



Use Case

#003

Leading Wealth Management for Private Banking

Recurring & non-recurring revenues, improved business line's strategy

Business users don't want to use complex banking platforms to collect the relevant figures themselves. Solutions for Finance is able to provide a common definition and an intuitive end-user-experience. Cédric Aeberli - Founder & CEO Integraal Solutions



SITUATION

- Revenues were not allocated through 'recurring revenues' and 'non-recurring revenues', lack of accountability.
- Revenues, Costs, Return On Assets, Costs Over Assets were not available at all level of the organization, lack of transparency.
- Periodical revenues including analytical revenues and retrocessions were not calculated on a daily basis (partial accruals), lack of automation.
- 'Special conditions' had an unknown impact on 'recurring-revenues' (gap analysis), lack of sustainability.
- Objectives were set on a yearly basis, lack of innovation.



OUR SOLUTION

- Digitalization of the Wealth Management Costs & Revenues Business Model.
- Figures are available at all level of the organization: business lines, markets, desk, RMs, EAMs, Persons, Clients, Portfolios, etc.
- Distinction between 'recurring revenues' and 'non-recurring revenues' including a monthly 'progression score' calculated at all level of the organization.
- A 'Revenue Allocation Engine' allows financial team to allocate analytical revenues to the right business units.
- Analytical revenues such as 'retrocessions' for 'Business Introducers, External Assets Managers, Agents, etc.' are calculated on a daily basis (accruals).
- Objectives are available at any level of the organization, such as 'Business Lines, Markets, Desks, RMs, EAMs, etc.'



OUTCOME & BENEFITS

- Time and costs reduction to produce accurate figures.
- Common KPI definition within the whole company: a common language.
- Higher transparency to improve the business line's strategy and new business models.
- Enhanced forecasting (objectives) capabilities.
- Increased end-user experience with an intuitive top-down navigation to answer the 'next question'.
- Interactive and intuitive ready-to-use applications to enable a complete transparency at all level of the organization.