



OpenWealth Association

The API Standard and Community for Wealth Management

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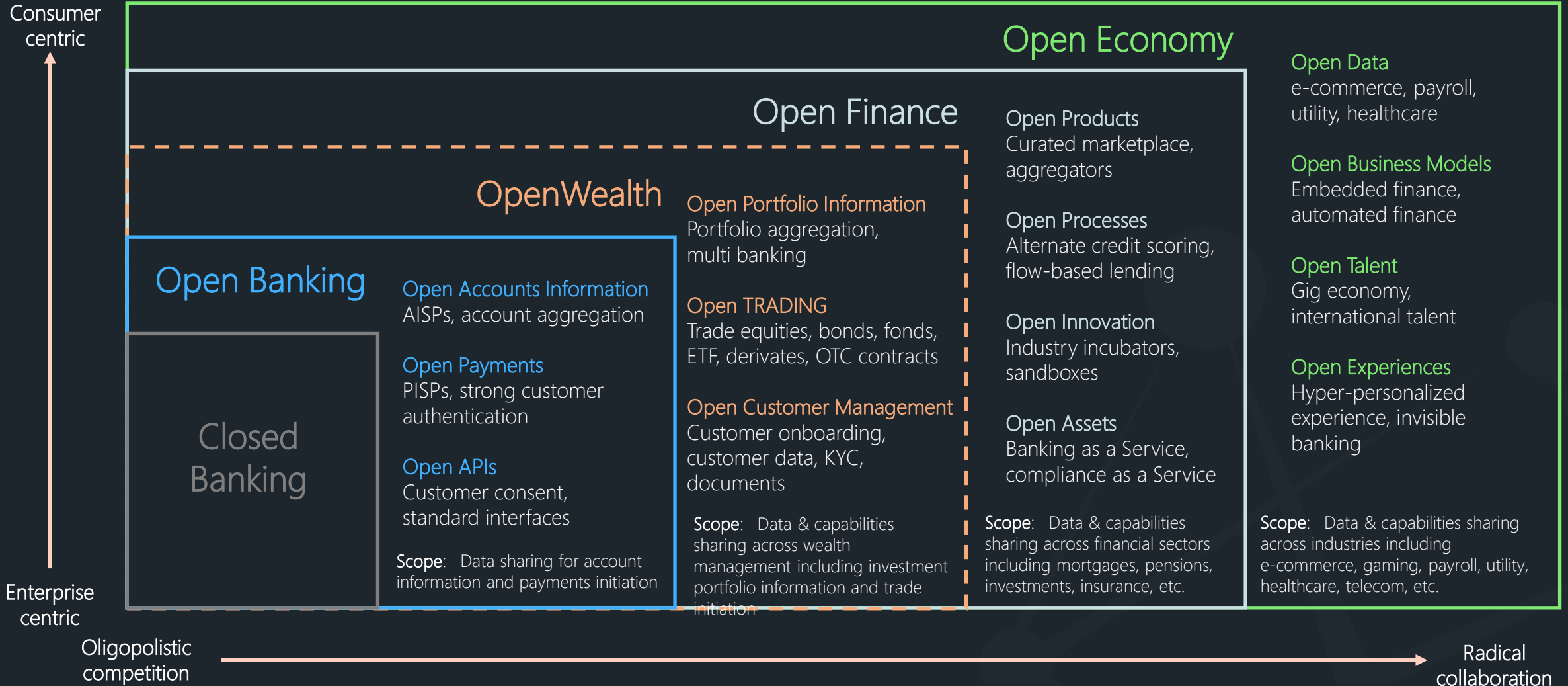


01

The Open Finance Evolution

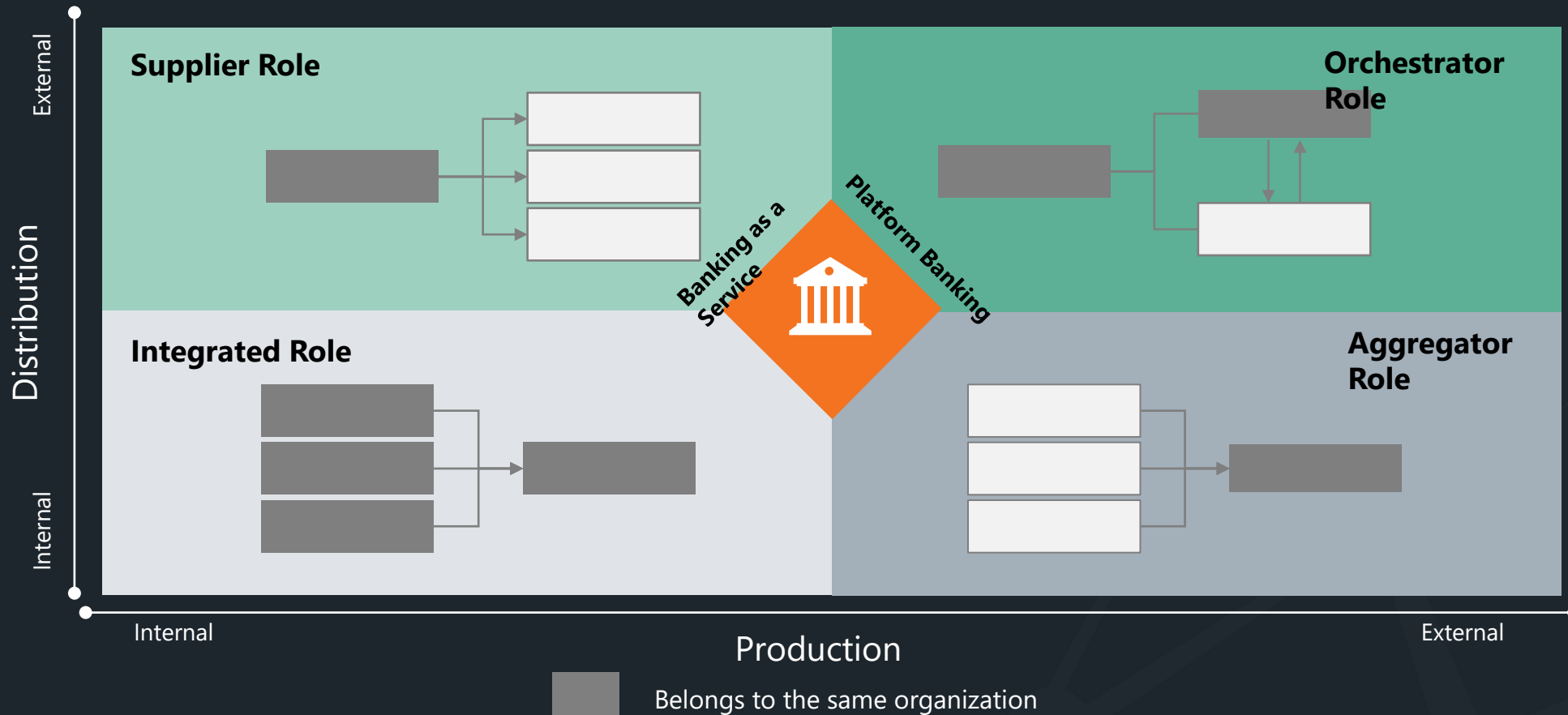


The Open Finance Evolution



- Open Data**
e-commerce, payroll, utility, healthcare
 - Open Business Models**
Embedded finance, automated finance
 - Open Talent**
Gig economy, international talent
 - Open Experiences**
Hyper-personalized experience, invisible banking
- Scope:** Data & capabilities sharing across industries including e-commerce, gaming, payroll, utility, healthcare, telecom, etc.

Depending on the use case financial institutions have different roles in the ecosystem





02

OpenWealth Association



Scalable custody banking services



EAM



Family Office



Global Custody



SWIFT, FIX, SFTP, EBICS, etc...

Point to Point integration of Intermediates with proprietary interfaces and expensive infrastructure



Scalable and reusable integration

with a trusted community using OpenWealth API

Vision and Mission

Our vision is to establish the global Open API standard and community for wealth management use cases.



Innovate & Create



Explore new use cases



Develop new APIs



Maintain & Operationalize



Stabilization & enhancement of APIs



Operationalization support



Distribute



International community growth



National and international alignment with standardization committees

OpenWealth Community

St.Galler Kantonalbank Zürcher Kantonalbank Swissquote LOMBARD ODIER IGT Private Banking PICTET UBS Julius Bär VPBANK corner CREDIT SUISSE	<p>Financial Institutions</p> SFTI Swiss Banking <p>Partner Associations</p> synpulse solve - evolve
assetmax etops Indigita UNITED SIGNALS bmpi DIVIZEND WEALTHARC canopy STABLETON PSplus EasyView Fintama infynys ALLOCARE nextway Flanks AllianceBlock powens SOBACO CORPORATE SERVICES numas SA aixigo 3rd eyes ANALYTICS HALO connectAssets ONEPM IFINITY investify TECH CYNOS aviita SOLUTIONS Infront InvestSuite M2 WEALTH INVESTMENT NAVIGATOR Reuss Private PSS Plattform Säule Schweiz ALTOO ALPHASYS cofex computing for experts fin.cube purely swiss additiv CryptolIndexSeries datalevel <p>WealthTechs</p>	<p>Service Providers</p> ndg:t NEXT DIGITAL FINANCE LUXHUB SIX Google Cloud <p>Orchestrator</p>

API Development

Develop APIs with the community for the community



A community of OpenWealth API consuming WealthTechs



A community of Financial Institutions Institutions that is using the same API API standard according to OpenWealth guidelines.



Known semantic based on established established industry standards (ISO20022, FIX)



Standardized security and consent handling for reusable and secure strong strong customer authentication.



Knowledge for best practice implementation and API capabilities



Regulatory & Compliance framework framework compliant with the OpenWealth connectivity



03

API & Use Cases



Plug-and-Play Banking

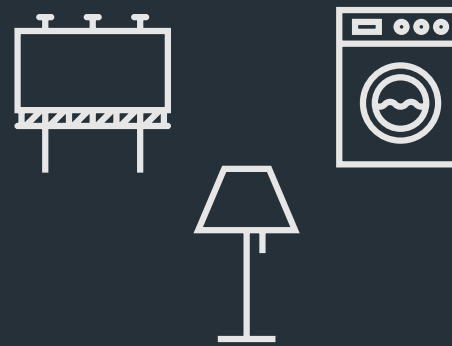
Standardized APIs are the basis for scalable digital business models where two or more parties in the value chain are involved

Standard API



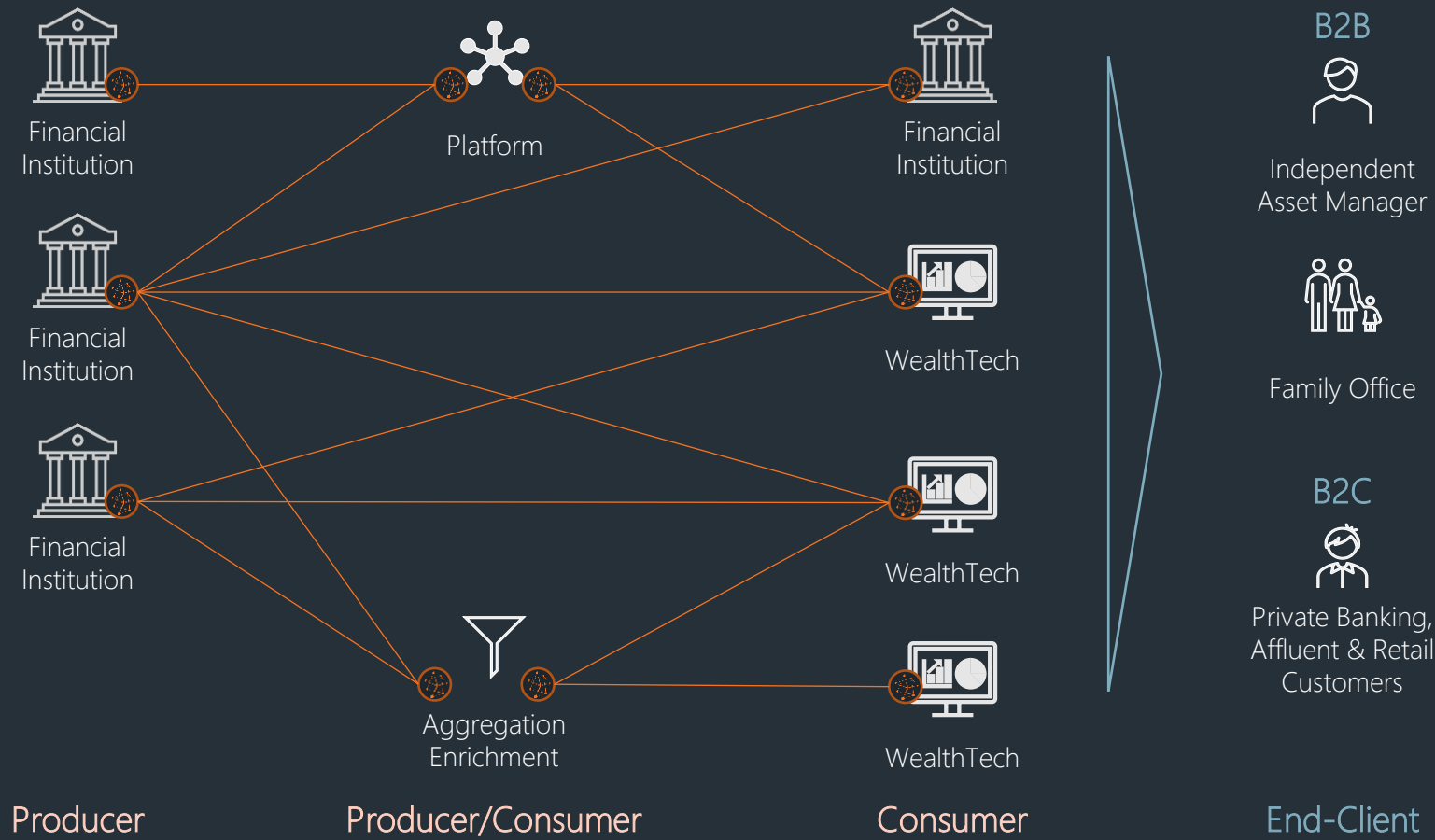
- Documented
- Standardized
- Defined for the interaction between machines
- Easy to use even if the implementation is unknown

Consuming APIs



- Implemented by different parties
- Not bound to a specific use case
- Open for innovation

Scope of Business



OpenWealth APIs



Custody Services



Customer Management



Order Placement

Data

- Positions of any kind (security, cash, loans, etc.)
- All transactions affecting position bookkeeping

- Customer master data
- KYC
- Documents

- Stock exchange & OTC bulk and single orders
- Order status and executions
- Billing details with all costs

Use Cases

- Portfolio Management
- Reconciliation

- Customer Onboarding
- Customer Lifecycle Management (KYC reviews, etc)

- Trading (Listed & OTC)
- A cost effective alternative to FIX

Status

- V 1 live & implemented by 8 members
- V 2 published
- V 3 in development

- V 1 live & implemented by 3 members
- V 2 published

- V 2 live & implemented by 3 members
- V 2.5 will support event streaming (order status change and executions)

Customer Management API



*Initial Customer Onboarding
& Updates at EAM*

*Onboarding & Lifecycle
Management at Custody Banks
via **OpenWealth** Customer
Management V2 API*



Customer



- Customer Data
- KYC
- Identification
- Documents
- Products



EAM CRM

*Share & consume automatically
with & from custody banks:*

- Customer Data
- KYC
- Documents



Custody Bank A



Custody Bank B



Custody Bank C

Advantages of using the OpenWealth API standard for the connectivity between custody bank and financial intermediaries

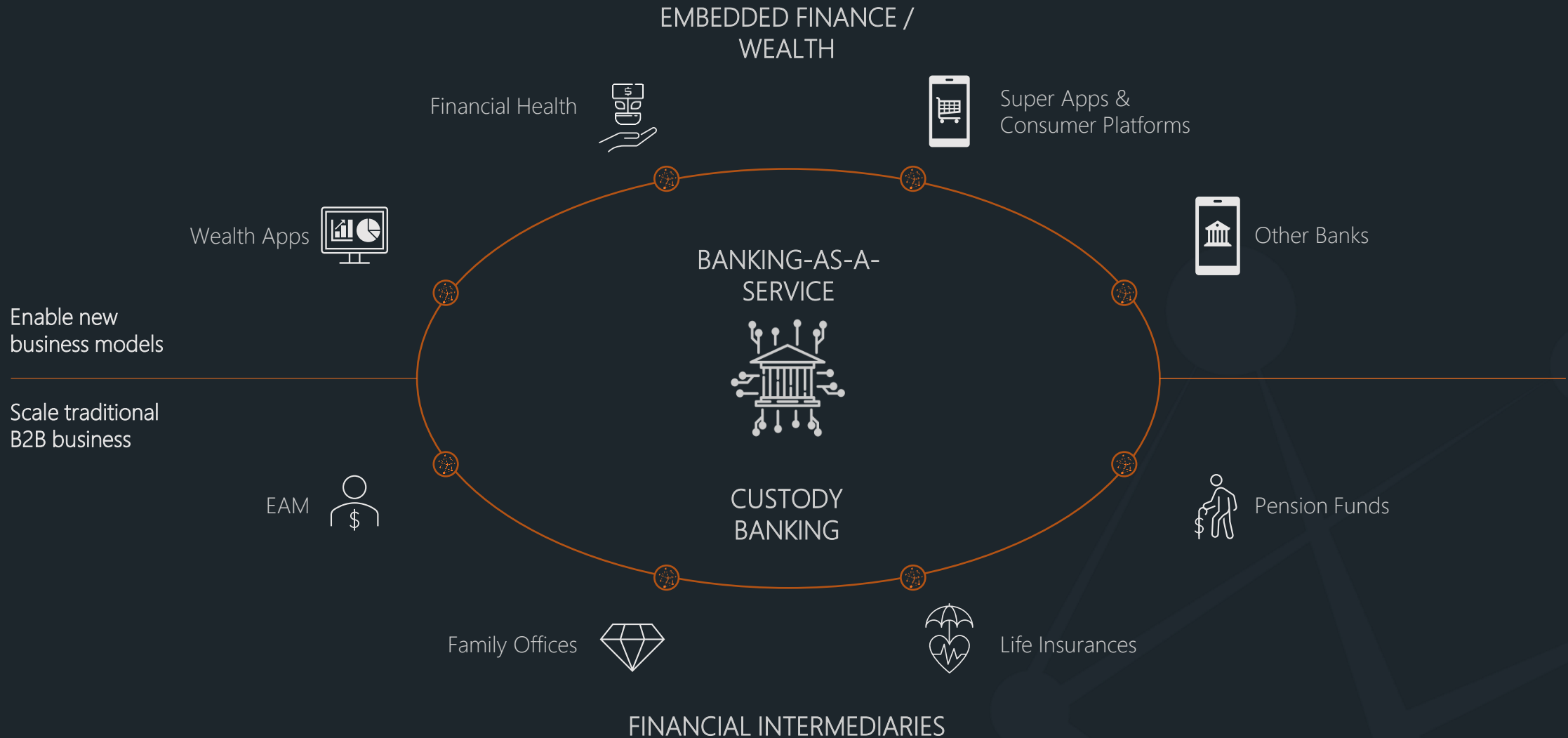
Custody Banks

- Reduce manual efforts for the EAM desk.
- Reduce cost for onboarding new FIM.
- Reduced IT costs due to decreased interface maintenance.
- Increase revenue by expanding your custody banking business in new segments (BaaS).

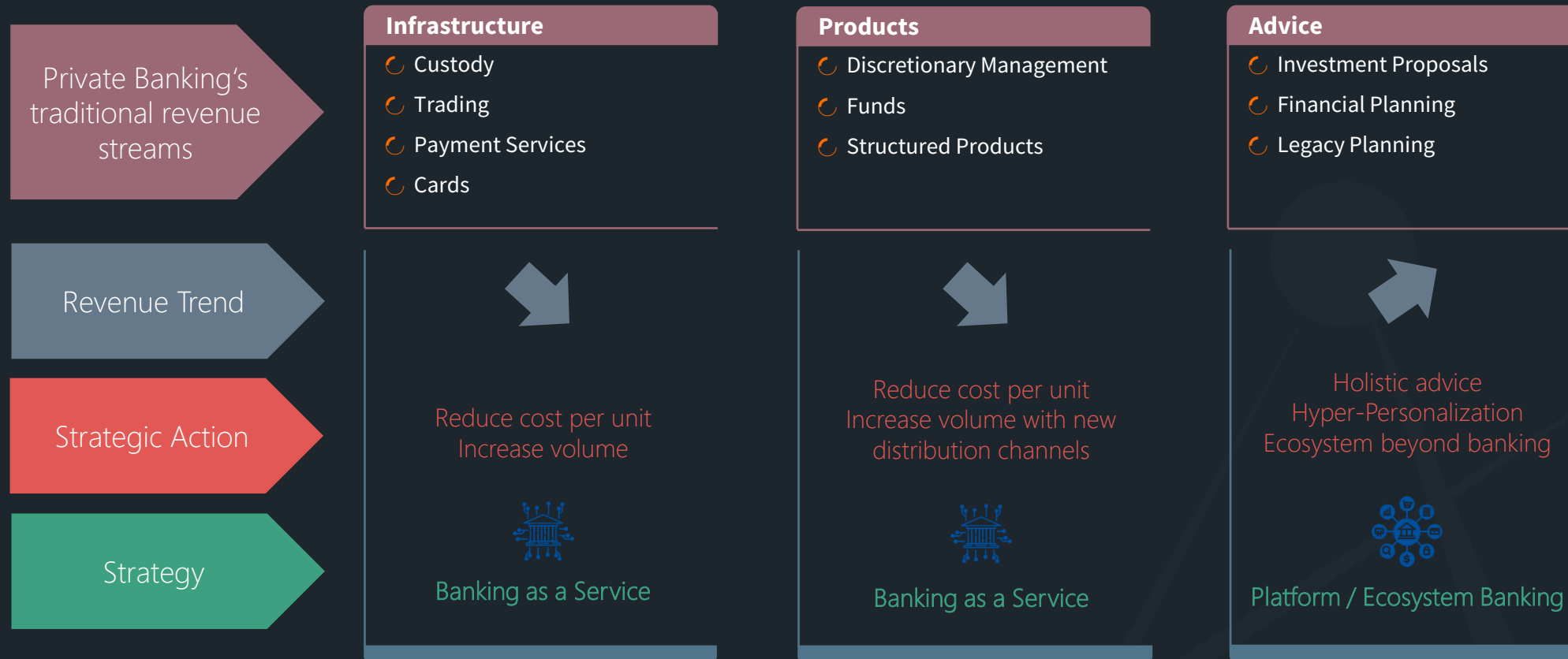
Financial Intermediaries

- Easy access to new custody banks.
- Reduced manual efforts.
- Reduce effort and costs for data cleansing due to enforced high data quality.
- Reduced IT costs due to lower costs for PM system vendors.

OpenWealth Use Cases



Driver for disaggregation of value chain in Wealth Management





openwealth | sandbox

POWERED BY synpulse8

New sandbox is in development with synthetic data and security flow to develop and test OpenWealth API connectivity end-to-end without onboarding with a bank or API hub.



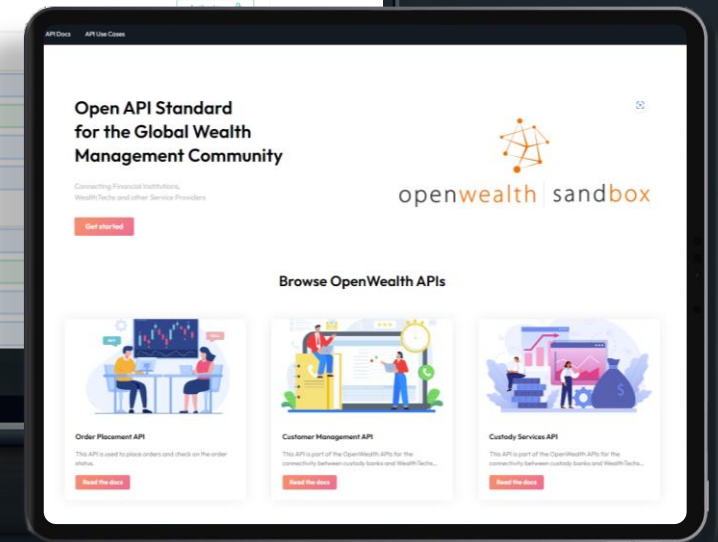
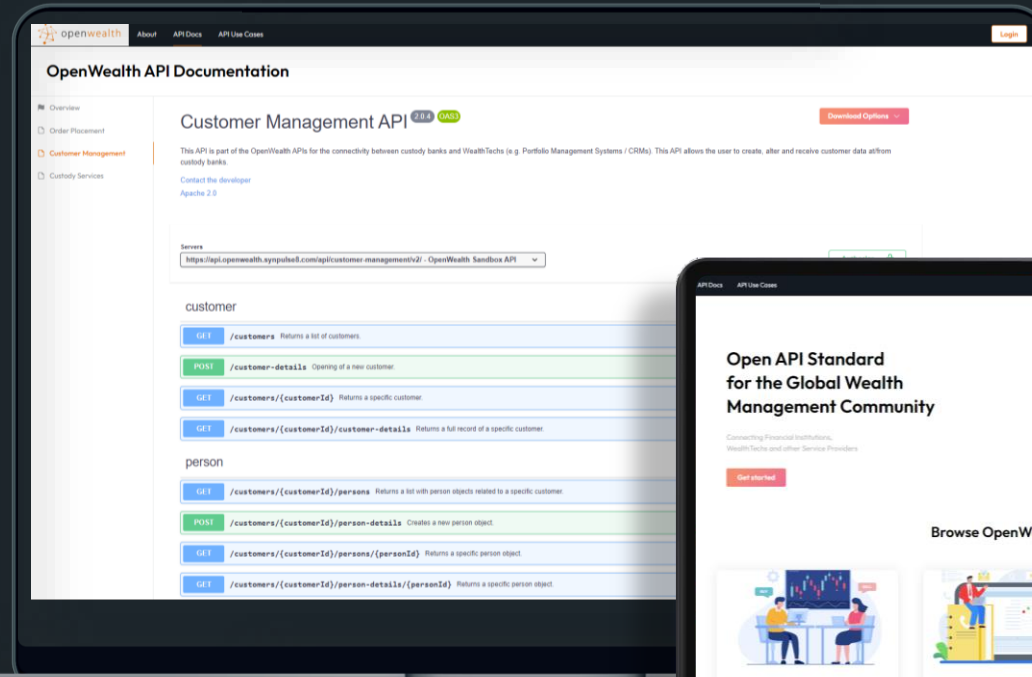
Foster Innovation



Operationalization Support



Quality Assurance





openwealth

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