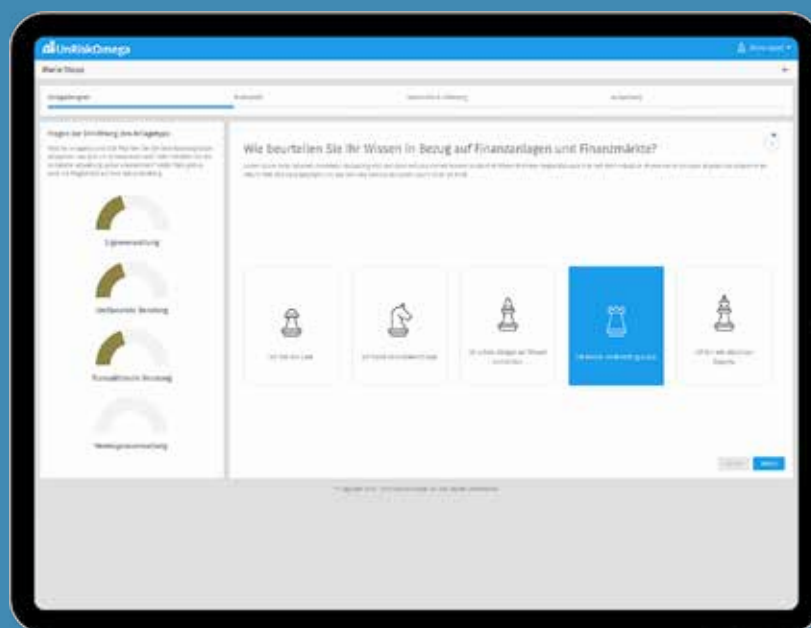




VISUALIZING RISKS.

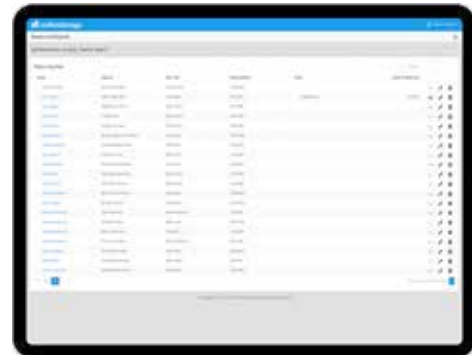
PROFILER

The digital profiling solution including a target achievement simulation. Flexibly usable in multi-channel operations, for face-to-face meetings or within the self-service channel.

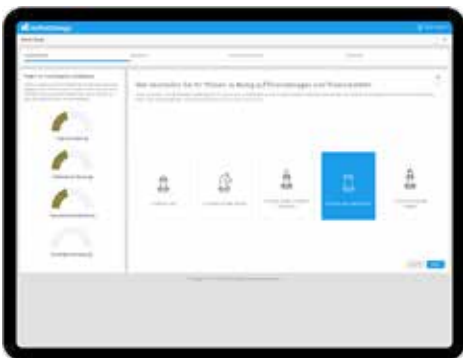


Challenges for providers of financial services

To fulfil regulatory requirements such as FIDLEG and MiFID II, the focus is on the protection of investors when delivering investment services. Hence, the challenges for providers of financial services are not only to define processes that efficiently determine the risk profile, but also to give customers advice on risk in a transparent manner.



Many providers of financial services still use a paper questionnaire for this task, which means unnecessary additional effort both in the preparation and in the follow-up phase of the profiling. Moreover, the possibilities to easily outsource specific tasks to the client, as would be possible using a multi-channel approach with a self-service portal, are significantly constrained.



The profiling process is perfectly suitable as a first step towards a digitally supported investment advice and also offers interesting expansion possibilities. Thus, it can be used to deal with a rising price pressure within the financial sector via cost efficient processes and to make attractive offers for the constantly increasing digital affinity amongst the clients.

What support does the solution PROFILER offer?

To visualise the wealth development and goal achievement on the basis of the recommended investment strategy, our digital profiling solution combines a digitalised profiling questionnaire with a multi-asset-class simulation. This solution ensures that the regulations such as FIDLEG and MiFID II regarding investor profiling can be easily complied with. It also means that the customer advisor receives a tool with which they can easily explain the pros and cons of recommended investment strategies to the client or prospect.



The profiling solution can be used as a tablet-solution in direct client contact or it can be integrated as a self-service module on online channels of the financial institution. This offers far-reaching possibilities for the automation of business processes and the direct client's involvement in the investment process. Possible options are, for instance, an integration with the key banking systems or a CRM solution, so that the collected data can be directly synchronised with third-party systems.

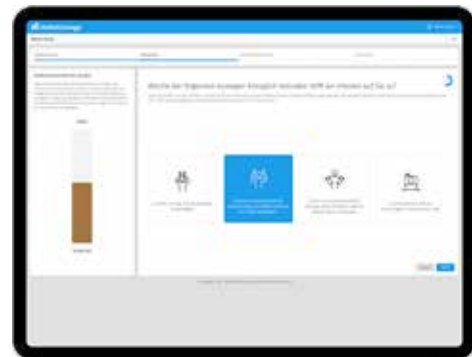
An overview of the main functions

Compliance

Implementation of existing FIDLEG and/or MiFID II compliant profiling questionnaires to determine the type of investment service, the client's knowledge and experience regarding financial products and financial services, the financial circumstances of the client and their investment objectives.

Simulation

Integrated multi-asset-class simulation on the basis of Monte Carlo simulation to visualise the wealth development under different investment strategies, including a simulation of scenarios and target achievement.

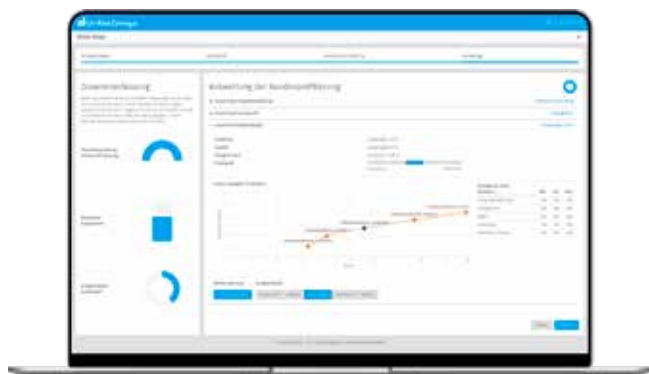


Financial planning (light)

Different functions to simulate wealth development (wealth accumulation, asset consumption) by collecting cash flows/goals and potential strategy changes over the investment period.

Multi-Channel

Different possible applications and user stories, for instance as tablet-solution for the client advisor to be used during face-to-face meetings or as self-service module on the online channels of the financial institute to attract potential clients or for existing clients to delegate the re-profiling to them in advance of a personal meeting.

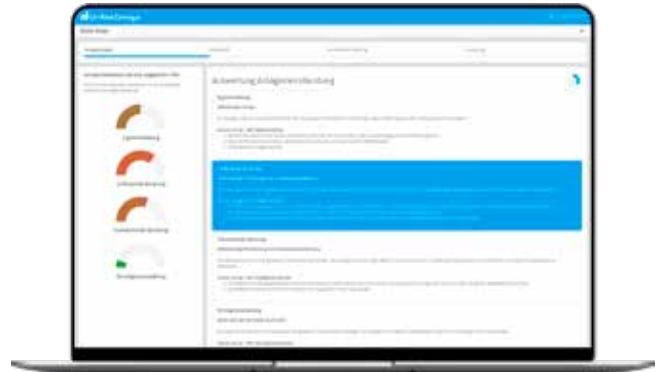


Handout to the client

Comprehensive profiling report as PDF customer output.

Interfaces & Technology

A «responsive GUI» with a modular and service-oriented design and simple interfaces allow for a rapid integration into the existing system environments.



Convincing advantages

- ✓ Digital support that facilitates the compliance with the regulations while also offering a modern, digital advice experience for the customer.
- ✓ Reduction of the effort both in the preparation and in the follow-up phase of customer meetings through the integration with downstream systems. This allows more time for the actual customer meeting.
- ✓ Simple and comprehensible visualisation of the wealth development enables the discussion of chances and risks of the investment service and possible strategies. This strengthens the client's trust towards the financial service provider.
- ✓ Possibility to use the solution as a building block for a multi-channel operation, integrating the client and prospective clients directly into the advice process via self-service functions.

Are you interested in further information?

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