of course, also more sharing of documents through various digital channels and with the advent of infrastructure like the cloud, DM&S is an area where the wealth management market must focus for the benefit of their clients and Advisers but while also being cognizant of security, access, and compliance. Within our DM&S category, users will find a range of relevant solutions to meet their business need in this area.

10**Directory featured solution providers****Sub-categories**

Asset Allocation, Automated Advice, Digital Investing, Digital Portfolio Management, Digital Wealth Management, Investment Engine, Portfolio Optimization, etc.

[Search for D \(R\) I solution providers](#)
16**Directory featured solution providers****Sub-categories**

Blockchain/DLT, Cryptocurrency Compliance, Crypto Brokerage, Crypto Custody, Crypto/Digital Asset Exchange, Crypto/Digital Asset Exchange Marketplace, Crypto Knowledge Resource, Crypto Data Feeds, Crypto Storage, Crypto Trading, Crypto Wallet, Digital Asset Trading, Digital Clearing, Digital Custody, Digital Securities Trading, Digital Storage, Trading Platforms, etc.

[Search for DLT & C solution providers](#)
15**Directory featured solution providers****Sub-categories**

Archiving, Content Management, Data Capture, Digital Vault, Document Sharing, Document Management, Document Scanning, Imaging, Storage, etc.

[Search for DM & S solution providers](#)

F & RP

Financial & Retirement Planning

The wealth management sector is changing in multiple ways and one area that, especially in the United States, receives greater focus today is financial planning. Given the complexity of this area of business need for wealth managers, it is also a space that has been ripe for technology to crunch data, map rules and support adviser enablement and client engagement. Further, with the regulatory backdrop, a greater emphasis on independence of advisers, separating the product providers from the distributors, and transparency, Financial & Retirement Planning (F&RP) has seen a significant development. To support their advisory fee models and deepen relationships with their existing and future clients, it makes a lot of sense to employ a F&RP solution. This category seeks to capture all the offerings available.

IP & T

Investment Platforms & Tools

Another area where the greater capability and power of computing combined with the business needs of the wealth management sector has had an impact is in an area we categorize as Investment Platforms & Tools (IP&T). We see a wide range of solutions here to support the generic investment needs of wealth managers rather than the broader area of P&WMS. Within IP&T, we capture solutions that support things like asset allocation, behavioral analysis, content management, financial planning, investment marketplaces, model marketplace, rebalancing, research, risk profiling, and much more. These solutions might be specific to a single need or part of a broader platform that is still not a broader portfolio management system. A good example here would be tools that support financial planning and then clearly link to the need to access and manage investments. We have seen a broad range of solutions across IP&T and hope this category allows wealth managers to see a breadth of relevant offerings.

M & BI

Market & Business Infrastructure

Our Market & Business Infrastructure category gets into the weeds of the solutions needed to run a wealth management business, big or small. In this category we capture infrastructure solutions that the market might consider as the plumbing of their business, whether for their financial market needs such as messaging systems and trading support tools or for their general business needs such as Cloud, servers, network solutions, cybersecurity offerings, and more. While this Business Need might not be considered the flashy side of technology in the wealth management space, when you consider the significant solution providers active in this area and the importance of the solutions they offer to the actual deliver of the wealth management business model (especially in a faster moving digital age), you realise how fundamental these solution providers and their solutions are to the foundation of the industry.

20

Directory featured solution providers

Sub-categories

Cashflow Planning, Digital Advice, Drawdown Tool, Financial Planning, Goals-Based Planning, Retirement Planning, Scenario Planning, Suitability, etc.

Search for F & RP solution providers

189

Directory featured solution providers

Sub-categories

Asset Allocation, Behavioral Analysis, Content Management, Decision Support, Financial Planning, Investment Marketplace, Investment Advice, Model Marketplace, News & Information, Rebalancing, Research Platform, Research Marketplace, Risk Profiling, Suitability, Superannuation Administration, Superannuation Platform, etc.

Search for IP & T solution providers

97

Directory featured solution providers

Sub-categories

Agency Services, Archiving, Cloud Services, Cybersecurity, Data Centres, Gateway, Identity Management, Infrastructure Hosting, Managed Services, Messaging, Network Management, Network Security, etc.

Search for M & BI solution providers

PB, A & R**Portfolio Build, Analysis & Reporting**

With the role of advice and portfolio management so central to the business model of many wealth management firms, how these business build, analyze and report on the plans, portfolios and investment products they advise on or manage for their clients is critical. Our PBA&R business need is one of the largest within our Directory and is an area that has seen a large inflow of solutions across the worlds to support the business needs of wealth managers in this area. The role of new technologies around Data, Ai and Machine Learning all have a role to play here new as do solutions that support such needs as product discovery and comparison, research and market data and information, reporting for clients, internal teams, and regulators, and much more. With the arrival of new asset classes and digital marketplaces to support their discovery and distribution, more and more is available within PBA&R.

P & WMS**Portfolio & Wealth Management Systems**

For many wealth managers, the core piece of their technology infrastructure in delivering their services to clients is a Portfolio & Wealth Management System. Whether to support broad portfolio administration, accounting, more digitalized portfolio management processes, order management, as part of a TAMP offering, as a trust platform or perhaps viewed as a broad practice management or wealth management system, our P&WMS business need encompasses many of the core technologies available to and relevant for all types of wealth managers. Further, as the business needs of wealth managers have expanded, so to have the capabilities of many of the solutions relevant here with many of these solutions having moved from a core accounting and portfolio management focus to a broader set of functionalities across the wealth management technology marketplace. This is the likely the broadest Business Need category within our taxonomy and the solutions here incorporate many of the functions available in other categories including BI&PM, C&R, CC&R, CE&M, DM&A, DM&S, DP&T, IP&T, PBA&R and T&BO. With the arrival of marketplaces, ecosystems and APIs, many of the solutions (and the solution providers behind them) represent the core technology infrastructure available to wealth managers.

RA & M**Risk Analysis & Management**

Risk is inherent to all business and in the wealth management sector risk is a multi-faceted issue covering elements such as clients, compliance, cybersecurity, financial markets, investment products, staff, suppliers, and more. With so many areas of risk to the business, wealth managers have little choice but to employ technology solutions in their administration, management, oversight and reporting of risk around their business. Also, in the cyber, data, digital and increasingly interconnected world we now live in, the risks firms potentially face are enormous. The cost of any failure is also significant. The issue of Risk Analysis & Management is a broad one and this category therefore covers solution providers and solutions that can support wealth managers in the identification, analysis, management, monitoring and reporting of risk across the areas mentioned already.

129**Directory featured solution providers****Sub-categories**

Alternatives Marketplace, Asset Allocation, Asset Marketplace, Asset Modelling, Decision Analytics, Digital Marketplace, Forecasting, Investment Marketplace, Model Marketplace, Performance Analysis, Performance Measurement, Performance Monitoring, Performance Reporting, Portfolio Accounting, Portfolio Analysis, Portfolio Build, Portfolio Modelling, Portfolio Reporting, Rebalancing, Research Platform, Research Marketplace, etc.

[Search for PB, A & R solution providers](#)**82****Directory featured solution providers****Sub-categories**

Administrative Platform, Accounting Platform, Adviser Platform, Digital Investing, Digital Portfolio Management, Digital Wealth Management, Portfolio Accounting, Portfolio Administration, Portfolio Management System, Order Management, Superannuation Platform, Trade Order Management, Wealth Management System, etc.

[Search for P & WMS solution providers](#)**39****Directory featured solution providers****Sub-categories**

Client Risk, Compliance Risk, Counterparty Risk, Cybersecurity Risk, Employee Risk, Operational Risk, Portfolio Risk, Risk Analysis, Risk Assessment, Risk Management, Risk Measurement, Risk Modelling, Risk Profiling, Risk Rating, Third-Party Risk, Trade Risk, Vendor Risk, etc.

[Search for RA & M solution providers](#)

SD & M

Software Development & Management

Despite significant growth in the number of technology solutions and tools available to wealth managers – many also now built specifically for wealth managers, there remains 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 infrastructure. Our SD&M category covers the providers and their offerings that support wealth managers in developing IT and software, for instance in areas such as mobile app development, as well as managing various aspects of their technology infrastructure. In a market with more emphasis on the interconnectivity of systems through things like APIs and the availability of coding and developer portals, access to third-party providers offer wealth managers flexibility to access the latest skillsets without the cost of recruitment.

TS & C

Technology Strategy & Consulting

Change around the wealth management sector is significant, particularly with regard the role and capability of new and old technology. For wealth managers to maintain pace with and adapt to the change, they will often require an external viewpoint, thinking and expertise. The role of external resources and specialist skills and capabilities, available for specific projects on a limited basis, such as those delivered by those solution providers included in our TS&C business need are now more critical than ever before in supporting all forms of wealth management firm to navigate their market challenges and opportunities. Included in this category are specialist analyst and research firms, local as well as large, global strategy consulting providers and firms with much more technical consulting skillset. Whether wealth managers require data, insight, a strategic position, to develop new technology, to integrate technology, or more, these firms are positioned to support.

T & BO

Trading & Back Office

Trading & Back Office solutions remain fundamental to the successful delivery of many wealth management businesses and their investment propositions to their clients. This might not be the shiny side of the wealth management sector's technology infrastructure, but it remains core to an efficient operation. Further, in today's marketplace with pressure on cost-income ratios and new products coming to market such as digital propositions and crypto solutions, an efficient Trading & Back Office infrastructure is critical. In this category, we capture platforms and solution providers that support trading, solutions that support fundamental elements such as execution, settlement, and trade order management as well as broader offerings that also support broader portfolio management needs, superannuation administration, as turnkey asset management platforms.

38

Directory featured solution providers

Sub-categories

API Development, Application Development, Application Management, Deployment Support, Development Operations, Developer Portal, IT Development, IT Engineering, IT Management, Mobile Application Development, Product Development, Product Governance, Software Development, Software Engineering, Software Management, System Integration, System Testing, Website Design, Website Development, etc.

Search for SD & M solution providers

58

Directory featured solution providers

Sub-categories

Business Advice, Business Consulting, Business Strategy, Business Transformation, Change Management, Data Strategy, Digital Strategy, Market Insight, Market Intelligence, Market Research, Project Management, Technology Advice, Technology Consulting, Technology Implementation, Technology Selection, Technology Strategy, Technology Transformation, etc.

Search for TS & C solution providers

100

Directory featured solution providers

Sub-categories

Administrative Platform, Accounting, Algorithmic Trading, Back Office, Back Office Outsourcing, Best Execution, Clearing, Custody, Digital Asset Trading, Digital Clearing, Digital Custody, Execution, Managed Services, Portfolio Accounting, Portfolio Administration, Portfolio Management System, Order Management, Post-Trade Processing, Reconciliation System, Settlement System, Superannuation Administration, Superannuation Platform, Trade Execution, Trade Order Management, Trade Processing, Trading Platform, Trading System, Transfer Tools, Wrap Platform, etc.

Search for T & BO solution providers

WealthTech Views Report Series.

With a growing role across the wealth management marketplace, technology touches many parts of the business models at play in the sector. Alongside our Wealth Technology Landscape Reports, we also now publish a thematic report series called the WealthTech Views Report Series (WTVRs). Each report in the WTVRs focuses on a specific topic in relation to the role of technology in the wealth management sector and compiles the opinions and solutions of relevant solution providers in each WTVR.

Reports published so far in this series include:



Using Technology to Engage with Clients



How DLT & Blockchain are shaping the future of Wealth & Asset Management



Using Technology to Manage Investment Portfolios



Looking into 2021

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Solution Provider Profiles

21 featured solution provider profiles
including full and half page profiles.



CE&M

DM&A

DP&T

IP&T

PBA&R

Singapore

Overview

AGDelta is a leading digital wealth FinTech serving private banks, asset managers, family offices and financial intermediaries. We focus on making the complex world of investments more accessible, safe and relevant through the provision of a Digital Wealth Platform that addresses the entire investment advisory, product curation, ideation/research and trade execution of conventional wealth, alternative & digital asset investment products.

AGDelta holds the rare distinction of being the only FinTech company that has won both the highly coveted Top Singapore MAS and Hong Kong HKMA/ICT FinTech Awards, formed an industry consortium with six global banks, as well as transacted over US\$1.5 trillion in wealth investments, processed in its platform since GoLive in over 12 countries in Asia and Europe.

Solutions

Key solution pillars of AGDelta include:

Relevance: Digital insights - Source & generate actionable client investment opportunities through data driven insight recommendations that create enhanced and relevant collaboration between client advisers and their customers.

Safety: Compliance & product due diligence - Protect your firm using an open system agnostic "specialist" rules management as a service capability to address compliance and due diligence in the investment lifecycle process for conventional and digital asset investments.

Accessibility: Best execution - Create wide access to public and private investment providers for your clients and digitally streamline the quote, order and trade execution process to ensure opportunities are captured efficiently and effectively.

- Digital Insights >
- Digital Advisory >
- Best Execution Solutions >

AGDelta Factfile

Website	www.agdelta.com
Telephone number	+65 9756 3947
Email address	marketing@agdelta.com
APAC HQ location	Singapore
APAC telephone number	As above
APAC email address	As above
Year company founded	2008
Number of employees	11-50
Number of global offices	2
Regional office presence	Asia
Top APAC countries/ regions served	Singapore, Hong Kong, Malaysia, Indonesia, Thailand, China, India, Australia, Vietnam
Types of Wealth Managers served	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Digital Securities Exchanges

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Zurich, Switzerland

Overview

Avaloq is a recognised leader in digital banking, core banking and wealth management technology and services. Over 150 banks and wealth managers trust Avaloq software with US\$4.5 trillion in assets.

Our core banking platform is complemented by other standalone products—Avaloq Wealth, Engage, Insight and Crypto—providing the adviser with the tools needed to engage with their clients, covering the complete investing value chain. To further spur innovation, our open banking ecosystem gives banks access to over 130 pre-selected/pre-integrated FinTech solutions.

All our solutions are available on premises and from the cloud in an as-a-service model. In addition to our comprehensive SaaS services, clients can opt for having their banking operations run by us in a highly efficient BPaaS model, with industry-leading automation levels, from our service centres in Singapore, Switzerland and Germany. On top we offer other complementary services, such as consulting, implementation and training.

Avaloq is a subsidiary of NEC Corporation, a global leader in the integration of IT and network technologies. The company is headquartered in Zurich and employs more than 2,000

people around the world. Our global footprint, with 22 offices worldwide, is reinforced by our strong worldwide network of implementation partners.

Solutions

Avaloq provides powerful cloud computing solutions for banks and wealth managers through business process as a service (BPaaS) and software as a service (SaaS). Over 150 banks and wealth managers with around CHF 4.5tn in assets managed worldwide trust Avaloq for its award-winning solutions.

Featured Solutions

- Avaloq Core >
- Avaloq Wealth >
- Avaloq Engage >
- Avaloq Insight >

Avaloq Factfile

Website	www.avalooq.com
Telephone number	+65 6347 5566
Email address	info@avalooq.com
APAC HQ location	Singapore
APAC telephone number	+65 6347 5566
APAC email address	As above
Year company founded	2008
Number of employees	1001-5,000
Number of global offices	22
Regional office presence	4
Top APAC countries or regions served	Singapore, Hong Kong, Australia
Types of Wealth Managers served	Asset Managers, Bank Wealth Managers

Contact us for more information



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[Click here to find out more and connect](#)

AZENTIO™

DP&T

IP&T

PBA&R

P&WMS

T&BO

Singapore

Overview

Headquartered in Singapore, Azentio Software Private Limited brings deep domain expertise with a suite of software products spanning across banking insurance, asset & wealth management and ERP verticals. Its flagship products include MFund Plus™ (Wealth & Asset Management Solution), Kastle™ (Universal Banking Solution), Premia Astra™ (Core Insurance Solution), AMLOCK™ (Financial Crime Detection and Management Solution) and Orion™ (Enterprise Resource Planning Solution).

Azentio provides core software to BFSI customers and ERP solutions to SMB enterprises primarily across Asia Pacific, Middle East, Africa and India. Azentio has over 700 customers in more than 48 countries served by a team of over 1,600 employees.

Azentio Software is wholly owned by funds advised by Apex Partners, a UK based, 40 years old, leading global private equity firm with US\$60 billion assets under management.

Solutions

MFund Plus™ is a unified Investment management platform powering more than 100 world's leading Wealth & Asset Managers who collectively manage over US \$ 500 Billion in AUM. It digitises end-to-end investment lifecycle supporting diverse business segments like banks, wealth managers, IFA's, asset managers, pension & hedge funds, mutual funds, family offices, trusts, registrars and transfer agents.

It offers scale, supports multiple entities, channels, devices, asset classes, languages and currencies. Its built on a robust technology framework with micro-services based architecture, RESTful API, cloud native & agnostic, database agnostic, powered by AI & ML, uses embedded RPA framework and is omni-channel with best-in-class UX. Available in flexible usage models like SaaS, PaaS and On-Prem.

Featured Solutions

MFund Plus™ for Wealth Managers & Private Banks



MFund Plus™ for Asset Managers



MFund Plus™ for Registrar & Transfer Agency



Azentio Factfile

Website	www.azentio.com
Telephone number	+60 32 786 8555
Email address	mfund@azentio.com
APAC HQ location	Singapore
APAC telephone number	As above
APAC email address	As above
Year company founded	2020
Number of employees	1001-5,000
Number of global offices	12
Regional office presence	Africa, Asia, Middle East, North America, Western Europe
Top APAC countries served	Singapore, India, Malaysia, Philippines, Vietnam
Types of Wealth Managers served	Asset Managers, Banks & Wealth Managers, Family Offices, Financial Advisers Insurance-based, Trust & Fiduciary, External Asset Managers, Robo Advisory & Investment Platforms

Contact us for more information



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- DP&T
- DRI
- IP&T

Zurich, Switzerland

Overview

CREALOGIX is a publicly-listed, global leader in digital banking technology and a Swiss Fintech 100 company. For 25 years we have partnered with some of the world’s leading banks and wealth management firms. We provide them with in-depth sector expertise and innovative technology—and we can help you accelerate the success of your digital initiatives.

With our solutions we offer agility to financial institutions, especially the speed at adapting to new requirements via ‘API economy’, and open banking. The API type of environment that CREALOGIX completely embraces makes it remarkably easy to connect with other tools, with other legacy software. It makes it easy for financial institutions to bring new functionalities to the market. We help our clients to pick and choose the best services and solutions, and to position themselves rapidly and with agility in order to succeed. We orchestrate all these services in a way that the end-client enjoys an attractive and seamless UX/UI and that appear homogenous and coordinated. The competition is really in the UX front end today.

Solutions

We enable banks and wealth management firms to achieve differentiation via innovation to meet the demands of digital-savvy investors and respond to disruptor challenges across all the segments (retail, wealth, corporate and SME). That means we can give you a competitive edge, help you grow client business and ensure that digital delivers on its promise of driving new and exciting initiatives. We deliver proven technology that enables banks to execute a digital transformation roadmap designed for open banking whilst ensuring the customers’ data.

Featured Solutions

- CREALOGIX Digital Hub
- CREALOGIX Conversational
- CREALOGIX Financial Advisory Workbench
- CREALOGIX Invest
- CREALOGIX Mobile Application Framework
- CREALOGIX User Experience Framework

Crealogix Factfile

Website	www.crealogix.com
Telephone number	+65 6932 2804
Email address	solutions@crealogix.com
APAC HQ location	Singapore
APAC telephone number	As above
APAC email address	As above
Year company founded	1996
Number of employees	501-1,000
Number of global offices	7
Regional office presence	Asia, Middle East, Western Europe
Top APAC countries/ regions served	Singapore, Hong Kong, Thailand
Types of Wealth Managers served	Asset Managers, Bank Wealth Managers, Financial Advisers, Insurance-based

Contact us for more information



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- CE&M
- DP&T
- IP&T
- M&BI
- PBA&R

Cardiff, United Kingdom

Overview

Delio’s mission is simple - we help financial institutions to connect their clients with private investment opportunities quickly, transparently and compliantly.

We do this by placing highly configurable, white-labelled technology in the hands of the world’s most respected financial institutions to create, scale and streamline their end-to-end private investment propositions. Our clients include banks, wealth managers, family offices and angel networks, with our technology being trusted by the likes of Barclays, UBS, ING and Coutts.

While technology is at the heart of our business, we’re more than ‘just a FinTech’. Our team possesses decades of expertise gained by working at some of the world’s most respected financial firms. This unique combination enables us to deliver cutting-edge technology that is underpinned by a deep understanding of the specific business, process and regulatory challenges that our clients face. In simple terms, we enable our clients to create, scale and manage their private market propositions more effectively than ever before.

Solutions

The Delio Platform enables organisations to offer a digital private market proposition that covers the entire investment cycle. Deal origination, distribution, management and reporting are integrated seamlessly via a centralised hub that enables institutions to scale their private market offering efficiently and effectively. Meanwhile, their clients benefit from 24/7 digital access to the latest private investment opportunities.

Featured Solutions

- Delio Private Markets Technology
- Delio Deal Structuring Solutions
- Delio Expertise

Delio Factfile

Website	www.deliogroup.com
Telephone number	+44 29 2105 1370
Email address	team@deliogroup.com
APAC HQ location	Singapore
APAC telephone number	+65 8167 1608
APAC email address	As above
Year company founded	2015
Number of employees	51-200
Number of global offices	6
Regional office presence	Asia, Middle East, North America, Oceania, Western Europe
Top APAC countries/ regions served	Australia, Singapore, Hong Kong, New Zealand
Types of Wealth Managers served	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers, Angel Network

Contact us for more information



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GBST | Financial Services Technology

CE&M

IP&T

PBA&R

P&WMS

T&BO

Sydney, Australia

Overview

GBST provides financial services technology to the capital market and wealth management sectors globally. We create vital back, middle, and front office technology solutions for wealth managers, superannuation, pension and life companies, investment bankers, stockbrokers, and fund managers.

We help clients streamline operations, minimise operating costs, decrease headcount in back-office administration, drive automation, improve agility, increase security levels, reduce IT infrastructure with cloud-based solutions, and better engage their customers. We provide rules, reports, and processes to ensure our clients meet regulatory requirements.

Established in 1983 with offices in Australia, Asia, Europe, and North America, GBST is a key technology partner to over 100 financial services organisations. We deliver highly secure, robust, and scalable solutions to manage client investments, with 5.5+ million investor accounts* (*as at Dec 2020) and annual double-digit growth of assets under administration. GBST is privately owned.

Solutions

GBST's award-winning solutions support the growth and innovation of many leading financial services organisations across the globe and help them to improve efficiency, compliance, and customer experience.

Featured Solutions

- Benchmarks and Analytics >
- Catalyst >
- Composer >
- DXP >
- Equate >
- Illustrate >
- SuperStream Gateway >
- Syn~ >
- Tax Analyser >
- TaxIntell >

GBST Factfile

Website	www.gbst.com
Telephone number	+61 2 9253 6555
Email address	info@gbst.com
APAC HQ location	Australia
APAC telephone number	As above
APAC email address	As above
Year company founded	1983
Number of employees	501-1,000
Number of global offices	8
Regional office presence	Asia, Oceania, North America, Europe
Top APAC countries served	Australia
Types of Wealth Managers served	Asset Managers, Brokers, Fund & Investment Managers, Custodians

Contact us for more information



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- CE&M
- CM&P
- DM&A
- DP&T
- IP&T

West Hollywood, CA, United States

Overview

InvestCloud develops first-class, financial digital solutions, pre-integrated into the cloud. By empowering investors and managers with a single version of the integrated truth through its unique digital platform, InvestCloud creates beautifully designed client experiences and intuitive operations solutions using an ever-expanding library of digital modular apps. The result? Powerful products for individual investors and institutions alike, assembled on-demand to meet clients' specific needs.

Today the InvestCloud platform supports some of the largest banks in the world with substantial assets. Our clients manage over US\$4 trillion in AUM, including seven of the top 10 broker-dealers, nine of the top 12 asset managers and hundreds of wealth managers and advisers worldwide.

Clients and analysts have recognised InvestCloud as the leading provider of trusted technology to the worldwide financial industry. Applying deep sector knowledge, we empower wealth managers, insurers and banks to digitally and intelligently engage with customers and provide insightful and compliant advice. By injecting

artificial intelligence into a comprehensive yet modular, API-first platform, our proven technology enables holistic customer intelligence, sales and servicing productivity and individualised omni-device experience.

Solutions

InvestCloud's Wealth (Adviser) Platform is a single, front-to-back platform offering hundreds of apps with client communication, automation and management, information warehousing, performance, billing, risk, trading and accounting. The platform is designed from the ground up to be an intuitive and seamless experience for advisers and clients alike. Unlike hard-coded point solutions, InvestCloud's Wealth (Adviser) Platform is a total solution for wealth managers and advice.

Featured Solutions

- InvestCloud Blue
- InvestCloud Orange
- InvestCloud Black
- InvestCloud Green
- InvestCloud White

InvestCloud Factfile

Website	www.investcloud.com
Telephone number	+65 640 71120
Email address	sales@investcloud.com
APAC HQ location	Singapore
APAC telephone number	As above
APAC email address	contact@finantix.com
Year company founded	2010
Number of employees	501-1,000
Number of global offices	11-50
Regional office presence	Asia, North America, Oceania, Western Europe
Top APAC countries/regions served	Singapore, Hong Kong, Japan, Australia, Thailand
Types of Wealth Managers served	Asset Managers, Bank Wealth Managers, Brokers, Financial Advisers, Insurance-



Contact us for more information



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- BPM&O
- DM&S
- CO&IV
- C&NS
- CR

Fribourg, Switzerland

Overview

IMTF is a Swiss based, global RegTech enterprise developing, selling and implementing best-in-class solutions to support, enable and increase the efficiency of regulatory processes in banks. The focus is on compliance and anti-financial crime.

IMTF's platform offering builds on individual, yet fully integrated modules for digital efficiency in operations, compliance and risk. After becoming the Swiss leader in Electronic Document Management in the 90s, IMTF developed and commercialised successfully the world's first automated anti-money laundering software (with now over 1100 installations globally). This became the basis of today's complete offering with process automation tools, client lifecycle modules such as onboarding and KYC, name-screening, transaction monitoring, anti-fraud, tax transparency and trading compliance. These help bank operations and compliance staff to perform their daily work more effectively and efficiently.

Being established more than 34 years ago, IMTF Group nowadays operates worldwide and serves clients in over 50 countries through a constantly growing network of offices and partners in Europe (HQ in Switzerland, Luxembourg, Paris, Vienna) MENA (Dubai) and APAC (Singapore). Around 200 seasoned IT and business experts globally constitute a competent network as the prerequisite for sound, long-term client partnerships. Focus and experience in financial crime prevention, compliance, tax transparency regulations plus process automation and

document management, make IMTF unique in its ability to combine and offer a true set of top-class solutions. Innovative and reliable software applications and expert professional services enable our customers around the globe to achieve significant cost reduction and increased productivity with assured compliance.

Solutions

IMTF offers a comprehensive RegTech platform to automate lifecycle and compliance-related tasks, from fully digital onboarding, credit origination to collaborative compliance alert treatment. We offer best-in-class compliance solutions and deploy them either standalone or integrated. The platform provides a holistic and comprehensive view of your clients to make informed and risk-related decisions and orchestrates work across all stakeholders.

Strong compliance capabilities enhanced through Artificial Intelligence – are guaranteeing that you catch all suspicions while reducing false positives significantly. Solutions include sophisticated KYC/EDD, transaction monitoring, multi-channel fraud detection, sanction screening as well as a sophisticated ECM and process-automation.

Featured solutions

- IMTF RegTech platform (AML, KYC, EDD)
- IMTF Hypersuite Document and Folder Management
- IMTF ACM Adaptive Case Management
- IMTF Fraud Detection & Prevention
- IMTF ICOS/2 (Digital Onboarding & Origination)

IMTF Factfile

Website	www.imtf.com
Telephone number	+41 26 460 66 66
Email address	info@imtf.com
APAC HQ location	Singapore
APAC telephone number	+65 6735 6150
APAC email address	info@imtf.com
Year company founded	1987
Number of employees	51-200
Number of global offices	5
Regional office presence	Africa, Asia, Europe, Middle East
Top APAC countries/ regions served	Singapore, Hong Kong, Malaysia, Thailand, India
Types of Wealth Managers served	Asset Managers, Bank Wealth Managers, Family Offices, Trust & Fiduciary

Contact us for more information



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Head of APAC

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[Click here to find out more and connect](#)



Melbourne, Australia

Overview

Netwealth was created with an entrepreneurial spirit to challenge the conventions of Australia’s financial services. We are a technology company, a superannuation fund and an administration business. Above all we exist to inspire people to see wealth differently and discover a brighter future.

Founded in 1999, Netwealth an ASX-listed business and is one of the fastest growing wealth management businesses in Australia. We are rated No.1 by our clients for providing exceptional service, according to Investment Trends, May 2020 Planner Technology Report.

Netwealth’s digital platform supports how our financial products are delivered to market. For instance, via the platform, financial intermediaries and clients can invest and manage a wide array of domestic and international products.

The platform is built, developed and maintained by our technology team. It is continuously enhanced using feedback from financial intermediaries, clients and other users and receives wide industry recognition as having market-leading functionality.

Supporting our financial products and technology platform is a significant investment in our people and resources to administer support, risk and governance and our custodial services.

Netwealth Investments Factfile

Website	www.netwealth.com.au
Telephone number	+61 1800 888 223
Email address	contact@netwealth.com.au
APAC HQ location	As above
APAC telephone number	As above
APAC email address	As above
Year company founded	1999
Number of employees	201-500
Number of global offices	1
Regional office presence	Oceania
Top APAC countries served	Australia
Types of Wealth Managers served	Asset Managers, Bank Wealth Managers, Brokers Family Offices, Financial Advisers, Insurance-based, Trust & Fiduciary

- BI&PM
- DP&T
- P&WMS
- IP&T

Solutions

Netwealth’s flexible account options and online features caters for the needs of all kinds of people, including investors and their wealth partners.

Discover new possibilities in your life.

Featured Solutions

- Netwealth for Advisers
>
- Netwealth Global Specialist Series Managed Funds
>
- Netwealth Super Accelerator Core and Plus
>
- Netwealth Managed Accounts
>
- Netwealth Wealth Accelerator Core and Plus
>

Contact us for more information



Damian Holland

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Sydney, Australia

Overview

Today's wealth management firms rely on a number of critical software platforms to provide excellent client service. However, when these software systems don't speak to each other, important client data becomes isolated in separate platforms. As a result, business efficiency stalls, client relationships suffer and businesses struggle to scale. Practifi was created to solve this problem.

Powered by Salesforce and designed for the wealth management industry, Practifi is a fully integrated business management platform powering some of the country's largest superfunds, award-winning family offices and innovative wealth management firms. By building deep partnerships with leading portfolio management and financial planning tools, advisory teams can access data from multiple systems all within Practifi. As a result, advisory teams are able to increase business efficiency, build better client relationships and scale sustainably.

In addition to a strong technological foundation, we also provide our clients with exceptional support through their journey with us. Our experienced onboarding, client

success and professional services teams work closely with each firm to ensure they are achieving their goals, taking advantage of product features, and maximising value with Practifi. But, the support doesn't stop there. With a dedicated learning team, we create tailored content that firms can use to increase product knowledge and adoption within their organisations. In APAC's wealhtech industry, Practifi is a true pioneer that provides the technological foundation and enterprise level support wealth management firms need to simplify compliance, adjust to complex business demands and build the financial advisory firm of the future.

Solution

Practifi is an enterprise-grade business management platform designed for high-performing financial advisory firms. Practifi's innovative product suite helps advisory teams integrate systems and automate processes while maximising revenue, boosting growth, and strengthening client relationships.

- BI&PM
- CE&M
- DM&A
- DP&T



Practifi Factfile

Website	www.practifi.com
Telephone number	+61 2 8005 6557
Email address	info@practifi.com
APAC HQ location	Australia
APAC telephone number	As above
APAC email address	As above
Year company founded	2014
Number of employees	51-200
Number of global offices	2
Regional office presence	North America, Oceania
Top APAC countries served	Australia, New Zealand
Types of Wealth Managers served	Superfunds, Dealer Groups, Wealth Management, International Banks, Family Offices

Contact us for more information



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Zurich, Switzerland

Overview

As an early adopter of transformative technology in the financial services industry, UBS founded the FinTech company UBS Partner, to bring an innovative platform service to financial institutions. With a shifting industry landscape, wealth managers are facing growing challenges:

1. Clients increasingly expect tailored, holistic and timely advice
2. Pressure on margins due to new products, fee models, increasing investor scrutiny
3. Increasing regulatory requirements enforce risk-mitigating efforts and cumbersome processes.

Financial institutions are being forced to rethink and refine their value proposition and there is pressure to develop robust, high-tech advisory and investment management capabilities. UBS Partner is a white-labelled offering that enables banks to upgrade their business model to answer these pressing industry challenges. Powered by the same technology that backs UBS Wealth Management's own leading advice process, UBS Partner supports financial institutions in enhancing their client experience and to deliver superior investment advice in a cost-efficient and regulatory compliant manner supported by a cutting-edge technology solution. With UBS Partner, banks can increase adviser capacity, grow client activity and lower operational risks.

UBS Partner Factfile

Website	www.ubs.com/ubspartner
Telephone number	+41 44 234 69 35
Email address	ol-ubspsd@ubs.com
APAC HQ location	N/A
APAC telephone number	As above
APAC email address	As above
Year company founded	2018
Number of employees	51-200
Number of global offices	N/A
Regional office presence	N/A
Top APAC countries/ regions served	Japan, Hong Kong, Singapore, Taiwan
Types of Wealth Managers served	Bank Wealth Managers, Financial Advisers, Insurance-based

BI&PM

CE&M

DP&T

IP&T

RA&M

Solutions

UBS Partner offers banks a suite of configurable modules designed to help implement a systematic advisory process – one that, by design, keeps end-clients, their goals and personal situation in focus. At the core of our offering lies a sophisticated, scalable technology platform that allows partner banks to deliver premium advice to all of their clients, bringing them closer to achieving their desired results. The modular approach means banks can pick and customise the elements that best complement their existing offering and infrastructure. UBS Partner screens millions of portfolios daily, identifying issues and supporting the bank's provision of tailored recommendations, with a breadth of analysis that is far greater than any individual could perform on any given day.

Featured Solutions

Portfolio Quality Checks



Portfolio Remediation



Investment Opportunities



Sales Campaigns



Goal & Wealth Projection



Prospecting



Risk Analytics



Scenario Analysis



Investment Analytics



Sales Analytics



Contact us for more information



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- CM&P
- CO&IV
- DP&T

London, United Kingdom

Overview

Wealth Dynamix is a leading provider of Client Lifecycle Management (CLM) technology platforms for the world's largest private banks, wealth and asset management firms, and mid-size discretionary fund and investment managers. Our mission is to help these firms to grow AUM, streamline operational processes, remain compliant and deliver innovative client service.

Founded in 2012 by wealth management technology experts, Wealth Dynamix is a privately owned company that recognised three key challenges: there is too much friction and inefficiency throughout the client lifecycle, compliance is an ongoing trial and digitising the client journey takes time and specialist expertise to get right. Wealth Dynamix was borne out of a desire to solve these challenges with intelligent technology, to orchestrate journeys throughout the client lifecycle and significantly enrich client experience.

Our multi-award-winning digital CLM platforms, which can be deployed on-premise or in the cloud, enable wealth managers to optimise cost-to-income ratio by managing all phases of the end-to-end client lifecycle more efficiently and effectively: from initial client engagement, acquisition and onboarding through to ongoing relationship management and client service.

Solutions

All Wealth Dynamix clients want a best-in-class CLM platform that streamlines the end-to-end client journey, helps achieve AUM growth and ensures compliance, but we recognise that no two clients are the same. Some want to adopt their CLM solution quickly, out-of-the box with no bespoke customisation; others need an adaptable solution that can be tailored to individual requirements and integrated with complex pre-existing IT infrastructures.

Wealth Dynamix offers two CLM options to meet specific customer requirements:

WDX1 is a robust, modular and fully configurable CLM solution that leverages Microsoft Dynamics 365 and is best suited to large private banks and the wealth and asset management divisions of global financial institutions.

CLMi is a secure, cost-effective, cloud-based CLM SaaS platform that is ideally suited to mid-size discretionary fund and investment managers wanting out-of-the-box ease-of-use, rapid deployment and hassle-free maintenance.

Featured Solutions

- WDX1 Suite
- Engage
- Onboard
- Manage
- CLMi

Wealth Dynamix Factfile

Website	www.wealth-dynamix.com
Telephone number	+44 20 3725 7549
Email address	connect@wealth-dynamix.com
HQ location	United Kingdom
APAC telephone number	As above
APAC email address	As above
Year company founded	2012
Number of employees	51-200
Number of global offices	7
Regional office presence	Asia, Eastern Europe, North America, Western Europe
Top APAC countries/regions served	Singapore, China, Japan, Taiwan, Indonesia, Thailand, Philippines, Australia, New Zealand
Types of Wealth Managers served	Asset Managers, Bank Wealth Managers, Family Offices, Financial Advisers

Contact us for more information



Lucy Heavens

Marketing Director

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[Click here to find out more and connect](#)



London, UK

Overview

Aon Human Capital Solutions supports the wealth management C-Suite to accelerate business performance. In Asia, we provide data-driven business intelligence and strategic advisory services to the wealth management sector.

We provide industry-focused compensation insights and workforce productivity for wealth managers and private banks to help build competitive pay packages that attract and retain transformative talent; benchmark pay and performance; align incentives to business strategy; as well as build strategies on driving talent management, sales effectiveness and profitability. Our unique data and cutting-edge analytical capabilities are why teams across firms, from HR to front office, senior leadership and finance, choose us to help them solve their business challenges.

[Click here to find out more and connect](#)

Aon Factfile

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APAC location	Singapore
Regional presence	Global
APAC focus	Singapore, Hong Kong, China

Get in touch



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TS&C

Geneva, Switzerland

Overview

aperture is a strategy consultancy with a difference. We design, build, fund and scale digital-era companies. We do this on behalf of incumbents launching new business units, universities spinning out commercial projects, and start-ups. Our services consist of consulting, investing and, most importantly, doing. We like to embed ourselves in the companies we work with, applying all of our team's expertise to acquiring customers and unleashing network effects.

As well as its core business, aperture is also a content producer, hosting the popular 'Structural Shifts' podcast and publishing The Market Map, a digital age methodology for evaluating software solutions.

[Click here to find out more and connect](#)

aperture Factfile

Website	www.aperture.co
Telephone	N/A
Email address	contact@aperture.co
APAC location	N/A
Regional presence	Western Europe
APAC focus	Singapore, Indonesia, Australia

Get in touch



Ben Robinson
Head of Content

E: ben@aperture.co



APIAX

CR

CE&M

DP&T

IP&T

RA&M

Zurich, Switzerland

Overview

At Apiax we make it radically simple to comply with regulations worldwide. Companies of all sizes in financial services can use our software to bridge the gap between compliance, business and technology.

Apiax gives you access to a database of verified, machine-readable regulatory knowledge, as well as binary answers to your most pressing regulatory questions. Unlike paper-based manuals or in-house compliance training, we make it easy for you to excel in your daily tasks. This frees up significant resources so that you can focus on your strategic issues and create great experiences for your customers.

[Click here to find out more and connect](#)

APIAX Factfile

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APAC location	Singapore
Regional presence	Asia, Europe
APAC focus	Singapore, Hong Kong

Get in touch



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Appway

BPM&O

CR

CE&M

CO&IV

DP&T

Zurich, Switzerland

Overview

Appway solutions cover the entire client lifecycle, including onboarding, ongoing KYC and regulatory reviews, client updates, and account maintenance. Appway offers crucial business capabilities including data gathering, profiling, and document generation, integrated e-signatures, approval management, and account opening and activation. As a world leader in client onboarding for wealth management and private banking, Appway is committed to aligning with comprehensive industry best practices and thought leadership gained from working on a broad variety of projects across around the globe, with solutions packaged into manageable technology modules.

Our regulatory rules engine facilitates compliance with global, regional, and local regulations (KYC, FATCA, Suitability, etc.), enabling advisers to provide more individualised experiences.

According to Forrester's independent Total Economic Impact study, organisations using Appway achieve:

- +225% ROI
- 90% faster onboarding
- 10% increase in margin per customer
- 5% incremental customer acquisition
- 2 fewer FTEs per booking center

Appway is a Singapore-registered FinTech Company certified by Singapore FinTech Association as a AML/KYC provider.

Appway Factfile

Website	www.appway.com
Telephone	+65 3158 9848
Email address	info@appway.com
APAC location	Singapore
Regional presence	Asia, North America, Europe
APAC focus	Singapore, Hong Kong, Japan

Get in touch



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CONTEMI

CC&R

CE&M

CO&IV

P&WMS

T&BO

Singapore

Overview

Singapore-headquartered, Contemi provides IT solutions to insurers, brokers and wealth managers in Asia and Europe.

Contemi's Wealth Intelligence (WIN) platform helps wealth managers to automate the entire value chain through its cloud-based, front-to-back solutions: Client Portal / App, Client Onboarding & Lifecycle Management, Client Reporting, Relationship / Investment Manager Portal, Portfolio Management, Trade & Order Management, Corporate Action, Banking & Cash Management, Fees & Invoicing, Settlement, Analytics & Reporting.

The WIN solutions have won a number of awards in the past, including:

- "Best Investment Management Application"
- "Most Innovative Fintech Solution" & "Best Innovative Solution" for Analytics
- Shortlisted for "Best Onboarding Solution"
- "Best Corporate Actions Solution"

[Click here to find out more and connect](#)

Contemi Solutions Factfile

Website	www.contemi.com
Telephone	N/A
Email address	info@contemi.com
APAC location	Singapore
Regional presence	Asia, Europe, Oceania
APAC focus	Singapore, Hong Kong, Malaysia

Get in touch



Gaurav Mehta
Executive Director - Global Sales

E: gaurav.mehta@contemi.com
T: +65 8114 0895



PROMISING OUTCOMES

Eastleigh, United Kingdom

Overview

Promising Outcomes helps companies understand and improve their business relationships using unique research and change techniques that deliver real results. We call it the Business of Experience (BoX); a combination of Customer Experience (CX) Sales Experience (SX) and Employee Experience (EX).

Promising Outcomes' team of highly-skilled consultants, and associates work in the USA, Europe, Asia and the Middle East. The team works with mid-sized companies and multinational corporate clients in a variety of industries.

[Click here to find out more and connect](#)

Promising Outcomes Factfile

Website	www.promisingoutcomes.com
Telephone	+44 20 3318 5745
Email address	enquiries@promisingoutcomes.com
APAC location	N/A
Regional presence	Asia, Europe, Middle East, America
APAC focus	Singapore, Japan, Malaysia

Get in touch



Rowan Jackson
Chairman

E: rowan@promisingoutcomes.com
T: +44 779 695 7490





TS&C

Zurich, Switzerland

Overview

Synpulse is a global management consultancy and a valued partner of many of the world's largest financial services providers.

Synpulse supports banks and insurers across their entire value chain, from developing strategies and realising them operatively, to technical implementation and hand-over. Within the banking sector, Synpulse works closely with private, retail and investment banks, and assets and wealth managers across its key competence centres – Business Innovation & Growth, Regulatory Compliance & Risk, Operational Excellence, and Technology. With over 500 employees from more than 20 countries, Synpulse is represented worldwide with locations in Zurich, Singapore, Hong Kong, Sydney, Manila, Jakarta, Hyderabad, Geneva, Frankfurt, Dusseldorf, New York and London.

[Click here to find out more and connect](#)

Synpulse Factfile

Website	www.synpulse.com
Telephone	+65 6971 9670
Email address	info.sg@synpulse.com
APAC location	Singapore
Regional presence	Asia, Europe, North America
APAC focus	Singapore, Hong Kong, Australia

Get in touch



Hilda Yap
Senior Campaign Specialist

E: hilda.yap@synpulse.com
T: +65 6800 7806



CE&M

C&NS

DP&T

M&BI

TS&C

Zurich, Switzerland

Overview

ti&m stands for technology, innovation & management. We are leader for digitalization, security and innovation projects and products in Switzerland and we are striving to do the same in other financial and technology centres. We offer our discerning clients vertical integration throughout the IT value chain. At our offices in Zurich, Bern, Frankfurt and Singapore, we currently employ over 420 outstanding engineers, designers, and consultants. Further offices in Europe will follow. The basis of our growth lies in our strengths and values: courage, a wealth of ideas, agility, and entrepreneurial flair, coupled with sustainability and Swissness.

We integrate the entire IT value chain. Our vertically integrated offering ranges from consultation to innovation solution hosting, allowing us to offer our clients unbeatable time-to-market combined with Swiss quality.

[Click here to find out more and connect](#)

ti&m Factfile

Website	www.ti8m.com
Telephone	+65 6955 7755
Email address	marketing@ti8m.com
APAC location	Singapore
Regional presence	Asia, Western Europe
APAC focus	Singapore, Hong Kong

Get in touch



Marc Buehler
Head Singapore, Managing Director APAC

E: marc.buehler@ti8m.com
T: +65 6955 7755





CE&M

DP&T

DRI

F&RP

P&WMS

London, United Kingdom

Overview

WealthObjects helps firms launch modern digital investing and savings propositions using its multi-award-winning API technology, proprietary algorithms, automation and engaging online user experience.

WealthObjects' customer-centric platform ensures that the needs of customers, advisers, investment managers and internal/compliance staff needs are met seamlessly through customised workflow interfaces.

The company's solutions power a wide variety of digital business models as follows: Digital (Robo) Advice Platform, Adviser-led (Hybrid) Platform, D2C Execution Platform and Retirement Platform.

[Click here to find out more and connect](#)

WealthObjects Factfile

Website	www.wealthobjects.com
Telephone	+44 20 3355 6388
Email address	info@wealthobjects.com
APAC location	Hyderabad, India
Regional presence	Asia, Western Europe
APAC focus	Asia wide

Get in touch



Uday Nimmakayala
CEO & Founder

E: hello@wealthobjects.com
T: +44 20 3695 3201



07



The Full Directory By Business Needs



Business Intelligence & Practice Management

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.

64

Solution Providers associated to this business need

Search for BI & PM solution providers in our online directory

Featured Solution Providers for BI&PM



Moxtra

Cupertino, CA, United States
<https://www.thewealthmosaic.com/vendors/moxtra/>



MyComplianceOffice

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/mycomplianceoffice/>



Netwealth Investments

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/netwealth-investments/>



Practifi

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/practifi/>



UBS Partner

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/ubs-partner/>

Other Solution Providers for BI&PM

Acin

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/acin/>

Advice RegTech

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/advice-regtech/>

Backbase

Amsterdam, Netherlands
<https://www.thewealthmosaic.com/vendors/backbase/>

ActiFi

St. Louis Park, MN, United States
<https://www.thewealthmosaic.com/vendors/actifi/>

Alyne

Munich, Germany
<https://www.thewealthmosaic.com/vendors/alyne/>

Behavox

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/behavox/>

Adobe

San Jose, CA, United States
<https://www.thewealthmosaic.com/vendors/adobe/>

Aquila Super

Braddon, ACT, Australia
<https://www.thewealthmosaic.com/vendors/aquila-super/>

Box

Redwood City, CA, United States
<https://www.thewealthmosaic.com/vendors/box/>

Other Solution Providers for BI&PM

Calendly

Atlanta, GA, United States
<https://www.thewealthmosaic.com/vendors/calendly/>

Canstar

Brisbane, QLD, Australia
<https://www.thewealthmosaic.com/vendors/canstar/>

CCUBE Integrated Wealth

The Rocks, NSW, Australia
<https://www.thewealthmosaic.com/vendors/ccube-integrated-wealth/>

Cirrus Technologies

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/cirrus-technologies/>

Citrix

Fort Lauderdale, FL, United States
<https://www.thewealthmosaic.com/vendors/citrix/>

Creativemass

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/creativemass/>

CRMNEXT

Novato, CA, United States
<https://www.thewealthmosaic.com/vendors/crmnext/>

Curium

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/curium/>

Data Management & Integrity Systems

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/data-management-integrity-systems/>

Data Republic

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/data-republic/>

E5 Workflow

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/e5-workflow/>

Fin365

Geelong, VIC, Australia
<https://www.thewealthmosaic.com/vendors/fin365/>

Forum360

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/forum360/>

Heffron

Maitland, NSW, Australia
<https://www.thewealthmosaic.com/vendors/heffron/>

HubSpot

Cambridge, MA, United States
<https://www.thewealthmosaic.com/vendors/hubspot/>

Intuit

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/intuit/>

Linx Software

Maroochydore, QLD, Australia
<https://www.thewealthmosaic.com/vendors/linx-software/>

LogMeIn

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/logmein/>

MailChimp

Atlanta, GA, United States
<https://www.thewealthmosaic.com/vendors/mailchimp/>

MailGuard

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/mailguard/>

Marketo

San Mateo, CA, United States
<https://www.thewealthmosaic.com/vendors/marketo/>

Maximizer

Vancouver, BC, Canada
<https://www.thewealthmosaic.com/vendors/maximizer/>

Medallia

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/medallia/>

Microsoft

Redmond, WA, United States
<https://www.thewealthmosaic.com/vendors/microsoft/>

MyNextAdvice

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/mynextadvice/>

Netskope

Santa Clara, CA, United States
<https://www.thewealthmosaic.com/vendors/netskope/>

OneAston

Singapore
<https://www.thewealthmosaic.com/vendors/oneaston/>

OneLogin

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/onelogin/>

Perx Technologies

Singapore
<https://www.thewealthmosaic.com/vendors/perx-technologies/>

Practice Ignition

Chippendale, NSW, Australia
<https://www.thewealthmosaic.com/vendors/practice-ignition/>

Qlik

King of Prussia, PA, United States
<https://www.thewealthmosaic.com/vendors/qlik/>

Recordsure

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/recordsure/>

Recreo

Walsh Bay, NSW, Australia
<https://www.thewealthmosaic.com/vendors/recreo/>

Other Solution Providers for BI&PM

REVEX

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/revex/>

Salesforce

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/salesforce/>

SAS

Cary, NC, United States
<https://www.thewealthmosaic.com/vendors/sas/>

SugarCRM

Cupertino, CA, United States
<https://www.thewealthmosaic.com/vendors/sugarcrm/>

SuperCentral

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/supercentral/>

SuperConcepts

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/superconcepts/>

Tableau Software

Seattle, WA, United States
<https://www.thewealthmosaic.com/vendors/tableau-software/>

TriLine GRC

Adelaide, SA, Australia
<https://www.thewealthmosaic.com/vendors/triline-grc/>

TrustQuay

Fleet, United Kingdom
<https://www.thewealthmosaic.com/vendors/trustquay/>

ViewPoint

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/viewpoint/>

Vision6

Fortitude Valley, QLD, Australia
<https://www.thewealthmosaic.com/vendors/vision6/>

Wealthmonitor

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/wealthmonitor/>

Wealth-X

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/wealth-x/>

worksorted

Payneham, SA, Australia
<https://www.thewealthmosaic.com/vendors/worksorted/>

WTax

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/wtax/>

Xeppo

Adelaide, SA, Australia
<https://www.thewealthmosaic.com/vendors/xeppo/>

Zoom

San Jose, CA, United States
<https://www.thewealthmosaic.com/vendors/zoom/>

Business Process Management & Outsourcing

The demands on wealth management firms have multiplied in recent years and the cost, quality and efficiency of their business operations have come under review. Given this, wealth managers have increasingly looked to employ solution providers and solutions that offer greater efficiency to their business as well as 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 core aspects of their business. Our Business Process Management (BPM) and 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.

48

Solution Providers associated to this business need

Search for BPM & O solution providers in our online directory

Featured Solution Providers for BPM & O



Appway

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/appway/>



Blue Prism

Warrington, United Kingdom

<https://www.thewealthmosaic.com/vendors/blue-prism/>



IMTF

Givisiez, Switzerland

<https://www.thewealthmosaic.com/vendors/imtf-group/>



Wealth Dynamix

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/wealth-dynamix/>

Other Solution Providers for BPM & O

Apache

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/apache/>

AXON IVY

Lucerne, Switzerland

<https://www.thewealthmosaic.com/vendors/axon-ivy/>

BSO

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/bso/>

Appian

McLean, VA, United States

<https://www.thewealthmosaic.com/vendors/appian/>

Azqore

Lausanne, Switzerland

<https://www.thewealthmosaic.com/vendors/azqore/>

Clearwater Analytics

Boise, ID, United States

<https://www.thewealthmosaic.com/vendors/clearwater-analytics/>

Atos Syntel

Troy, MI, United States

<https://www.thewealthmosaic.com/>

BNY Mellon Pershing

Jersey City, NJ, United States

<https://www.thewealthmosaic.com/>

Computershare

Bristol, United Kingdom

<https://www.thewealthmosaic.com/>

Other Solution Providers for BPM & O

Credence Analytics

Mumbai, India

<https://www.thewealthmosaic.com/vendors/credence-analytics/>

DNA Financial Systems

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/dna-financial-systems/>

DWS Group

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/dws-group/>

DXC Technology

Tysons, VA, United States

<https://www.thewealthmosaic.com/vendors/dxc-technology/>

E5 Workflow

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/e5-workflow/>

Edge Technology Group

Greenwich, CT, United States

<https://www.thewealthmosaic.com/vendors/edge-technology-group/>

Equinix

Redwood City, CA, United States

<https://www.thewealthmosaic.com/vendors/equinix/>

Expersoft Systems

Steinhausen, Switzerland

<https://www.thewealthmosaic.com/vendors/expersoft/>

Eze Castle Integration

Boston, MA, United States

<https://www.thewealthmosaic.com/vendors/eze-castle-integration/>

Fenergo

Dublin, Ireland

<https://www.thewealthmosaic.com/vendors/fenergo/>

First Class Super

Kew, VIC, Australia

<https://www.thewealthmosaic.com/vendors/first-class-super/>

HCL Technologies

Noida, India

<https://www.thewealthmosaic.com/vendors/hcl-technologies/>

IBN Technologies

Pune, India

<https://www.thewealthmosaic.com/vendors/ibn-technologies/>

Infosys

Bangalore, India

<https://www.thewealthmosaic.com/vendors/infosys/>

Intello

Queensland, QLD, Australia

<https://www.thewealthmosaic.com/vendors/intello/>

LabCI

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/labci/>

Luxoft

Zug, Switzerland

<https://www.thewealthmosaic.com/vendors/luxoft/>

Milestone Group

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/milestone-group/>

Mphasis

Bangalore, India

<https://www.thewealthmosaic.com/vendors/mphasis/>

NexJ

Toronto, ON, Canada

<https://www.thewealthmosaic.com/vendors/nexj/>

OBT

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/obt/>

Orange Business Services

Paris, France

<https://www.thewealthmosaic.com/vendors/orange-business-services/>

Protiviti

Menlo Park, CA, United States

<https://www.thewealthmosaic.com/vendors/protiviti/>

Red Hat

Raleigh, NC, United States

<https://www.thewealthmosaic.com/vendors/red-hat/>

Saxo Group

Copenhagen, Denmark

<https://www.thewealthmosaic.com/vendors/saxo-group/>

Smart Communications

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/smart-communications/>

SMSF Alliance

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/smsf-alliance/>

SS&C Technologies

Windsor, CT, United States

<https://www.thewealthmosaic.com/vendors/ssc-technologies/>

Super Centric

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/super-centric/>

Super Know How

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/super-know-how/>

Super Records

Parramatta, NSW, Australia

<https://www.thewealthmosaic.com/vendors/super-records/>

SuperGuardian

Adelaide, SA, Australia

<https://www.thewealthmosaic.com/vendors/superguardian/>

Tech Mahindra

Pune, India

<https://www.thewealthmosaic.com/vendors/tech-mahindra/>

Other Solution Providers for BPM & O

TechnologyOne

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/technologyone/>

Wipro

Bengaluru, India

<https://www.thewealthmosaic.com/vendors/wipro/>

Client Communication & Reporting

Communicating with and reporting to its clients is a core to the delivery of all wealth management firms. These businesses are nothing without their clients. Historically, CC&R was paper based (whether delivered in person or by post), out of date by the time it was available to client, static and did not allow any form of interaction. With the development and deployment of technology in this area, however, the potential for CC&R is now far greater. Advisers and clients can be fully engaged, communication and reports can be delivered quickly and through multiple means, they are more secure, can be more personalised and allow for far greater interaction, look through, drilldown, gamification and supporting tools for scenario planning, and more. Today, more than ever before, a wealth manager can provide their client with the right information, at the right time, through the right channel and in a format that is far more engaging and dynamic. Within our CC&R Business Need, we capture solutions that support the process elements of CC&R, the data capture and aggregation, digital access and much more.

13

Solution Providers associated to this business need

Search for CC & R solution providers in our online directory

Featured Solution Providers for CC & R



FundCount

Norwood, MA, United States

<https://www.thewealthmosaic.com/vendors/fundcount/>



Moxtra

Cupertino, CA, United States

<https://www.thewealthmosaic.com/vendors/moxtra/>



SimCorp Coric

Copenhagen, Denmark

<https://www.thewealthmosaic.com/vendors/simcorp-coric/>

Other Solution Providers for CC & R

Addepar

Mountain View, CA, United States

<https://www.thewealthmosaic.com/vendors/addepar/>

Clearwater Analytics

Boise, ID, United States

<https://www.thewealthmosaic.com/vendors/clearwater-analytics/>

Smart Communications

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/smart-communications/>

Assentis Technologies

Rotkreuz, Switzerland

<https://www.thewealthmosaic.com/vendors/assentis-technologies/>

CXI Software

Ivanhoe, VIC, Australia

<https://www.thewealthmosaic.com/vendors/cxi-software/>

worksorted

Payneham, SA, Australia

<https://www.thewealthmosaic.com/vendors/worksorted/>

Asset Vantage

Stamford, CT, United States

<https://www.thewealthmosaic.com/vendors/asset-vantage/>

HexaView Technologies

East Brunswick, NJ, United States

<https://www.thewealthmosaic.com/vendors/hexaview/>

Canopy

Singapore

<https://www.thewealthmosaic.com/vendors/canopy/>

Intralinks

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/intralinks/>

Client Engagement & Management

Similar to CC&R but much broader, our CE&M Business Need category seeks to capture the many ways in which technology is now supporting wealth managers to engage and manage their clients. Within this category there are the obvious client relationship management which cover off a wide range of functions increasingly, while it also captures things like adviser dashboards which help to provide the adviser with a 360 degree view of client. This, it is hoped, will support an improved engagement, and also solutions that focus on elements like client experience, data and client insights, content collection and distribution, compliant communication tools, and much more. With technology, clearly, the ways in which wealth management firms can enhance their engagement with and management of their client relationships is significantly enhanced. Our CE&M category is one of the largest within our Directory and captures a wide range of solution offerings.

93

Solution Providers associated to this business need

Search for CE & M solution providers in our online directory

Featured Solution Providers for CE & M



additiv
Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/additiv/>



AGDelta
Singapore
<https://www.thewealthmosaic.com/vendors/ag-delta/>



Apiax
Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/apiax/>



Appway
Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/appway/>



Crealogix Group
Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/crealogix-group/>



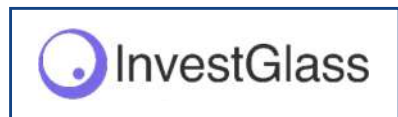
Delio
Cardiff, United Kingdom
<https://www.thewealthmosaic.com/vendors/delio/>



GBST
Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/gbst/>



InvestCloud
Beverly Hills, CA, United States
<https://www.thewealthmosaic.com/vendors/investcloud/>



InvestGlass
Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/investglass/>



Moxtra
Cupertino, CA, United States
<https://www.thewealthmosaic.com/vendors/moxtra/>



New Access
Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/new-access/>



Practifi
Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/practifi/>

Other Featured Solution Providers for CE & M



SimCorp Coric

Copenhagen, Denmark
<https://www.thewealthmosaic.com/vendors/simcorp-coric/>



Trusted Family

Brussels, Belgium
<https://www.thewealthmosaic.com/vendors/trusted-family/>



Wealth Dynamix

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/wealth-dynamix/>



WealthObjects

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/wealthobjects/>

Other Solution Providers for CE & M

360F

Singapore
<https://www.thewealthmosaic.com/vendors/360f/>

Backbase

Amsterdam, Netherlands
<https://www.thewealthmosaic.com/vendors/backbase/>

CCUBE Integrated Wealth

The Rocks, NSW, Australia
<https://www.thewealthmosaic.com/vendors/ccube-integrated-wealth/>

AcctWeb

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/acctweb/>

Backstop Solutions Group

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/backstop-solutions-group/>

Centenal

Singapore
<https://www.thewealthmosaic.com/vendors/centenal/>

Adobe

San Jose, CA, United States
<https://www.thewealthmosaic.com/vendors/adobe/>

BetterTradeOff

Singapore
<https://www.thewealthmosaic.com/vendors/bettertradeoff/>

Certane

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/certane/>

advice intelligence

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/advice-intelligence/>

Bridgeweave

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/bridgeweave/>

Cirrus Technologies

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/cirrus-technologies/>

Advice Revolution

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/advice-revolution/>

Call Levels

Singapore
<https://www.thewealthmosaic.com/vendors/call-levels/>

Constant Contact

Waltham, MA, United States
<https://www.thewealthmosaic.com/vendors/constant-contact/>

Altoo

Zug, Switzerland
<https://www.thewealthmosaic.com/vendors/altoo/>

Campaign Monitor

Nashville, TN, United States
<https://www.thewealthmosaic.com/vendors/campaign-monitor/>

CRMNEXT

Novato, CA, United States
<https://www.thewealthmosaic.com/vendors/crmnext/>

Astute Wheel

North Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/astute-wheel/>

Capgemini

Paris, France
<https://www.thewealthmosaic.com/vendors/capgemini/>

Data Management & Integrity Systems

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/data-management-integrity-systems/>

Other Solution Providers for CE & M

Dynamo Software

Watertown, MA, United States
<https://www.thewealthmosaic.com/vendors/dynamo-software/>

Envestnet | Yodlee

Redwood City, CA, United States
<https://www.thewealthmosaic.com/vendors/envestnet-yodlee/>

envizage

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/envizage/>

EquiSoft

Montreal, QC, Canada
<https://www.thewealthmosaic.com/vendors/equisoft/>

Fin365

Geelong, VIC, Australia
<https://www.thewealthmosaic.com/vendors/fin365/>

Fincast

Pyrmont, NSW, Australia
<https://www.thewealthmosaic.com/vendors/fincast/>

FinChat

Singapore
<https://www.thewealthmosaic.com/vendors/finchat/>

Forum360

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/forum360/>

HubSpot

Cambridge, MA, United States
<https://www.thewealthmosaic.com/vendors/hubspot/>

Illion

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/illion/>

InvestFit

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/investfit/>

InvestSuite

Leuven, Belgium
<https://www.thewealthmosaic.com/vendors/investsuite/>

Kasisto

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/kasisto/>

knowIT Group

Belrose, NSW, Australia
<https://www.thewealthmosaic.com/vendors/knowit-group/>

Linx Software

Maroochydore, QLD, Australia
<https://www.thewealthmosaic.com/vendors/linx-software/>

Marketo

San Mateo, CA, United States
<https://www.thewealthmosaic.com/vendors/marketo/>

MarketPsych

Singapore
<https://www.thewealthmosaic.com/vendors/marketpsych/>

Maximizer

Vancouver, BC, Canada
<https://www.thewealthmosaic.com/vendors/maximizer/>

Medallia

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/medallia/>

Meeco

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/meeco/>

MoneyBrilliant

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/moneybrilliant/>

Moneysoft

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/moneysoft/>

Moneythor

Singapore
<https://www.thewealthmosaic.com/vendors/moneythor/>

MyNextAdvice

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/mynextadvice/>

myprosperity

Hawthorn, VIC, Australia
<https://www.thewealthmosaic.com/vendors/myprosperity/>

New Wealth

Singapore
<https://www.thewealthmosaic.com/vendors/new-wealth/>

NexJ

Toronto, ON, Canada
<https://www.thewealthmosaic.com/vendors/nexj/>

novastone media

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/novastone-media/>

NVISO

Lausanne, Switzerland
<https://www.thewealthmosaic.com/vendors/nviso/>

OMNIMax Software Solutions

Christchurch, New Zealand
<https://www.thewealthmosaic.com/vendors/omnimax-software-solutions/>

OpenExchange

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/openexchange/>

Pegasystems

Cambridge, MA, United States
<https://www.thewealthmosaic.com/vendors/pegasystems/>

Personetics

Givatayim, Israel
<https://www.thewealthmosaic.com/vendors/personetics/>

Other Solution Providers for CE & M

Perx Technologies

Singapore

<https://www.thewealthmosaic.com/vendors/perx-technologies/>

PictureWealth

Perth, WA, Australia

<https://www.thewealthmosaic.com/vendors/picturewealth/>

Plencore Online

Hamilton, QLD, Australia

<https://www.thewealthmosaic.com/vendors/plencore-online/>

Recordsure

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/recordsure/>

ROAR Software

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/roar-software/>

Salesforce

San Francisco, CA, United States

<https://www.thewealthmosaic.com/vendors/salesforce/>

Sitecore

San Francisco, CA, United States

<https://www.thewealthmosaic.com/vendors/sitecore/>

Snowflake

San Mateo, CA, United States

<https://www.thewealthmosaic.com/vendors/snowflake/>

Socialisd

Spotswood, VIC, Australia

<https://www.thewealthmosaic.com/vendors/socialisd/>

Sqream Technologies

Singapore

<https://www.thewealthmosaic.com/vendors/sqream-technologies/>

Squirro

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/squirro/>

Starleaf

Watford, United Kingdom

<https://www.thewealthmosaic.com/vendors/starleaf/>

SugarCRM

Cupertino, CA, United States

<https://www.thewealthmosaic.com/vendors/sugarcrm/>

SunTec Business Solutions

Trivandrum, India

<https://www.thewealthmosaic.com/vendors/suntec-business-solutions/>

SuperEd

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/supered/>

Twilio

San Francisco, CA, United States

<https://www.thewealthmosaic.com/vendors/twilio/>

Vanguard

Malvern, PA, United States

<https://www.thewealthmosaic.com/vendors/vanguard/>

Velocity Black

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/velocity-black/>

Vision6

Fortitude Valley, QLD, Australia

<https://www.thewealthmosaic.com/vendors/vision6/>

worksorted

Payneham, SA, Australia

<https://www.thewealthmosaic.com/vendors/worksorted/>

Xeppo

Adelaide, SA, Australia

<https://www.thewealthmosaic.com/vendors/xeppo/>

Zoho Corporation

Austin, TX, United States

<https://www.thewealthmosaic.com/vendors/zoho/>

Zoom

San Jose, CA, United States

<https://www.thewealthmosaic.com/vendors/zoom/>

Client Marketing & Prospecting

Closely related to CE&M but more focused on the solutions that support the process of engaging prospects, our CM&P category is one where we feel there should be more activity as the market moves into the future, the challenges of Covid-19 stay fresh in the mind, but firms look for new ways to identify, engage and win new clients. With quite significant overlap with CE&M, our CM&P category captures solutions that support the needs of wealth management firms in prospecting new clients. The question of how a wealth management firm identifies, reaches, understands and engages potential prospects in today's world is a big one. The industry needs to consider the changing appetites of consumers, the use of technologies and the arrival of digital first solutions, the aging adviser marketplace, the transfer of wealth through generations, and more. Our CM&P category aims to capture solutions that support wealth managers in this important area of their business.

20

Solution Providers associated to this business need

Search for CM & P solution providers in our online directory

Featured Solution Providers for CM & P



InvestCloud

Beverly Hills, CA, United States

<https://www.thewealthmosaic.com/vendors/investcloud/>



Moxtra

Cupertino, CA, United States

<https://www.thewealthmosaic.com/vendors/moxtra/>



Wealth Dynamix

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/wealth-dynamix/>

Other Solution Providers for CM & P

Adobe

San Jose, CA, United States

<https://www.thewealthmosaic.com/vendors/adobe/>

Canstar

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/canstar/>

HubSpot

Cambridge, MA, United States

<https://www.thewealthmosaic.com/vendors/hubspot/>

Adviser Ratings

Barangaroo, NSW, Australia

<https://www.thewealthmosaic.com/vendors/adviser-ratings/>

Constant Contact

Waltham, MA, United States

<https://www.thewealthmosaic.com/vendors/constant-contact/>

Investopedia

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/investopedia/>

Calendly

Atlanta, GA, United States

<https://www.thewealthmosaic.com/vendors/calendly/>

Facebook

Menlo Park, CA, United States

<https://www.thewealthmosaic.com/vendors/facebook/>

MailChimp

Atlanta, GA, United States

<https://www.thewealthmosaic.com/vendors/mailchimp/>

Campaign Monitor

Nashville, TN, United States

<https://www.thewealthmosaic.com/vendors/campaign-monitor/>

FE fundinfo

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/fe-fundinfo/>

Practice Ignition

Chippendale, NSW, Australia

<https://www.thewealthmosaic.com/vendors/practice-ignition/>

Other Solution Providers for CM & P

Socialisd

Spotswood, VIC, Australia
<https://www.thewealthmosaic.com/vendors/socialisd/>

Sqreem Technologies

Singapore
<https://www.thewealthmosaic.com/vendors/sqreem-technologies/>

Wealthmonitor

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/wealthmonitor/>

Wealth-X

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/wealth-x/>

Zoho Corporation

Austin, TX, United States
<https://www.thewealthmosaic.com/vendors/zoho/>

Client Onboarding & Identity Verification

The first chance to show a client the real value and proficiency of your business, client onboarding is however famed as slow, paper-based, manual and, in some cases, the antithesis of a good client experience. Alongside a stream of new identity verification tools, there are also a wider range of technology offerings today that support an improved and more efficient client onboarding process for the client, adviser and wealth management business. Encompassing elements such as business process management, client lifecycle management, data management, compliance and regulatory tools, digital platforms, and more, our CO&IV category is of high relevance to the wealth management sector, especially in the digital age. This area dovetails closely with compliance and regulation but a modern client onboarding experience is not just about compliance but delighting the client from the very start in their experience with their wealth manager.

29

Solution Providers associated to this business need

Search for CO & IV solution providers in our online directory

Featured Solution Providers for CO & IV



Appway

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/appway/>



IMTF

Givisiez, Switzerland

<https://www.thewealthmosaic.com/vendors/imtf-group/>



Wealth Dynamix

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/wealth-dynamix/>

Other Solution Providers for CO & IV

Advice Revolution

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/advice-revolution/>

Chekk

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/chekk/>

Daon

Fairfax, VA, United States

<https://www.thewealthmosaic.com/vendors/daon/>

BehavioSec

San Francisco, CA, United States

<https://www.thewealthmosaic.com/vendors/behaviosec/>

Clover

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/clover/>

digi.me

Farnham, United Kingdom

<https://www.thewealthmosaic.com/vendors/digime/>

BioCatch

Tel Aviv, Israel

<https://www.thewealthmosaic.com/vendors/biocatch/>

ComplyAdvantage

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/complyadvantage/>

DocuSign

San Francisco, CA, United States

<https://www.thewealthmosaic.com/vendors/docusign/>

Chandler

Laverton, VIC, Australia

<https://www.thewealthmosaic.com/vendors/chandler/>

Cynopsis Solutions

Singapore

<https://www.thewealthmosaic.com/vendors/cynopsis-solutions/>

Entrust Datacard

Minneapolis, MN, United States

<https://www.thewealthmosaic.com/vendors/entrust-datacard/>

Other Solution Providers for CO & IV

FacePhi

Alicante, Spain

<https://www.thewealthmosaic.com/vendors/facephi/>

Fenergo

Dublin, Ireland

<https://www.thewealthmosaic.com/vendors/fenergo/>

Invsta

Auckland, New Zealand

<https://www.thewealthmosaic.com/vendors/invsta/>

Jumio

Palo Alto, CA, United States

<https://www.thewealthmosaic.com/vendors/jumio/>

Know Your Customer

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/know-your-customer/>

Lexis Nexis Risk Solutions

Alpharetta, GA, United States

<https://www.thewealthmosaic.com/vendors/lexis-nexis-risk-solutions/>

NexJ

Toronto, ON, Canada

<https://www.thewealthmosaic.com/vendors/nexj/>

OneSpan

Chicago, IL, United States

<https://www.thewealthmosaic.com/vendors/onespan/>

Onfido

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/onfido/>

Pegasystems

Cambridge, MA, United States

<https://www.thewealthmosaic.com/vendors/pegasystems/>

Pindrop

Atlanta, GA, United States

<https://www.thewealthmosaic.com/vendors/pindrop/>

smartKYC

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/smartkyc/>

Trulioo

Vancouver, BC, Canada

<https://www.thewealthmosaic.com/vendors/trulioo/>

Veridate Financial

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/veridate-financial/>

Compliance & Regulation

For much of the last decade, regulatory compliance has been the top area of concern for wealth managers due to the rising tide of new regulations across the globe and the risk of non-compliance. Fortunately, a further area where technology has been focused and which has therefore seen a sharp increase in the number of offerings available across the financial services and including wealth management is in regulatory technology or RegTech for short. Our C&R Business Need category seeks to capture these solutions whether their focus be AML, KYC or PEPs, archiving and recording, client focused such as fact finding and suitability, compliance rulebooks and calendars, focused on the role and behavior of employees, about trading, or much more. This is a dynamic area and one that has many solution offerings increasingly available.

42

Solution Providers associated to this business need

Search for CR solution providers in our online directory

Featured Solution Providers for CR



Apiax

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/apiax/>



Appway

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/appway/>



Arctic Intelligence

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/arctic-intelligence/>



Cappitech

Herzila Pituach, Israel
<https://www.thewealthmosaic.com/vendors/cappitech/>



Chainalysis

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/chainalysis/>



IMTF

Givisiez, Switzerland
<https://www.thewealthmosaic.com/vendors/imtf-group/>



MyComplianceOffice

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/mycomplianceoffice/>

Other Solution Providers for CR

Alyne

Munich, Germany
<https://www.thewealthmosaic.com/>

AxiomSL

New York, NY, United States
<https://www.thewealthmosaic.com/>

BehavioSec

San Francisco, CA, United States
<https://www.thewealthmosaic.com/>

Other Solution Providers for CR

Bottomline Technologies

Portsmouth, NH, United States
<https://www.thewealthmosaic.com/vendors/bottomline-technologies/>

Chandler

Laverton, VIC, Australia
<https://www.thewealthmosaic.com/vendors/chandler/>

ComplyAdvantage

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/complyadvantage/>

CUBE

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/cube/>

Cynopsis Solutions

Singapore
<https://www.thewealthmosaic.com/vendors/cynopsis-solutions/>

DataVisor

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/datavisor/>

digi.me

Farnham, United Kingdom
<https://www.thewealthmosaic.com/vendors/digime/>

Digital Reasoning

Franklin, TN, United States
<https://www.thewealthmosaic.com/vendors/digital-reasoning/>

Elliptic

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/elliptic/>

Fenergo

Dublin, Ireland
<https://www.thewealthmosaic.com/vendors/fenergo/>

FinChat

Singapore
<https://www.thewealthmosaic.com/vendors/finchat/>

FundApps

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/fundapps/>

InCountry

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/incountry/>

indigita

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/indigita/>

Investment Navigator

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/investment-navigator/>

Jumio

Palo Alto, CA, United States
<https://www.thewealthmosaic.com/vendors/jumio/>

Know Your Customer

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/know-your-customer/>

Lawson Conner

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/lawson-conner/>

Lexis Nexis Risk Solutions

Alpharetta, GA, United States
<https://www.thewealthmosaic.com/vendors/lexis-nexis-risk-solutions/>

NICE Actimize

Hoboken, NJ, United States
<https://www.thewealthmosaic.com/vendors/nice-actimize/>

novastone media

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/novastone-media/>

Nuance

Burlington, MA, United States
<https://www.thewealthmosaic.com/vendors/nuance/>

Onfido

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/onfido/>

PageFreezer

Vancouver, BC, Canada
<https://www.thewealthmosaic.com/vendors/pagefreezer/>

Pegasystems

Cambridge, MA, United States
<https://www.thewealthmosaic.com/vendors/pegasystems/>

Privitar

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/privitar/>

Red Box

Nottingham, United Kingdom
<https://www.thewealthmosaic.com/vendors/red-box/>

Smarsh

Portland, OR, United States
<https://www.thewealthmosaic.com/vendors/smarsh/>

smartKYC

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/smartkyc/>

SwallowTech

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/swallowtech/>

TriLine GRC

Adelaide, SA, Australia
<https://www.thewealthmosaic.com/vendors/triline-grc/>

Trulioo

Vancouver, BC, Canada
<https://www.thewealthmosaic.com/vendors/trulioo/>

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.

6

Solution Providers associated to this business need

Search for CB solution providers in our online directory

Featured Solution Providers for CB



avalog
An NEC Company

Avaloq

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/avalog/>



New Access

Geneva, Switzerland

<https://www.thewealthmosaic.com/vendors/new-access/>

Other Solution Providers for CB

ERI Bancaire

Vernier, Switzerland

<https://www.thewealthmosaic.com/vendors/eri-bancaire/>

Syncordis

Strassen, Luxembourg

<https://www.thewealthmosaic.com/vendors/syncordis/>

Thought Machine

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/thought-machine/>

Sopra Banking Software

Paris, France

<https://www.thewealthmosaic.com/vendors/sopra-banking-software/>

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 C&NS business need is a resource aimed at bringing the relevant solutions and solution providers into one place to support wealth managers in their discovery, understanding and engagement for this important area of their business.

28

Solution Providers associated to this business need

Search for C & NS solution providers in our online directory

Featured Solution Providers for C & NS



IMTF

Givisiez, Switzerland

<https://www.thewealthmosaic.com/vendors/imtf-group/>



Orbium

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/orbium/>



ti&m

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/ti-m/>

Other Solution Providers for C & NS

AdNovum

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/adnovum/>

CyberArk

Newton, MA, United States

<https://www.thewealthmosaic.com/vendors/cyberark/>

Dathena

Singapore

<https://www.thewealthmosaic.com/vendors/dathena/>

BioCatch

Tel Aviv, Israel

<https://www.thewealthmosaic.com/vendors/biocatch/>

Daon

Fairfax, VA, United States

<https://www.thewealthmosaic.com/vendors/daon/>

Digital Guardian

Waltham, MA, United States

<https://www.thewealthmosaic.com/vendors/digital-guardian/>

CISCO

San Jose, CA, United States

<https://www.thewealthmosaic.com/vendors/cisco/>

Darktrace

Cambridge, United Kingdom

<https://www.thewealthmosaic.com/vendors/darktrace/>

Digital Reasoning

Franklin, TN, United States

<https://www.thewealthmosaic.com/vendors/digital-reasoning/>

Control Risks

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/control-risks/>

DataVisor

Mountain View, CA, United States

<https://www.thewealthmosaic.com/vendors/datavisor/>

Edge Technology Group

Greenwich, CT, United States

<https://www.thewealthmosaic.com/vendors/edge-technology-group/>

Other Solution Providers for C & NS

Exabeam

San Mateo, CA, United States
<https://www.thewealthmosaic.com/vendors/exabeam/>

IntSights

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/intights/>

Kamino

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/kamino/>

Kroll

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/kroll/>

MailGuard

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/mailguard/>

Mimecast

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/mimecast/>

MobileIron

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/mobileiron/>

NetGuardians

Yverdon-les-Bains, Switzerland
<https://www.thewealthmosaic.com/vendors/netguardians/>

Netskope

Santa Clara, CA, United States
<https://www.thewealthmosaic.com/vendors/netskope/>

NICE Actimize

Hoboken, NJ, United States
<https://www.thewealthmosaic.com/vendors/nice-actimize/>

OBT

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/obt/>

OneSpan

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/onespan/>

Pindrop

Atlanta, GA, United States
<https://www.thewealthmosaic.com/vendors/pindrop/>

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, many wealth managers will be highly reliant on the quality, relevance and timeliness of the data and information they can access. Amid changing investor preferences, challenging markets, evolving investment products and the democratization of access to knowledge, the need for intelligent, fast and relevant DF&IS is more critical than ever to the wealth management business. These might be data focused, from content publishers, pure news feeds, specific to people, businesses, financial markets, or more. What technology has done here is make DF&IS more abundant and accessible and this category aims to highlight as many of the relevant offerings as we know to support the needs of wealth managers in this area.

72

Solution Providers associated to this business need

Search for DF & IS solution providers in our online directory

Featured Solution Providers for DF & IS



Refinitiv

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/refinitiv/>



SIX Group

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/six-group/>

Other Solution Providers for DF & IS

Acuris

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/acuris/>

AltAssets

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/altassets/>

Angellist

San Francisco, CA, United States

<https://www.thewealthmosaic.com/vendors/angellist/>

APIR

Canberra, ACT, Australia

<https://www.thewealthmosaic.com/vendors/apir/>

Bloomberg

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/bloomberg/>

Blue Fire AI

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/bluefireai/>

Bureau van Dijk

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/bureau-van-dijk/>

Burnmark

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/burnmark/>

Call Levels

Singapore

<https://www.thewealthmosaic.com/vendors/call-levels/>

Capital Economics

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/capital-economics/>

CB Insights

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/cb-insights/>

Cerulli Associates

Boston, MA, United States

<https://www.thewealthmosaic.com/vendors/cerulli/>

Other Solution Providers for DF & IS

CFRA Research

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/cfra/>

Citywire

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/citywire/>

Clarity AI

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/clarity-ai/>

Dow Jones and Company

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/dow-jones/>

Eurekahedge

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/eurekahedge/>

eVestment

Atlanta, GA, United States
<https://www.thewealthmosaic.com/vendors/evestment/>

FactSet

Norwalk, CT, United States
<https://www.thewealthmosaic.com/vendors/factset/>

FE fundinfo

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/fe-fundinfo/>

Foresight Analytics

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/foresight-analytics/>

fundeye

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/fundeye/>

GlobalData

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/globaldata/>

HedgeSPA

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/hedgespa/>

Heuristic Investment Systems

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/heuristic-investment-systems/>

illion

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/illion/>

Interactive Brokers

Greenwich, CT, United States
<https://www.thewealthmosaic.com/vendors/interactive-brokers/>

Intercontinental Exchange (ICE)

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/intercontinental-exchange/>

IntoTheBlock

Miami, FL, United States
<https://www.thewealthmosaic.com/vendors/intotheblock/>

InvestmentLink

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/investmentlink/>

Investopedia

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/investopedia/>

ION

Dublin, Ireland
<https://www.thewealthmosaic.com/vendors/ion/>

ISS

Rockville, MD, United States
<https://www.thewealthmosaic.com/vendors/iss/>

Liquidnet

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/liquidnet/>

LonSec

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/lonsec/>

m2Wealth International

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/m2wealth/>

Macrobond

Malmo, Sweden
<https://www.thewealthmosaic.com/vendors/macrobond/>

MarketAxess

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/marketaxess/>

MarketPsych

Singapore
<https://www.thewealthmosaic.com/vendors/marketpsych/>

Markov Processes International

Summit, NJ, United States
<https://www.thewealthmosaic.com/vendors/markov-processes-international/>

Mercer

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/mercer/>

Mergermarket

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/mergermarket/>

MioTech

Shanghai, China
<https://www.thewealthmosaic.com/vendors/miotech/>

Morningstar

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/morningstar/>

Nasdaq

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/nasdaq/>

Other Solution Providers for DF & IS

Pacific Fund Systems

Douglas, Isle of Man

<https://www.thewealthmosaic.com/vendors/pacific-fund-systems/>

PitchBook

Seattle, WA, United States

<https://www.thewealthmosaic.com/vendors/pitchbook/>

Preqin

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/preqin/>

Qontigo

Frankfurt, Germany

<https://www.thewealthmosaic.com/vendors/qontigo/>

Quandl

Toronto, ON, Canada

<https://www.thewealthmosaic.com/vendors/quandl/>

QuantHouse

Paris, France

<https://www.thewealthmosaic.com/vendors/quanthouse/>

Rainmaker Information

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/rainmaker-information/>

RIMES

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/rimes/>

S&P Global Market Intelligence

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/sp-global-market-intelligence/>

Sentifi

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/sentifi/>

SuperRatings

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/superratings/>

Sustainalytics

Amsterdam, Netherlands

<https://www.thewealthmosaic.com/vendors/sustainalytics/>

The London Stock Exchange

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/the-london-stock-exchange/>

theScreener

Nyon, Switzerland

<https://www.thewealthmosaic.com/vendors/thescreener/>

TipRanks

Tel Aviv, Israel

<https://www.thewealthmosaic.com/vendors/tipranks/>

TrackInsight

Biot, France

<https://www.thewealthmosaic.com/vendors/trackinsight/>

Trading Central

Paris, France

<https://www.thewealthmosaic.com/vendors/trading-central/>

Value3

Singapore

<https://www.thewealthmosaic.com/vendors/value3/>

Visible Alpha

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/visible-alpha/>

Wealthmonitor

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/wealthmonitor/>

Wealth-X

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/wealth-x/>

WebFG

Madrid, Spain

<https://www.thewealthmosaic.com/vendors/webfg/>

Yahoo

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/yahoo/>

Yieldbroker

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/yieldbroker/>

Zenith Investment Partners

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/zenith-investment-partners/>

Data Management & Analysis

Considering many of the trends and influencing factors around the wealth management sector, the role of data and how that is managed and analyzed is a further area where there has been much development in recent years. Whether for the business, to support clients, to highlight risk or uncover fraud, to discover and manage investments, or much more, the role, value and use of data is far more relevant and interesting to a wealth manager now than ever before. Yet the market is forever seen as sitting on masses of data and, for a variety of reasons such as legacy technologies or unit siloes, far from making good use of the data it already has, never mind the data it could access. Our DM&A Business Need category highlights solutions and solution providers that deliver a wide range of DM&A functionalities such as data aggregation and consolidation, data collection, storage, analysis and distribution, data feeds, interfaces and visualization solutions, and much more.

63

Solution Providers associated to this business need

Search for DM & A solution providers in our online directory

Featured Solution Providers for DM & A



Crealogix Group

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/crealogix-group/>



InvestCloud

Beverly Hills, CA, United States

<https://www.thewealthmosaic.com/vendors/investcloud/>



Orbium

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/orbium/>



Practifi

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/practifi/>



SimCorp Coric

Copenhagen, Denmark

<https://www.thewealthmosaic.com/vendors/simcorp-coric/>

Other Solution Providers for DM & A

Act Analytics

Toronto, ON, Canada

<https://www.thewealthmosaic.com/vendors/act-analytics/>

Alveo

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/alveo/>

Asset Vantage

Stamford, CT, United States

<https://www.thewealthmosaic.com/vendors/asset-vantage/>

Agility Applications

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/agility-applications/>

AM-One

Steinhausen, Switzerland

<https://www.thewealthmosaic.com/vendors/am-one/>

AxiomSL

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/axiomsl/>

Other Solution Providers for DM & A

Axisoft

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/axisoft/>

Canopy

Singapore
<https://www.thewealthmosaic.com/vendors/canopy/>

Centenal

Singapore
<https://www.thewealthmosaic.com/vendors/centenal/>

Clarity AI

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/clarity-ai/>

Clearwater Analytics

Boise, ID, United States
<https://www.thewealthmosaic.com/vendors/clearwater-analytics/>

Cloudera

Palo Alto, CA, United States
<https://www.thewealthmosaic.com/vendors/cloudera/>

Confluence

Pittsburgh, PA, United States
<https://www.thewealthmosaic.com/vendors/confluence/>

CRMNEXT

Novato, CA, United States
<https://www.thewealthmosaic.com/vendors/crmnext/>

Curium

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/curium/>

Data Management & Integrity Systems

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/data-management-integrity-systems/>

Data Republic

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/data-republic/>

Dathena

Singapore
<https://www.thewealthmosaic.com/vendors/dathena/>

digi.me

Farnham, United Kingdom
<https://www.thewealthmosaic.com/vendors/digime/>

Digital Guardian

Waltham, MA, United States
<https://www.thewealthmosaic.com/vendors/digital-guardian/>

Empirics

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/empirics/>

Investnet | Yodlee

Redwood City, CA, United States
<https://www.thewealthmosaic.com/vendors/investnet-yodlee/>

GoldenSource

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/goldensource/>

IBM

Armonk, NY, United States
<https://www.thewealthmosaic.com/vendors/ibm/>

IHS Markit

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/ihsmarkit/>

Illion

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/illion/>

Imagine Software

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/imagine-software/>

InCountry

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/incountry/>

Investment Control Systems

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/investment-control-systems/>

InvestmentLink

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/investmentlink/>

LINK Group

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/link-group/>

m2Wealth International

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/m2wealth/>

Meeco

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/meeco/>

MIP

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/mip/>

Moneythor

Singapore
<https://www.thewealthmosaic.com/vendors/moneythor/>

NeoXam

Paris, France
<https://www.thewealthmosaic.com/vendors/neoxam/>

Novigi

Wollongong, NSW, Australia
<https://www.thewealthmosaic.com/vendors/novigi/>

PageFreezer

Vancouver, BC, Canada
<https://www.thewealthmosaic.com/vendors/pagefreezer/>

Personetics

Givatayim, Israel
<https://www.thewealthmosaic.com/vendors/personetics/>

Other Solution Providers for DM & A

Privitar

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/privitar/>

Qlik

King of Prussia, PA, United States
<https://www.thewealthmosaic.com/vendors/qlik/>

QMV

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/qmv/>

Rainmaker Information

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/rainmaker-information/>

REVEX

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/revox/>

RIMES

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/rimes/>

SAS

Cary, NC, United States
<https://www.thewealthmosaic.com/vendors/sas/>

Sharesight

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/sharesight/>

Snowflake

San Mateo, CA, United States
<https://www.thewealthmosaic.com/vendors/snowflake/>

Squirro

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/squirro/>

State Street Corporation

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/state-street-corporation/>

SuperConcepts

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/superconcepts/>

Tableau Software

Seattle, WA, United States
<https://www.thewealthmosaic.com/vendors/tableau-software/>

TechnologyOne

Brisbane, QLD, Australia
<https://www.thewealthmosaic.com/vendors/technologyone/>

Tradeweb

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/tradeweb/>

Trading Technologies

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/trading-technologies/>

Umlaut

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/umlaut/>

Validata Group

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/validata-group/>

Xeppo

Adelaide, SA, Australia
<https://www.thewealthmosaic.com/vendors/xeppo/>

Digital Platforms & Tools

Another of the leading Business Need categories within our DP&T sees to capture the increasing array of online solutions available to the wealth management industry. Many of these solutions will have relevance to other Business Needs within our site but they are linked because of their accessibility through one digital means or another. Alongside the DIR category, the arrival of so many DP&T in the wealth management market is significant for the accessibility, flexibility, and cost of using these tools. This area is helping to bring down the cost of the technological infrastructure for wealth managers while, at the same time, enhancing their technological capability. Perhaps cloud-hosted, API accessible, Software-as-a-Service pricing, there are an increasing array of DP&T offerings that are built for wealth management and will support the sector as it navigates its route to the future.

178

Solution Providers associated to this business need

Search for DP & T solution providers in our online directory

Featured Solution Providers for DP & T

additiv

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/additiv/>

AGDelta

Singapore
<https://www.thewealthmosaic.com/vendors/ag-delta/>

Apiax

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/apiax/>

Appway

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/appway/>

Avaloq

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/avalog/>

Azentio

Singapore
<https://www.thewealthmosaic.com/vendors/azentio/>

Blue Prism

Warrington, United Kingdom
<https://www.thewealthmosaic.com/vendors/blue-prism/>

Contemi Solutions

Singapore
<https://www.thewealthmosaic.com/vendors/contemi-solutions/>

Crealogix Group

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/crealogix-group/>

Delio

Cardiff, United Kingdom
<https://www.thewealthmosaic.com/vendors/delio/>

Evoq

Lausanne, Switzerland
<https://www.thewealthmosaic.com/vendors/evoq/>

FA Solutions

Helsinki, Finland
<https://www.thewealthmosaic.com/vendors/fa-solutions/>

Other Featured Solution Providers for DP & T



Financial Risk Solutions

Dublin, Ireland
<https://www.thewealthmosaic.com/vendors/financial-risk-solutions/>



InvestCloud

Beverly Hills, CA, United States
<https://www.thewealthmosaic.com/vendors/investcloud/>



InvestGlass

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/investglass/>



Moxtra

Cupertino, CA, United States
<https://www.thewealthmosaic.com/vendors/moxtra/>



Netwealth Investments

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/netwealth-investments/>



Profile Software

Athens, Greece
<https://www.thewealthmosaic.com/vendors/profile-software/>



Refinitiv

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/refinitiv/>



TechRules

Madrid, Spain
<https://www.thewealthmosaic.com/vendors/techrules/>



ti&m

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/ti-m/>



Titanbay

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/titanbay/>



Tradesocio

Singapore
<https://www.thewealthmosaic.com/vendors/tradesocio/>



Trusted Family

Brussels, Belgium
<https://www.thewealthmosaic.com/vendors/trusted-family/>



UBS Partner

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/ubs-partner/>



Wealth Dynamix

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/wealth-dynamix/>



WealthObjects

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/wealthobjects/>

Other Solution Providers for DP & T

Abaka

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/abaka/>

AcctWeb

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/acctweb/>

Acin

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/acin/>

ActiFi

St. Louis Park, MN, United States
<https://www.thewealthmosaic.com/vendors/actifi/>

Adviser Ratings

Barangaroo, NSW, Australia
<https://www.thewealthmosaic.com/vendors/adviser-ratings/>

Agility Applications

Brisbane, QLD, Australia
<https://www.thewealthmosaic.com/vendors/agility-applications/>

Allfunds

Madrid, Spain
<https://www.thewealthmosaic.com/vendors/allfunds-bank/>

Altoo

Zug, Switzerland
<https://www.thewealthmosaic.com/vendors/altoo/>

Amazon Web Services

Seattle, WA, United States
<https://www.thewealthmosaic.com/vendors/amazon-web-services/>

Amundi Technology

Paris, France
<https://www.thewealthmosaic.com/vendors/amundi-technology/>

Apex Group

Hamilton, Bermuda
<https://www.thewealthmosaic.com/vendors/apex-group/>

Apple

Cupertino, CA, United States
<https://www.thewealthmosaic.com/vendors/apple/>

AQUOMON

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/aquomon/>

Auraya

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/auraya/>

Australian Money Market

Brisbane, QLD, Australia
<https://www.thewealthmosaic.com/vendors/australian-money-market/>

Axisoft

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/axisoft/>

Axway

Phoenix, AZ, United States
<https://www.thewealthmosaic.com/vendors/axway/>

Azqore

Lausanne, Switzerland
<https://www.thewealthmosaic.com/vendors/azqore/>

Backbase

Amsterdam, Netherlands
<https://www.thewealthmosaic.com/vendors/backbase/>

Bambu

Singapore
<https://www.thewealthmosaic.com/vendors/bambu/>

Behavox

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/behavox/>

BetaSmartz

Singapore
<https://www.thewealthmosaic.com/vendors/betasmarz/>

BGL

Brighton East, VIC, Australia
<https://www.thewealthmosaic.com/vendors/bgl/>

Box

Redwood City, CA, United States
<https://www.thewealthmosaic.com/vendors/box/>

Bravura Solutions

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/bravura-solutions/>

BT

Barangaroo, NSW, Australia
<https://www.thewealthmosaic.com/vendors/bt/>

Calendly

Atlanta, GA, United States
<https://www.thewealthmosaic.com/vendors/calendly/>

Campaign Monitor

Nashville, TN, United States
<https://www.thewealthmosaic.com/vendors/campaign-monitor/>

CapBridge

Singapore
<https://www.thewealthmosaic.com/vendors/capbridge/>

Capgemini

Paris, France
<https://www.thewealthmosaic.com/vendors/capgemini/>

CapRaise

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/capraise/>

Cashwerkz

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/cashwerkz/>

Chandler

Laverton, VIC, Australia
<https://www.thewealthmosaic.com/vendors/chandler/>

Other Solution Providers for DP & T

Charles River Development

Burlington, MA, United States
<https://www.thewealthmosaic.com/vendors/charles-river-development/>

Chekk

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/chekk/>

Citrix

Fort Lauderdale, FL, United States
<https://www.thewealthmosaic.com/vendors/citrix/>

CXI Software

Ivanhoe, VIC, Australia
<https://www.thewealthmosaic.com/vendors/cxi-software/>

DocuSign

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/docusign/>

Dow Jones and Company

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/dow-jones/>

Dropbox

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/dropbox/>

Edgefolio

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/edgefolio/>

Enfusion

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/enfusion/>

Investnet | Yodlee

Redwood City, CA, United States
<https://www.thewealthmosaic.com/vendors/investnet-yodlee/>

FacePhi

Alicante, Spain
<https://www.thewealthmosaic.com/vendors/facephi/>

FE fundinfo

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/fe-fundinfo/>

Financial Simplicity

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/financial-simplicity/>

Fincast

Pyrmont, NSW, Australia
<https://www.thewealthmosaic.com/vendors/fincast/>

FinChat

Singapore
<https://www.thewealthmosaic.com/vendors/finchat/>

FinClear

North Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/finclear/>

fisdom

Bangalore, India
<https://www.thewealthmosaic.com/vendors/fisdom/>

FNZ

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/fnz/>

Forum360

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/forum360/>

FundKernel

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/fundkernel/>

Fundnel

Singapore
<https://www.thewealthmosaic.com/vendors/fundnel/>

Google

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/google/>

Hatcher

Singapore
<https://www.thewealthmosaic.com/vendors/hatcher/>

Hg Exchange

Singapore
<https://www.thewealthmosaic.com/vendors/hg-exchange/>

IBM

Armonk, NY, United States
<https://www.thewealthmosaic.com/vendors/ibm/>

iCapital Network

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/icapital-network/>

Ignition Advice

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/ignition-advice/>

indigita

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/indigita/>

Intellect Design Arena

Chennai, India
<https://www.thewealthmosaic.com/vendors/intellect-design-arena/>

Intelliflo

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/intelliflo/>

Investax

Singapore
<https://www.thewealthmosaic.com/vendors/investax/>

Investment Navigator

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/investment-navigator/>

InvestSuite

Leuven, Belgium
<https://www.thewealthmosaic.com/vendors/investsuite/>

Other Solution Providers for DP & T

IOOF

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/ioof/>

Kasisto

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/kasisto/>

Know Your Customer

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/know-your-customer/>

Leonteq

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/leonteq-securities/>

LexiFi

Boulogne-Billancourt, France
<https://www.thewealthmosaic.com/vendors/lexifi/>

LogMeIn

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/logmein/>

LTI

Mumbai, India
<https://www.thewealthmosaic.com/vendors/lt-infotech/>

MA Operator

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/ma-operator/>

MackeyRMS

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/mackeyrms/>

Macrovue

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/macrovue/>

Marketo

San Mateo, CA, United States
<https://www.thewealthmosaic.com/vendors/marketo/>

Maximizer

Vancouver, BC, Canada
<https://www.thewealthmosaic.com/vendors/maximizer/>

Mclowd

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/mclowd/>

Medallia

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/medallia/>

Meeco

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/meeco/>

Microsoft

Redmond, WA, United States
<https://www.thewealthmosaic.com/vendors/microsoft/>

Midwinter Financial Services

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/midwinter-financial-services/>

Mimecast

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/mimecast/>

MoneyBrilliant

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/moneybrilliant/>

Moneysoft

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/moneysoft/>

Moneythor

Singapore
<https://www.thewealthmosaic.com/vendors/moneythor/>

Mphasis

Bangalore, India
<https://www.thewealthmosaic.com/vendors/mphasis/>

MyNextAdvice

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/mynextadvice/>

myprosperity

Hawthorn, VIC, Australia
<https://www.thewealthmosaic.com/vendors/myprosperity/>

New Wealth

Singapore
<https://www.thewealthmosaic.com/vendors/new-wealth/>

Nod

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/nod/>

novastone media

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/novastone-media/>

Nuance

Burlington, MA, United States
<https://www.thewealthmosaic.com/vendors/nuance/>

NVISO

Lausanne, Switzerland
<https://www.thewealthmosaic.com/vendors/nviso/>

Oban

Kew, VIC, Australia
<https://www.thewealthmosaic.com/vendors/oban/>

OMNIMax Software Solutions

Christchurch, New Zealand
<https://www.thewealthmosaic.com/vendors/omnimax-software-solutions/>

OneAston

Singapore
<https://www.thewealthmosaic.com/vendors/oneaston/>

OneLogin

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/onelogin/>

Other Solution Providers for DP & T

Onfido

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/onfido/>

OpenExchange

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/openexchange/>

OpenFin

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/openfin/>

OpenLegacy

Princeton, NJ, United States
<https://www.thewealthmosaic.com/vendors/openlegacy/>

Opportunity Network

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/opportunity-network/>

Pacific Fund Systems

Douglas, Isle of Man
<https://www.thewealthmosaic.com/vendors/pacific-fund-systems/>

Padua Financial Group

Kiama, NSW, Australia
<https://www.thewealthmosaic.com/vendors/padua-financial-group/>

Personetics

Givatayim, Israel
<https://www.thewealthmosaic.com/vendors/personetics/>

Perx Technologies

Singapore
<https://www.thewealthmosaic.com/vendors/perx-technologies/>

PictureWealth

Perth, WA, Australia
<https://www.thewealthmosaic.com/vendors/picturewealth/>

Practice Ignition

Chippendale, NSW, Australia
<https://www.thewealthmosaic.com/vendors/practice-ignition/>

Prive Technologies

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/prive-technologies/>

Quandl

Toronto, ON, Canada
<https://www.thewealthmosaic.com/vendors/quandl/>

Quantifeed

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/quantifeed/>

QuietGrowth

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/quietgrowth/>

Red Box

Nottingham, United Kingdom
<https://www.thewealthmosaic.com/vendors/red-box/>

REDVision Technologies

Indore, India
<https://www.thewealthmosaic.com/vendors/redvision-technologies/>

REVEX

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/revex/>

Robowealth Group

Bangkok, Thailand
<https://www.thewealthmosaic.com/vendors/robowealth-group/>

Saxo Group

Copenhagen, Denmark
<https://www.thewealthmosaic.com/vendors/saxo-group/>

SelfWealth

Surrey Hills, VIC, Australia
<https://www.thewealthmosaic.com/vendors/selfwealth/>

Sitecore

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/sitecore/>

Six Park

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/six-park/>

Skyhook Capital

Singapore
<https://www.thewealthmosaic.com/vendors/skyhook-capital/>

Smarsh

Portland, OR, United States
<https://www.thewealthmosaic.com/vendors/smarsh/>

Smartkarma

Singapore
<https://www.thewealthmosaic.com/vendors/smartkarma/>

Socialisd

Spotswood, VIC, Australia
<https://www.thewealthmosaic.com/vendors/socialisd/>

Sopra Banking Software

Paris, France
<https://www.thewealthmosaic.com/vendors/sopra-banking-software/>

Sqreem Technologies

Singapore
<https://www.thewealthmosaic.com/vendors/sqreem-technologies/>

Starleaf

Watford, United Kingdom
<https://www.thewealthmosaic.com/vendors/starleaf/>

Stockal

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/stockal/>

SugarCRM

Cupertino, CA, United States
<https://www.thewealthmosaic.com/vendors/sugarcrm/>

SunTec Business Solutions

Trivandrum, India
<https://www.thewealthmosaic.com/vendors/suntec-business-solutions/>

Other Solution Providers for DP & T

SuperCentral

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/supercentral/>

SuperEd

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/supered/>

Symphony

Palo Alto, CA, United States
<https://www.thewealthmosaic.com/vendors/symphony/>

TeamWork Management

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/teamwork-management/>

Temenos

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/temenos/>

Thought Machine

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/thought-machine/>

Twilio

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/twilio/>

Umlaut

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/umlaut/>

Valuefy

Mumbai, India
<https://www.thewealthmosaic.com/vendors/valuefy/>

Velocity Black

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/velocity-black/>

Velocity Trade

Toronto, ON, Canada
<https://www.thewealthmosaic.com/vendors/velocity-trade/>

Veridate Financial

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/veridate-financial/>

Vision6

Fortitude Valley, QLD, Australia
<https://www.thewealthmosaic.com/vendors/vision6/>

WebFG

Madrid, Spain
<https://www.thewealthmosaic.com/vendors/webfg/>

WeInvest

Singapore
<https://www.thewealthmosaic.com/vendors/weinvest/>

Wholesale Investor

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/wholesale-investor/>

WTax

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/wtax/>

Xen Capital

Singapore
<https://www.thewealthmosaic.com/vendors/xen-capital/>

Zoom

San Jose, CA, United States
<https://www.thewealthmosaic.com/vendors/zoom/>

Digital (Robo) Investing

Over the last decade, an area that has caught the eye consistently whether as a threat to the traditional wealth management sector or as an enabler to a new type of wealth management proposition for a changing client base is the so-called robo advice or digital wealth management. Our DRI category captures the business-to-business solution offerings that seek to support wealth managers in their delivery of these new and engaging tools clients, whether to service an existing or new client base with a cheaper, flexible, online-first proposition. Whether that is then supported by an adviser or not is part of the decision making and learning process, but these offerings allow both a technology-first and only model as well as an adviser-supported one if preferred. Our DRI category seeks to support wealth managers to understand the array of solutions and solution providers available in this area.

10

Solution Providers associated to this business need

Search for D (R) I solution providers in our online directory

Featured Solution Providers for D (R) I



additiv

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/additiv/>



Crealogix Group

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/crealogix-group/>



Profile Software

Athens, Greece

<https://www.thewealthmosaic.com/vendors/profile-software/>



TechRules

Madrid, Spain

<https://www.thewealthmosaic.com/vendors/techrules/>



Tradesocio

Singapore

<https://www.thewealthmosaic.com/vendors/tradesocio/>



WealthObjects

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/wealthobjects/>

Other Solution Providers for D (R) I

Abaka

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/abaka/>

BetaSmartz

Singapore

<https://www.thewealthmosaic.com/vendors/betasmartz/>

InvestSuite

Leuven, Belgium

<https://www.thewealthmosaic.com/vendors/investsuite/>

Bambu

Singapore

<https://www.thewealthmosaic.com/vendors/bambu/>

Distributed Ledger Technologies & Cryptocurrencies

Distributed ledger technology (DLT) is a digital system for recording the transaction of assets in which the transactions and their details are recorded in multiple places at the same time. Blockchain, which bundles transactions into blocks that are chained together, and then broadcasts them to the nodes in the network, is considered the best-known type of DLT and powers bitcoin, the digital currency created in 2009. These technologies are still at a nascent stage but are growing in usage and importance each year as the process of digitalisation continues in the global financial services industry.

16

Solution Providers associated to this business need

Search for DLT & C solution providers in our online directory

Featured Solution Providers for DLT & C



Chainalysis

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/chainalysis/>

Other Solution Providers for DLT & C

ADDX

Singapore

<https://www.thewealthmosaic.com/vendors/addx/>

AlgoTrader

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/algotrader/>

AlphaPoint

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/alphapoint/>

B2C2

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/b2c2/>

Bankorus

Beijing, China

<https://www.thewealthmosaic.com/vendors/micai/>

Binance

Singapore

<https://www.thewealthmosaic.com/vendors/binance/>

Elliptic

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/elliptic/>

Hex Trust

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/hex-trust/>

Hg Exchange

Singapore

<https://www.thewealthmosaic.com/vendors/hg-exchange/>

IntoTheBlock

Miami, FL, United States

<https://www.thewealthmosaic.com/vendors/intotheblock/>

Investax

Singapore

<https://www.thewealthmosaic.com/vendors/investax/>

Merkle Science

Singapore

<https://www.thewealthmosaic.com/vendors/merkle-science/>

Other Solution Providers for DLT & C

Q9 Capital

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/q9-capital/>

Skyhook Capital

Singapore

<https://www.thewealthmosaic.com/vendors/skyhook-capital/>

TradingScreen

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/tradingscreen/>

Document Management & Storage

There are a range of reasons why DM&S is a core business need of the wealth management sector. The market now exists in a more highly regulated environment, the demands from clients and advisers is greater and the risk from factors such as document loss, breaches, fraud, and poor processes are multiple. There is, of course, also more sharing of documents through various digital channels and with the advent of infrastructure like the cloud, DM&S is an area where the wealth management market must focus for the benefit of their clients and advisers but while also being cognizant of security, access, and compliance. Within our DM&S category, users will find a range of relevant solutions to meet their business need in this area.

15

Solution Providers associated to this business need

Search for DM & S solution providers in our online directory

Featured Solution Providers for DM & S



IMTF

Givisiez, Switzerland

<https://www.thewealthmosaic.com/vendors/imtf-group/>

Trusted Family

Brussels, Belgium

<https://www.thewealthmosaic.com/vendors/trusted-family/>

Other Solution Providers for DM & S

Assentis Technologies

Rotkreuz, Switzerland

<https://www.thewealthmosaic.com/vendors/assentis-technologies/>

Nod

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/nod/>

Smarsh

Portland, OR, United States

<https://www.thewealthmosaic.com/vendors/smarsh/>

Box

Redwood City, CA, United States

<https://www.thewealthmosaic.com/vendors/box/>

Nuance

Burlington, MA, United States

<https://www.thewealthmosaic.com/vendors/nuance/>

Smart Communications

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/smart-communications/>

DiligenceVault

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/diligencevault/>

PageFreezer

Vancouver, BC, Canada

<https://www.thewealthmosaic.com/vendors/pagefreezer/>

Umlaut

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/umlaut/>

Dropbox

San Francisco, CA, United States

<https://www.thewealthmosaic.com/vendors/dropbox/>

Qlik

King of Prussia, PA, United States

<https://www.thewealthmosaic.com/vendors/qlik/>

Intralinks

New York, NY, United States

<https://www.thewealthmosaic.com/>

ROAR Software

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/>

Financial & Retirement Planning

The wealth management sector is changing in multiple ways and one area that, especially in the United States, receives greater focus today is financial planning. Given the complexity of this area of business need for wealth managers, it is also a space that has been ripe for technology to crunch data, map rules and support adviser enablement and client engagement. Further, with the regulatory backdrop, a greater emphasis on independence of advisers, separating the product providers from the distributors, and transparency, F&RP has seen a significant development. To support their advisory fee models and deepen relationships with their existing and future clients, it makes a lot of sense to employ a F&RP solution. This category seeks to capture all the offerings available.

20

Solution Providers associated to this business need

Search for F & RP solution providers in our online directory

Featured Solution Providers for F & RP



WealthObjects

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/wealthobjects/>

Other Solution Providers for F & RP

360F

Singapore

<https://www.thewealthmosaic.com/vendors/360f/>

advice intelligence

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/advice-intelligence/>

Agile Financial Technologies

Dubai, United Arab Emirates

<https://www.thewealthmosaic.com/vendors/agile-financial-technologies/>

Astute Wheel

North Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/astute-wheel/>

BetterTradeOff

Singapore

<https://www.thewealthmosaic.com/vendors/bettertradeoff/>

Creativemass

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/creativemass/>

envizage

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/envizage/>

EquiSoft

Montreal, QC, Canada

<https://www.thewealthmosaic.com/vendors/equisoft/>

Fin365

Geelong, VIC, Australia

<https://www.thewealthmosaic.com/vendors/fin365/>

Intelliflo

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/intelliflo/>

Intiger

Subiaco, WA, Australia

<https://www.thewealthmosaic.com/vendors/intiger-asset-management/>

InvestFit

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/investfit/>

Other Solution Providers for F & RP

knowIT Group

Belrose, NSW, Australia

<https://www.thewealthmosaic.com/vendors/knowit-group/>

Midwinter Financial Services

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/midwinter-financial-services/>

Northfield Information Services

Boston, MA, United States

<https://www.thewealthmosaic.com/vendors/northfield-information-services/>

Padua Financial Group

Kiama, NSW, Australia

<https://www.thewealthmosaic.com/vendors/padua-financial-group/>

PlanPlus

Lindsay, ON, Canada

<https://www.thewealthmosaic.com/vendors/planplus-global/>

Plencore Online

Hamilton, QLD, Australia

<https://www.thewealthmosaic.com/vendors/plencore-online/>

TIQK

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/tiqk/>

Investment Platforms & Tools










Another area where the greater capability and power of computing combined with the business needs of the wealth management sector has had an impact is in an area we categorise as IP&T. We see a wide range of solutions here to support the generic investment needs of wealth managers rather than the broader area of P&WMS. Within IP&T, we capture solutions that support things like asset allocation, behavioral analysis, content management, financial planning, investment marketplaces, model marketplace, rebalancing, research, risk profiling, and much more. These solutions might be specific to a single need or part of a broader platform that is still not a broader portfolio management system. A good example here would be tools that support financial planning and then clearly link to the need to access and manage investments. We have seen a broad range of solutions across IP&T and hope this category allows wealth managers to see a breadth of relevant offerings.

189

Solution Providers associated to this business need

Search for IP & T solution providers in our online directory

Featured Solution Providers for IP & T

		
<p>AGDelta Singapore https://www.thewealthmosaic.com/vendors/ag-delta/</p>	<p>Apiax Zurich, Switzerland https://www.thewealthmosaic.com/vendors/apiax/</p>	<p>Azentio Singapore https://www.thewealthmosaic.com/vendors/azentio/</p>
		
<p>Chainalysis New York, NY, United States https://www.thewealthmosaic.com/vendors/chainalysis/</p>	<p>Delio Cardiff, United Kingdom https://www.thewealthmosaic.com/vendors/delio/</p>	<p>Edgelab Lausanne, Switzerland https://www.thewealthmosaic.com/vendors/edgelab/</p>
		
<p>Evoq Lausanne, Switzerland https://www.thewealthmosaic.com/vendors/evoq/</p>	<p>Financial Risk Solutions Dublin, Ireland https://www.thewealthmosaic.com/vendors/financial-risk-solutions/</p>	<p>GBST Sydney, NSW, Australia https://www.thewealthmosaic.com/vendors/gbst/</p>

Featured Solution Providers for IP & T



InvestCloud

Beverly Hills, CA, United States
<https://www.thewealthmosaic.com/vendors/investcloud/>



InvestGlass

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/investglass/>



Jacobi

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/jacobi/>



Refinitiv

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/refinitiv/>



SIX Group

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/six-group/>



Titanbay

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/titanbay/>



UBS Partner

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/ubs-partner/>

Other Solution Providers for IP & T

360F

Singapore
<https://www.thewealthmosaic.com/vendors/360f/>

Abaka

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/abaka/>

Act Analytics

Toronto, ON, Canada
<https://www.thewealthmosaic.com/vendors/act-analytics/>

Addepar

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/addepar/>

ADDX

Singapore
<https://www.thewealthmosaic.com/>

advice intelligence

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/advice-intelligence/>

Allfunds

Madrid, Spain
<https://www.thewealthmosaic.com/vendors/allfunds-bank/>

ALLINDEX

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/allindex/>

AlphaPoint

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/alphapoint/>

AltAssets

London, United Kingdom
<https://www.thewealthmosaic.com/>

Altoo

Zug, Switzerland
<https://www.thewealthmosaic.com/vendors/altoo/>

Alveo

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/alveo/>

AM-One

Steinhausen, Switzerland
<https://www.thewealthmosaic.com/vendors/am-one/>

Amundi Technology

Paris, France
<https://www.thewealthmosaic.com/vendors/amundi-technology/>

AngelList

San Francisco, CA, United States
<https://www.thewealthmosaic.com/>

Other Solution Providers for IP & T

Apex Group

Hamilton, Bermuda

<https://www.thewealthmosaic.com/vendors/apex-group/>

APIR

Canberra, ACT, Australia

<https://www.thewealthmosaic.com/vendors/apir/>

Asgard

Perth, WA, Australia

<https://www.thewealthmosaic.com/vendors/advisernetgain/>

Astute Wheel

North Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/astute-wheel/>

Australian Money Market

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/australian-money-market/>

B2C2

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/b2c2/>

Backstop Solutions Group

Chicago, IL, United States

<https://www.thewealthmosaic.com/vendors/backstop-solutions-group/>

Bankorus

Beijing, China

<https://www.thewealthmosaic.com/vendors/micai/>

BetterTradeOff

Singapore

<https://www.thewealthmosaic.com/vendors/bettertradeoff/>

Binance

Singapore

<https://www.thewealthmosaic.com/vendors/binance/>

BlackRock

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/blackrock/>

Bloomberg

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/bloomberg/>

Blue Fire AI

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/bluefireai/>

BondIT

Herzliya, Israel

<https://www.thewealthmosaic.com/vendors/bondit/>

Bondlinc

Singapore

<https://www.thewealthmosaic.com/vendors/bondlinc/>

Bridgeweave

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/bridgeweave/>

Bureau van Dijk

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/bureau-van-dijk/>

Calibre

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/calibre/>

Call Levels

Singapore

<https://www.thewealthmosaic.com/vendors/call-levels/>

CapBridge

Singapore

<https://www.thewealthmosaic.com/vendors/capbridge/>

CapRaise

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/capraise/>

Cashwerkz

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/cashwerkz/>

Certane

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/certane/>

CFRA Research

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/cfra/>

Chelmer

Auckland, New Zealand

<https://www.thewealthmosaic.com/vendors/chelmer/>

Contineo

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/contineo/>

DiligenceVault

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/diligencevault/>

Dow Jones and Company

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/dow-jones/>

Dynamo Software

Watertown, MA, United States

<https://www.thewealthmosaic.com/vendors/dynamo-software/>

Edgefolio

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/edgefolio/>

eFront

Paris, France

<https://www.thewealthmosaic.com/vendors/efront/>

eigencat

Singapore

<https://www.thewealthmosaic.com/vendors/eigencat/>

Empirics

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/empirics/>

Other Solution Providers for IP & T

EurekaHedge

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/eurekaHedge/>

eVestment

Atlanta, GA, United States
<https://www.thewealthmosaic.com/vendors/evestment/>

FactSet

Norwalk, CT, United States
<https://www.thewealthmosaic.com/vendors/factset/>

FE fundinfo

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/fe-fundinfo/>

FinaMetrica

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/finametrica/>

Financial Recovery Technologies

Medford, MA, United States
<https://www.thewealthmosaic.com/vendors/financial-recovery-technologies/>

Financial Simplicity

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/financial-simplicity/>

Fincast

Pyrmont, NSW, Australia
<https://www.thewealthmosaic.com/vendors/fincast/>

FinClear

North Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/finclear/>

FinIQ

Singapore
<https://www.thewealthmosaic.com/vendors/finiq/>

FinoComp

Jamberoo, NSW, Australia
<https://www.thewealthmosaic.com/vendors/finocomp/>

FlexTrade

Great Neck, NY, United States
<https://www.thewealthmosaic.com/vendors/flextrade/>

Foresight Analytics

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/foresight-analytics/>

Fourth Line

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/fourth-line/>

FundApps

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/fundapps/>

fundeye

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/fundeye/>

FundKernel

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/fundkernel/>

Fundnel

Singapore
<https://www.thewealthmosaic.com/vendors/fundnel/>

GoldenSource

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/goldensource/>

Hatcher

Singapore
<https://www.thewealthmosaic.com/vendors/hatcher/>

HedgeSPA

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/hedgespa/>

Heuristic Investment Systems

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/heuristic-investment-systems/>

Hg Exchange

Singapore
<https://www.thewealthmosaic.com/vendors/hg-exchange/>

Hub24

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/hub24/>

iCapital Network

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/icapital-network/>

Ignition Advice

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/ignition-advice/>

Implemented Portfolios

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/implemented-portfolios/>

indigita

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/indigita/>

Intiger

Subiaco, WA, Australia
<https://www.thewealthmosaic.com/vendors/intiger-asset-management/>

Intralinks

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/intralinks/>

InvestFit

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/investfit/>

Investment Control Systems

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/investment-control-systems/>

Investment Navigator

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/investment-navigator/>

Other Solution Providers for IP & T

InvestmentLink

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/investmentlink/>

Invsta

Auckland, New Zealand
<https://www.thewealthmosaic.com/vendors/invsta/>

ION

Dublin, Ireland
<https://www.thewealthmosaic.com/vendors/ion/>

IOOF

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/ioof/>

IRESS

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/iress/>

ISS

Rockville, MD, United States
<https://www.thewealthmosaic.com/vendors/iss/>

knowIT Group

Belrose, NSW, Australia
<https://www.thewealthmosaic.com/vendors/knowit-group/>

Leonteq

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/leonteq-securities/>

LexiFi

Boulogne-Billancourt, France
<https://www.thewealthmosaic.com/vendors/lexifi/>

LINK Group

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/link-group/>

LonSec

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/lonsec/>

LTI

Mumbai, India
<https://www.thewealthmosaic.com/vendors/lt-infotech/>

MA Operator

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/ma-operator/>

MackeyRMS

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/mackeyrms/>

Macquarie Group

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/macquarie-group/>

Macrobond

Malmö, Sweden
<https://www.thewealthmosaic.com/vendors/macrobond/>

Macrovue

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/macrovue/>

MarketPsych

Singapore
<https://www.thewealthmosaic.com/vendors/psych/>

Markov Processes International

Summit, NJ, United States
<https://www.thewealthmosaic.com/vendors/markov-processes-international/>

Mcloud

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/mcloud/>

Mercer

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/mercer/>

Mercury Capital Advisers

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/mercury-capital-advisers/>

Mergermarket

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/mergermarket/>

Midwinter Financial Services

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/midwinter-financial-services/>

MioTech

Shanghai, China
<https://www.thewealthmosaic.com/vendors/miotech/>

Modelomni

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/modelomni/>

MoneyBrilliant

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/moneybrilliant/>

Moneysoft

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/moneysoft/>

Moody's Analytics

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/moodys-analytics/>

Morningstar

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/morningstar/>

MSCI

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/msci/>

myprosperity

Hawthorn, VIC, Australia
<https://www.thewealthmosaic.com/vendors/myprosperity/>

Nasdaq

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/nasdaq/>

Other Solution Providers for IP & T

NeoXam

Paris, France

<https://www.thewealthmosaic.com/vendors/neoXam/>

New Wealth

Singapore

<https://www.thewealthmosaic.com/vendors/new-wealth/>

Northfield Information Services

Boston, MA, United States

<https://www.thewealthmosaic.com/vendors/northfield-information-services/>

Novia Global

Bath, United Kingdom

<https://www.thewealthmosaic.com/vendors/novia-global/>

Noviscient

Singapore

<https://www.thewealthmosaic.com/vendors/noviscient/>

NowInfinity

Bundall, QLD, Australia

<https://www.thewealthmosaic.com/vendors/nowinfinity/>

OMNIMax Software Solutions

Christchurch, New Zealand

<https://www.thewealthmosaic.com/vendors/omnimax-software-solutions/>

OpenMarkets Group

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/openmarkets-group/>

Opportunity Network

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/opportunity-network/>

Overstone Art Services

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/overstone-art-services/>

Padua Financial Group

Kiama, NSW, Australia

<https://www.thewealthmosaic.com/vendors/padua-financial-group/>

PictureWealth

Perth, WA, Australia

<https://www.thewealthmosaic.com/vendors/picturewealth/>

PINTEC

Beijing, China

<https://www.thewealthmosaic.com/vendors/pintec/>

PitchBook

Seattle, WA, United States

<https://www.thewealthmosaic.com/vendors/pitchbook/>

PlanPlus

Lindsay, ON, Canada

<https://www.thewealthmosaic.com/vendors/planplus-global/>

Plencore Online

Hamilton, QLD, Australia

<https://www.thewealthmosaic.com/vendors/plencore-online/>

Powerwrap

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/powerwrap/>

Preqin

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/preqin/>

Prive Technologies

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/prive-technologies/>

Profidata Group

Urdorf, Switzerland

<https://www.thewealthmosaic.com/vendors/profidata-group/>

Q9 Capital

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/q9-capital/>

Quandl

Toronto, ON, Canada

<https://www.thewealthmosaic.com/vendors/quandl/>

Rainmaker Information

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/rainmaker-information/>

Recreo

Walsh Bay, NSW, Australia

<https://www.thewealthmosaic.com/vendors/recreo/>

Robowealth Group

Bangkok, Thailand

<https://www.thewealthmosaic.com/vendors/robowealth-group/>

S&P Global Market Intelligence

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/sp-global-market-intelligence/>

Sentifi

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/sentifi/>

Sharegain

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/sharegain/>

Sharesight

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/sharesight/>

Skyhook Capital

Singapore

<https://www.thewealthmosaic.com/vendors/skyhook-capital/>

Smartkarma

Singapore

<https://www.thewealthmosaic.com/vendors/smartkarma/>

SMSF Alliance

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/smsf-alliance/>

Squirro

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/squirro/>

Other Solution Providers for IP & T

Super Centric

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/super-centric/>

SuperCentral

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/supercentral/>

SuperEd

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/supered/>

SuperRatings

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/superratings/>

Sustainalytics

Amsterdam, Netherlands
<https://www.thewealthmosaic.com/vendors/sustainalytics/>

Tableau Software

Seattle, WA, United States
<https://www.thewealthmosaic.com/vendors/tableau-software/>

theScreener

Nyon, Switzerland
<https://www.thewealthmosaic.com/vendors/thescreener/>

TipRanks

Tel Aviv, Israel
<https://www.thewealthmosaic.com/vendors/tipranks/>

TrackInsight

Biot, France
<https://www.thewealthmosaic.com/vendors/trackinsight/>

Trading Central

Paris, France
<https://www.thewealthmosaic.com/vendors/trading-central/>

TradingScreen

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/tradingscreen/>

Trendrating

Lugano, Switzerland
<https://www.thewealthmosaic.com/vendors/trendrating/>

Value3

Singapore
<https://www.thewealthmosaic.com/vendors/value3/>

Valuefy

Mumbai, India
<https://www.thewealthmosaic.com/vendors/valuefy/>

Vanguard

Malvern, PA, United States
<https://www.thewealthmosaic.com/vendors/vanguard/>

Visible Alpha

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/visible-alpha/>

Wealth Elite

Indore, India
<https://www.thewealthmosaic.com/vendors/wealth-elite/>

Wealth Management System Limited

Bangkok, Thailand
<https://www.thewealthmosaic.com/vendors/wealth-management-system/>

WealthO2

North Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/wealtho2/>

WeInvest

Singapore
<https://www.thewealthmosaic.com/vendors/weinvest/>

Wholesale Investor

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/wholesale-investor/>

WTax

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/wtax/>

Xen Capital

Singapore
<https://www.thewealthmosaic.com/vendors/xen-capital/>

XPLORE Wealth

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/xplore-wealth/>

Yahoo

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/yahoo/>

Zenith Investment Partners

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/zenith-investment-partners/>

Market & Business Infrastructure

Our M&BI Infrastructure category digs down into the solutions needed to run a wealth management business, big or small. In this category we capture infrastructure solutions that the market might consider as the plumbing of their business, whether for their financial market needs such as messaging systems and trading support tools or for their general business needs such as cloud, servers, network solutions, cybersecurity offerings, and more. While this Business Need might not be considered the flashy side of technology in the wealth management space, when you consider the significant solution providers active in this area and the importance of the solutions they offer to the actual deliver of the wealth management business model (especially in a faster moving digital age), you realise how fundamental these solution providers and their solutions are to the foundation of the industry.

97

Solution Providers associated to this business need

Search for M & BI solution providers in our online directory

Featured Solution Providers for M & BI



Arctic Intelligence
 Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/arctic-intelligence/>



Blue Prism
 Warrington, United Kingdom
<https://www.thewealthmosaic.com/vendors/blue-prism/>



Delio
 Cardiff, United Kingdom
<https://www.thewealthmosaic.com/vendors/delio/>



MyComplianceOffice
 New York, NY, United States
<https://www.thewealthmosaic.com/vendors/mycomplianceoffice/>



Orbium
 Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/orbium/>



ti&m
 Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/ti-m/>

Other Solution Providers for M & BI

Agility Applications
 Brisbane, QLD, Australia
<https://www.thewealthmosaic.com/vendors/agility-applications/>

Amazon Web Services
 Seattle, WA, United States
<https://www.thewealthmosaic.com/vendors/amazon-web-services/>

Auraya
 Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/auraya/>

ALLINDEX
 Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/allindex/>

Apple
 Cupertino, CA, United States
<https://www.thewealthmosaic.com/vendors/apple/>

AXON IVY
 Lucerne, Switzerland
<https://www.thewealthmosaic.com/vendors/axon-ivy/>

Other Solution Providers for M & BI

Axway

Phoenix, AZ, United States
<https://www.thewealthmosaic.com/vendors/axway/>

BehavioSec

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/behaviosec/>

Behavox

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/behavox/>

Bottomline Technologies

Portsmouth, NH, United States
<https://www.thewealthmosaic.com/vendors/bottomline-technologies/>

BSO

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/bso/>

Calastone

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/calastone/>

CISCO

San Jose, CA, United States
<https://www.thewealthmosaic.com/vendors/cisco/>

Citrix

Fort Lauderdale, FL, United States
<https://www.thewealthmosaic.com/vendors/citrix/>

Cloudera

Palo Alto, CA, United States
<https://www.thewealthmosaic.com/vendors/cloudera/>

Computershare

Bristol, United Kingdom
<https://www.thewealthmosaic.com/vendors/computershare/>

Constant Contact

Waltham, MA, United States
<https://www.thewealthmosaic.com/vendors/constant-contact/>

Cosaic

Charlottesville, VA, United States
<https://www.thewealthmosaic.com/vendors/cosaic/>

CUBE

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/cube/>

CXI Software

Ivanhoe, VIC, Australia
<https://www.thewealthmosaic.com/vendors/cxi-software/>

CyberArk

Newton, MA, United States
<https://www.thewealthmosaic.com/vendors/cyberark/>

Daon

Fairfax, VA, United States
<https://www.thewealthmosaic.com/vendors/daon/>

Darktrace

Cambridge, United Kingdom
<https://www.thewealthmosaic.com/vendors/darktrace/>

DataVisor

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/datavisor/>

Dathena

Singapore
<https://www.thewealthmosaic.com/vendors/dathena/>

Digital Guardian

Waltham, MA, United States
<https://www.thewealthmosaic.com/vendors/digital-guardian/>

Divas Software

New Delhi, India
<https://www.thewealthmosaic.com/vendors/divas-software/>

DocuSign

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/docusign/>

DTCC

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/dtcc/>

E5 Workflow

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/e5-workflow/>

Entrust Datacard

Minneapolis, MN, United States
<https://www.thewealthmosaic.com/vendors/entrust-datacard/>

Equinix

Redwood City, CA, United States
<https://www.thewealthmosaic.com/vendors/equinix/>

Exabeam

San Mateo, CA, United States
<https://www.thewealthmosaic.com/vendors/exabeam/>

Eze Castle Integration

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/eze-castle-integration/>

FacePhi

Alicante, Spain
<https://www.thewealthmosaic.com/vendors/facephi/>

Google

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/google/>

Hex Trust

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/hex-trust/>

IBM

Armonk, NY, United States
<https://www.thewealthmosaic.com/vendors/ibm/>

IHS Markit

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/ihs-markit/>

Other Solution Providers for M & BI

InCountry

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/incountry/>

Intercontinental Exchange (ICE)

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/intercontinental-exchange/>

IntSights

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/intsights/>

Intuit

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/intuit/>

Investax

Singapore
<https://www.thewealthmosaic.com/vendors/investax/>

Itiviti

Stockholm, Sweden
<https://www.thewealthmosaic.com/vendors/itiviti/>

Jumio

Palo Alto, CA, United States
<https://www.thewealthmosaic.com/vendors/jumio/>

Kamino

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/kamino/>

Kasisto

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/kasisto/>

Kroll

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/kroll/>

LabCI

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/labci/>

LogMeIn

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/logmein/>

MailGuard

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/mailguard/>

Merkle Science

Singapore
<https://www.thewealthmosaic.com/vendors/merkle-science/>

Microsoft

Redmond, WA, United States
<https://www.thewealthmosaic.com/vendors/microsoft/>

Milestone Group

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/milestone-group/>

Mimecast

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/mimecast/>

MobileIron

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/mobileiron/>

NetGuardians

Yverdon-les-Bains, Switzerland
<https://www.thewealthmosaic.com/vendors/netguardians/>

Netskope

Santa Clara, CA, United States
<https://www.thewealthmosaic.com/vendors/netskope/>

NICE Actimize

Hoboken, NJ, United States
<https://www.thewealthmosaic.com/vendors/nice-actimize/>

Oban

Kew, VIC, Australia
<https://www.thewealthmosaic.com/vendors/oban/>

OBT

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/obt/>

OneLogin

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/onelogin/>

OpenExchange

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/openexchange/>

OpenFin

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/openfin/>

OpenLegacy

Princeton, NJ, United States
<https://www.thewealthmosaic.com/vendors/openlegacy/>

Oracle

Redwood Shores, CA, United States
<https://www.thewealthmosaic.com/vendors/oracle/>

Orange Business Services

Paris, France
<https://www.thewealthmosaic.com/vendors/orange-business-services/>

Pindrop

Atlanta, GA, United States
<https://www.thewealthmosaic.com/vendors/pindrop/>

Privitar

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/privitar/>

QMV

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/qmv/>

QuantHouse

Paris, France
<https://www.thewealthmosaic.com/vendors/quanhouse/>

Other Solution Providers for M & BI

Red Box

Nottingham, United Kingdom
<https://www.thewealthmosaic.com/vendors/red-box/>

Red Hat

Raleigh, NC, United States
<https://www.thewealthmosaic.com/vendors/red-hat/>

Salesforce

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/salesforce/>

SAS

Cary, NC, United States
<https://www.thewealthmosaic.com/vendors/sas/>

Sitecore

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/sitecore/>

Snowflake

San Mateo, CA, United States
<https://www.thewealthmosaic.com/vendors/snowflake/>

Starleaf

Watford, United Kingdom
<https://www.thewealthmosaic.com/vendors/starleaf/>

SunTec Business Solutions

Trivandrum, India
<https://www.thewealthmosaic.com/vendors/suntec-business-solutions/>

Symphony

Palo Alto, CA, United States
<https://www.thewealthmosaic.com/vendors/symphony/>

TechnologyOne

Brisbane, QLD, Australia
<https://www.thewealthmosaic.com/vendors/technologyone/>

Temenos

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/temenos/>

The London Stock Exchange

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/the-london-stock-exchange/>

Torstone Technology

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/torstone-technology/>

Trading Technologies

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/trading-technologies/>

Trulioo

Vancouver, BC, Canada
<https://www.thewealthmosaic.com/vendors/trulioo/>

Twilio

San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/twilio/>

WebFG

Madrid, Spain
<https://www.thewealthmosaic.com/vendors/webfg/>

Yieldbroker

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/yieldbroker/>

Zoho Corporation

Austin, TX, United States
<https://www.thewealthmosaic.com/vendors/zoho/>

Portfolio & Wealth Management Systems

For many wealth managers, the core piece of their technology infrastructure in delivering their services to clients is a P&WMS. Whether to support broad portfolio administration, accounting, more digitalised portfolio management processes, order management, as part of a TAMP offering, as a trust platform or perhaps viewed as a broad practice management or wealth management system, our P&WMS business need encompasses many of the core technologies available to and relevant for all types of wealth managers. Further, as the business needs of wealth managers have expanded, so to have the capabilities of many of the solutions relevant here with many of these solutions having moved from a core accounting and portfolio management focus to a broader set of functionalities across the wealth management technology marketplace. This is the likely the broadest Business Need category within our taxonomy and the solutions here incorporate many of the functions available in other categories including BI&PM, C&R, CC&R, CE&M, DM&A, DM&S, DP&T, IP&T, PBA&R and T&BO. With the arrival of marketplaces, ecosystems and APIs, many of the solutions (and the solution providers behind them) represent the core technology infrastructure available to wealth managers in the US.

82

Solution Providers associated to this business need

Search for P & WMS solution providers in our online directory

Featured Solution Providers for P & WMS

AZENTIO™

Azentio

Singapore

<https://www.thewealthmosaic.com/vendors/azentio/>

CONTEMI

Contemi Solutions

Singapore

<https://www.thewealthmosaic.com/vendors/contemi-solutions/>

EVOOQ

Evoq

Lausanne, Switzerland

<https://www.thewealthmosaic.com/vendors/evoq/>

FA SOLUTIONS

FA Solutions

Helsinki, Finland

<https://www.thewealthmosaic.com/vendors/fa-solutions/>

FRS

Financial Risk Solutions

Dublin, Ireland

<https://www.thewealthmosaic.com/vendors/financial-risk-solutions/>

FundCount

FundCount

Norwood, MA, United States

<https://www.thewealthmosaic.com/vendors/fundcount/>

GBST | Financial Services Technology

GBST

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/gbst/>

netwealth

Netwealth Investments

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/netwealth-investments/>

NEW ACCESS

New Access

Geneva, Switzerland

<https://www.thewealthmosaic.com/vendors/new-access/>

Profile Software

Profile Software

Athens, Greece

<https://www.thewealthmosaic.com/>

TechRules
Financial Solutions

TechRules

Madrid, Spain

<https://www.thewealthmosaic.com/>

WealthObjects

WealthObjects

London, United Kingdom

<https://www.thewealthmosaic.com/>

Other Solution Providers for P & WMS

Agile Financial Technologies

Dubai, United Arab Emirates

<https://www.thewealthmosaic.com/vendors/agile-financial-technologies/>

AM-One

Steinhausen, Switzerland

<https://www.thewealthmosaic.com/vendors/am-one/>

Amundi Technology

Paris, France

<https://www.thewealthmosaic.com/vendors/amundi-technology/>

Apex Group

Hamilton, Bermuda

<https://www.thewealthmosaic.com/vendors/apex-group/>

Applied Software

Ahmedabad, India

<https://www.thewealthmosaic.com/vendors/applied-software/>

AQUOMON

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/aquomon/>

Asgard

Perth, WA, Australia

<https://www.thewealthmosaic.com/vendors/advisernetgain/>

Asset Vantage

Stamford, CT, United States

<https://www.thewealthmosaic.com/vendors/asset-vantage/>

Axisoft

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/axisoft/>

Backstop Solutions Group

Chicago, IL, United States

<https://www.thewealthmosaic.com/vendors/backstop-solutions-group/>

Bambu

Singapore

<https://www.thewealthmosaic.com/vendors/bambu/>

BetaSmartz

Singapore

<https://www.thewealthmosaic.com/vendors/betasmartz/>

BGL

Brighton East, VIC, Australia

<https://www.thewealthmosaic.com/vendors/bgl/>

BNY Mellon Pershing

Jersey City, NJ, United States

<https://www.thewealthmosaic.com/vendors/bny-mellon-pershing/>

BondIT

Herzliya, Israel

<https://www.thewealthmosaic.com/vendors/bondit/>

Bravura Solutions

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/bravura-solutions/>

BT

Barangaroo, NSW, Australia

<https://www.thewealthmosaic.com/vendors/bt/>

CCUBE Integrated Wealth

The Rocks, NSW, Australia

<https://www.thewealthmosaic.com/vendors/ccube-integrated-wealth/>

Charles River Development

Burlington, MA, United States

<https://www.thewealthmosaic.com/vendors/charles-river-development/>

Chelmer

Auckland, New Zealand

<https://www.thewealthmosaic.com/vendors/chelmer/>

Class

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/class/>

Clover

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/clover/>

Creativemass

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/creativemass/>

Credence Analytics

Mumbai, India

<https://www.thewealthmosaic.com/vendors/credence-analytics/>

Dynamo Software

Watertown, MA, United States

<https://www.thewealthmosaic.com/vendors/dynamo-software/>

EdgeVerve Systems

Bangalore, India

<https://www.thewealthmosaic.com/vendors/edgeverve-systems/>

Enfusion

Chicago, IL, United States

<https://www.thewealthmosaic.com/vendors/enfusion/>

ERI Bancaire

Vernier, Switzerland

<https://www.thewealthmosaic.com/vendors/eri-bancaire/>

Expersoft Systems

Steinhausen, Switzerland

<https://www.thewealthmosaic.com/vendors/expersoft/>

FINARTIS

Lausanne, Switzerland

<https://www.thewealthmosaic.com/vendors/finartis/>

fisdom

Banglore, India

<https://www.thewealthmosaic.com/vendors/fisdom/>

FNZ

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/fnz/>

Hub24

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/hub24/>

Other Solution Providers for P & WMS

Imagine Software

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/imagine-software/>

Implemented Portfolios

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/implemented-portfolios/>

Integrated Portfolio Solutions

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/integrated-portfolio-solutions/>

Intellect Design Arena

Chennai, India
<https://www.thewealthmosaic.com/vendors/intellect-design-arena/>

Intelliflo

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/intelliflo/>

IOOF

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/ioof/>

IRESS

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/iress/>

Linedata

Neuilly sur Seine, France
<https://www.thewealthmosaic.com/vendors/linedata/>

LTI

Mumbai, India
<https://www.thewealthmosaic.com/vendors/lt-infotech/>

Macquarie Group

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/macquarie-group/>

Miles Software Solutions

Mumbai, India
<https://www.thewealthmosaic.com/vendors/miles-software-solutions/>

NeoXam

Paris, France
<https://www.thewealthmosaic.com/vendors/neoxam/>

Novia Global

Bath, United Kingdom
<https://www.thewealthmosaic.com/vendors/novia-global/>

NowInfinity

Bundall, QLD, Australia
<https://www.thewealthmosaic.com/vendors/nowinfinity/>

Numerix

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/simulytics/>

NZX Wealth Technologies

Auckland, New Zealand
<https://www.thewealthmosaic.com/vendors/nzx-wealth-technologies/>

OneAston

Singapore
<https://www.thewealthmosaic.com/vendors/oneaston/>

Powerwrap

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/powerwrap/>

Praemium

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/praemium/>

Prive Technologies

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/prive-technologies/>

Profidata Group

Urdorf, Switzerland
<https://www.thewealthmosaic.com/vendors/profidata-group/>

Quantifed

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/quantifed/>

Quantifi

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/quantifi/>

QuietGrowth

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/quietgrowth/>

REDVision Technologies

Indore, India
<https://www.thewealthmosaic.com/vendors/redvision-technologies/>

Six Park

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/six-park/>

Sopra Banking Software

Paris, France
<https://www.thewealthmosaic.com/vendors/sopra-banking-software/>

SS&C Technologies

Windsor, CT, United States
<https://www.thewealthmosaic.com/vendors/ssc-technologies/>

Stockal

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/stockal/>

TeamWork Management

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/teamwork-management/>

Temenos

Geneva, Switzerland
<https://www.thewealthmosaic.com/vendors/temenos/>

TrustQuay

Fleet, United Kingdom
<https://www.thewealthmosaic.com/vendors/trustquay/>

Velocity Trade

Toronto, ON, Canada
<https://www.thewealthmosaic.com/vendors/velocity-trade/>

Other Solution Providers for P & WMS

Wealth Elite

Indore, India

<https://www.thewealthmosaic.com/vendors/wealth-elite/>

WealthO2

North Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/wealtho2/>

XPLORE Wealth

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/xplore-wealth/>

Wealth Management System Limited

Bangkok, Thailand

<https://www.thewealthmosaic.com/vendors/wealth-management-system/>

Portfolio Build, Analysis & Reporting

With the role of advice and portfolio management so central to the business model of many wealth management firms, how these business build, analyze and report on the plans, portfolios and investment products they advise on or manage for their clients is critical. Our PBA&R business need is one of the largest within our Directory and is an area that has seen a large inflow of solutions across the worlds to support the business needs of wealth managers in this area. The role of new technologies around Data, AI and Machine Learning all have a role to play here new as do solutions that support such needs as product discovery and comparison, research and market data and information, reporting for clients, internal teams, and regulators, and much more. With the arrival of new asset classes and digital marketplaces to support their discovery and distribution, more and more is available within PBA&R.

129

Solution Providers associated to this business need

Search for PB, A & R solution providers in our online directory

Featured Solution Providers for PB, A & R



Azentio
Singapore
<https://www.thewealthmosaic.com/vendors/azentio/>



Cappitech
Herzlia Pituach, Israel
<https://www.thewealthmosaic.com/vendors/cappitech/>



Delio
Cardiff, United Kingdom
<https://www.thewealthmosaic.com/vendors/delio/>



Edgelab
Lausanne, Switzerland
<https://www.thewealthmosaic.com/vendors/edgelab/>



GBST
Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/gbst/>



Jacobi
San Francisco, CA, United States
<https://www.thewealthmosaic.com/vendors/jacobi/>



SIX Group
Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/six-group/>



Titanbay
London, United Kingdom
<https://www.thewealthmosaic.com/vendors/titanbay/>

Other Solution Providers for PB, A & R

Act Analytics

Toronto, ON, Canada

<https://www.thewealthmosaic.com/vendors/act-analytics/>

Addepar

Mountain View, CA, United States

<https://www.thewealthmosaic.com/vendors/addepar/>

ADDX

Singapore

<https://www.thewealthmosaic.com/vendors/addx/>

AlgoTrader

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/algotrader/>

Allfunds

Madrid, Spain

<https://www.thewealthmosaic.com/vendors/allfunds-bank/>

ALLINDEX

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/allindex/>

AltAssets

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/altassets/>

Alveo

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/alveo/>

APIR

Canberra, ACT, Australia

<https://www.thewealthmosaic.com/vendors/apir/>

Applied Software

Ahmedabad, India

<https://www.thewealthmosaic.com/vendors/applied-software/>

Australian Money Market

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/australian-money-market/>

Bankorus

Beijing, China

<https://www.thewealthmosaic.com/vendors/micai/>

Binance

Singapore

<https://www.thewealthmosaic.com/vendors/binance/>

BlackRock

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/blackrock/>

Bloomberg

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/bloomberg/>

Blue Fire AI

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/bluefireai/>

BondIT

Herzliya, Israel

<https://www.thewealthmosaic.com/vendors/bondit/>

Bondlinc

Singapore

<https://www.thewealthmosaic.com/vendors/bondlinc/>

Bridgeweave

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/bridgeweave/>

Bureau van Dijk

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/bureau-van-dijk/>

Calibre

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/calibre/>

CapBridge

Singapore

<https://www.thewealthmosaic.com/vendors/capbridge/>

Capital Economics

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/capital-economics/>

CapRaise

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/capraise/>

Cashwerkz

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/cashwerkz/>

Chelmer

Auckland, New Zealand

<https://www.thewealthmosaic.com/vendors/chelmer/>

Clarity AI

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/clarity-ai/>

Class

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/class/>

Confluence

Pittsburgh, PA, United States

<https://www.thewealthmosaic.com/vendors/confluence/>

Contineo

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/contineo/>

Cosaic

Charlottesville, VA, United States

<https://www.thewealthmosaic.com/vendors/cosaic/>

DiligenceVault

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/diligencevault/>

Edgefolio

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/edgefolio/>

Other Solution Providers for PB, A & R

eFront

Paris, France

<https://www.thewealthmosaic.com/vendors/efront/>

eigencat

Singapore

<https://www.thewealthmosaic.com/vendors/eigencat/>

Empirics

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/empirics/>

EquiSoft

Montreal, QC, Canada

<https://www.thewealthmosaic.com/vendors/equisoft/>

Eurekahedge

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/eurekahedge/>

eVestment

Atlanta, GA, United States

<https://www.thewealthmosaic.com/vendors/evestment/>

Expersoft Systems

Steinhausen, Switzerland

<https://www.thewealthmosaic.com/vendors/expersoft/>

FactSet

Norwalk, CT, United States

<https://www.thewealthmosaic.com/vendors/factset/>

FE fundinfo

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/fe-fundinfo/>

FinaMetrica

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/finametrica/>

Financial Recovery Technologies

Medford, MA, United States

<https://www.thewealthmosaic.com/vendors/financial-recovery-technologies/>

Financial Simplicity

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/financial-simplicity/>

FINARTIS

Lausanne, Switzerland

<https://www.thewealthmosaic.com/vendors/finartis/>

FinIQ

Singapore

<https://www.thewealthmosaic.com/vendors/finiq/>

FinoComp

Jamberoo, NSW, Australia

<https://www.thewealthmosaic.com/vendors/finocomp/>

FlexTrade

Great Neck, NY, United States

<https://www.thewealthmosaic.com/vendors/flextrade/>

Foresight Analytics

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/foresight-analytics/>

FundApps

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/fundapps/>

fundeye

Geneva, Switzerland

<https://www.thewealthmosaic.com/vendors/fundeye/>

FundKernel

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/fundkernel/>

Fundnel

Singapore

<https://www.thewealthmosaic.com/vendors/fundnel/>

GoldenSource

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/goldensource/>

Hatcher

Singapore

<https://www.thewealthmosaic.com/vendors/hatcher/>

HedgeSPA

San Francisco, CA, United States

<https://www.thewealthmosaic.com/vendors/hedgespa/>

Heuristic Investment Systems

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/heuristic-investment-systems/>

HexaView Technologies

East Brunswick, NJ, United States

<https://www.thewealthmosaic.com/vendors/hexaview/>

Implemented Portfolios

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/implemented-portfolios/>

Interactive Brokers

Greenwich, CT, United States

<https://www.thewealthmosaic.com/vendors/interactive-brokers/>

IntoTheBlock

Miami, FL, United States

<https://www.thewealthmosaic.com/vendors/intotheblock/>

Investment Control Systems

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/investment-control-systems/>

ION

Dublin, Ireland

<https://www.thewealthmosaic.com/vendors/ion/>

ISS

Rockville, MD, United States

<https://www.thewealthmosaic.com/vendors/iss/>

Leonteq

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/leonteq-securities/>

Other Solution Providers for PB, A & R

LexiFi

Boulogne-Billancourt, France
<https://www.thewealthmosaic.com/vendors/lexifi/>

Liquidnet

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/liquidnet/>

LonSec

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/lonsec/>

m2Wealth International

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/m2wealth/>

MackeyRMS

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/mackeyrms/>

Macrobond

Malmo, Sweden
<https://www.thewealthmosaic.com/vendors/macrobond/>

MarketAxess

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/marketaxess/>

Markov Processes International

Summit, NJ, United States
<https://www.thewealthmosaic.com/vendors/markov-processes-international/>

Mercer

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/mercer/>

Mercury Capital Advisers

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/mercury-capital-advisers/>

Mergermarket

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/mergermarket/>

Miles Software Solutions

Mumbai, India
<https://www.thewealthmosaic.com/vendors/miles-software-solutions/>

MioTech

Shanghai, China
<https://www.thewealthmosaic.com/vendors/miotech/>

Modelomni

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/modelomni/>

Moody's Analytics

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/moodys-analytics/>

Morningstar

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/morningstar/>

MSCI

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/msci/>

Northfield Information Services

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/northfield-information-services/>

Noviscent

Singapore
<https://www.thewealthmosaic.com/vendors/noviscent/>

Numerix

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/simulytics/>

NZX Wealth Technologies

Auckland, New Zealand
<https://www.thewealthmosaic.com/vendors/nzx-wealth-technologies/>

OpenMarkets Group

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/openmarkets-group/>

Opportunity Network

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/opportunity-network/>

Overstone Art Services

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/overstone-art-services/>

PINTEC

Beijing, China
<https://www.thewealthmosaic.com/vendors/pintec/>

PitchBook

Seattle, WA, United States
<https://www.thewealthmosaic.com/vendors/pitchbook/>

Praemium

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/praemium/>

Preqin

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/preqin/>

Qontigo

Frankfurt, Germany
<https://www.thewealthmosaic.com/vendors/qontigo/>

S&P Global Market Intelligence

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/sp-global-market-intelligence/>

SelfWealth

Surrey Hills, VIC, Australia
<https://www.thewealthmosaic.com/vendors/selfwealth/>

Sharegain

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/sharegain/>

Sharesight

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/sharesight/>

Other Solution Providers for PB, A & R

Smartkarma

Singapore

<https://www.thewealthmosaic.com/vendors/smartkarma/>

State Street Corporation

Boston, MA, United States

<https://www.thewealthmosaic.com/vendors/state-street-corporation/>

Super Know How

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/super-know-how/>

Super Records

Parramatta, NSW, Australia

<https://www.thewealthmosaic.com/vendors/super-records/>

SuperGuardian

Adelaide, SA, Australia

<https://www.thewealthmosaic.com/vendors/superguardian/>

SuperRatings

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/superratings/>

Sustainalytics

Amsterdam, Netherlands

<https://www.thewealthmosaic.com/vendors/sustainalytics/>

TeamWork Management

Geneva, Switzerland

<https://www.thewealthmosaic.com/vendors/teamwork-management/>

theScreener

Nyon, Switzerland

<https://www.thewealthmosaic.com/vendors/thescreener/>

TrackInsight

Biot, France

<https://www.thewealthmosaic.com/vendors/trackinsight/>

Tradeweb

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/tradeweb/>

Trading Central

Paris, France

<https://www.thewealthmosaic.com/vendors/trading-central/>

Trendrating

Lugano, Switzerland

<https://www.thewealthmosaic.com/vendors/trendrating/>

Value3

Singapore

<https://www.thewealthmosaic.com/vendors/value3/>

Vanguard

Malvern, PA, United States

<https://www.thewealthmosaic.com/vendors/vanguard/>

Visible Alpha

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/visible-alpha/>

Wealth Elite

Indore, India

<https://www.thewealthmosaic.com/vendors/wealth-elite/>

Wholesale Investor

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/wholesale-investor/>

Xen Capital

Singapore

<https://www.thewealthmosaic.com/vendors/xen-capital/>

XPLORE Wealth

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/xplore-wealth/>

Yahoo

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/yahoo/>

Zenith Investment Partners

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/zenith-investment-partners/>

Risk Analysis & Management

Risk is inherent to all business and in the wealth management sector risk is a multi-faceted issue covering elements such as clients, compliance, cybersecurity, financial markets, investment products, staff, suppliers, and more. With so many areas of risk to the business, wealth managers have little choice but to employ technology solutions in their administration, management, oversight and reporting of risk around their business. Also, in the cyber, data, digital and increasingly interconnected world we now live in, the risks firms potentially face are enormous. The cost of any failure is also significant. The issue of RA&M is a broad one and this category therefore covers solution providers and solutions that can support wealth managers in the identification, analysis, management, monitoring and reporting of risk across the areas mentioned already.

39

Solution Providers associated to this business need

Search for RA & M solution providers in our online directory

Featured Solution Providers for RA & M



Apiax

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/apiax/>



Arctic Intelligence

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/arctic-intelligence/>



Edgelab

Lausanne, Switzerland

<https://www.thewealthmosaic.com/vendors/edgelab/>



Jacobi

San Francisco, CA, United States

<https://www.thewealthmosaic.com/vendors/jacobi/>

Other Solution Providers for RA & M

Acin

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/acin/>

Alyne

Munich, Germany

<https://www.thewealthmosaic.com/vendors/alyne/>

BlackRock

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/blackrock/>

Acuris

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/acuris/>

AxiomSL

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/axiomsl/>

Cloudera

Palo Alto, CA, United States

<https://www.thewealthmosaic.com/vendors/cloudera/>

Other Solution Providers for RA & M

ComplyAdvantage

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/complyadvantage/>

Confluence

Pittsburgh, PA, United States
<https://www.thewealthmosaic.com/vendors/confluence/>

Control Risks

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/control-risks/>

Divas Software

New Delhi, India
<https://www.thewealthmosaic.com/vendors/divas-software/>

eFront

Paris, France
<https://www.thewealthmosaic.com/vendors/efront/>

eigencat

Singapore
<https://www.thewealthmosaic.com/vendors/eigencat/>

Elliptic

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/elliptic/>

envizage

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/envizage/>

FinaMetrica

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/finametrica/>

Financial Recovery Technologies

Medford, MA, United States
<https://www.thewealthmosaic.com/vendors/financial-recovery-technologies/>

FINARTIS

Lausanne, Switzerland
<https://www.thewealthmosaic.com/vendors/finartis/>

Fourth Line

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/fourth-line/>

Imagine Software

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/imagine-software/>

IntSights

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/intights/>

Lawson Conner

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/lawson-conner/>

Lexis Nexis Risk Solutions

Alpharetta, GA, United States
<https://www.thewealthmosaic.com/vendors/lexis-nexis-risk-solutions/>

Moody's Analytics

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/moodys-analytics/>

MSCI

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/msci/>

NetGuardians

Yverdon-les-Bains, Switzerland
<https://www.thewealthmosaic.com/vendors/netguardians/>

Numerix

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/simulytics/>

NVISO

Lausanne, Switzerland
<https://www.thewealthmosaic.com/vendors/nviso/>

Overstone Art Services

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/overstone-art-services/>

PlanPlus

Lindsay, ON, Canada
<https://www.thewealthmosaic.com/vendors/planplus-global/>

Qontigo

Frankfurt, Germany
<https://www.thewealthmosaic.com/vendors/qontigo/>

Quantifi

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/quantifi/>

SwallowTech

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/swallowtech/>

Torstone Technology

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/torstone-technology/>

Trendrating

Lugano, Switzerland
<https://www.thewealthmosaic.com/vendors/trendrating/>

TriLine GRC

Adelaide, SA, Australia
<https://www.thewealthmosaic.com/vendors/triline-grc/>

Software Development & Management

Despite significant growth in the number of technology solutions and tools available to wealth managers – many also now built specifically for wealth managers, there remains 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 infrastructure. Our SD&M category covers the providers and their offerings that support wealth managers in developing IT and software, for instance in areas such as mobile app development, as well as managing various aspects of their technology infrastructure. In a market with more emphasis on the interconnectivity of systems through things like APIs and the availability of coding and developer portals, access to third-party providers offer wealth managers flexibility to access the latest skillsets without the cost of recruitment.

38

Solution Providers associated to this business need

Search for SD & M solution providers in our online directory

Featured Solution Providers for SD & M



Orbium

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/orbium/>

Other Solution Providers for SD & M

AcctWeb

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/acctweb/>

AdNovum

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/adnovum/>

Apache

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/apache/>

Appian

McLean, VA, United States

<https://www.thewealthmosaic.com/vendors/appian/>

Apple

Cupertino, CA, United States

<https://www.thewealthmosaic.com/vendors/apple/>

Assentis Technologies

Rotkreuz, Switzerland

<https://www.thewealthmosaic.com/vendors/assentis-technologies/>

Athena Global Technologies

Hyderabad, Talangana, India

<https://www.thewealthmosaic.com/vendors/athena-global-technologies/>

AXON IVY

Lucerne, Switzerland

<https://www.thewealthmosaic.com/vendors/axon-ivy/>

Axway

Phoenix, AZ, United States

<https://www.thewealthmosaic.com/vendors/axway/>

BSO

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/bsc/>

Capco

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/capco/>

Cosaic

Charlottesville, VA, United States

<https://www.thewealthmosaic.com/vendors/cosaic/>

Other Solution Providers for SD & M

DNA Financial Systems

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/dna-financial-systems/>

DWS Group

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/dws-group/>

DXC Technology

Tysons, VA, United States
<https://www.thewealthmosaic.com/vendors/dxc-technology/>

Edge Technology Group

Greenwich, CT, United States
<https://www.thewealthmosaic.com/vendors/edge-technology-group/>

Enzumo

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/enzumo/>

FinoComp

Jamberoo, NSW, Australia
<https://www.thewealthmosaic.com/vendors/finocomp/>

Google

Mountain View, CA, United States
<https://www.thewealthmosaic.com/vendors/google/>

HCL Technologies

Noida, India
<https://www.thewealthmosaic.com/vendors/hcl-technologies/>

HexaView Technologies

East Brunswick, NJ, United States
<https://www.thewealthmosaic.com/vendors/hexaview/>

IBN Technologies

Pune, India
<https://www.thewealthmosaic.com/vendors/ibn-technologies/>

IFIS

Singapore
<https://www.thewealthmosaic.com/vendors/ifis/>

Infosys

Bangalore, India
<https://www.thewealthmosaic.com/vendors/infosys/>

LabCI

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/labci/>

Luxoft

Zug, Switzerland
<https://www.thewealthmosaic.com/vendors/luxoft/>

OpenFin

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/openfin/>

OpenLegacy

Princeton, NJ, United States
<https://www.thewealthmosaic.com/vendors/openlegacy/>

Protiviti

Menlo Park, CA, United States
<https://www.thewealthmosaic.com/vendors/protiviti/>

Publicis Sapient

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/publicis-sapient/>

Red Hat

Raleigh, NC, United States
<https://www.thewealthmosaic.com/vendors/red-hat/>

Syncordis

Strassen, Luxembourg
<https://www.thewealthmosaic.com/vendors/syncordis/>

Synechron

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/synechron/>

Tech Mahindra

Pune, India
<https://www.thewealthmosaic.com/vendors/tech-mahindra/>

Thoughtworks

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/thoughtworks/>

Validata Group

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/validata-group/>

Zuehlke

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/zuehlke/>

Technology Strategy & Consulting

Change around the wealth management sector is significant, particularly with regard to the role and capability of new and old technology. For wealth managers to maintain pace with and adapt to the change, they will often require an external viewpoint, thinking and expertise. The role of external resources and specialist skills and capabilities, available for specific projects on a limited basis, such as those delivered by those solution providers included in our TS&C business need are now more critical than ever before in supporting all forms of wealth management firm to navigate their market challenges and opportunities. Included in this category are specialist analyst and research firms, local as well as large, global strategy consulting providers and firms with much more technical consulting skillset. Whether wealth managers require data, insight, a strategic position, to develop new technology, to integrate technology, or more, these firms are positioned to support.

58

Solution Providers associated to this business need

Search for TS & C solution providers in our online directory

Featured Solution Providers for TS & C



Aperture

Geneva, Switzerland

<https://www.thewealthmosaic.com/vendors/aperture/>



Orbium

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/orbium/>



Synpulse

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/synpulse/>

Other Solution Providers for TS & C

3ES

Singapore

<https://www.thewealthmosaic.com/vendors/3es/>

42 Consulting

Singapore

<https://www.thewealthmosaic.com/vendors/42-consulting/>

Accenture

Dublin, Ireland

<https://www.thewealthmosaic.com/vendors/accenture/>

AdNovum

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/adnovum/>

Aite Group

Boston, MA, United States

<https://www.thewealthmosaic.com/vendors/aite-group/>

Alpha FMC

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/alpha-fmc/>

Athena Global Technologies

Hyderabad, Talangana, India

<https://www.thewealthmosaic.com/vendors/athena-global-technologies/>

Atos Syntel

Troy, MI, United States

<https://www.thewealthmosaic.com/vendors/atos-syntel/>

Axxsys Consulting

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/axsys-consulting/>

Bain & Company

Boston, MA, United States

<https://www.thewealthmosaic.com/vendors/bain-company/>

BearingPoint

Amsterdam, Netherlands

<https://www.thewealthmosaic.com/vendors/bearingpoint/>

Boston Consulting Group

Boston, MA, United States

<https://www.thewealthmosaic.com/vendors/boston-consulting-group/>

Other Solution Providers for TS & C

Brickendon Consulting

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/brickendon/>

Burnmark

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/burnmark/>

Capco

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/capco/>

Capgemini

Paris, France
<https://www.thewealthmosaic.com/vendors/capgemini/>

CB Insights

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/cb-insights/>

Celent

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/celent/>

Cerulli Associates

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/cerulli/>

Chappuis Halder

Paris, France
<https://www.thewealthmosaic.com/vendors/chappuis-halder/>

Cognizant

Teaneck, NJ, United States
<https://www.thewealthmosaic.com/vendors/cognizant/>

Deloitte

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/deloitte/>

DNA Financial Systems

Hong Kong, SAR, China
<https://www.thewealthmosaic.com/vendors/dna-financial-systems/>

DWS Group

Melbourne, VIC, Australia
<https://www.thewealthmosaic.com/vendors/dws-group/>

DXC Technology

Tysons, VA, United States
<https://www.thewealthmosaic.com/vendors/dxc-technology/>

Enzumo

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/enzumo/>

EY - Wealth & Asset Management

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/ey/>

Eze Castle Integration

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/eze-castle-integration/>

Finalix

Zug, Switzerland
<https://www.thewealthmosaic.com/vendors/finalix/>

Forrester

Cambridge, MA, United States
<https://www.thewealthmosaic.com/vendors/forrester/>

Gartner

Stamford, CT, United States
<https://www.thewealthmosaic.com/vendors/gartner/>

GlobalData

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/globaldata/>

Guidehouse

Washington, DC, United States
<https://www.thewealthmosaic.com/vendors/guidehouse/>

HCL Technologies

Noida, India
<https://www.thewealthmosaic.com/vendors/hcl-technologies/>

Infosys

Bangalore, India
<https://www.thewealthmosaic.com/vendors/infosys/>

KPMG

Toronto, ON, Canada
<https://www.thewealthmosaic.com/vendors/kpmg/>

Luxoft

Zug, Switzerland
<https://www.thewealthmosaic.com/vendors/luxoft/>

McKinsey & Company

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/mckinsey/>

Mosaic FSI

Auckland, New Zealand
<https://www.thewealthmosaic.com/vendors/mosaic-fsi/>

Mphasis

Bangalore, India
<https://www.thewealthmosaic.com/vendors/mphasis/>

Novigi

Wollongong, NSW, Australia
<https://www.thewealthmosaic.com/vendors/novigi/>

Oliver Wyman

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/oliver-wyman/>

Omdia

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/omdia/>

Protiviti

Menlo Park, CA, United States
<https://www.thewealthmosaic.com/vendors/protiviti/>

Publicis Sapient

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/publicis-sapient/>

Other Solution Providers for TS & C

PwC

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/pwc/>

Reformis

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/reformis/>

Simon-Kucher & Partners

Bonn, Germany
<https://www.thewealthmosaic.com/vendors/simon-kucher-partners/>

Sionic

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/sionic/>

Synechron

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/synechron/>

Tata Consultancy Services

Mumbai, India
<https://www.thewealthmosaic.com/vendors/tata-consultancy-services/>

Tech Mahindra

Pune, India
<https://www.thewealthmosaic.com/vendors/tech-mahindra/>

Thoughtworks

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/thoughtworks/>

Wipro

Bengaluru, India
<https://www.thewealthmosaic.com/vendors/wipro/>

Zuehlke

Zurich, Switzerland
<https://www.thewealthmosaic.com/vendors/zuehlke/>

Trading & Back Office

T&BO solutions remain fundamental to the successful delivery of many wealth management businesses and their investment propositions to their clients. This might not be the shiny side of the wealth management sector's technology infrastructure, but it remains core to getting the job done. Further, in today's marketplace with pressure on cost-income ratios and new products coming to market such as digital propositions and crypto solutions, an efficient T&BO infrastructure is critical. In this T&BO category, we capture platforms and solution providers that allow for trading only, solutions that support fundamental elements such as execution, settlement, and trade order management as well as broader offerings that also support portfolio management needs such as turnkey asset management platforms.

100

Solution Providers associated to this business need

Search for T & BO solution providers in our online directory

Featured Solution Providers for T & BO



Azentio

Singapore

<https://www.thewealthmosaic.com/vendors/azentio/>



Cappitech

Herzlia Pituach, Israel

<https://www.thewealthmosaic.com/vendors/cappitech/>



Contemi Solutions

Singapore

<https://www.thewealthmosaic.com/vendors/contemi-solutions/>



FundCount

Norwood, MA, United States

<https://www.thewealthmosaic.com/vendors/fundcount/>



GBST

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/gbst/>



Tradesocio

Singapore

<https://www.thewealthmosaic.com/vendors/tradesocio/>

Other Solution Providers for T & BO

Agile Financial Technologies

Dubai, United Arab Emirates

<https://www.thewealthmosaic.com/vendors/agile-financial-technologies/>

Applied Software

Ahmedabad, India

<https://www.thewealthmosaic.com/vendors/applied-software/>

Azqore

Lausanne, Switzerland

<https://www.thewealthmosaic.com/vendors/azqore/>

AlgoTrader

Zurich, Switzerland

<https://www.thewealthmosaic.com/vendors/algotrader/>

Asgard

Perth, WA, Australia

<https://www.thewealthmosaic.com/vendors/advisernetgain/>

B2C2

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/b2c2/>

AlphaPoint

New York, NY, United States

<https://www.thewealthmosaic.com/>

Atos Syntel

Troy, MI, United States

<https://www.thewealthmosaic.com/>

BNY Mellon Pershing

Jersey City, NJ, United States

<https://www.thewealthmosaic.com/>

Other Solution Providers for T & BO

Bondlinc

Singapore

<https://www.thewealthmosaic.com/vendors/bondlinc/>

Bottomline Technologies

Portsmouth, NH, United States

<https://www.thewealthmosaic.com/vendors/bottomline-technologies/>

Bravura Solutions

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/bravura-solutions/>

BT

Barangaroo, NSW, Australia

<https://www.thewealthmosaic.com/vendors/bt/>

Calastone

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/calastone/>

Charles River Development

Burlington, MA, United States

<https://www.thewealthmosaic.com/vendors/charles-river-development/>

CISCO

San Jose, CA, United States

<https://www.thewealthmosaic.com/vendors/cisco/>

Class

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/class/>

Computershare

Bristol, United Kingdom

<https://www.thewealthmosaic.com/vendors/computershare/>

Contineo

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/contineo/>

Credence Analytics

Mumbai, India

<https://www.thewealthmosaic.com/vendors/credence-analytics/>

Cynopsis Solutions

Singapore

<https://www.thewealthmosaic.com/vendors/cynopsis-solutions/>

Digital Reasoning

Franklin, TN, United States

<https://www.thewealthmosaic.com/vendors/digital-reasoning/>

DTCC

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/dtcc/>

EdgeVerve Systems

Bangalore, India

<https://www.thewealthmosaic.com/vendors/edgeverve-systems/>

Enfusion

Chicago, IL, United States

<https://www.thewealthmosaic.com/vendors/enfusion/>

ERI Bancaire

Vernier, Switzerland

<https://www.thewealthmosaic.com/vendors/eri-bancaire/>

FinClear

North Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/finclear/>

FinIQ

Singapore

<https://www.thewealthmosaic.com/vendors/finiq/>

First Class Super

Kew, VIC, Australia

<https://www.thewealthmosaic.com/vendors/first-class-super/>

FlexTrade

Great Neck, NY, United States

<https://www.thewealthmosaic.com/vendors/flextrade/>

FNZ

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/fnz/>

Heffron

Maitland, NSW, Australia

<https://www.thewealthmosaic.com/vendors/heffron/>

Hex Trust

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/hex-trust/>

Hub24

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/hub24/>

IBN Technologies

Pune, India

<https://www.thewealthmosaic.com/vendors/ibn-technologies/>

IFIS

Singapore

<https://www.thewealthmosaic.com/vendors/ifis/>

IHS Markit

London, United Kingdom

<https://www.thewealthmosaic.com/vendors/ihsmarkit/>

Integrated Portfolio Solutions

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/integrated-portfolio-solutions/>

Intellect Design Arena

Chennai, India

<https://www.thewealthmosaic.com/vendors/intellect-design-arena/>

Intello

Queensland, QLD, Australia

<https://www.thewealthmosaic.com/vendors/intello/>

Interactive Brokers

Greenwich, CT, United States

<https://www.thewealthmosaic.com/vendors/interactive-brokers/>

Intercontinental Exchange (ICE)

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/intercontinental-exchange/>

Other Solution Providers for T & BO

Intiger

Subiaco, WA, Australia

<https://www.thewealthmosaic.com/vendors/intiger-asset-management/>

IRESS

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/iress/>

Itiviti

Stockholm, Sweden

<https://www.thewealthmosaic.com/vendors/itiviti/>

Linedata

Neuilly sur Seine, France

<https://www.thewealthmosaic.com/vendors/linedata/>

LINK Group

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/link-group/>

Liquidnet

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/liquidnet/>

MA Operator

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/ma-operator/>

Macquarie Group

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/macquarie-group/>

Macrovue

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/macrovue/>

MarketAxess

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/marketaxess/>

Mcloud

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/mcloud/>

Miles Software Solutions

Mumbai, India

<https://www.thewealthmosaic.com/vendors/miles-software-solutions/>

Milestone Group

Sydney, NSW, Australia

<https://www.thewealthmosaic.com/vendors/milestone-group/>

Modelomni

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/modelomni/>

Nasdaq

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/nasdaq/>

Novia Global

Bath, United Kingdom

<https://www.thewealthmosaic.com/vendors/novia-global/>

Noviscent

Singapore

<https://www.thewealthmosaic.com/vendors/noviscent/>

NowInfinity

Bundall, QLD, Australia

<https://www.thewealthmosaic.com/vendors/nowinfinity/>

NZX Wealth Technologies

Auckland, New Zealand

<https://www.thewealthmosaic.com/vendors/nzx-wealth-technologies/>

Oban

Kew, VIC, Australia

<https://www.thewealthmosaic.com/vendors/oban/>

OpenMarkets Group

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/openmarkets-group/>

Pacific Fund Systems

Douglas, Isle of Man

<https://www.thewealthmosaic.com/vendors/pacific-fund-systems/>

Powerwrap

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/powerwrap/>

Praemium

Melbourne, VIC, Australia

<https://www.thewealthmosaic.com/vendors/praeium/>

Profidata Group

Urdorf, Switzerland

<https://www.thewealthmosaic.com/vendors/profidata-group/>

Q9 Capital

Hong Kong, SAR, China

<https://www.thewealthmosaic.com/vendors/q9-capital/>

QuantHouse

Paris, France

<https://www.thewealthmosaic.com/vendors/quanthouse/>

Quantifi

New York, NY, United States

<https://www.thewealthmosaic.com/vendors/quantifi/>

Recreo

Walsh Bay, NSW, Australia

<https://www.thewealthmosaic.com/vendors/recreo/>

Saxo Group

Copenhagen, Denmark

<https://www.thewealthmosaic.com/vendors/saxo-group/>

SelfWealth

Surrey Hills, VIC, Australia

<https://www.thewealthmosaic.com/vendors/selfwealth/>

SMSF Alliance

Brisbane, QLD, Australia

<https://www.thewealthmosaic.com/vendors/smsf-alliance/>

SS&C Technologies

Windsor, CT, United States

<https://www.thewealthmosaic.com/vendors/ssc-technologies/>

Other Solution Providers for T & BO

State Street Corporation

Boston, MA, United States
<https://www.thewealthmosaic.com/vendors/state-street-corporation/>

Super Centric

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/super-centric/>

Super Know How

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/super-know-how/>

Super Records

Parramatta, NSW, Australia
<https://www.thewealthmosaic.com/vendors/super-records/>

SuperConcepts

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/superconcepts/>

SuperGuardian

Adelaide, SA, Australia
<https://www.thewealthmosaic.com/vendors/superguardian/>

Symphony

Palo Alto, CA, United States
<https://www.thewealthmosaic.com/vendors/symphony/>

Syncordis

Strassen, Luxembourg
<https://www.thewealthmosaic.com/vendors/syncordis/>

The London Stock Exchange

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/the-london-stock-exchange/>

Thought Machine

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/thought-machine/>

TipRanks

Tel Aviv, Israel
<https://www.thewealthmosaic.com/vendors/tipranks/>

Torstone Technology

London, United Kingdom
<https://www.thewealthmosaic.com/vendors/torstone-technology/>

Tradeweb

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/tradeweb/>

Trading Technologies

Chicago, IL, United States
<https://www.thewealthmosaic.com/vendors/trading-technologies/>

TradingScreen

New York, NY, United States
<https://www.thewealthmosaic.com/vendors/tradingscreen/>

Velocity Trade

Toronto, ON, Canada
<https://www.thewealthmosaic.com/vendors/velocity-trade/>

Wealth Management System Limited

Bangkok, Thailand
<https://www.thewealthmosaic.com/vendors/wealth-management-system/>

WealthO2

North Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/wealtho2/>

Yieldbroker

Sydney, NSW, Australia
<https://www.thewealthmosaic.com/vendors/yieldbroker/>



Report Methodology

Our team is engaged in a constant process to grow, maintain and further develop our directory of solution providers, their solutions and more. In addition to the online resource, the aim with each annual edition of the APAC WTLR is to showcase as much as we know of this marketplace to the user of these reports. In this section, you may read about how the APAC WTLR 2021 and its directory were assembled.

How has the APAC WTLR 2021 been assembled?

Below we provide a guide as to how we have compiled and structured the main directory section of this report.

Inclusion of Solution Providers

We see every solution provider included in this report as relevant to the technology or related business needs of the APAC wealth management sector. Each of these firms is either:

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

As referenced in our report introduction, we have learnt a great deal from the building of the full TWM solution provider directory on our website and can now channel some of those lessons through this and other reports in the WTLRs. In the daily build of our website, we have identified over 500 solution providers that are relevant to this first APAC WTLR and are pleased to be able to include them here for any user to access for free. We will certainly grow that number by the time we publish the second edition of this report in 2022.

Whereas in a market like the US, where the majority of providers to the local wealth management market are domestic firms, in APAC the market is made up of providers from all over the world. The main exception being Australia which is heavily domestic. For TWM, the geographic origin of a solution provider is not a factor in their inclusion. We have included firms from a total of 25 countries in this report because they are clearly relevant to the APAC market.

We consider a solution provider to be relevant for this report if they fit one of the below criteria:

- They are APAC based and serving or targeting wealth management clients in the APAC
- They are foreign but have an office in the APAC and are serving or targeting wealth management clients in the APAC
- They are foreign and do not have an office in the APAC but are serving or targeting wealth management clients in the APAC

While in many instances, this information is accessible from each firm's website and/or the news and other information that is accessible on them online, in some cases, we have also included firms in this report based on our knowledge of their business and its geographic focus and relevance.

Through our ongoing engagement with the solution providers in our directory, we also have an information collection and maintenance process which helps us identify and understand which businesses are relevant in which geographies, including the APAC. Therefore, even if this information is not accessible through search or other online channels, we have a process in place to access it.

Business Needs categorisation

We have a small set of rules for how we would categorise solution providers within this report. The 24 Business Need categories used within this report (see pages 72 to 81 for an overview of those) are taken directly from our website where they represent the first level of filtering of the thousands of solutions within our online directory. While an online resource can be flexible and support many filters and tags, the same cannot be said for a PDF report. Therefore, while the website tagging structure is focused on solutions, we cannot add so many individual solution entries into the report format, so we instead tag each business to up to the three most relevant Business Needs for its entire offering. For those businesses with just one solution, this is a simple process. For those with multiple, it can be more complicated.

Within the main directory section of the report, each of the 533 solution providers included will be categorised in at least one Business Need category. Others will be categorised in two and the majority of entries will be shown in three Business Need categories.

For a fuller understanding of the relevance of each business and their solutions, we suggest any user of this report does so in conjunction with the website.

The link between the report & our website

The WTLRs are a channel through which to further publish, share and engage the market with the directory resource we have developed. Each individual WTLR allows us to share much of that knowledge in a report focused on individual countries (i.e., Switzerland, United Kingdom and United States), regions (i.e., APAC) or by buyer type (i.e., Family Office). While not every solution provider included in these reports has business and solution profiles in our online directory, that is the target we are working towards and the vast majority of entries in this report also have business and solution profiles on our website.

To find these business and solution profiles on our website, a user can:

- Search for the business name via the open search box on our website
- Type their company using this generic structure - www.thewealthmosaic.com/vendors
- Search for their solutions inside the relevant business need category

Looking into the future, we commit to:

- Growing the directory of solution providers in the report to make it the most comprehensive and relevant resource for the APAC 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 APAC wealth management sector
- Continually integrate this knowledge, both into future reports and our website, to give the US 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

09



About The Wealth Mosaic

Directory-first, research-led, wealth management-focused.

About The Wealth Mosaic

We are a London-based, UK-headquartered online knowledge resource focused specifically on the wealth management sector. Built around a free-to-access, curated and constantly growing and evolving directory of solution providers and vendors to the wealth management sector across the world, our business is founded on five core principles that make us different to other offerings in the market:

- We are directory first
- We are online first
- We are free to access
- We are research-led
- We are wealth management focused

Behind this report, and the engine room of our business in delivering all of the above is our [website](#). This is available to any user 24/7, 365-days a year. As of early June 2021, our website hosted over 2,158 solution provider business profiles and, from those solution providers, 5,291 solution profiles. Each of these solutions is tagged to at least one of the 40 headline Business Need categories across our first two live Marketplaces (named 'Technology & Data' and 'Consulting, Research & Support Services') used to create the first level of filtering within our Directory.

As we focus on further growth, we expect that maintaining and evolving this resource will provide users with even more business and solution profiles relevant to their business needs, but more refined Business Need categories, more sub-categories and more focused tagging. This will allow any wealth manager to more precisely pinpoint the solution providers and offerings that are relevant to their needs. In turn this will and support solution providers to more effectively position themselves and their offerings to be discovered by the right users.

Alongside that core directory focus, we will continue to add and also further develop the content, knowledge resources and tools within the website to support the user in their discovery, learning and engagement process.

[Contact us to find out more](#)

The Publishing Team

This report was compiled by The Wealth Mosaic's Co-Founder & Head of Marketplace & Content, Stephen Wall and Mario Bassi, Lead Business Development APAC. You can contact them directly at stephen@thewealthmosaic.com and mario@thewealthmosaic.com.

TWM would also like to thank the members of the team who supported in various aspects of assembling and publishing this report. They are: Mungo Hamlet for the report's design, layout and production, Jason Ballard for managing the contributors process and all information collection, Alison Ebbage for writing and editing support and Milan Sachania for supporting in the compilation and segmenting of the solution provider directory.

Website Profiles

For any relevant solution providers serving or seeking to serve the wealth management sector whether in APAC or elsewhere, please reach out to the contacts already listed to request that we publish your business and solution profiles on our website and in our growing directory. For those solution providers already featured on our site, if you'd like to either edit and change your existing profiles or learn about the various ways to enhance them on our site and support those profiles with our other services, again, please reach out and we will be happy to tell you more about what we can do for you.

[Request your profile or update](#)

APAC & Other WTLRs

For any relevant solution provider not included in this first APAC WTLR, please reach out to tell us about your business and offering and relevance to APAC and other WTLRs and we will add you to our list for future reports. As referenced, as well as the APAC WTLR, we have other reports in the planning 2021 for Global Family Office, Switzerland and the UK. In addition, we also publish thematic reports under the WealthTech Views Reports banner which might be relevant for your business.

Memberships with TWM

For wealth management focused Solution Providers.

By becoming a member of TWM solution providers will receive constant support to help them achieve their marketing goals for the year ahead. Companies can choose from 4 levels of support for each solution they have for the wealth management sector that is in line with their marketing objectives for the year.

[Request more information](#)

Features	Free	Basic	Standard	Premium
Enhanced positioning on TWM	No	Yes	Yes	Yes
Solution page:	Simple	Enhanced	Enhanced	Enhanced
Marketing collateral pages created:	0	12	24	48
TWM marketing support:	N/A	Yes	Yes	Yes
Monthly analytics reports:	No	Yes	Yes	Yes
Ongoing support from TWM:	No	Yes	Yes	Yes
Priority access to other projects:	No	Yes	Yes	Yes
Discount on other TWM services:	0	5%	7.5%	10%
Price per Solution (for 12 months support):	£0	£900/year \$1,300/year	£1,200/year \$1,700/year	£1,800/year \$2,500/year



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