AZENTIO
ONECapitalMarkets

Azentio **ONE**CapitalMarkets Solution

CASE STUDY

How a large bank in the Asia Pacific region maximized its investment management performance across geographies

WHAT WE DELIVERED

- Empowered Relationship Managers with a dedicated application
- Supported goal-based planning and customer risk profiling
- Data integration across disparate internal and external systems
- Process automation while customer onboarding and executing transactions

ABOUT THE CLIENT

The client is a leading multi-national bank, servicing customers across the region through a wide network of branches. It offers personalized investment advisory services, backed by order execution and portfolio management.

The bank has multiple customer tiers or segments from Retail to Elite. The Elite segment is managed by a dedicated relationship manager (RM) who manages all banking services including advisory and investment management for a customer. The retail segment is serviced through conventional channels like branches and a remote RM, the focus being on offering 'bespoke advice' to support the diverse investment needs of each retail customer. The bank's services include comprehensive financial planning, complemented by transactional support for a wide range of investment products across geographies.

THE CHALLENGES

- Manual operations with dependencies on third-party partner systems/entities with high manual intervention and no consolidation of portfolio
- Low digital adoption with unavailability of on-demand access for customers and customer facing channels, resulting in lack of services and broken journeys
- Lack of key business reports and inability to create report on the fly, inhibiting operations and an ability to communicate or process information in a timely manner
- Inadequate marketing support, reducing the ability to promote sales due to the lack of sales and marketing automation and customer relationship management affecting service delivery
- Limited transactional capabilities, inability to support various transactions or processes like automated allocation, suitability validation, resulting in increasing manual workaround
- Decision enabler deficit like limited analytics, computations and tools affecting timely investment decision-making and over-reliance on manual calculations on spreadsheets.

THE SOLUTION

The Azentio **ONE**CapitalMarkets suite was implemented at the bank. It coupled applications and features for RMs for easy and speedy process management, and customer relationship management. The solution also offered robust investment management tools for financial planning, order management, risk & compliance management, investment accounting & valuation and business intelligence. A customer portal and a mobile application offered the needed convenience, ease of use and a single interface for customers to transact on-the-go and saved operational costs for the bank.

The solution, which supports operations in different geographies, was deployed and managed on public cloud as a single ecosystem, eliminating the need for multiple disparate systems.

Azentio **ONE**CapitalMarkets provides product to profile mapping for risk profile-based investment recommendations and product suitability assessment.

It features best-in-class reporting with an extensive report library for customers and operations; dashboards offering 360° view of customers, agents, and operations. It also offers extensive capabilities with custom alerts, data export, scheduling, and automated distribution, backed by a report designer for self-service reporting.

THE BENEFITS

- Empowered sales function with a dedicated application for RMs, offering a built-in CRM for prospect to customers lifecycle management, business insights, investment advice to service on-the-go
- A higher digital adoption, ensuring a world-class investment management and service experience. This is facilitated with DIY or assisted customer journey capabilities available across platforms, and which includes registration, video KYC, portfolio information, transactions, and a wide range of reports on demand
- Process automation while onboarding and executing transactions
- Seamless transaction processing with online integration with CBS, brokers, and custodians
- Full support of global asset class coverage including forex and real estate
- Simplified and comprehensive investment lifecycle management - from front-office to operations, passing through stringent compliance validation and multi-level transaction approval processes

