Robo-Advisory for a more efficient Front-office
ICOS/2 for KYC automation, Onboarding, ....

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IMTF stands for Excellence in Automation & Compliance for 30 years and into the future:

- **Swiss:** Founded in Switzerland in 1987
- **Pioneer:** 1st Compliance solution in 1999 (AML/KYC)
- **Trendsetter:** Banking automation and digital transformation
- ** Reliable:** Excellency in Project execution
- **Robust:** Serving > 200 FSPs in more than 50 countries
- **Solid:** Profitable & independent for 30 years
- **Glocal:** Switzerland / Singapore / Mumbai / Dubai / Vienna

Helping banks overcome increasing compliance complexity
Robo-Advisor Technology has been adopted mainly for Investment-Offering and –Management ….

- Focus is on **Middle office tasks** like Model & Portfolio Management, Rebalancing for retail clients, …

- Applying & Combining **Market Data, DWH, advanced Analytics, AI** and more from the spectrum of technology
but the center of the digital transformation remains the experience delivered with the digitized client relationship:

- **Digital Marketing**
  - Personal content curation
  - Social media & digital collaboration tools

- **Acquire & Engage front-to-back**
  - **Multi-channel**: smart combination of traditional & digital channels
  - **Compliant & risk based**: in-line with up-to-date regulations and risk
  - **Trustful**: personal and built on solid, reliable security solutions
Other factors of the overall changes need to be considered:

1. Regulations, cyber crime, public scrutiny
2. Legacy drag, processes, models
3. FinTechs
4. Customer experience / requirements
1) Level, complexity and changes of compliance requirements continue to be a challenge:

- A broad set of skills & knowledge is required at multiple touch-points
- Latest regulatory changes need to be updated automatically for all channels
- Higher risk automatically triggers enhanced due diligence
- Stronger control over security & data privacy requirements make high demands
- Advice is to be delivered as an excellent experience
2) **FinTech** services, technologies and new ways of communication are mostly non-integrated silo-solutions:

- **Digital identification** (Video-chat client self-service front-end)
- Digital marketing, social media & **Chatbots**
- Functional enhancements of the Digital Banking platform
- Existing and new **CRM reference** data & services ("myInfo Service")
3) **Back office** processing is often legacy based, batch oriented and not talking to Middle & Front office systems:

- Accounting / transactional systems / custody
- DWH / data analytics / AI solutions
- Trading / clearing / settlement
- Aggregated CRM and advisor dashboards
Improvements will result from a strategy with Business Models, Technology and processes aligned:

- **Focus on interaction** between multiple systems and services
- **Improve RM support** and advice regarding regulations, risk management, cross-border situation, data privacy laws, complex relationships & products,
- Bundle expertise, knowledge and technologies by providing shared resources and networking services
- Respond to new job profiles
RegTech solutions are the missing link to cope with these challenges and become your Front office robo-advisor:

- Integrating all your existing systems and external data
- Adding new technologies for automation: cognitive technologies (DWH/Big Data), AI, machine learning, Biometry, cloud offerings, ….
- Enforcing the rules to control the cost of non-compliance
- Building on a dynamic risk assessment
- Prevent the inefficiencies from high error rates of unstructured, multiple, manual data entries, etc.
ICOS/2 is an established RegTech offering to engage with clients and to manage relationship & risk front-to-back:

RegTech includes:

- eKYC / Digital ID
- GRC
- Open Architecture
ICOS/2 combines multiple WM advice & engagement functionalities with powerful integration capabilities:

- Self-service front/end
- Digital Identification
- KYC, (AML) and risk automation
- Onboarding
- Financial Profiling / Suitability
- Proposal Generation / eSignature
- APIs / file interfaces (reference data)
- Data Synchronization
The **complexity** is managed with a sophisticated Rule Engine – the heart of ICOS/2:

- **ICOS Cross Channel Capturing**
  - Front Tools / RM Workplace
  - Digital Banking Hub
  - ICOS Capturing Framework

- **ICOS Rule Engine**
  - Good Data and Documents

- **ICOS Enterprise Case Manager**
  - Case rules

**Key Features**:

- **Flexible Capturing**
- **BOM / relationships**
- **Validations**
- **Partner / Reference data**
- **Business Rules & AI Innovations**
- **KYC, EDD, Compliance**
- **Analytics & Policies**
- **Case Rules / Capturing Rules**
- **Case Management**
- **BPM / workflow**
- **Content (data & doc)**
- **History / Audit Trail**
IMTF is offering both technology and Complete Rule Content:

- Mandatory, minimum and country specific data requirements
- Full KYC, EDD (AML)
- Tax Regulations Compliance (FATCA, CRS, ..)
- Cross-Unit and Cross-Border relationship management
- Client data disclosure
- Product & Service Suitability incl. Product rules
- Client suitability: investment knowledge / experience / profile
- Account Reviews / Document Resubmission
- Fast Track, Sub-Accounts, Prospect Management, etc.

with ongoing maintenance!
The ICOS/2 application architecture is designed for easy integration and scalability – in real-time:

**ICOS/2 Platform**

- Workflow & Case Manager
- Lists & Reference Data Management
- Capturing (including search)
- Rule Action & Compliance
- Communication & Formalities
- Database
- Integration Layer
- Return Documents

**Existing Systems and Services**

- eBanking
- CIF / CRM
- Core Banking
- Services
- ECM (i.e. HYPERSUITE/5)

World-Check, Factiva, Internal Lists

HS/5 Standard Adapter
ICOS/2 comes with standard processes (ootb) and may be tailored graphically to your Context & Processes:

Empowering the business side while ensuring compliance
Investing in **Front office Robo-Advisor** technology will pay-off for both in client centricity and cost benefits:

**Front office: Advice/engagement**
- Self-service front/end
- Digital Identification
- KYC (AML) automation
- Risk management
- Financial Profiling / Suitability
- Full Onboarding
- eSignature
- APIs / file interfaces
- Data Synchronization

**Middle Office: Investment Management**
- Model Management
- Rebalancing
- Tax management
- Cash management
- Compliance
- Trading
- Portfolio Management
- Household Management
- Data reconciliation
- Investment performance

**Back Office: Processing, custody**
- Account aggregation
- Client reporting
- Billing
- Trading
- Custody
- Clearing
- Settlement
ICOS/2 is delighting clients, regulators, employees and the bank!

- Compliance
- Quality Speed
- Efficiency & Effectiveness
- Cost