



PNB sets new benchmarks in wealth management with Azentio's expertise

Philippine National Bank (PNB), one of the largest private universal banks in the country, has played a pivotal role since its establishment in 1916. With deep roots in trade finance and agricultural development, PNB has pioneered several industry innovations, particularly in remittances and digital banking.

The bank offers a full spectrum of financial services, including deposit-taking, lending, asset management, trust banking, and insurance. Backed by a legacy of stability and guided by its brand promise, "Every Step Together," PNB continues to serve individuals and enterprises with a strong focus on financial inclusion and global connectivity.

Customer Highlights

- **Extensive nationwide & global reach**
Over 630 branches and 1,700+ ATMs across the Philippines, plus 70+ overseas branches, representative offices, and remittance centers spanning four continents.
- **Award-winning excellence**
PNB is recognized worldwide by prestigious awards organizations for its digital banking, investment research, and corporate governance.
- **Remittance industry pioneer**
A trusted banking partner of Filipinos overseas, with decades of leadership in cross-border financial services.

Business Impact

- **Customer-centric advisory at scale**
PNB evolved into a trusted financial advisor by delivering personalized, goal-based wealth services—deepening customer relationships and strengthening its role in long-term financial planning.
- **Efficient, scalable branch operations**
Standardized processes and reduced manual tasks enable branches to operate more efficiently. Branches are capable of providing advisory services, allowing scalable growth without operational strain.
- **Agile product innovation**
Significantly shortened time-to-market for investment offerings, enabling the bank to adapt swiftly to customer needs and market shifts.
- **Robust compliance and control**
Embedded advisory workflows with traceable documentation and suitability checks enhance governance and ensure compliance with evolving regulatory requirements.

Challenges

To stay competitive in a rapidly evolving wealth management landscape, PNB needed to transform its advisory and investment operations. The bank faced several key challenges, including:

- **Manual workflows**
Core functions such as client onboarding, investment planning, and reporting used to be manual—limiting scalability and branch efficiency.
- **Longer timelines for product launches**
There was a need for automation to enable timely and consistent rollout of new investment products across channels.
- **Fragmented wealth operations**
Critical components like risk profiling, financial planning, client lifecycle management, and provider integrations needed an integrated platform.
- **Limited digital engagement**
There was a need for dedicated client and branch portals to make customer access and self-service possible.
- **No structured goal-based advisory**
Without advanced financial planning tools, advisors did not have access to insights that will help them provide personalized, goal-oriented investment recommendations.

Solution

Azentio implemented its MFund Plus Wealth Management Suite (WMS) at PNB through a phased, business-aligned rollout—addressing critical functions systematically:

- **Core process automation**
MFund Plus WMS automated workflows across client onboarding, portfolio tracking, and reporting—reducing errors and freeing up branch teams from repetitive tasks.
- **Faster product launches**
Centralized investment tools and a configurable product setup streamlined the rollout of new investment offerings across channels.
- **Integrated wealth stack**
The solution unified client lifecycle management, product provider integrations, risk profiling, and branch portal into a connected ecosystem.
- **Digital portals deployment**
Role-specific client and branch portals enhanced customer engagement and empowered frontline staff with real-time access and actions.
- **Goal-based advisory tools**
With advanced risk profiling and financial planning modules, PNB advisors can now tailor recommendations based on individual goals, suitability, and life stages.



“We chose Azentio for their deep domain expertise, strong understanding of the Philippine market, and for offering a functionally rich and scalable solution aligned with our long-term vision. The implementation of MFund Plus WMS has significantly improved our operational efficiency and enhanced how we serve our wealth customers—making this a truly collaborative journey. We are confident in moving forward with Azentio as our strategic partner.”

Maria Teresa C. Velasco

SVP and Head of Wealth Management Group, Philippine National Bank

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