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Intellect Wealth Qube:
A Comprehensive View

WEALTH QUBE

REIMAGINE WEALTH MANAGEMENT

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Our Solution

Empowers RMs with superior tools to deliver the hyper personalized customer experience

The wealth offering follows the Offices, Desks and Tools Structure Each Office represents a functional unit within the wealth management vertical catering to business, operations, compliance, and technology requirements.

Each Desk has been designed with a logical arrangement to meet the requirements of a business function within a functional unit. Tools represent the features built to perform the activities within every business function.

The 6 Offices represent the user roles in the wealth business from the front line teams to the back office users.

Relationship Manager's Office

- Provides a 360-degree view of the clients' information to deepen client relations
- Enhances front line sales productivity
- Enables RMs to communicate the right message, on the right channel at the right time

Customer Personal Office

- Provides a single point of access for clients to get a complete picture of their portfolio performances.
- Enables DIY order placement capabilities
- Allows well-informed investment decision making.

Operations Office

- Maintains control over the entire life-cycle of managing and administering wealth, powered by STP capabilities.
- Reduces overheads and increase process agility
- Achieves operational excellence

Risk & Compliance Office

- Maintains compliance of the customer, institution and market regulatory norms
- Enables easy adherence to ever changing regulations
- Reduces operating cost and keeps processes compliant with greater efficiency.

Fund Manager Office

- Provides end-to-end management and monitoring capabilities to oversee a portfolio of funds
- Employs impactful data insights to analyze fund performance
- Enables effortless fund management.

Trust Office

- Provides enterprise-based solution to Trust companies
- Delivers business and operational efficiency in managing Trust.
- Enables cost-efficient and risk-free administration of Trust products.

The 23 Desks represent Different Business Functions.

Relationship Manager Office

1 New Business Desk
2 Customer Engagement Desk
3 Planning and Advisory Desk
4 Execution Manager Desk
5 Monitoring and Performance Desk
6 Supervisory Desk

Customer Personal Office

1 Customer Engagement Desk
2 Planning and Advisory Desk
3 Execution Manager Desk
4 Monitoring and Performance Desk

Operations Office

1 Customer Identity and Profiling Desk
2 Product Desk
3 Trade Management Desk
4 Connectivity Maintenance Desk
5 Revenue Management Desk
6 Leverage Desk

Risk and Compliance Office

1 Customer Compliance Desk
2 Market Regulatory Compliance Desk
3 Organizational Compliance Desk
4 Compliance Monitoring and Reporting Desk

Fund Manager Office

1 Fund Manufacturing Desk
2 Fund Performance Monitoring Desk

Trust Office

1 Trust Product and Services Desk
2 Agency Services Desk
3 Other Fiduciary Services Desk
4 Investor Services Desk
5 Fund Administration Desk

Relationship Manager Office

Empower RMs to Do More, Faster

- New Business Desk: Drives increased mind and wallet share
- Customer Engagement Desk: Enables effective conversations between RM and clients
- Planning and Advisory Desk: Provides intuitive advisory for generating maximum return
- Execution Manager Desk: Reduces time taken to serve the customers
- Monitoring and Performance Desk: Helps gain quick insights of the clients' portfolio
- Supervisory Desk: Increases operational excellence by keeping RMs on track with the business goals

Wouldn't it be great if you could?

- Have a 360 degree view of the customer's holdings with the bank
- Formulate real time alerts for multiple customer related actionables
- Generate tailored plans which the customer would not hesitate to adopt
- Use analytics to identify cross-sell, up-sell opportunities
- Track and maintain customer interaction, service requests and queries
- Create campaigns with sharper targeting and precise tracking

Customer Personal Office

Enable DIY for your Customers

- Customer Engagement Desk: Empowers customers with pertinent knowledge to create their own portfolio
- Planning and Advisory Desk: Assists customers to achieve higher alpha
- Execution Manager Desk: Enables quick and easy order placement
- Monitoring and Performance Desk: Helps customer to make quick insights based decisions and course corrections

Wouldn't it be great if your customers could?

- Get a single view of their financial position
- Monitor their real time portfolio performance
- Make informed decisions with a 360-degree view of their financial holdings
- Can place orders and track its real-time status by themselves

3 Operations Office

Increase Workflow Efficiency

- Customer Identity and Profiling Desk: Provides personalized engagement with prospects and customers
- Product Desk: Gives insights for better decision making
- Trade Management Desk: Brings operational efficiency in trade management process
- Connectivity Maintenance Desk: Enables seamless integration with external feeds
- Revenue Management Desk: Increases cost efficiency
- Leverage Desk: Achieves effective risk management at multiple levels

Wouldn't it be great if you could?

- Determine appropriate risk profile and asset allocation
- Configure reference data to perform operations related to trade or customer servicing
- Automated trade management workflows
- Track the sources and apportionment of fees and commissions
- Provide comprehensive simulation, processing, risk management, and reporting capabilities

4 Risk and Compliance Office

Improve Trust and Transparency

- Customer Compliance Desk: Reduces compliance cost with inbuilt compliance validators
- Market Regulatory Compliance Desk: Increases efficiency of conflict and risk management systems
- Organizational Compliance Desk: Brings in consistency and transparency in line with organizational policies
- Compliance Monitoring and Reporting Desk: Reduces risk associated with day to day transactions

Wouldn't it be great if you could?

- Comply with regulations before and even after the trade is done
- Integrate and perform real-time tracking of organizational compliance breaches
- Create, maintain and schedule reports for monitoring various compliance functions
- Have a system that enables compliance to regulatory requirements like KYC, Fact Finding, Client Suitability, Risk Assessment, FoFA, FRPTI, FATCA and MiFID

5 Fund Manager Office

Create and Manage Funds Effectively

- Fund Manufacturing Desk: Increases operational efficiency in fund creation and maintenance
- Fund Performance Monitoring Desk: Maintains the effectiveness and performance of funds to maximize return

Wouldn't it be great if you could?

- Create and maintain mutual fund schemes
- Provide comprehensive view of financial performance of a fund at all times

6 Trust Office

Optimise Trust Business

- Trust Product and Services Desk: Reduces operational inefficiencies
- Agency Services Desk: Increases the effectiveness of the agency services
- Other Fiduciary Services Desk: Increases the efficiency of fiduciary services through a digital solution
- Investor Services Desk: Helps institutional investors and broker-dealers to mitigate risk and reduce costs
- Fund Administration Desk: Enables business users to take informed decisions & increase efficiencies

Wouldn't it be great if you could?

- Cater business requirements like IMA, Pre-Need, Employee Benefit Trusts, etc
- Handle variety of funds through a configurable workflow engine
- Manage large volumes of transactions and investors through STP driven workflows
- Manage end-to-end back office functions of funds

Wealth Qube® Tools

Wealth Qube® has over 150 Tools. Tools are classified as Advance, Expert, and Edge Tools.

Advance Tools are must-have tools that are essential for business operations of each function.

Expert Tools are good-to-have tools that enhance the productivity of each function.

Edge Tools are AI/MI based value-add tools that provide future-ready capabilities to the solution.

Buy what you need

Wealth Qube® can be deployed as a modular solution across multiple delivery channels with the capability to manage the complete life-cycle of Wealth management. One can easily add new functionalities to serve new customer segment or launch a new service

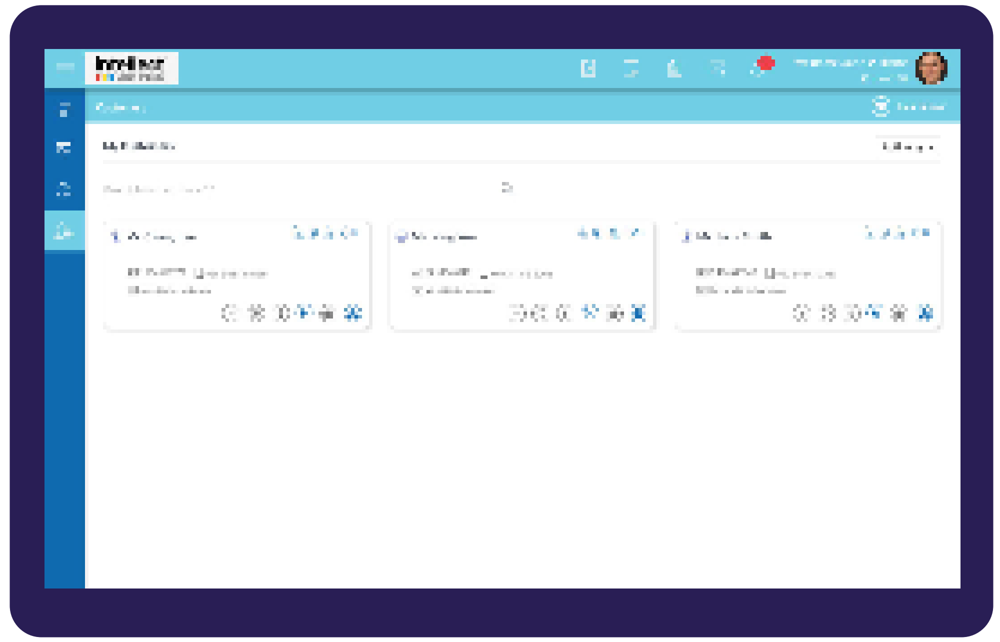
Design Thinking Tools

Intellect pioneered Design Thinking for cutting-edge products and solutions, with design being the company's key differentiator in enabling digital transformation.

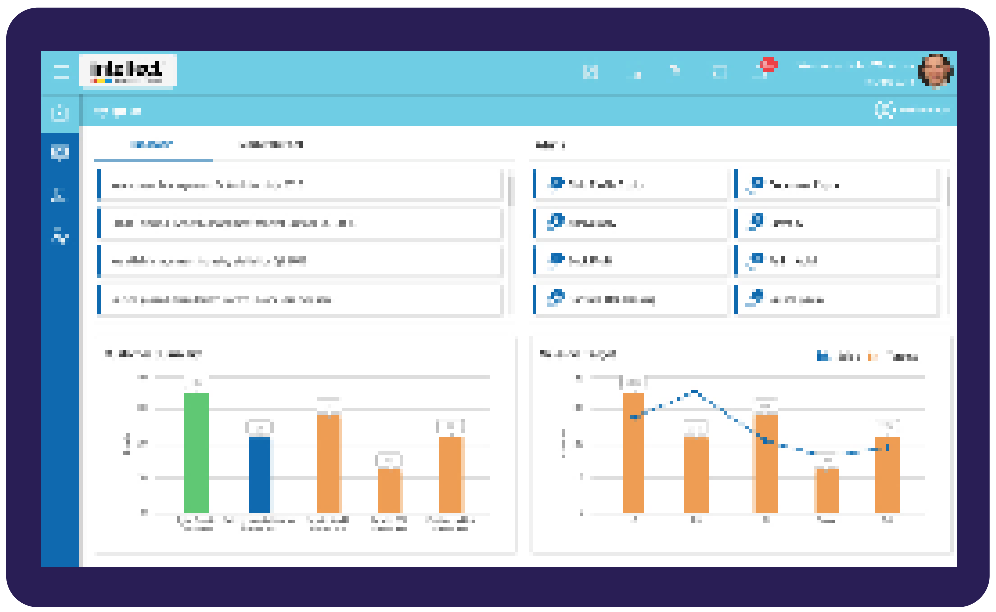
Discover some of our powerful design-thinking led Tools that come together to help RMs deliver Hypercare to their customers.

Financial Wellness Spectrum Card

Provides quick access to all client related information from a single source, enabling RMs to efficiently access all relevant information for a hyperpersonal advisory.



Unified Communication Channel



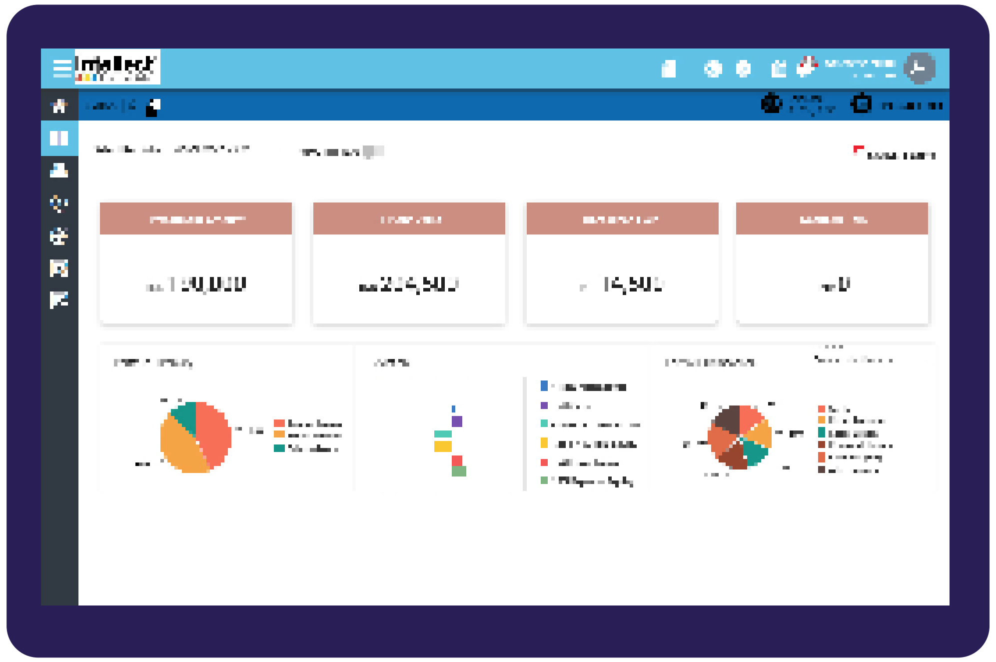
Provides aggregated customers' and market notifications from multiple sources, helping RMs to better plan and prioritize their day to day activities.

ESG Based Portfolio Analytics

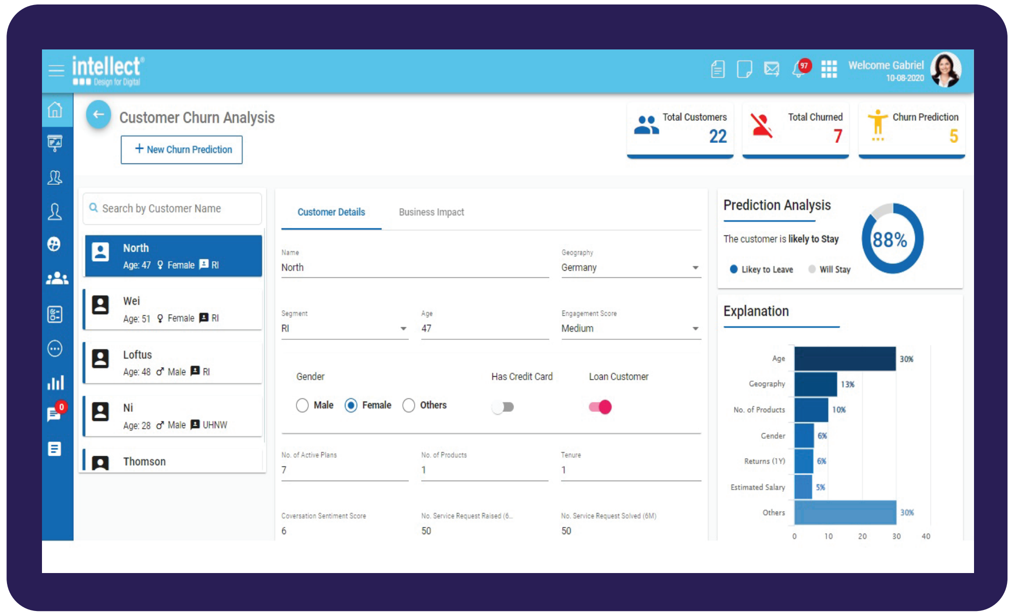
Provides multidimensional risk assessments at the portfolio level to measure environmental, social and governance exposure of portfolios relative to index benchmarks and produces ESG data within a few minutes at >95% accuracy.

Portfolio Health Check

Provides an accurate and updated information on client's portfolio using robust analytics tools like Back-testing, performance projection using Monte Carlo simulation and Portfolio Optimizer, enabling RMs to take the right investment decision and provide responsive advisory

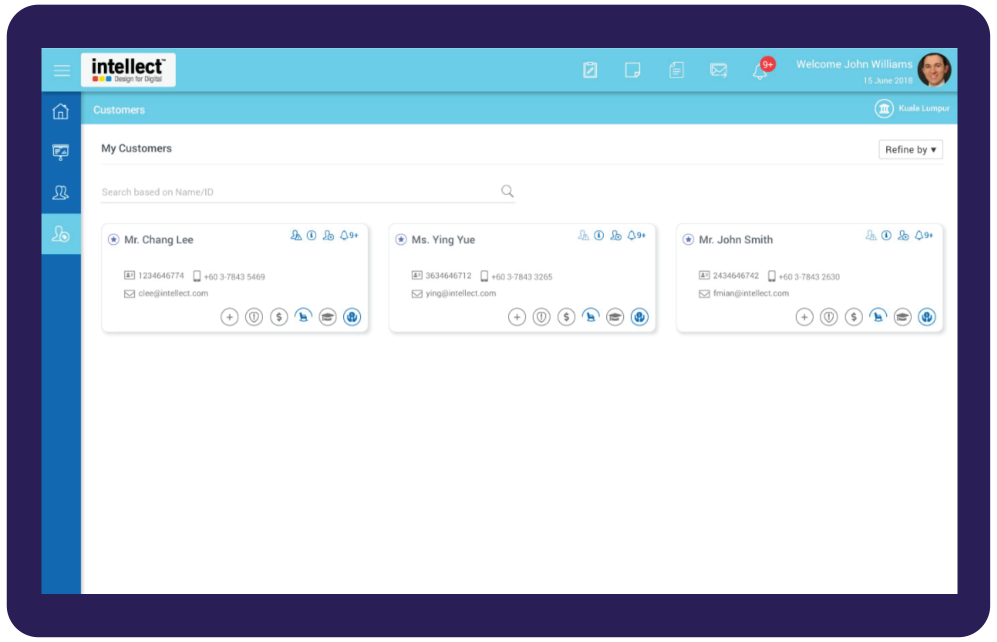


Churn Predictor



Provides the ability to predict the probability of customer churn and empowering RMs to proactively provide the right care to improve customer satisfaction

Personalized MarketPlace



Provides product recommendation based on the assigned model portfolio, the current portfolio composition and products that the banks want to promote allowing RMs to provide right advisory to customers with a strong compliance backdrop intellectAI