

# Reimagining Wealth Management with



**WealthForce.ai**

AI AND DATA EMPOWERED  
RELATIONSHIP MANAGER

# Agenda

01

## Introduction & Overview

— Vivek Deshpande (15 Mins)

02

## Introduction to eMACH.ai

— Suresh Bachala (15 Mins)

03

## Our Understanding of HSBC Requirements

— Vinay Kumar (10 Mins)

04

## Introduction to WealthForce.ai

— Vinay Kumar (10 Mins)

05

## WealthForce.ai Demo

— Sravan Suggala (90 Mins)

06

## AI Use Cases

— Mahipal K (20 Mins)

07

## Q&A and Wayforward

— All (20 Mins)

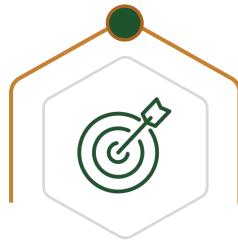
# HSBC - Strategic Rationale for Modernization of Wealth Management System

## *Platform constraints*



# India as a strategic growth market

Rapidly growing affluent and HNI segments



Compliance & localisation



Growing expectations around data privacy and transparency



Modern platform required to stay competitive and relevant



Need for agile platform to scale offerings

Stricter regulations, need for responsive reporting

Competing with digital-native players

# HSBC's global wealth strategy

## Wealth as a core global growth engine

### Target:

- #1 wealth manager in Asia
- Ambition to **double** client assets under management
- **Tech-led** transformation agenda
- Focus on **modular, cloud-ready, and client-first** systems
- Shift to “**high-tech + high-touch**” advisory model



# Key areas of Growth & Investments under IWPB

1 Improve customer service through AI-supported mobile apps

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2 Improve process efficiency in onboarding and KYC

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3 Help protect our customers better against fraud and cyber crime

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4 Invest in digital end to end journeys

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5 Improve technology productivity with coding assistants

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# HSBC India's vision from the future WMS



Faster product rollouts



Modular, API-first architecture



Personalised advisory experiences



AI/ML-powered insights and workflows



RM empowerment



Unified 360° client view with actionable data



Scalable operations



Cloud-native design with automation



Digital-first customer experience



Omnichannel journeys and mobile optimisation



Compliance and reporting



Embedded controls, local/global regulatory fit

# HSBC & Intellect Journey Together

Success Stories with HSBC



Liquidity Management Solution Global Rollout across  
63 Countries Running Since 2014

## Solution Highlights

- CONSOLIDATED DASHBOARD:** For user to view the liquidity transaction and have full control to make the right decisions and optimise their cash management
- INTEGRATED PORTAL** with role-based interface that aggregates multi-bank information, performs analysis, enables informed decision making and initiates transactions.
- BEST-IN-CLASS** user experience for the customers to administer complex corporate account structures enabling Sweeping, Notional Pooling, inter-company Loans and Investment sweeps.
- REAL-TIME CASH CONTROL** across multiple accounts providing in enhanced client user experience

25 Mn

Liquidity Transactions to be done annually  
by 2026'

Collections and Receivables Solution India Running  
smoothly for over a decade

## Solution Highlights

- INTEGRATED:** (Core Banking System, CTS, Global Billing System(GBS), HSBCNet, HSBC Connect (H2H), Recon System, Firestart, Dolphin & GIAM) 15+ System Integrated
- AUTOMATION:** Auto Mailer/ Dolphin File processing Automation / CTS file generation & Transfer GL Reconciliation, Fees & Charges Computation
- CORR BANK COLLECTIONS:** Better Customer Servicing via Correspondent Bank Relationship Model/Various Day Arrangements
- COMPREHENSIVE PHYSICAL COLLECTION:** Variety of Day Arrangement/ Multi Clearing Network/Entire Collections/ Feed File Processing / Support Document Attachment/ GL Recon & More

9/10

NPS rating

3.9 K+

No. of Corporates  
Onboarded

45.02+ Bn

Cheque Transaction  
Value per Month (in INR)

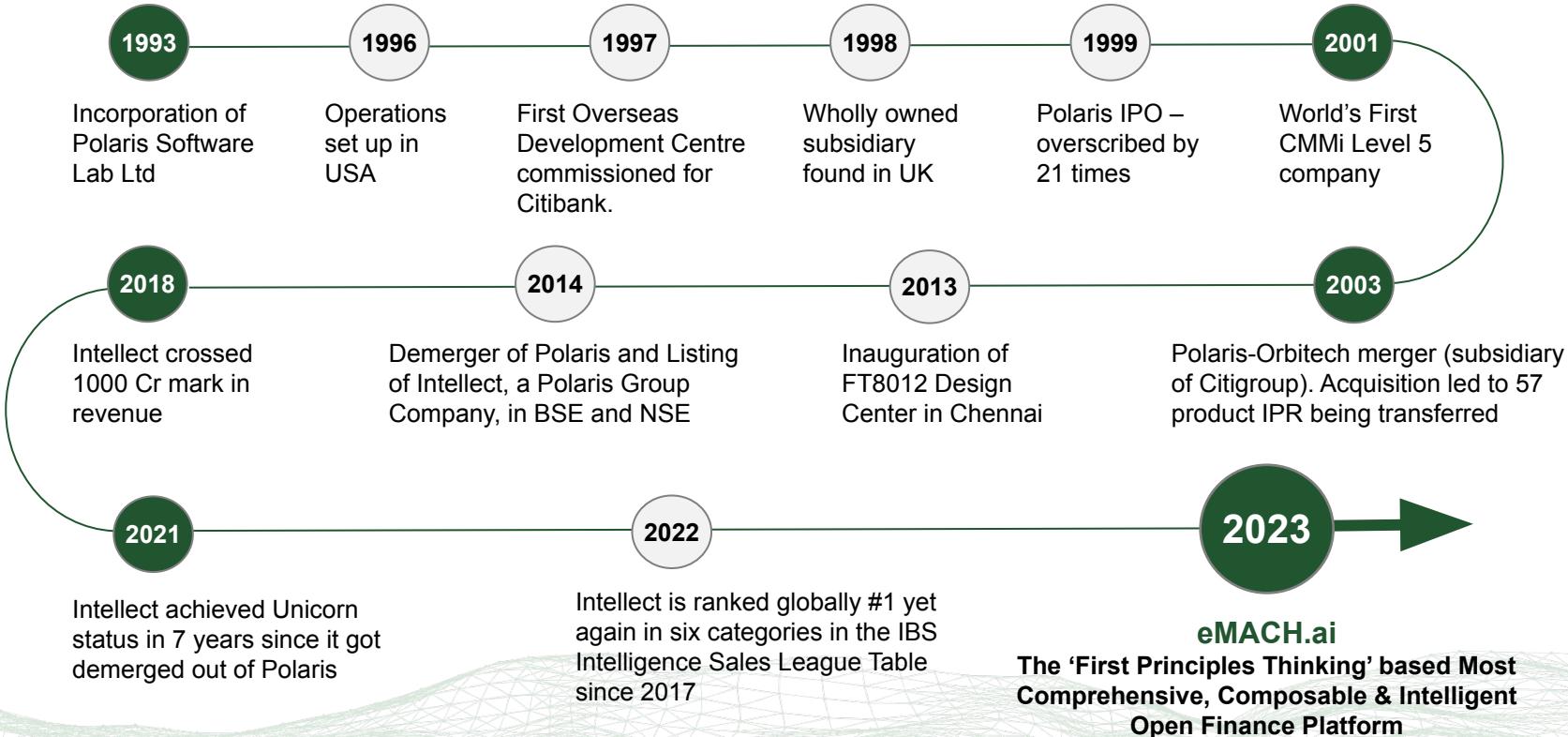
8.27+ Bn

Cash Transaction Value  
per Month (in INR)

# About Intellect



# Journey of Intellect



# Intellect : A Global Fintech Product Company

The World's Only Nextgen, Composable and Contextual Financial Technology Company



## Our Promise

To drive Financial Institution Business Growth with enhanced Operational Efficiency, Implementation certainty and 30% lower TCO

## Core of what we do

We provide enterprise grade financial technology which helps banks in reducing complexities.

57+

Countries

3

Decades of Domain Expertise in FinTech.  
Established 1993

6000+

Associates across  
34+ nationalities

325+

Customers  
Worldwide

8012

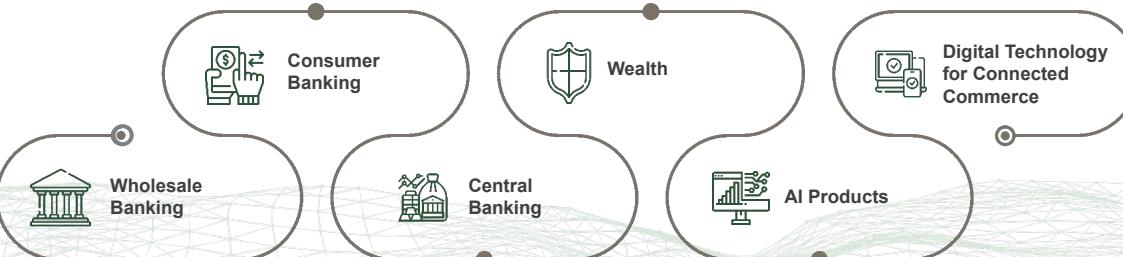
World's First Transformation Design Centre for Financial Technology

**Impacting the Business Outcome**  
Transforming Enterprise, Experience and Operations

## R&D centers

New York (AI/ML), Toronto (Cloud), Chennai & Mumbai (User Experience & Domain)

## Full Spectrum Banking



# Our Line of Businesses

Complete 360-Degree Open Finance Platform for BFSI

## intellect**AI**

Wealth  
Insurance  
Capital Markets  
Purple Fabric (AI Platform)

## Consumer Banking

Core Banking  
Lending Solution  
Treasury Solution  
Brokerage Solution  
Central Banking Solution

## Wholesale Banking

Liquidity Management  
Virtual Accounts  
Payments Solution  
Contextual Banking  
Experience  
Collections & Receivables

## iDTC

Accounts Payable  
Corporate Procurement  
Government Procurement

# Trusted partner to some of the world's largest financial institutions

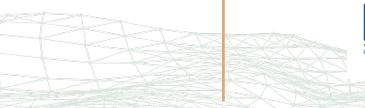
Top 6 of 10 in  
North America



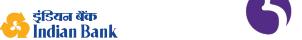
Top 10 of 12 in  
Europe



Top 10 of 15 in  
Middle East



Top 14 of 15 in  
India



Top 10 of 12 in  
South East Asia/ANZ



# Nationwide Digital Enablement

*Driving deep engagement of nation-wide digital enablement*



## eKuber, Treasury FX

**USD 600+ B**  
In FX Reserves

**250+**  
Commercial banks supported

**3000+**  
Currency chests handled

**USD 0.6 T**  
Fully reconciled balance sheet generated real-time

**24 x 7**  
Payment systems through NEFT and RTGS

**35**  
State Governments and Union Territories

**7**  
Central Government Ministries with 450+ touchpoints

\*Benchmarked to support over 100 million transactions and 30+ million ISO20022 payment messages on a peak day

## One stop online procurement portal for all government buyers



**62,308**  
Buyer Organisations

**5,053,690**  
Sellers & Service Providers

**4,965,529**  
Products

**204,919**  
Service Offerings

**11,238,273**  
Orders

**298,193**  
Transactions Value (Cr.)

**803,925**  
MSE Sellers & Service Providers

## Digitalisation Journey



**INR 110 CR**  
Renewal premium per day

**81500**  
Premium payment transactions on a daily basis

**19.13 M**  
Total users on-boarded

**42.8 M**  
Policies serviced on the portal

**8000+**  
New customer registrations daily

**18.6 M**  
Downloads on iOS and Android apps

## Digitisation of Mutual Funds Distribution



**39**  
AMCs

**2**  
RTAs

**37000**  
MFD / IFAs

**0.83 M**  
Clients

**2.80 T**  
AuS

**16.34 Lakh**  
NCTs Processed

**17%**  
Country Volume Mar-2022

# Key Wealth Implementation Highlights



*Providing a curated, next-generation, intelligent wealth management experience to customers managing large AUM through supercharged relationship management and seamless operational efficiency*

AUM/FUM ~ 2.8 Trillion



**BlackRock.**

*One of the top Asset Management firms in the world*



*One of the leading banks in Malaysia.*

Client Base ~ 543 Million



*Largest Wealth Manager In the UK*



*One of the world's largest Sovereign Wealth Funds*



*One or the leading private sector banks in India.*



*One of the top 20 Banks in India by Market Capitalisation*



*One of the 25 Banks in the world by Market Capitalisation*



*One of the top 5 Southeast Asian Banks*



*Ranked among the top 20 publicly listed companies in ASEAN by the ASEAN Capital Markets Forum*



*One of the largest Wealth Managers in India*



*One of the large investment Banks in Saudi Arabia*



*Top 10 Southeast Asian Bank for clients in Thailand, Singapore and Malaysia*



*A top 20 Bank in the world by Market Capitalisation for clients in Bahrain, Singapore and GIFT City*

# Awards and Accolades



**MOST INNOVATIVE WEALTHTECH SOLUTION**

**Winner:** Most Innovative WealthTech Solution



**Winner:** Best WealthTech Solution - Overall



**Ranked:** Contender in Overall Surveillance Solution & Datos Insights Matrix: Trade and Market Surveillance, 2024



**Winner:** Innovative Use of Artificial Intelligence



**Winner :**Best Wealth AI Application (Pan Asia)



**Winner:** Best Artificial Intelligent (AI) Application Category



**Featured:** Leading Wealth Management vendors in Forrester's Report on 'The Digital Wealth Management Platforms Landscape, Q4 2023'



**Recognised:** Wealth products listed in two categories in report titled "Banker's Guide to Client-Facing Wealth Management Capabilities in Core Banking Systems".



**Reported:** Wealth Qube "well-positioned to deliver smart technology to revolutionise digital solutions for wealth managers and craft unique investment portfolios for private clients."



**Winner:** Best Overall DevOps Project - Finance Sector



**Winner:** Testing Team of the Year category



**Winner:** Best Financial Services IT Team



**Winner:** Best Financial Services Project of the Year



**Recognised:** Wealth Management Platform featured as Contender in Quadrant study on "Digital Banking Technology and Platforms 2022"



**Winner:** Digital Workforce Award 2022



**Ranked:** #2 for Private Banking and Wealth Management in IBS Sales League Table 2022



**Recognised:** as WealthTech 100 company by FinTech Global Top for Transforming the Wealth Management Industry



# Introducing eMACH.ai

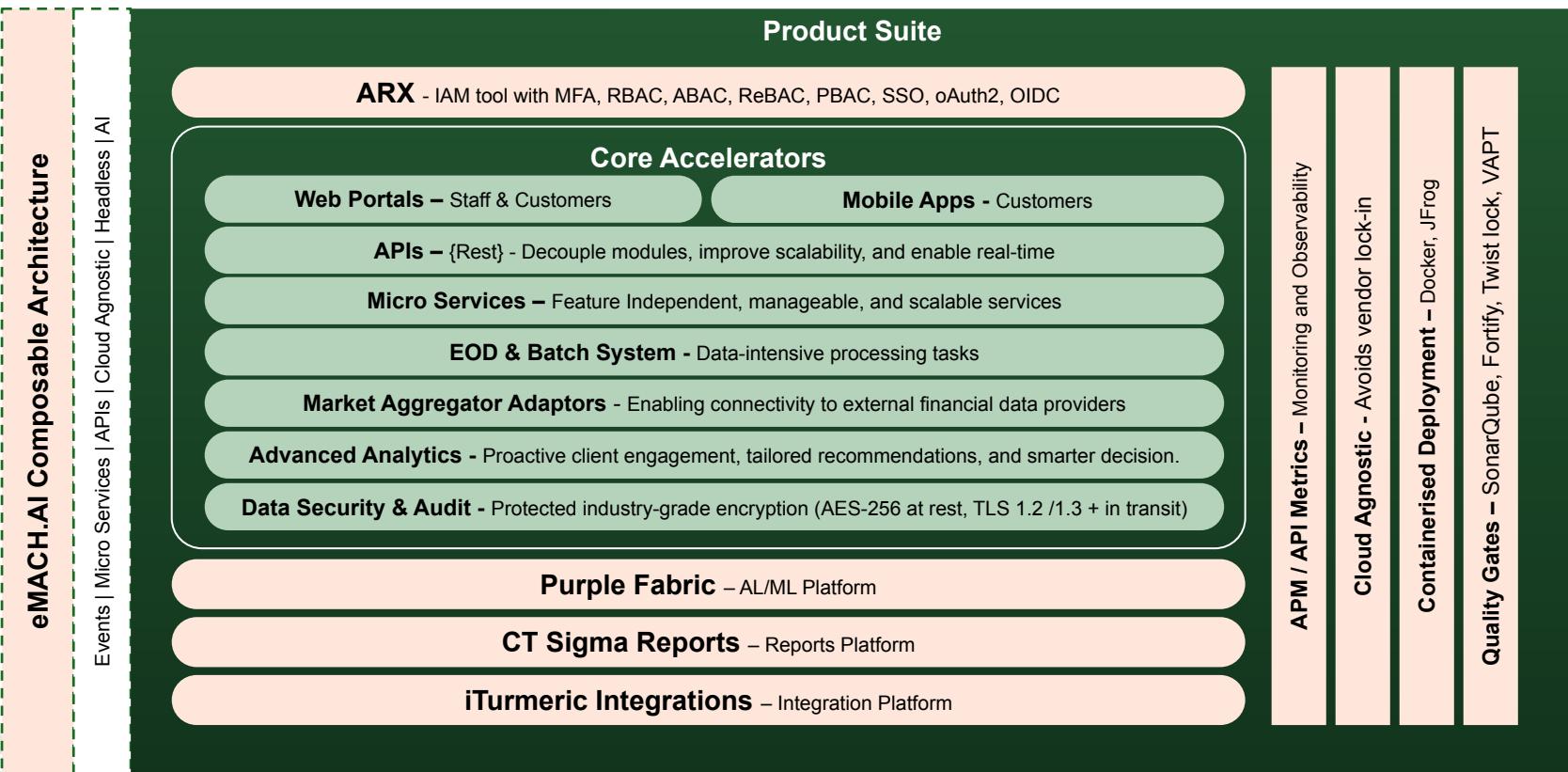


# Key Design Principles Composable Architecture

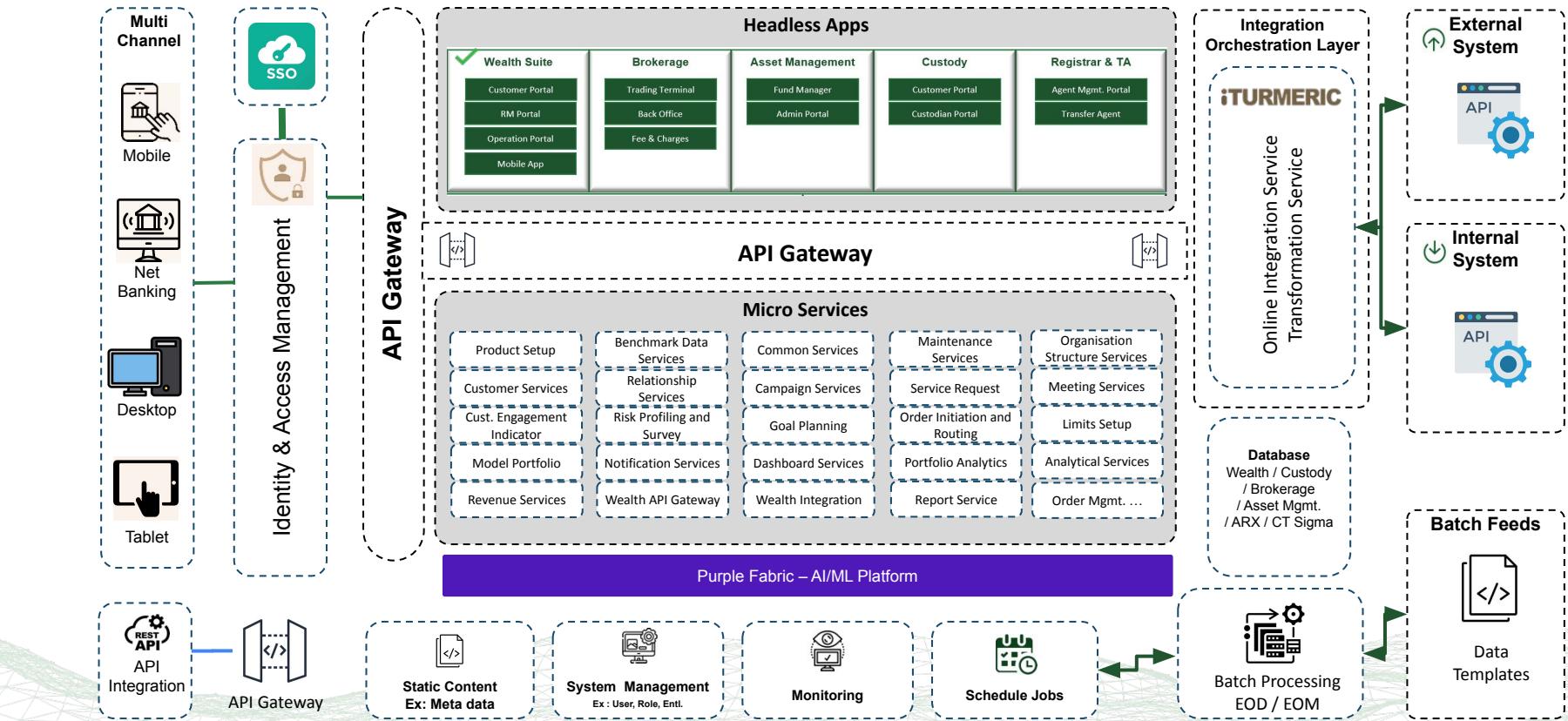
## eMACH.ai

Architectural Principles	e	M	A	C	H	ai
Architectural Benefits	<b>Event Driven</b> <ul style="list-style-type: none"> <li>Extensibility through Configurable Events</li> <li>Data Streaming in real-time.</li> <li>Contextual/ Behavioural workflows</li> </ul>	<b>Microservices</b> <ul style="list-style-type: none"> <li>Highly scalable Proven for 10,000 TPS</li> <li>Independently Deployable</li> <li>Progressive Modernisation</li> </ul>	<b>API-based</b> <ul style="list-style-type: none"> <li>Open API standards</li> <li>1200+ APIs across Intellect Platforms</li> <li>Delineate IT systems by Operational spheres</li> </ul>	<b>Cloud Ready</b> <ul style="list-style-type: none"> <li>Ready for On-Premises, Private Cloud, Public Cloud and Hybrid</li> <li>Containerised Deployment</li> <li>Partners - AWS, Azure, Google, IBM</li> </ul>	<b>Headless</b> <ul style="list-style-type: none"> <li>Ability to Externalise all functionalities to enable full fledged headless systems</li> <li>Composable UI/UX design</li> </ul>	<b>Embedded AI</b> <ul style="list-style-type: none"> <li>Embedded AI to improve efficiency of customer onboarding, credit risk mitigation and much more</li> </ul>
Wealth Artifacts	MicroServices  29 Microservices Big Data Analytics Microservices	 Python	 430+	 Swagger Spring boot	 High Security Protection API First	<b>Artificial Intelligence</b> <ul style="list-style-type: none"> <li>Customer Engagement Indicators</li> <li>Product Propensity</li> <li>RM Co-Pilot</li> <li>Next Best Actions</li> </ul>
	 Cloud Agnostic	 Failsafe TCO	 High Availability & Scalability	 RM	 Customer	 Operations Headless Apps

# eMach.ai Composable Architecture Product Layers

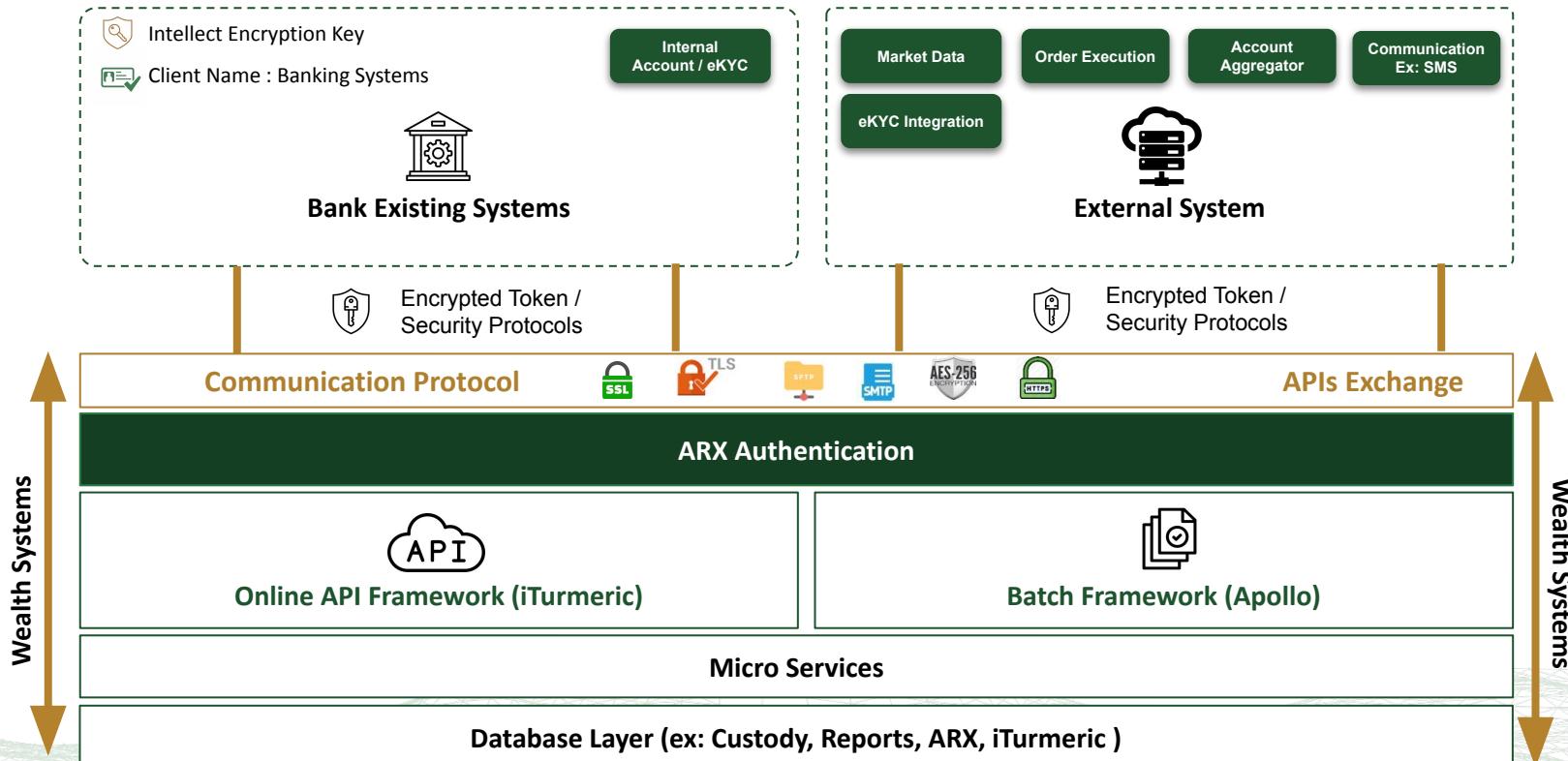


# eMachi.ai Logical Architecture

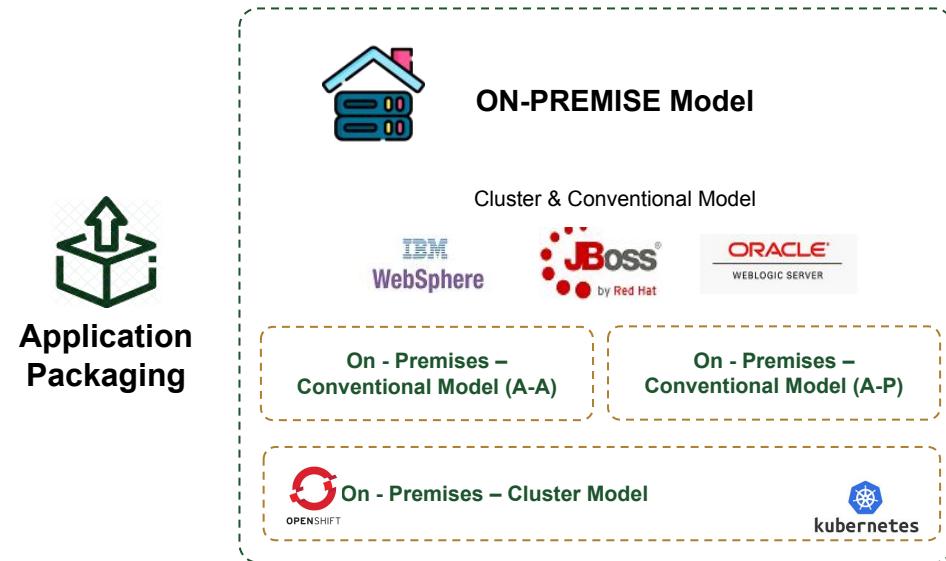
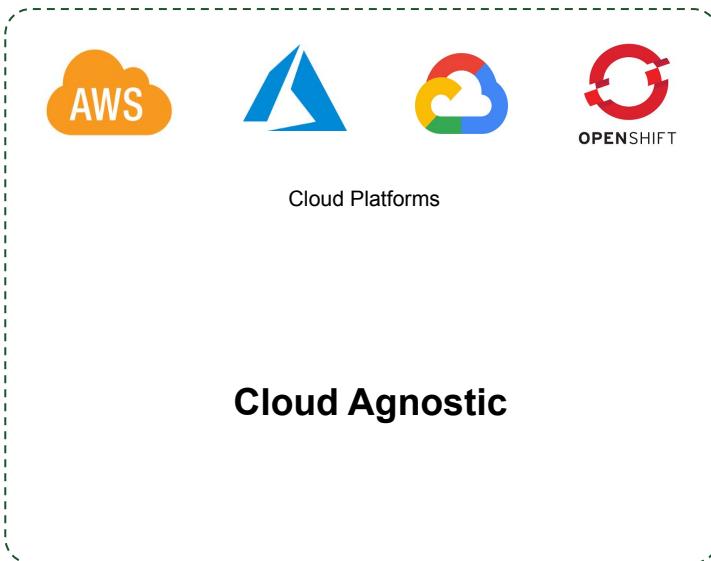


# Integration Architecture

*Integration with Bank Existing / External systems*



# eMACH.ai Application Packaging Product Models



01

Mobile App and White labeling – Supports ( IOS & Android )

02

Mobile App Integration Capabilities with SSO

03

Mobile App Integration Capabilities with API Services

# Application Security

Security Tools	Static Code Scanners 	Artefact Scanners 	Docker Image Scanners  JFrog XRAY	Code Quality 	Code Coverage 	Dynamic Code Scanning 
Scanning Standards	Static Code Standards <b>06</b>	Dynamic Scan Standards <b>10</b>	AppSec VAPT Standards <b>10</b>	OWASP Standards <b>10</b>		
Secure Exchange	AES 256 Encryption 	Data In-Rest 	Data In-Transit 	SSL Secure Connection 	Key Management 	Access Management 

# eMACH.ai Tech Stack





# Our Understanding of HSBC Requirements



# Our Understanding of HSBC Requirements



## Client Onboarding

- Seamless onboarding process via Core Banking Integration.
- Digital Account Opening with KRA KYC and RTA Integration.
- RM assisted Onboarding with digital approval workflow.
- Account opening submitted via multiple channels routing to WMS



## Order Management

- Intuitive product selection with fund analytics and Insights.
- Digital workflows enabling RM assisted order initiation
- OTP Validation with Folio registered mobile number
- Seamless order routing with RTA online connectivity.
- Trade confirmation through SMS, eMail to customers.



## Trade Management

- Automated RTA reverse feed processing and reconciliation.
- Consolidation of held away assets
- Support for Non Financial Transactions
- Automate reconciliation of commissions.



## Portfolio 360 View

- Unified 360 view across MF, PMS, AIF, Bonds, Stocks, CASA and held away assets.
- Advanced analytics - XIRR, Comparative Analytics, look through insights etc.



## Product Coverage

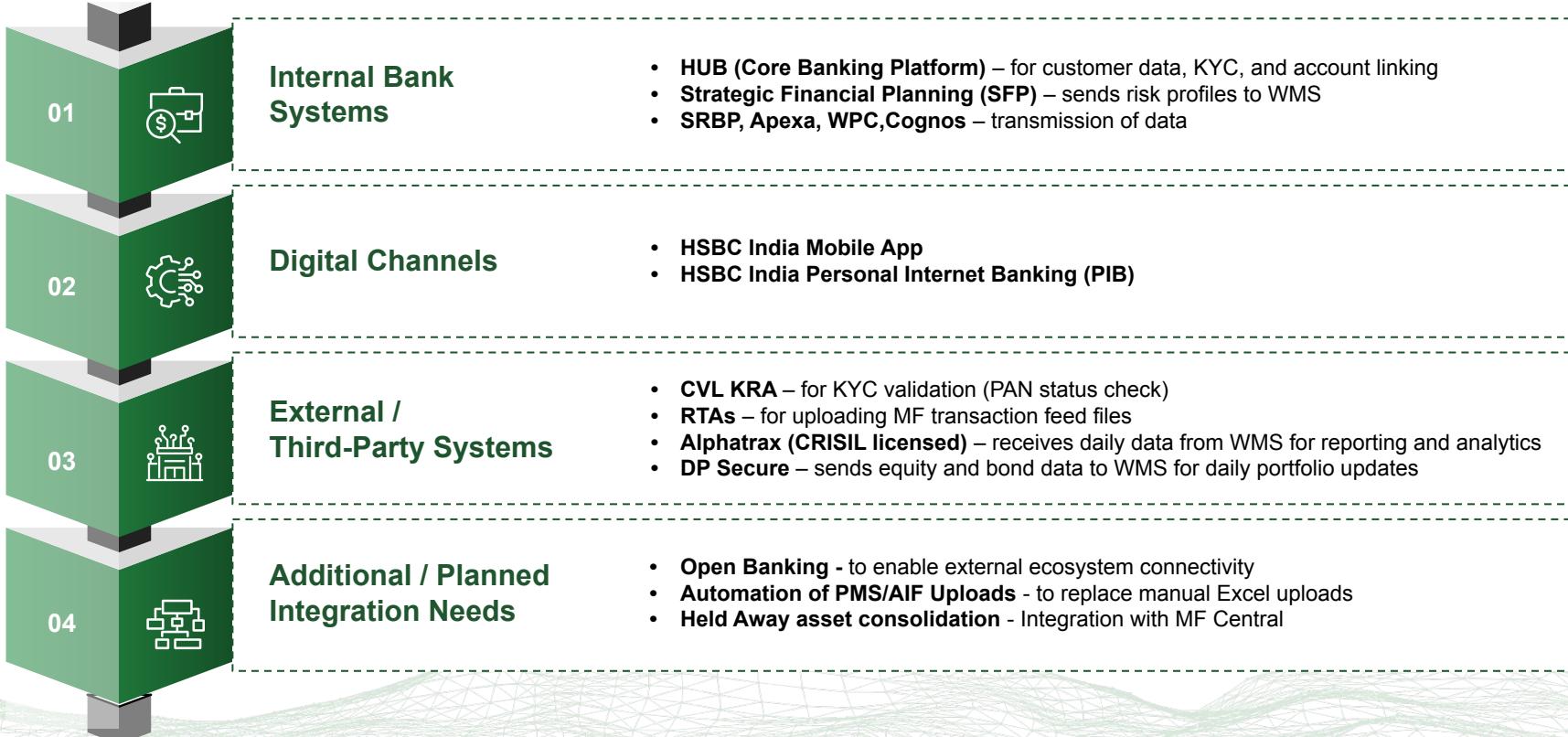
- Mutual Funds
- Bonds
- Alternative Investment Funds (AIF)
- Portfolio Management Services (PMS)
- Stocks



## Portfolio Advisory Services

- Strategic asset allocation based on model portfolio.
- Provide flexible client billing / Fee management for AUM linked, flat or hybrid fee structures.
- Regulatory reports and periodic statements.

# Integrations



## Pain Points

### Lack of RM Sales Tools

- Digital Investment A/C opening, Online connectivity with RTAs
- Lack of digital workflows enabling RM assisted order initiation.
- Engagement tools like RM Performance Dashboards, KPI Tracking, Opportunity summary.
- Portfolio Analytics for Decision Support.

### Operational In-efficiency

- Manual updation of master : Scheme, NAV etc.
- Manual LOI Handling: Physical LOI documents scanned and sent through internal workflows for execution.
- Batch-Based Order Processing: Orders are processed in scheduled batches, not in real-time
- Partial Digital Account Opening: Despite digital journeys, OPS still carries out manual steps for activation.
- Dependency on Physical Channels: Account opening and transactions still require branch visits

### Scalability Issues

- Legacy Tech Stack
- Limited Vendor support
- On Premise Infrastructure.
- Manual Operations dependencies.
- Limited scalability

### Disintegrated System

- Limited integration with Core Banking and RTA systems hampers seamless operations
- Disconnected view of Client data across channels.
- Inability to consolidate held away assets.



# Introducing WealthForce.ai

Front-to-back wealth management platform that supports full lifecycle of wealth operations. It has an inbuilt AI-led advisory toolkit and seamless execution, monitoring, compliance, risk management, and back-office functions.



# Wealthforce.ai - AI Led Platform to Empower your RMs & Customers

Hyper Automation

+

Hyper Personalisation

+

Seamless Experience

## 3D Compliance

- DIY Paperless Account Opening
- Virtual & Interactive Advisory
- Customer Engagement Indicator

- What If & Economic Scenario Analysis
- Tailored ESG & Sentiment Analysis
- AI & Data Evidenced Nudges

- Customised Recommendations
- Smart Portfolio Health Check
- Sustainable Investment Monitoring

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Powered by eMACH.ai technology

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**30% Gain**

Operational Efficiency

**80% Reduction**

Portfolio Review Time

**40% Gain**

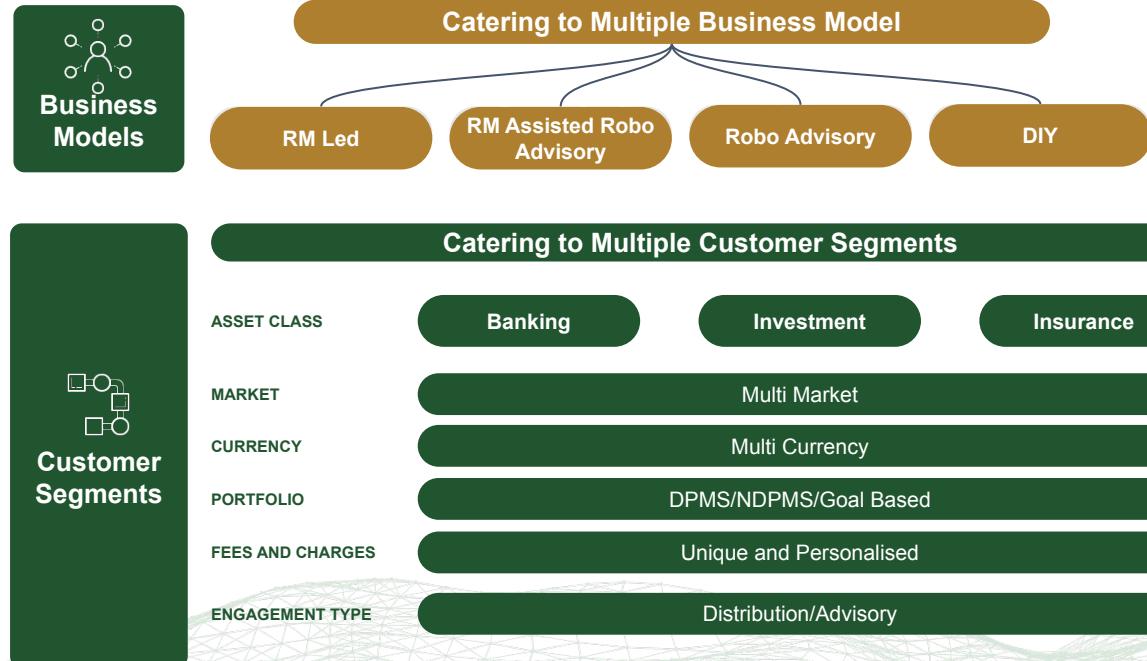
Customer to Relationship Manager Ratio

Disclaimer: These are some measured customer statistics. Your results may vary.

# Single Platform

*Supporting Multiple Models*

## Intellect Wealth – Enterprise Grade eMACH Ready Platform



# Wealth Force L0

Front Office		Back Office		Product & Risk Management				Operational Excellence		Regulatory & Reporting		Common Tools							
				Acquisition		Planning		Execution		Monitoring		Analytics		RM Performance & Supervisor Dashboard		Maintenances		Common Tools	
Front Office	Lead/ Prospect Management		Financial Need Analysis		Order Capture		Customer 360		Portfolio Health Check		RM Dashboard Analytics		Product Master		Fees and Commission		WF++		
	Prospect Propensity Tracker		Risk Profiling		Trade capture		Customer Churn Analysis		Portfolio Diagnostics		Customer Workspace		Benchmark Master		Reports & MIS		Intelligent Document Processing		
	Opportunity Management		Financial Calculators		Authentication		Held-away asset consolidation		Scenario Analysis		Meeting / Call Reports		Legal Entity Master		Audit Trail		Dynamic Reports		
	Campaign 360		Product Recommendations		Pre & Post Trade Compliance		Family View		Portfolio Rebalancing		Supervisor Dashboard		Asset Allocation Maintenance		Connectivity		Smart Nudges		
	Digital Account Opening		Investment Proposals		Order Book		Transaction Workspace		Factor Analysis		Supervisor Approval		Master Maintenance		Service Request		Insight Builder		
	Digital KYC		Market Data		Systematic Plan Dashboard		Holdings Workspace		ESG Analytics		Collaboration		Price/ FX Master		Delegation Handover/		WF++		
	Lombard Lending	Accounting		Back Office		Trade Management				Revenue Management		Compliance		Common Tools			WF++		
	LTV Definitions		Event definition		Contracting		Omnibus Order flow		Trade allocation		Trail Fee Computation		Investment Policy compliance		Connectivity Maintenance		Intelligent Document Processing		
Back Office	NCMV Computation		Accounting entry generation		Settlement		Dealer Blotter		Post trade compliance		Trail Fee Recon		Banks' Limits & Restrictions		Workflow Manager		Dynamic Reports		
	Top-up and Sell-out Notification		Accounting handoff		SWIFT integration		FIX based integration		Advice generation		Transaction fee computation		Audit Trail		Authentication		Smart Nudges		
	Simulations				Corporate Action		Order Aggregation		Held Away Asset Consolidation		Fee statement generation		Regulatory compliance		Reports & MIS		WF++		

# WealthForce – India Ready Ecosystem



## FINTECH PARTNERS



## PRODUCTS

Mutual Funds

Stocks

ETFs

PMS

Bonds

AIF

Baskets/Model Portfolios

Insurance & Banking Products

Transaction Types: Lumpsum, Redemption, Switch, SIP, SWP, STP

eMACH.ai

130+  
Events

28+  
Microservices

430+  
APIs



Cloud Partners

CT SIGMA

iTURMERIC

Reporting Engine

Composable Financial  
Platform

Bring Your Own  
Platform

Complete Headless Platform

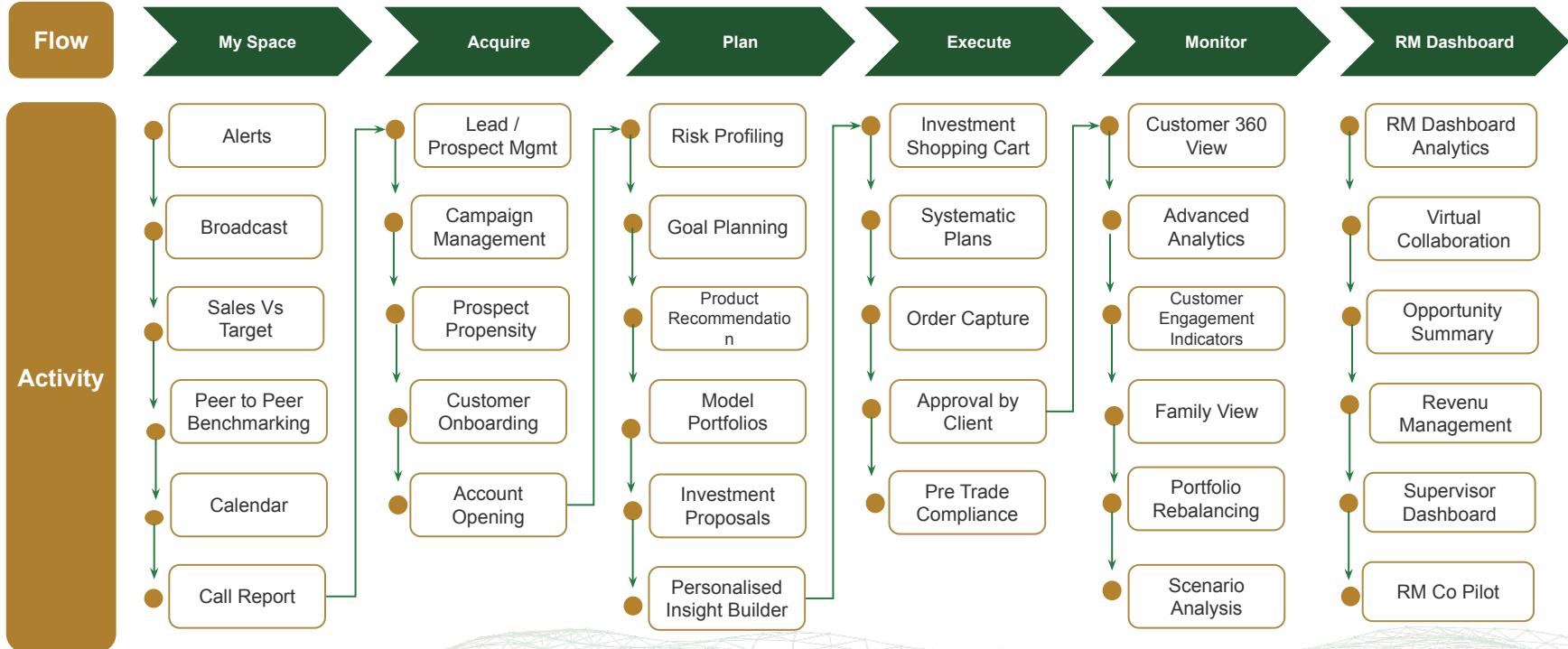


CAMS



The background features a dark green gradient with a subtle, glowing network of light blue dots and lines forming undulating waves across the frame. In the upper left corner, there is a large, semi-transparent orange outline of the letter 'F'. In the lower right corner, there is a large, semi-transparent orange outline of a step function or staircase shape.

# Demo



# User Journey 1

## Paperless Investment A/C Opening

Account opening process involves lots of paperwork? Can account opening journey be digitised?



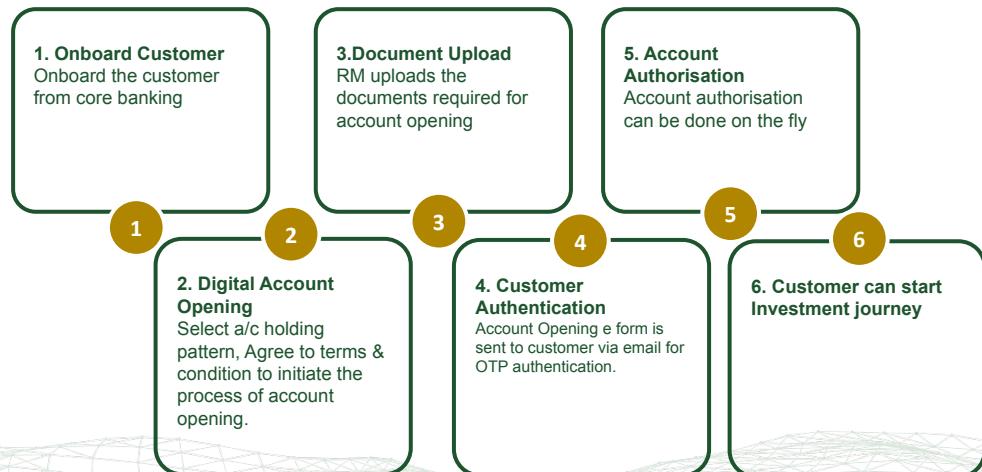
Arjun  
HSBC RM

### KEY TAKEAWAYS

**Digital Account Opening with True Anytime Anywhere , allowing customers to start investing in less than 10 mins.**

**Intellect Solution:** You can perform a paperless digital account opening of your customers anytime anywhere and there is online connectivity with RTA to eliminate manual intervention.

### PROCESS FLOW STEPS



# User Journey 2

## Digital Order Capture

Physical request for Customer orders kills the entire digital experience and increases the TAT with lots of Manual work. Do you have digital order initiation capability?



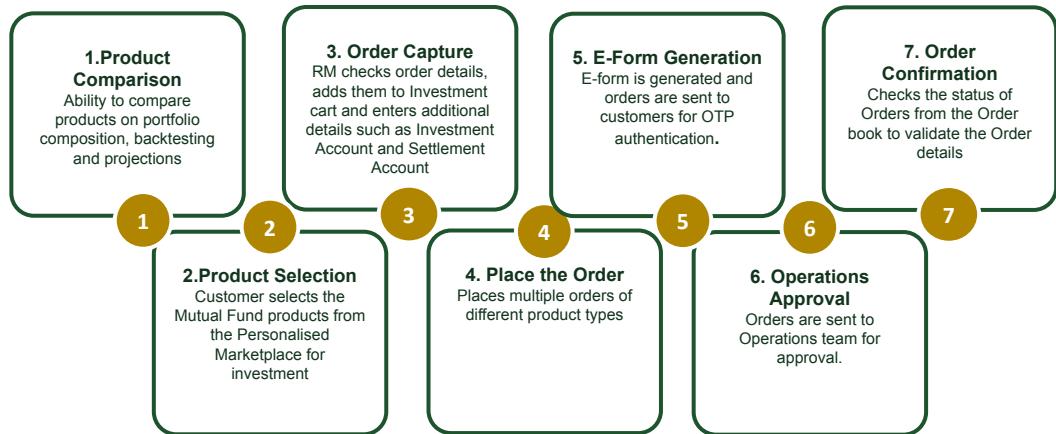
Arjun  
HSBC RM

### KEY TAKEAWAYS

Anytime, Anywhere, Truly Digital

**Intellect Solution:** You can perform digital order capture for your customers anytime anywhere and there is online connectivity with RTA to eliminate manual intervention.

### PROCESS FLOW STEPS



# User Journey 3

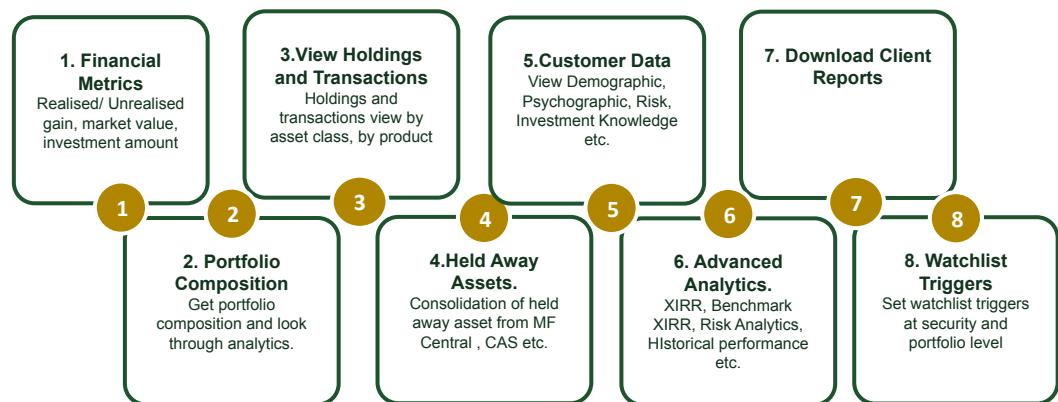
## Portfolio 360 View



Arjun  
HSBC RM

**Intellect Solution:** We have a true customer 360 view. It allows you to get snapshot view and ability to drill down to holdings and even transactions.

### PROCESS FLOW STEPS



### KEY TAKEAWAYS

1. True Customer 360 view
2. Increased RM effectiveness with anytime anywhere advisory
3. Improves Customer Engagement, Building Lasting Relationships.

# User Journey 4

## RM Business Dashboard



Can the system help me analyse my customers and help upsell/cross sell



Arjun  
HSBC RM

### KEY TAKEAWAYS

1. Allows RMs to identify appropriate cross-sell and upsell opportunities
2. Allows RMs to do a quick course correction wherever required
3. Contextual graphical representation facilitates easy interpretation in the first glance

**Intellect Solution:** RM Dashboards Provides a 2 click in-depth drill down from RM level aggregated view to customer level holdings.

### PROCESS FLOW STEPS



# Reports



- **Ad Hoc Reporting** tool
- CT Sigma enables “*on-the-fly-report*” creation, thereby significantly reducing development time and cost.

-  Customisation of Reports
-  Selection of Export formats
-  Group, Aggregate, Sort, Filter Data
-  Create Derived Report
-  Create Report Group and Organise Reports
-  Combine multiple reports output into single file/Sheet via Report Group
-  Choosing Notification / Delivery mechanism
-  Scheduling Reports / Report Group



1	Gain Loss Report
2	Grandfathering Report
3	AUM & Net New Money for a given period
4	Net Sales Asset Class-wise and Total for a given period
5	Gross Sales Asset Class-wise and Total for a given period
6	SIP Activation Report
7	Transaction Trend
8	Onboarding
9	Active Clients - MF
10	Client Contact Ratio report
11	Inflow-Outflow Summary for a given period
12	Inflow-Outflow Details for a given period
13	Order Statement for a given period for client
14	Order Statement for RM
15	High Volume Transactions
16	Large Value Transactions
17	Transaction by Product Rating
18	Portfolio Review Pending
19	Product Risk Mismatch
20	Loss Booked Transactions
21	Meeting Interaction Report
22	Meeting Interaction Summary
23	TRV Status Report
24	Top Clients Report
25	Wealth Clients TRV Report
26	One Pager Report
27	Opportunity Tracking Report
28	Month End AUM Tracker
29	Investment AUM Dashboard
30	Product Review
31	Redemption Report
32	RM Weekly Activity Report
33	Client Not interacted since X days
34	Deviation in suggested Vs Actual Allocation
35	Negative Holding Report
36	Client Portfolio Statement Report
37	Consolidated Holdings Report
38	Investment Maturity Report
39	Residual Holding Report
40	AUM Trend Analysis
41	Client Analysis Report
42	Bond AUM Report
43	Inactive Client Report
44	Equity Concentration Risk Report
45	Folio Return and Risk Profile Report
46	Order Rejection Report
47	Client Missing Information Report
48	Client Master
49	IDS Report
50	RM Performance Report for New Money
51	RM Performance Report for FD, CASA Growth
52	SIP Due Report
53	ELSS Report
54	Corporate Action Report for Client
55	Corporate Action Report for RM
56	SIP/STP/SWP Report for Client
57	SIP/STP/SWP Report for RM
58	Systematic Transaction Report for PLP
59	Holding Report for Client
60	Revenue reports
61	Revenue Report - Client Wise
62	Revenue Report - RM Wise
63	branch Performance Dashboard
64	Revenue Report - Centre Wise
65	Prospect Contact Ratio and Conversion Report
66	Prospect Status & Ageing Report
67	MIS Report-Nomination Status
68	Bank Exception Report
69	RTA Document Status Report
70	Credit MIS
71	Slab Missing Report
72	Scheme NAV Daily report
73	Branch Performance Dashboard
74	Feedback Report
75	Revenue Break Report
76	Investment Information MIS Report
77	Expense Report
78	Order Statement
79	SIP Cancellation Report CAMS & KARVY
80	Risk Ratio Report
81	Systematic Due Report
82	Systematic Set up Report
83	EUIN
84	CPA Order Status
85	Client not contacted Report
86	One pager report-Family Level
87	One pager report-Zero level Holding
88	Transaction Report
89	Holdings
90	Transactions Summary
91	Unit Holdings Summary
92	Ageing Report
93	Capital Gains and Grandfathering Report
94	Family Report

## Out of the Box Reports

# AI Use Cases



# Empowering RMs with Embedded AI Journeys

## RM Meeting Preparation



Empowering RMs for Meaningful Client Engagements  
Allows Relationship Managers (RMs) to effectively prepare for customer meetings. It does this by summarising relevant client information, reviewing past interactions (e.g., call reports)

## RM Insights



Enables RMs to query public market, internal research and customer data in real time  
Combines external data and customer specific data to bring expertise into client interactions

## Customer Engagement Indicator



Uses predictive analytics and machine learning algorithms to predict the likelihood of customer churn  
Analyse customer behaviour, psychographics and financial information  
Provides a competitive edge by anticipating customer needs and preferences

## Prospect/ Product Propensity



Predict customers likely interest in different products based on the demographics, portfolio and past behaviour

This works in two dimensions :  
Finding the right products to the customer and finding the right customers for the product

## Personalised Insight Builder



Ensures customers receive only contextual and personalised market insights  
Matches the customer portfolios with the relevant market updates automatically

## RM Day Optimiser



AI-driven recommendations optimise daily planning for maximum efficiency and personalised insights.  
Leverage smart start locations, route optimisation, and ideal lunch timings to enhance daily flow.

# Enterprise Knowledge Garden for Wealth

A centralised, curated and secured repository of all knowledge assets within the enterprise - structured for AI consumption. It ensures at the right information is available at the right time, with clear segregation, governance and access control.

## Public Knowledge

- External market-facing data sources which are accessible to everyone
- Enables RM to answer market-related queries
- Company Annual Reports, Balance Sheets, Stock Market News, NAV History, Fund Fact Sheets, Regulatory Circulars, Economic Indicators, Industry White Papers, Blogs etc.

## Internal Proprietary Knowledge

- Bank's intellectual capital, restricted to internal use
- Brings the bank's unique perspective and expertise into client interactions
- Proprietary research reports, Strategic Outlooks, Internal training content, product FAQs, Compliance guidelines, Sector Watchlists etc.

## Private Customer Knowledge

- Sensitive, customer-specific data, with highest confidentiality controls
- Personalise every interaction to the customer's unique context
- Portfolio Holdings, Transaction History, Risk Profile, Financial Goals, Past Meeting Notes, Call Reports, Investment Preferences etc.

# Empowering RMs for Meaningful Client Engagements

## RM Meeting Preparation



Allows Relationship Managers (RMs) to effectively prepare for customer meetings. It does this by summarising relevant client information, reviewing past interactions (e.g., call reports), and incorporating bank internal policies.



Reviews customer portfolios and identifies key discussion points



Empowers RMs to receive detailed textual responses or visually engaging infographics like charts and graphs.



RMs can access and continue previous conversations seamlessly



Recall

Continuity

Efficiency

# Empowering RMs with instant answers from trusted knowledge sources

*RM Insights*



Enables RMs to query public market, internal research and customer data in real time



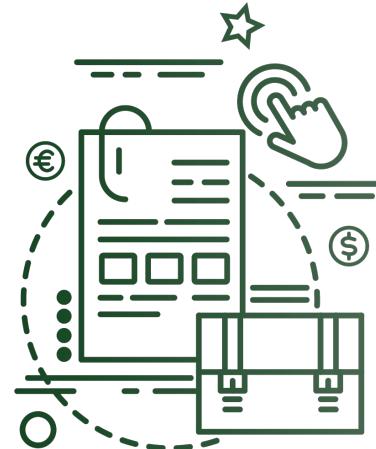
Combines external data and customer specific data to bring expertise into client interactions



Delivers accurate, context-rich responses aligned with bank's view



Ensures compliance by surfacing approved and governed knowledge sources



Recall

Continuity

Efficiency

# Retain customers with cognitive insights and proactive strategies

*Customer Engagement Indicator*

-  Uses predictive analytics and machine learning algorithms to predict the Customer engagement levels with RM.
-  Analyse customer demographic, psychographics, risk, financial information, portfolio returns, transaction activity and complaints.
-  Enables proactive strategies to retain customers before they leave
-  Provides a competitive edge by anticipating customer needs and preferences.
-  Helps guide supervisors in RM training and performance feedback



Lower Customer Attrition

Higher Customer Engagement

Improved Customer Experience

# Matching Customers to Products and Products to Customers

*Prospect/ Product Propensity*

-  Predict customers likely interest in different products based on the demographics, portfolio and past behaviour
-  Enables RM to pitch relevant products, saving time and effort
-  This works in two dimensions : Finding the right products to the customer and finding the right customers for the product
-  Helps campaign managers target the right audience for each product
-  Increase upsell and cross sell opportunities through data driven insights



Smarter Targeting

Faster Conversions

Higher Engagement

# Delivering Personalised Market Insights contextual to Customer

*Personalised Insight Builder*

-  Ensures customers receive only contextual and personalised market insights
-  Identifies contextual filters like Asset, Product Type, Sector etc from the market updates
-  Matches the customer portfolios with the relevant market updates automatically
-  Enhances engagement by aligning market updates with customer's actual exposures



Detailed Metrics

Document Extraction

Smart Mapping

# Stay ahead of the day with AI-powered optimisation for proactive client engagement

*RM Day Optimiser*



AI-driven recommendations optimise daily planning for maximum efficiency and personalised insights.



Leverage smart start locations, route optimisation, and ideal lunch timings to enhance daily flow.



Boost effectiveness with meeting conversion suggestions and a comprehensive approach to operational productivity.



AI proactively identifies and resolves scheduling conflicts, enhancing accuracy and efficiency in daily planning.



Proactive Conflict  
Identification

Intelligent Resolution  
Suggestions

Enhanced Scheduling  
Accuracy & Efficiency



**IntellectAI** offers a suite of contemporary artificial intelligence products and data insights triangulated from thousands of sources that take a strategic approach to tackling the biggest challenges for the wealth and insurance industries. Our underlying technology powers sophistication with simplicity, ensuring an engaging and insightful user journey.

[www.intellectai.com](http://www.intellectai.com)

# Appendix

# eMACH.ai - Wealth Management System

Modernising the legacy WMS to enhance client experience, drive scale, and automate operations across clients and AUM.



Modernising to a cloud-native, API-first architecture with secure data migration and seamless integration across core banking and partner systems



Enabling seamless digital journeys with real-time processing, secure mobile access, enriched reporting, and comprehensive customer engagement features.



Adopting a cloud-ready, scalable infrastructure with secure data management and seamless compatibility across enterprise platforms.



Delivering real-time processing, scalable growth readiness, and optimised batch operations for seamless wealth management execution.



Strengthening security with OTP/2FA, role-based access, and integrated KYC and compliance tracking.



Automating manual OPS workflows and streamlining branch instructions to enhance operational efficiency and client onboarding.



# Customer / Prospect

- **Wealth customer can be onboarded through**
  - DIY via customer app
  - Daily EoD batch process or
  - Online fetch from Core Banking
- **Customer related details are logically segregated into different categories**

- 1 **Personal Details** Captures details like Customer Name, Date of Birth, Gender, Marital Status, Assigned RM etc
- 2 **Family Member Details** Captures details like Relationship, Name, Date of Birth, Age etc
- 3 **Address/ Contact Details** Captures the details like Address, City, State, Country, Mobile, Email etc
- 4 **Identification Details** Captures the details like ID Type, ID Number, Document Name, Expiry Date etc
- 5 **Lifestyle Information** Captures details like Hobbies/Interest, Languages Known etc
- 6 **Document Details** Captures details like Document Group, Document Name, Expiry Date etc
- 7 **Client Preferences** Captures details like Communication and Reporting Preferences

# Non Financial Transactions



## Investor KYC Updates

Changes to an investor's personal details like

- Registered Mobile No.
- Registered Address



## Bank Mandate Changes

- Modifying or adding bank account details for receiving redemption proceeds or dividends.



## Nomination Updates

- Adding, altering, or canceling the details of who will receive the mutual fund units upon the investor's demise.



## Guardian/Minor Status Changes

- Updating records when a minor investor reaches adulthood and takes control of their investments.



## Consolidation/Folio Mergers

- Combining multiple mutual fund folios (accounts) belonging to the same investor into a single folio.



## FATCA/CRS Declarations

- Submitting or updating information related to an investor's tax residency for international tax compliance

# Non Financial Transactions

## Transfer of Units

- Change of ownership of mutual fund units from one investor to another without involving a sale or purchase transaction.

## Transmission

- Transferring mutual fund units to the legal heirs of a deceased investor.

## Correction of erroneous data captured in Folio

- Rectifying incorrect information previously recorded in a folio, such as a misspelled name, incorrect DOB, Holder details etc

# Purple Fabric is the Open Business Impact AI Platform

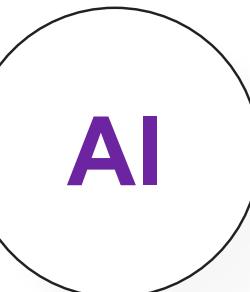
**Conceived & designed**  
for enterprises



**Business Impact**  
is after all, the only measure of  
AI relevance in enterprise



**Driven by**  
consistently higher quality  
decision & execution, in  
every-shortening cycle times



**Better decisions**

Better executed. Bigger business impact. The decision you make and how you execute them, is now totally in your hands

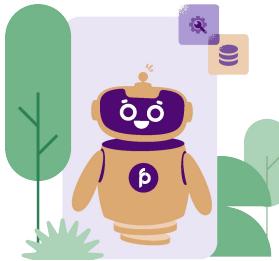
**Built**

on Four technology stacks that strip away knowledge & resource constraints.

Get AI right with Purple Fabric

# Purple Fabric has 4 key tech stacks, powered by 217 key technologies

## Enterprise Knowledge Garden



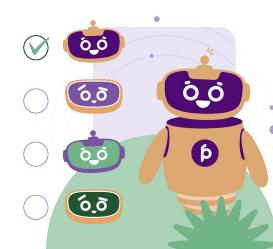
Make all your enterprise-relevant data available to AI

## Enterprise Digital Experts



Create and orchestrate AI agents to assist, augment and automate your operations.

## LLM Optimization Hub



Swap in or bring your own best-fit LLMs at any time, to eliminate vendor lock-in and enhance accuracy, speed, and cost.

## Enterprise Governance



Govern and monitor AI agents and data for safety, auditability, accuracy at scale.