

8th December 2025

Backbase for HNB

Assessment & Solutioning Report



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SECTION 1

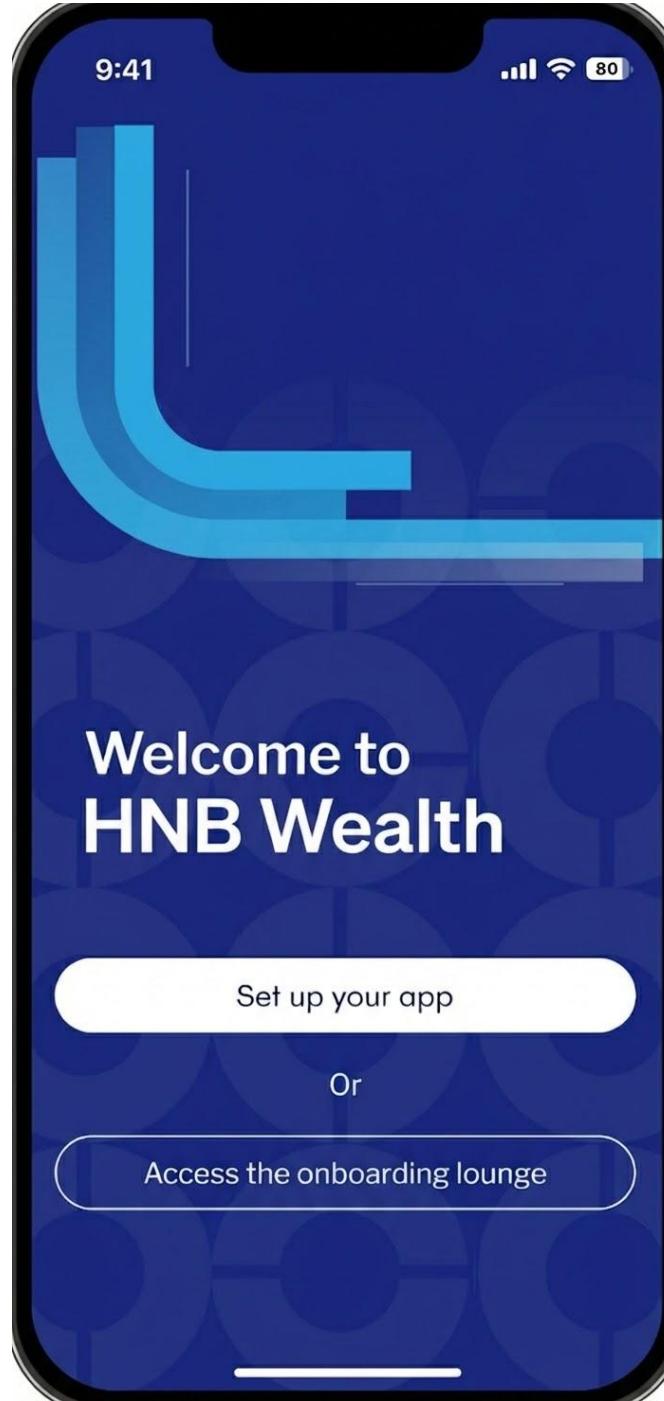
HNB Group Vision

01. Level Setting

Our Understanding of HNB Group's Goals
& Hurdles

Our Understanding: HNB Strategic Objectives

Group level objectives synthesized from detailed assessment & solutioning workshops and discovery meetings



Digital innovation with one HNB experience across channels and LoBs

Unified digital front door for retail, SME, corporate and wealth customers – where customers of HNB regardless of segment enjoy similar digital experiences



Deepen customer relationships and keep value within the HNB Group ecosystem

360° view and orchestrated journeys that connect HNB and its subsidiaries to grow AUM and fee income



Scale profitable growth by digitising core journeys and freeing up people

Automate journeys and repurpose staff to value adding tasks so HNB can grow 3–4x in size and ~2.5x in profitability, drive cost-to-income below ~30%



Use Wealth as the digital lighthouse for the HNB engagement platform

Start with Club, Priority Circle and Emerging Affluent on Backbase – unified view of deposits, lending and group investments plus modern RM tools – then replicate the same platform patterns across retail, SME, corporate and other HNB Group entities

■ Current State | Untapped customer base is leaking value

Expand the universe to truly harness the power of a unified experience

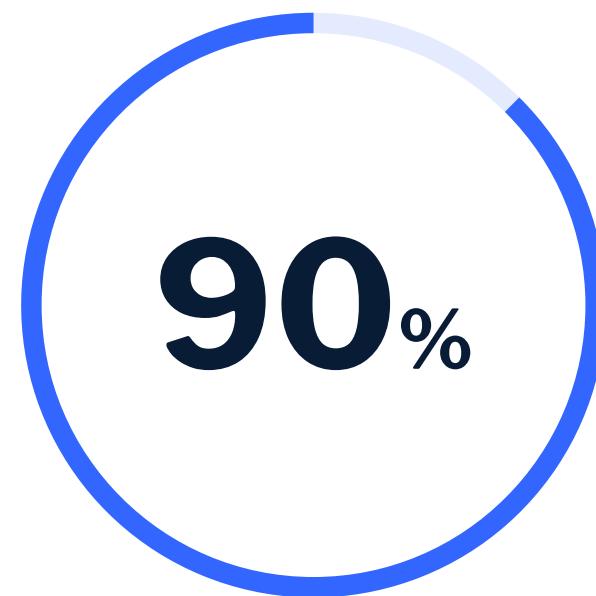


» **\$10-15M**

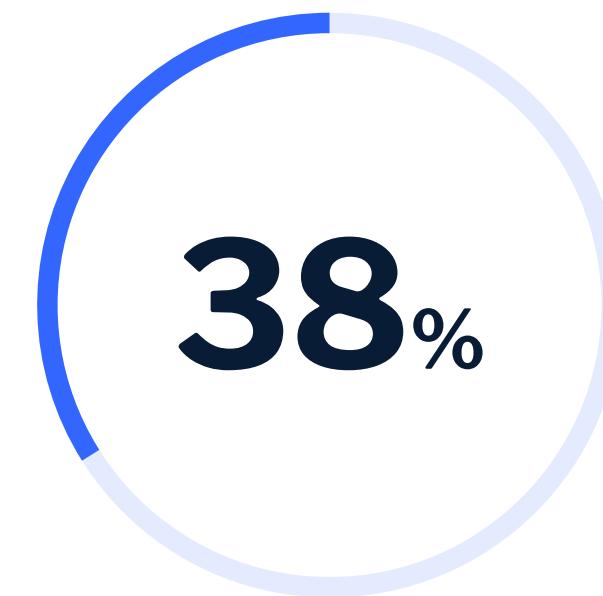
Potential Revenue Uplift over 5 years by converting even 5-10% of your customer base

The Opportunity | Leverage the potential of your large retail base

Retail Banking Segment Contribution to Total HNB Business 2024, % of customers base, % of Total Operating Income



Share of
Customer Base



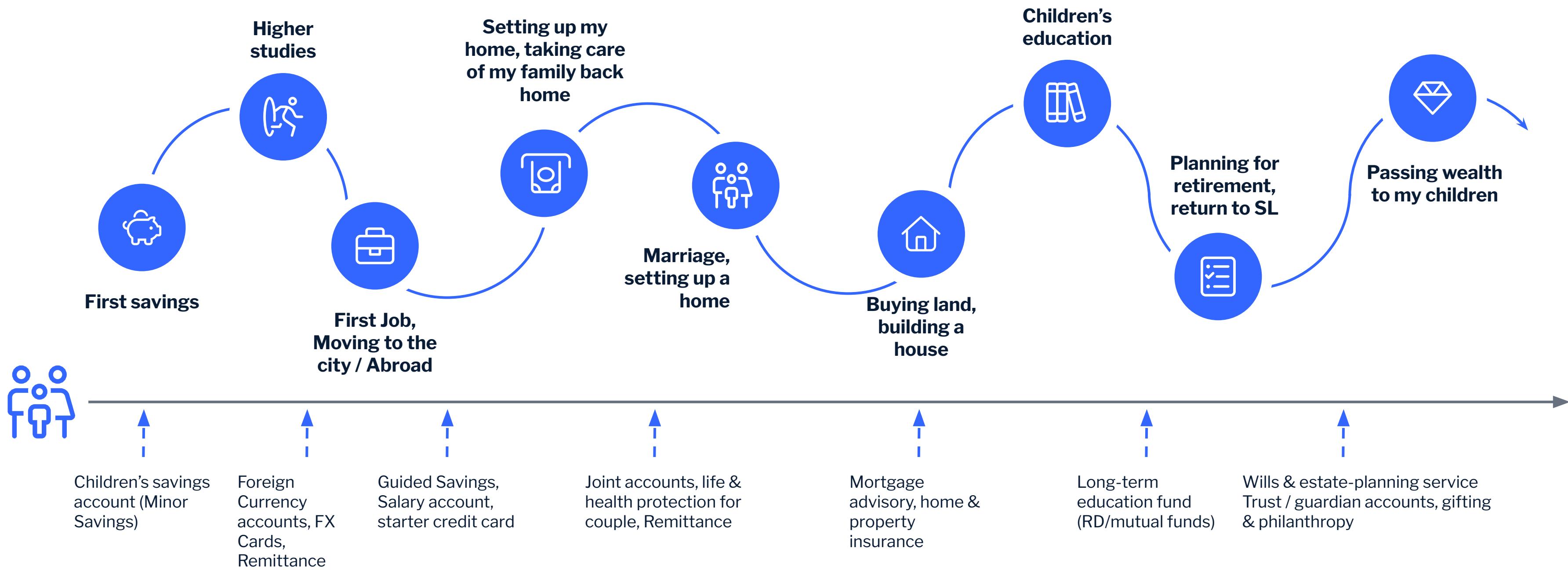
Share of
Operating Income



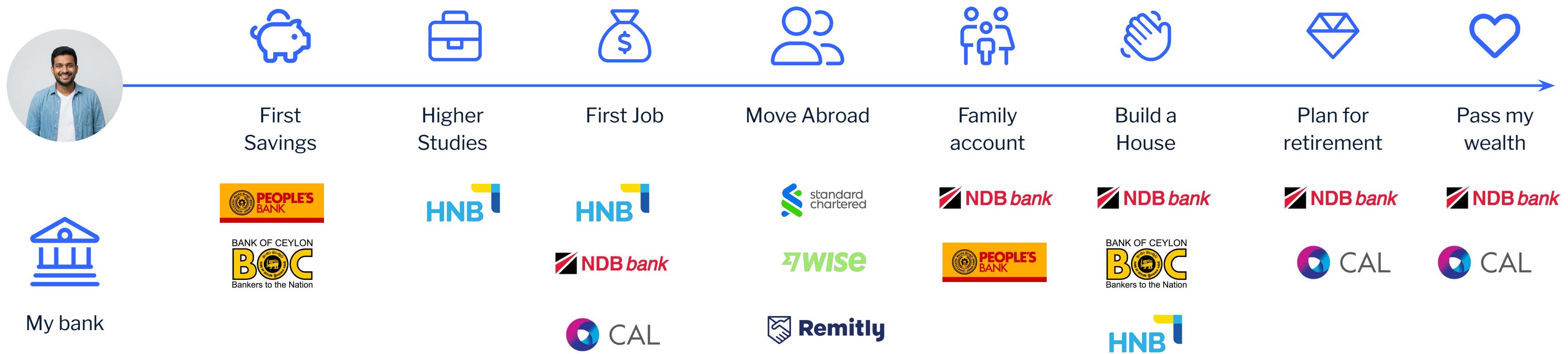
- Globally, retail banking contributes about **33%** of banking revenues
- **Universal banks** with a large retail base are **closer to 45-50%**
- Each SME/Corporate client generates **~15x more income** than each retail customer - **retail may be underleveraged**

The Catalyst | serve customer life moments as they occur

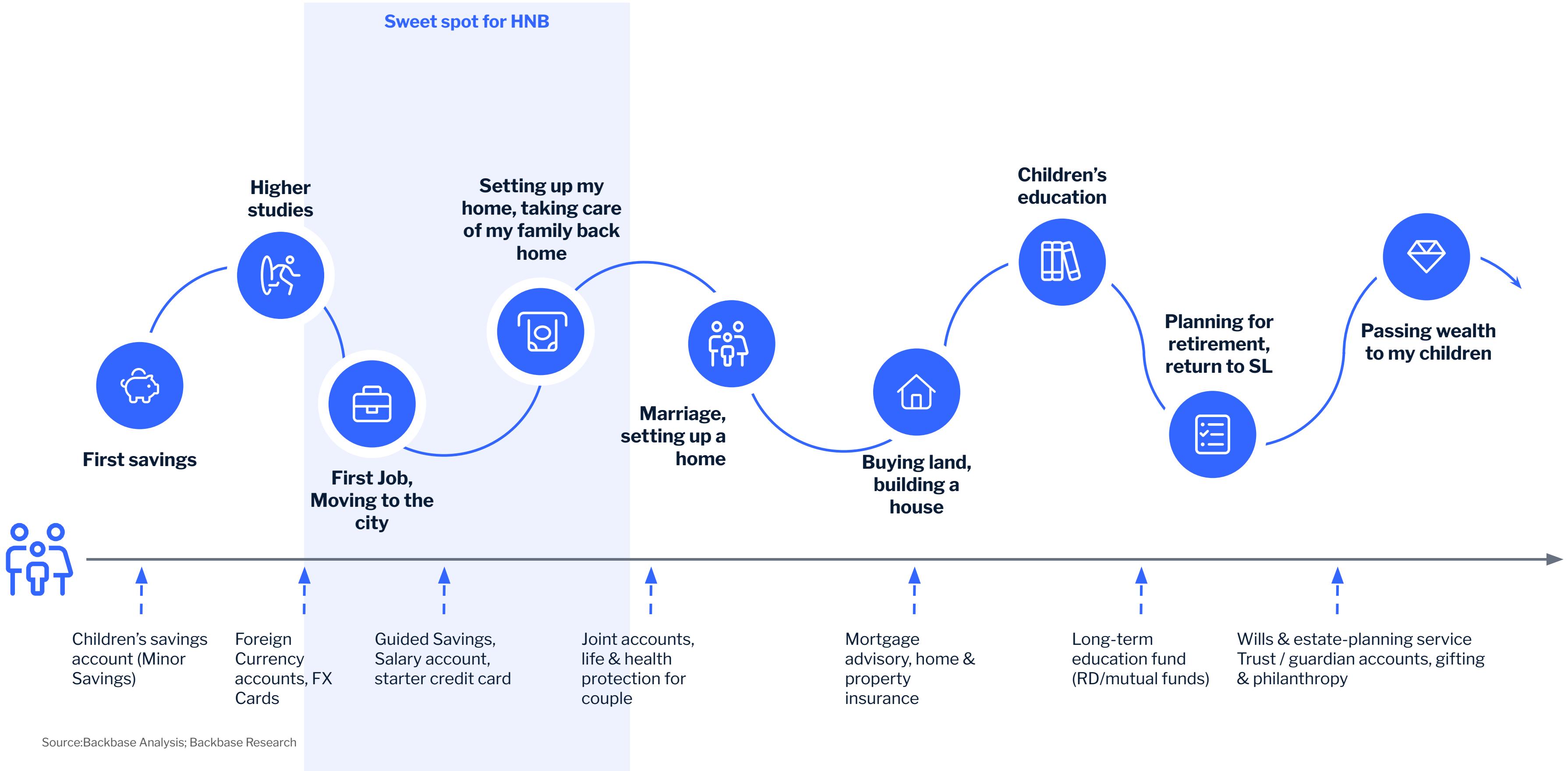
Build your experiences around a customer's life moments



Today's reality | most people use multiple banks to serve their banking needs



The Catalyst | Lock in customers early with Guided Savings



From Saver to Investor: A guided approach

There is a **winning formula** to target **digital natives** who are new to investing, proven across different banks and products

Fostering confidence by educating, simplifying and showcasing benefits, while eliminating noise and reducing entry barriers for a smooth start on their investment journey



+200k

UK Users in
waiting list



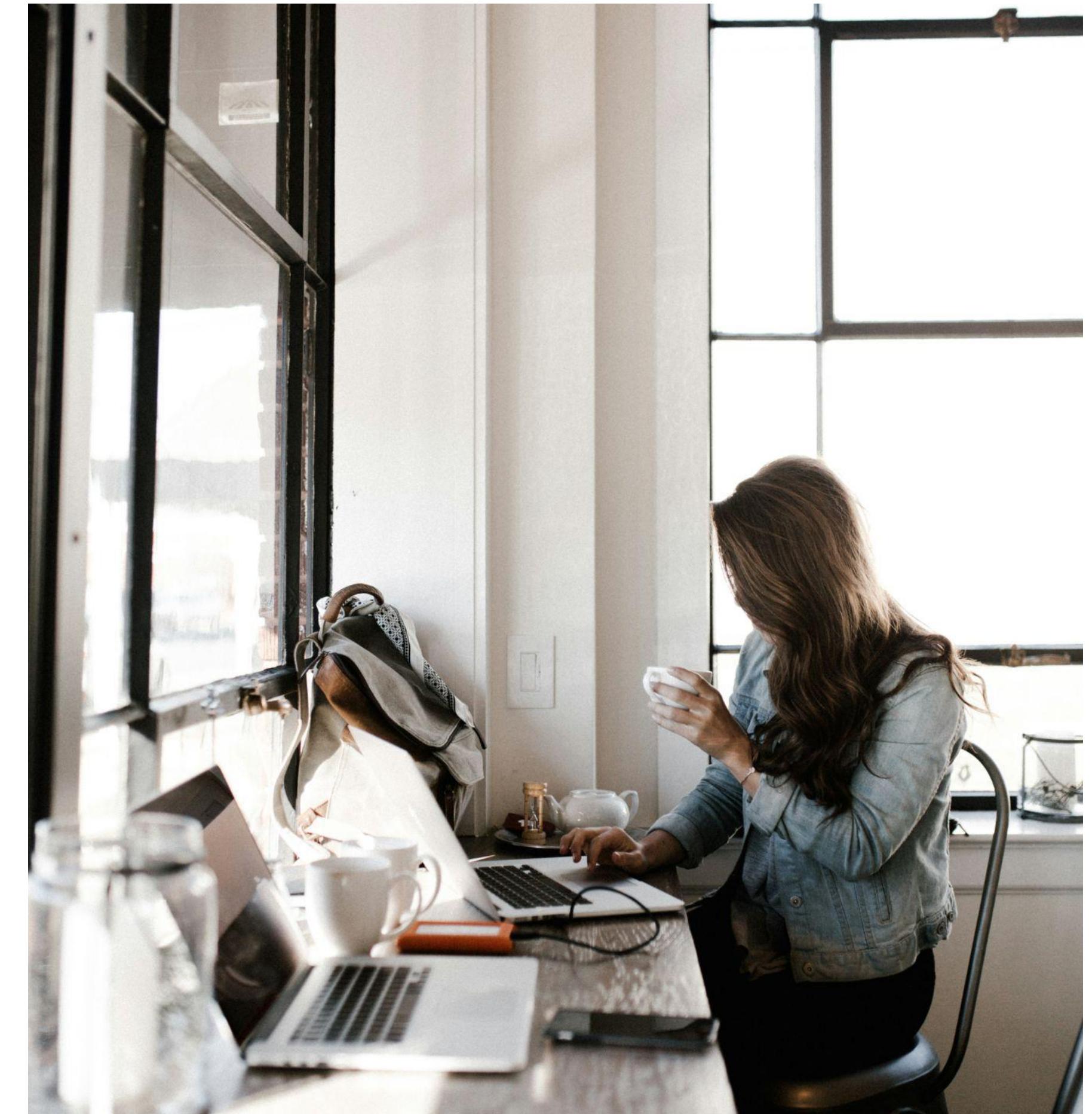
+850k

Users in UK
since 2016



+1.7M

Users in UK and
EU

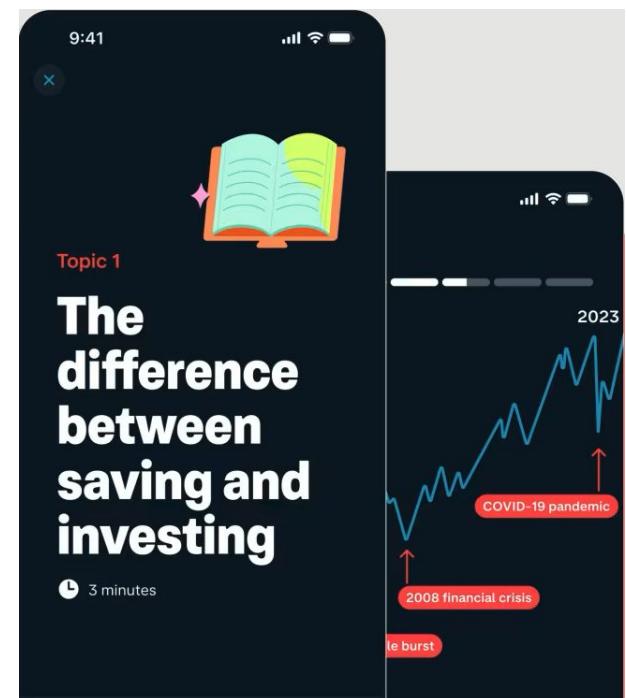


3 Keys to success



Guide & educate

Education guides the transition from saving to investing, illustrating the difference. As knowledge grows, so does the potential for larger investments

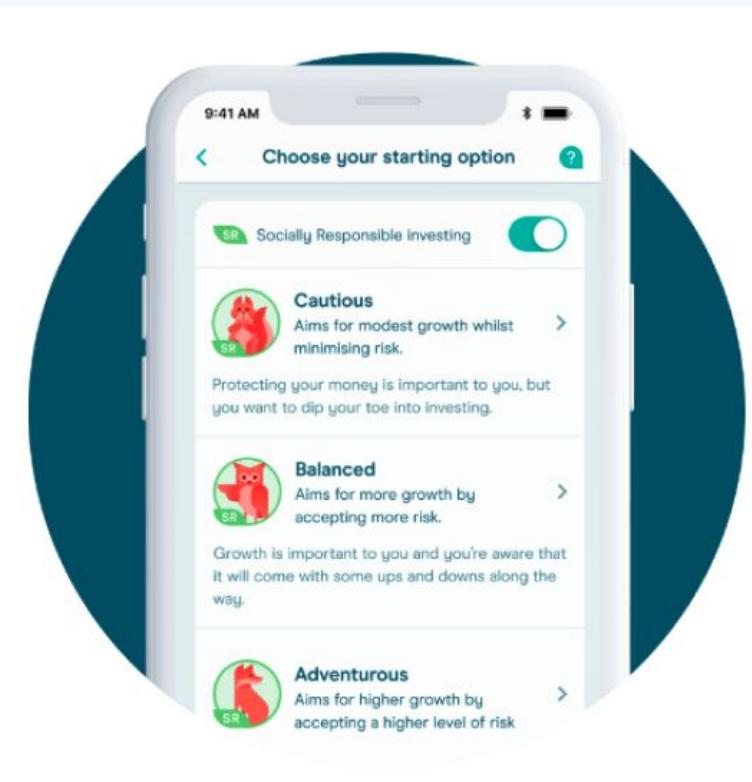


Monzo



Simplify

Streamlining options for easy choices, eliminating complexity to ease anxiety and using clear, jargon-free language for better engagement



Moneybox



Lower entry barriers

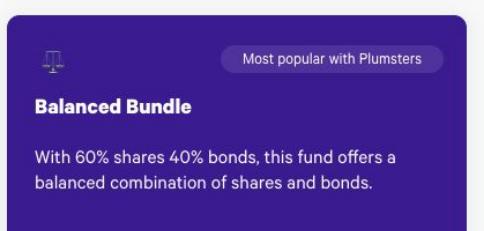
By lowering the financial threshold, we open doors for everyone to participate and explore investment opportunities, reducing the risk aversion

Invest in funds with as little as £1

Open an ISA or GIA account with Plum.

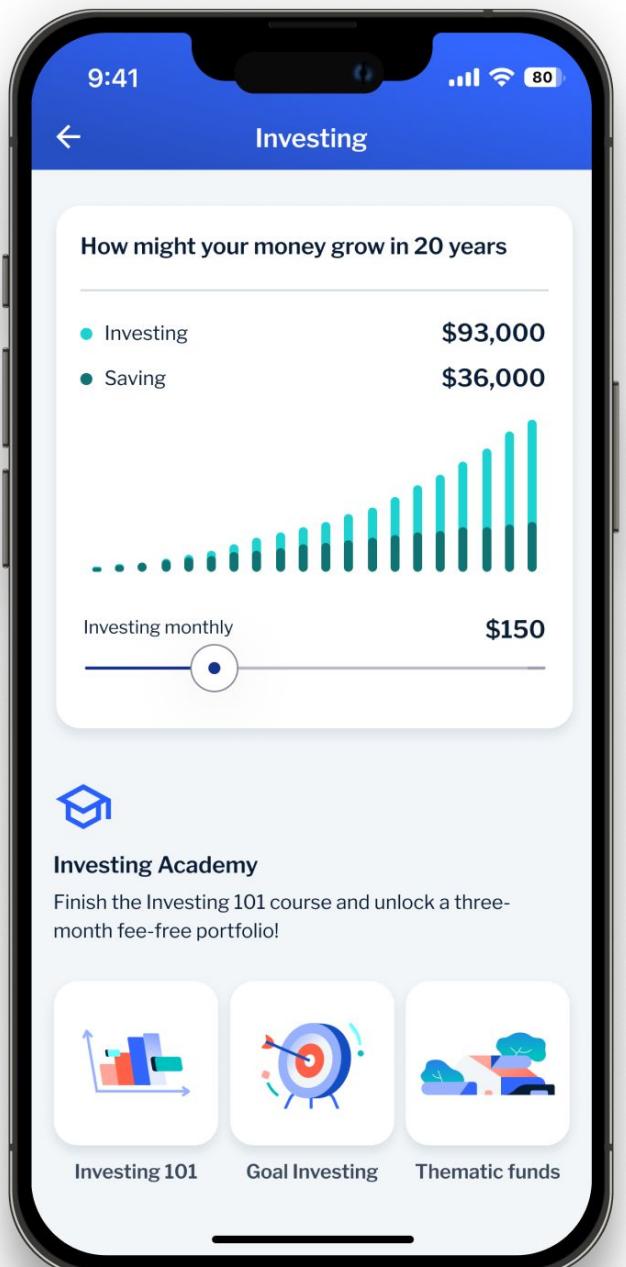
Our funds contain a mix of shares from thousands of different companies, plus other assets like bonds. So if one investment doesn't perform well, it should only affect a small portion of your overall portfolio. Capital invested is at risk. ISA Tax rules apply.

[Explore our funds →](#)



Plum

Guide & Educate



Educate and guide them on their journey to investing

Creating an educational center to teach investment fundamentals and illustrate the distinctions between saving and investing.



Facilitate a simpler decision-making process

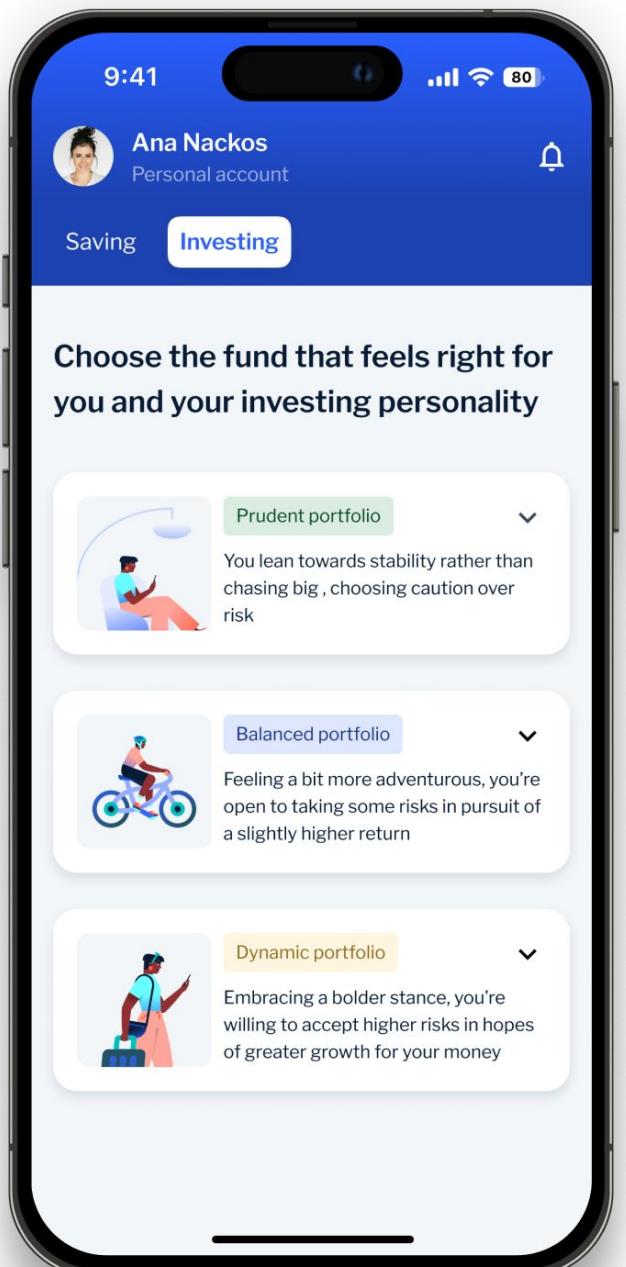
Simplify the selection to three carefully chosen funds, removing complexity and time to make a decision.



Starting with as little as \$1

Lowering the entry barrier makes testing investing effortless, minimizing risk aversion.

Simplified selection



Educate and guide them on their journey to investing

Creating an educational center to teach investment fundamentals and illustrate the distinctions between saving and investing.



Facilitate a simpler decision-making process

Simplify the selection to three carefully chosen funds, removing complexity and time to make a decision.

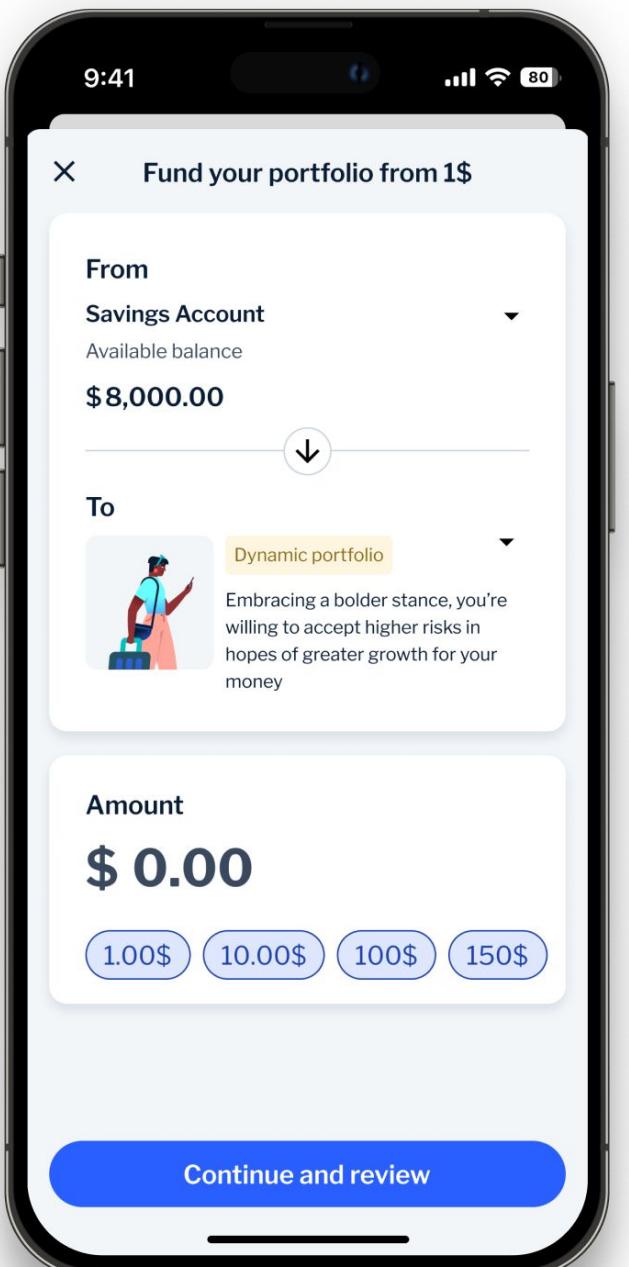


Starting with as little as \$1

Lowering the entry barrier makes testing investing effortless, minimizing risk aversion.

Digital Investing

Start with \$1



Educate and guide them on their journey to investing

Creating an educational center to teach investment fundamentals and illustrate the distinctions between saving and investing.



Facilitate a simpler decision-making process

Simplify the selection to three carefully chosen funds, removing complexity and time to make a decision.



Starting with as little as \$1

Lowering the entry barrier makes testing investing effortless, minimizing risk aversion.

Key Challenges faced by HNB today

Current Challenges

Group-wide digital fragmentation

Multiple systems, no “one HNB” layer
Siloed data, limited 360° view
Low reuse of journeys & components across segments and entities

Manual operating model & constrained capacity

Paper-heavy onboarding & servicing (non retail)
Frontline **time lost to admin**
Change capacity tied to “keeping the lights on”
Complex governance across entities

Profitability & risk pressure

Opex and cost-to-income under pressure
Elevated credit risk and funding costs limit big-bang change
Growth still linked to headcount

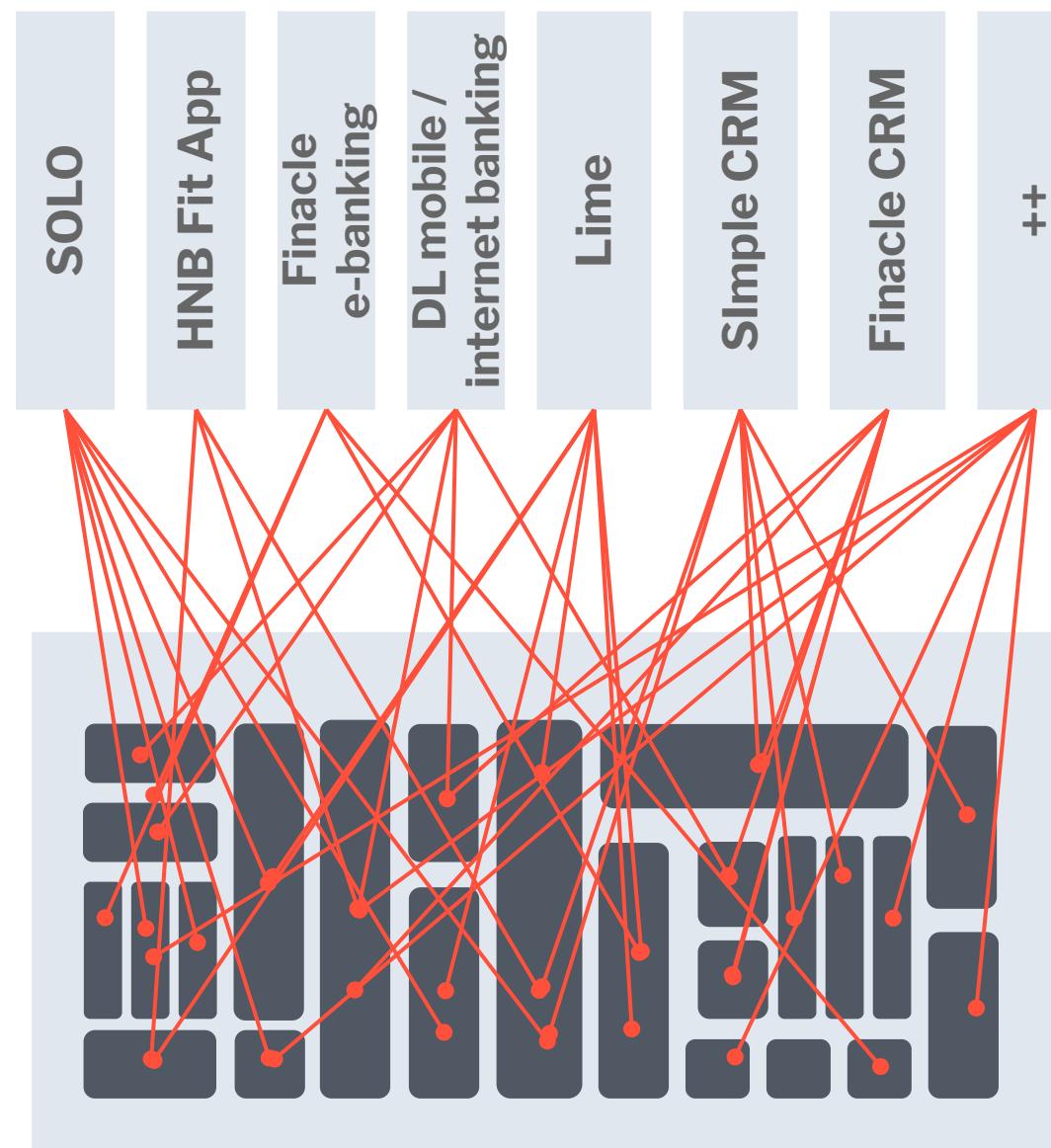
Execution gap vs expectations

Customer expectations outpace current UX
Faster, more personalised experiences becoming the norm
No single engagement platform for the group

■ HNB today | The Legacy Trap - siloed systems

from: Frontline Debt

blocking CX and AI productivity gains



Several frontline apps for customers and employees with **disconnected, misaligned user experience**

Fragile, complex mesh of integration between frontline and downstream systems

Slow time-to-market for new features – means HNB misses revenue opportunities while competitors launch faster

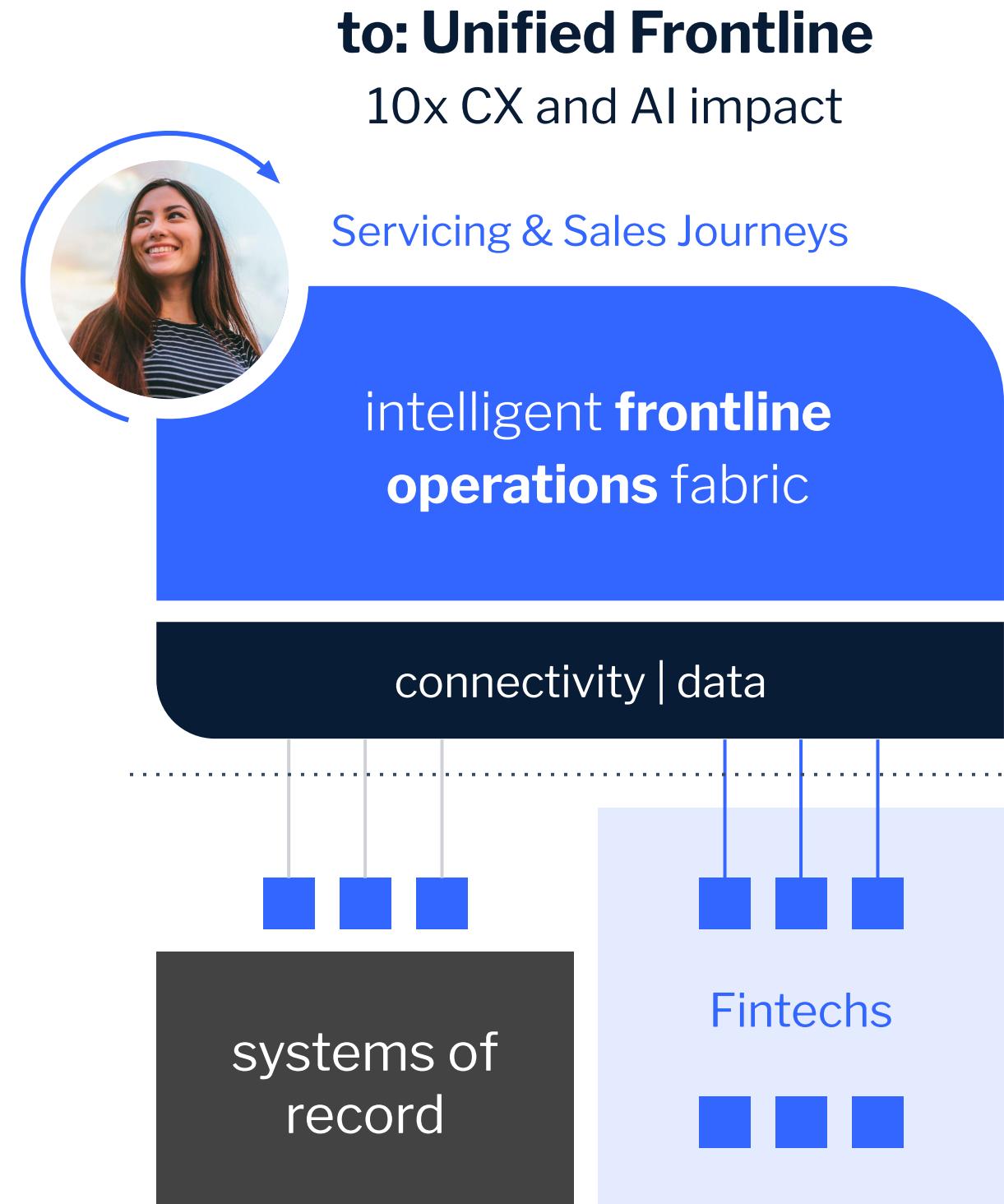
Monolithic and siloed systems mean **every change is complex, risky and expensive**

High vendor dependency: most changes require third-party intervention; HNB lacks direct control of its digital roadmap

02. The Vision

The unified banking platform and how to approach long term transformation

■ HNB tomorrow | Unified frontline that orchestrates journeys



One unified frontline for all HNB customers and employees

A single, intelligent frontline that runs end-to-end servicing and sales journeys across Wealth, Retail, SME and Corporate – replacing today's multiple customer and staff apps, fragile integrations and slow change cycles

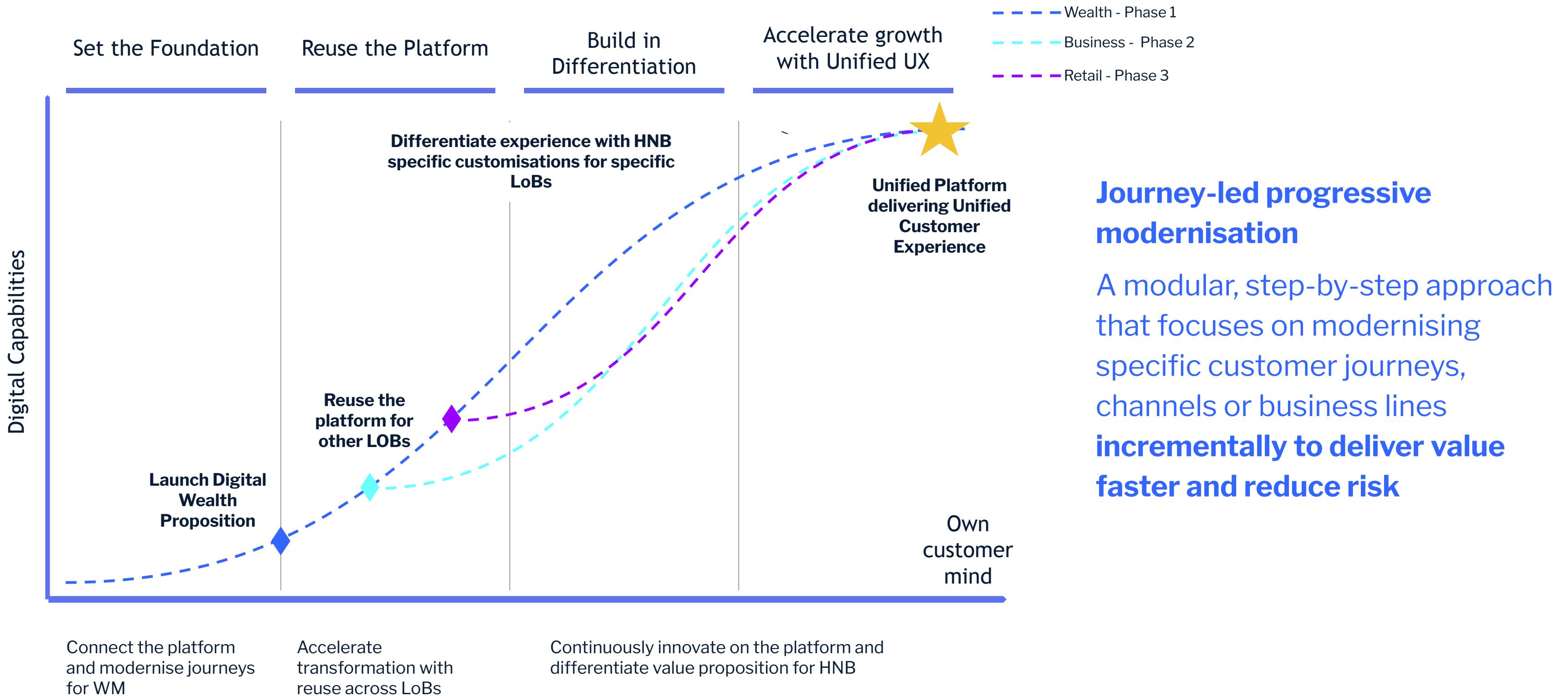
Intelligent frontline operations fabric, reused across journeys and LoBs

Unified layer sits above systems of record, so new journeys are configured once and reused across segments – addressing low backend reuse, duplicated builds and high change & testing effort

Connectivity & data layer decoupling channels from systems of record and fintechs

A unified API and event layer connecting cores, group platforms and fintech partners, giving HNB a 360° client view for personalisation, risk and analytics, while enabling progressive, journey-led modernisation of legacy backends

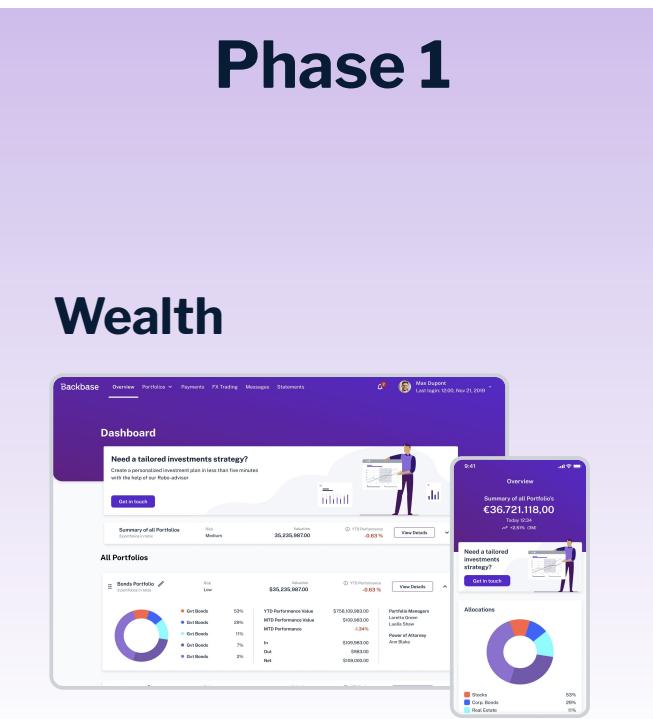
How | Progressive Modernisation



HNB's Journey | Progressive Modernisation across Lines of Business

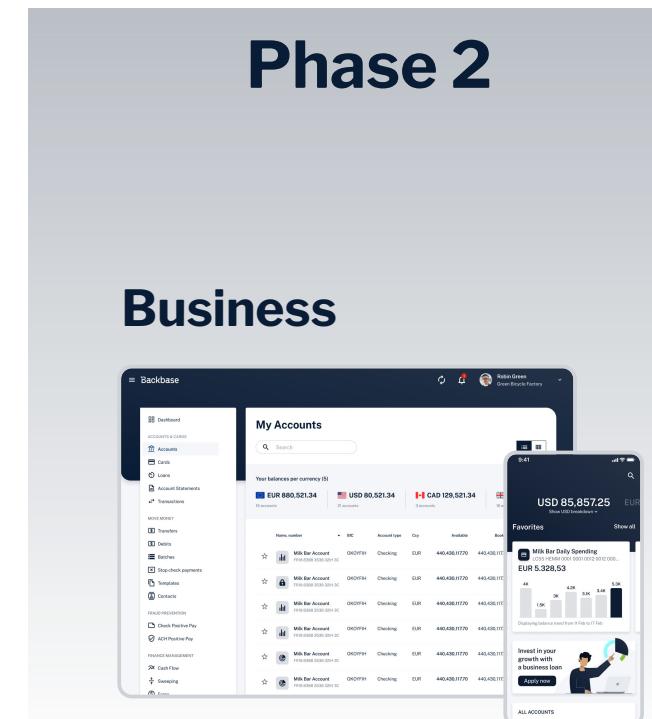
Phase 1

Wealth



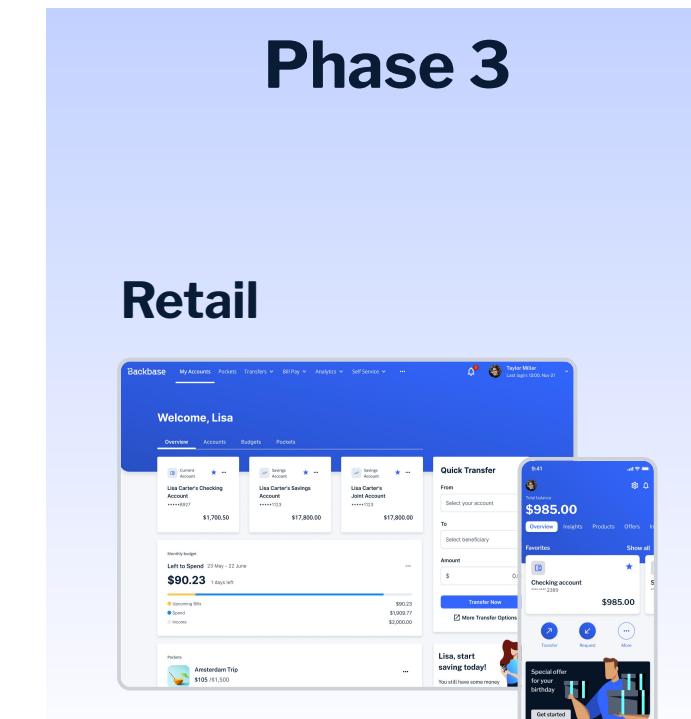
Phase 2

Business



Phase 3

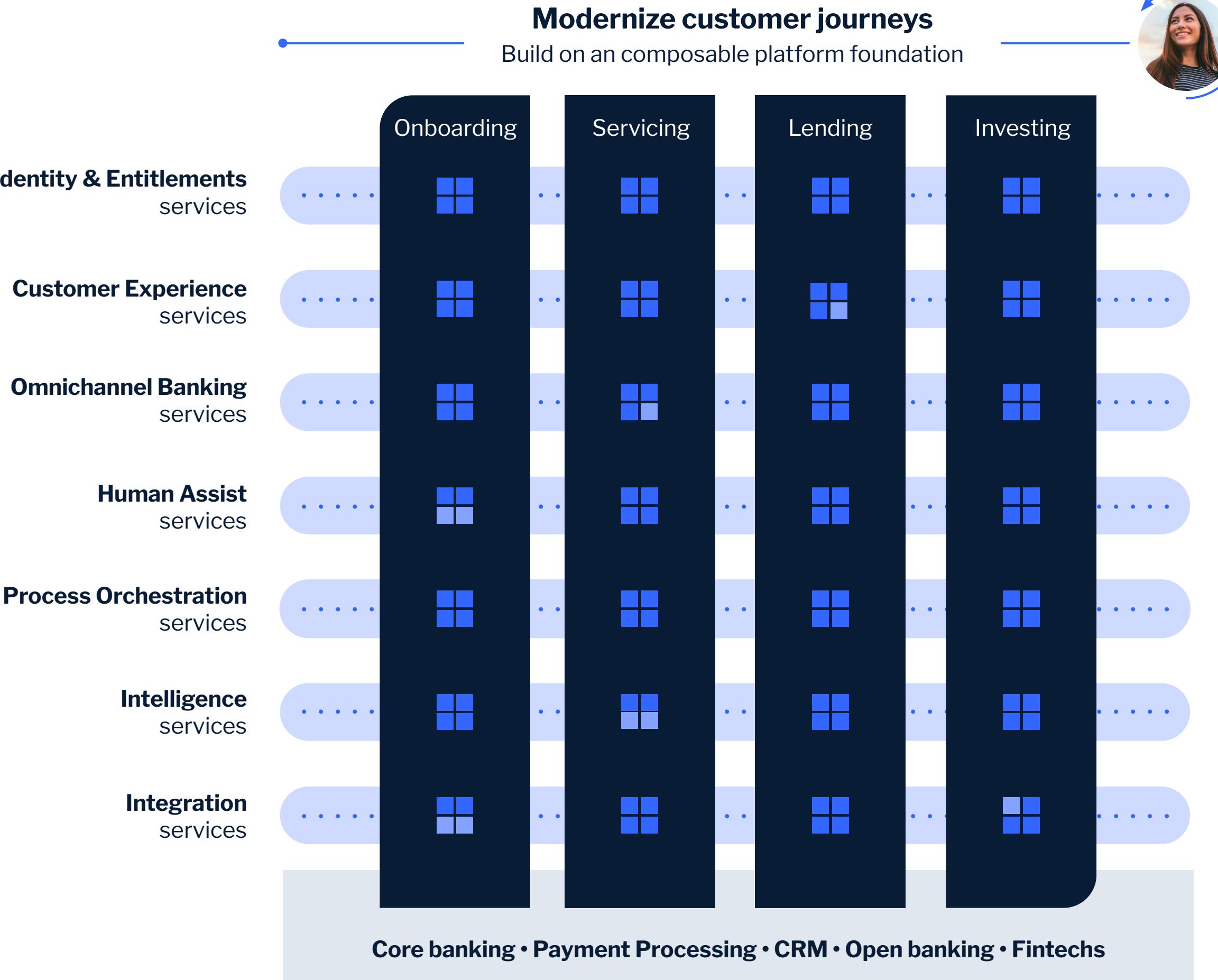
Retail



AI Powered Banking Platform

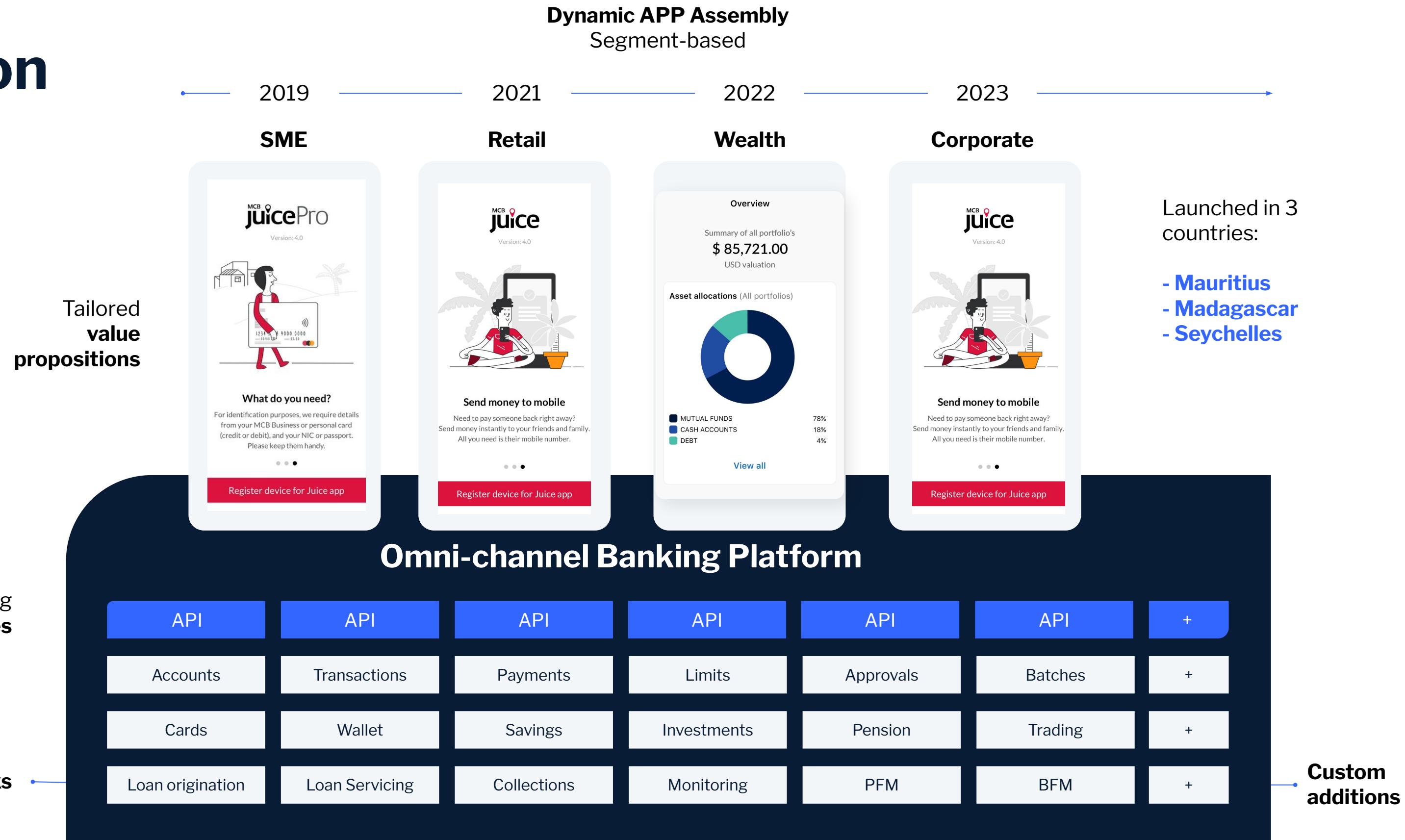
Progressive banking modernization

- ✓ Journey-based
- ✓ Front-2-Back
- ✓ Incremental changes
- ✓ Lock-in early success
- ✓ Unified architecture
- ✓ Platform synergies



Progressive modernization

- ✓ Accelerated delivery
- ✓ Focus on business value
- ✓ Seamless expansion



MCB | Modernizing customer journeys at speed

SME Banking

Business challenge:

- MCB faced significant underservice challenges in its SME banking segment.
- There was a need for quicker response times and more convenient solutions.

Solution:

- Launched JuicePro in 2019, empowering SMEs with mobile-first banking.
- The app rapidly expanded to offer more features, including express overdraft, and merchant capabilities.

Retail Banking

Business challenge:

- MCB aimed to migrate its retail app to the Backbase platform to enhance user experience and support a large user base.
- Speed and reliability of digital banking services is paramount.

Solution:

- The retail app, called Juice, now serves over 500,000 users, with new web apps in development.
- Juice 4.0's launch resulted in an 8% surge in MCB Juice subscribers in its first year, highlighting the bank's dedication to innovative digital experiences.

Wealth Management

Business challenge:

- The bank sought to empower private clients with a wealth app for portfolio management and trading.

Solution:

- MCB launched a wealth app, attracting 250,000+ investment banking subscribers.
- The app integrates wealth features into Juice, offering an all-in-one solution.
- Clients can manage portfolios, execute trades, and explore investments in a single app.

Corporate Banking

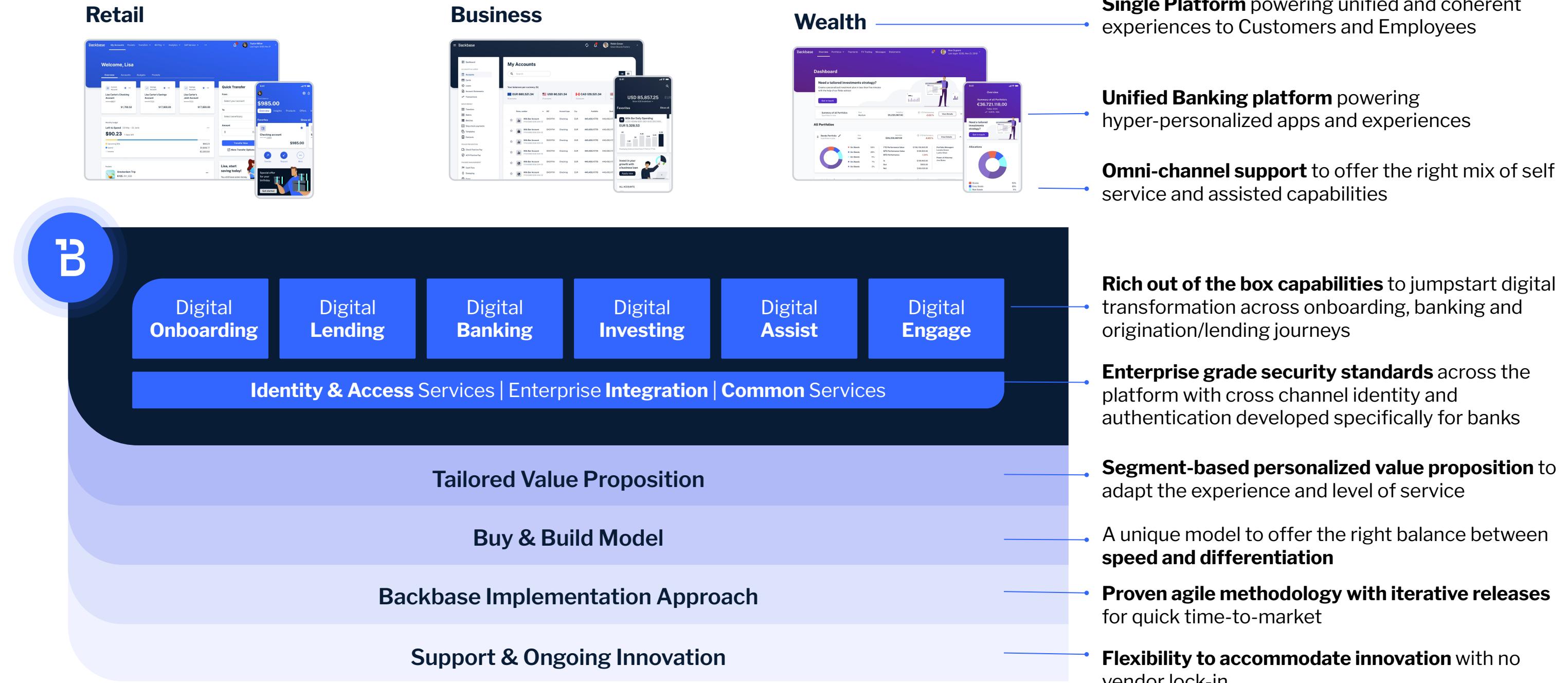
Business challenge:

- Expand presence in transactional banking and enhance corporate services.

Solution:

- MCB partnered with Backbase in 2021 for corporate banking, developing a web-based offering.
- Internet Banking Pro & SmartApprove App
- A simplified and enhanced digital banking experience for non-individual customers

Realise your strategic objectives with Backbase



02. P1 - The Lighthouse

Wealth Management transformation as a starting point

Proposed Solution for Phase 1

The Backbase Wealth Suite

One platform • AI Wealth Suite across the customer lifecycle

Prospect App

Client App

Employee Portal

Marketing Suite

acquire

activate

retain

expand

AI inside

Omni-channel Onboarding

Seamless Banking & Servicing

Tailored Investing

Account & Product Sales

CLM Process Automation

Relationship Management

Engagement & Campaigns

Delight Clients

Empower Employees

**Systems of record
& processing**

Finacle Core

Finacle CRM

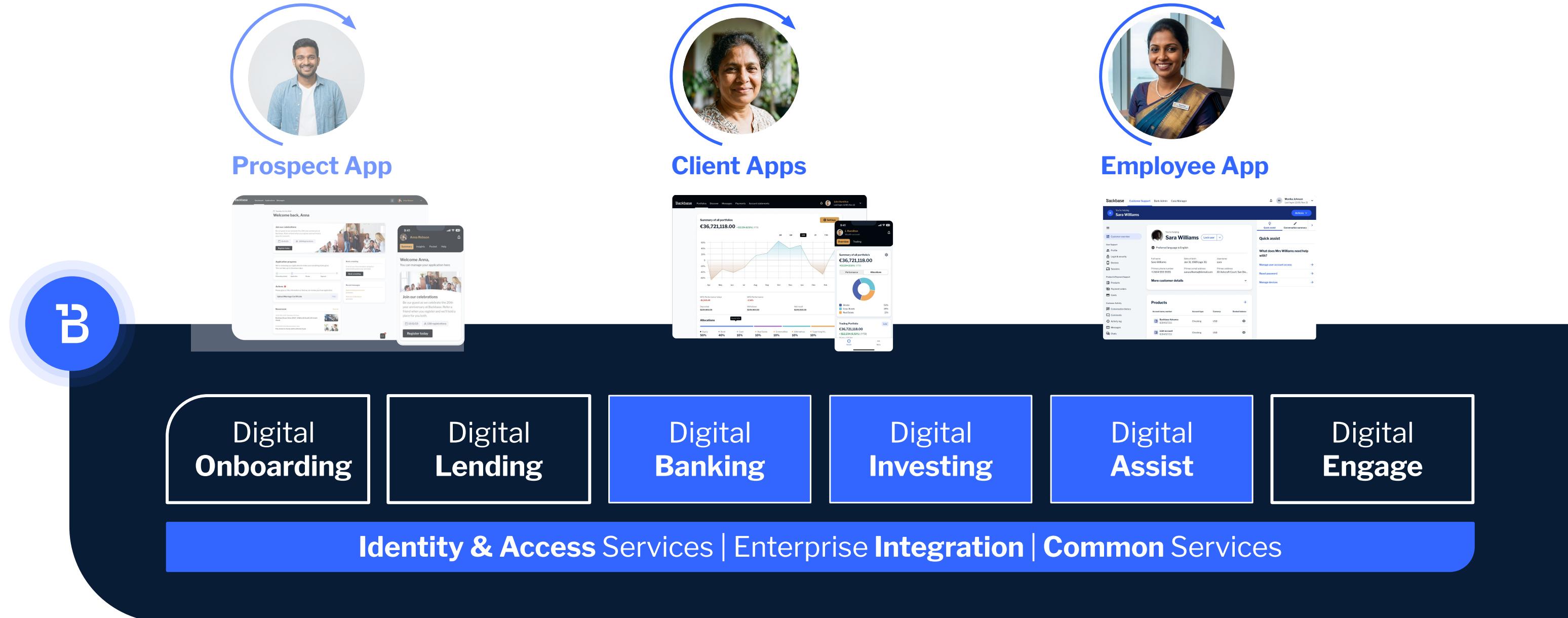
PMS

CMS / DMS

Fintech Marketplace

Proposed solution for HNB Wealth Offering: MVP

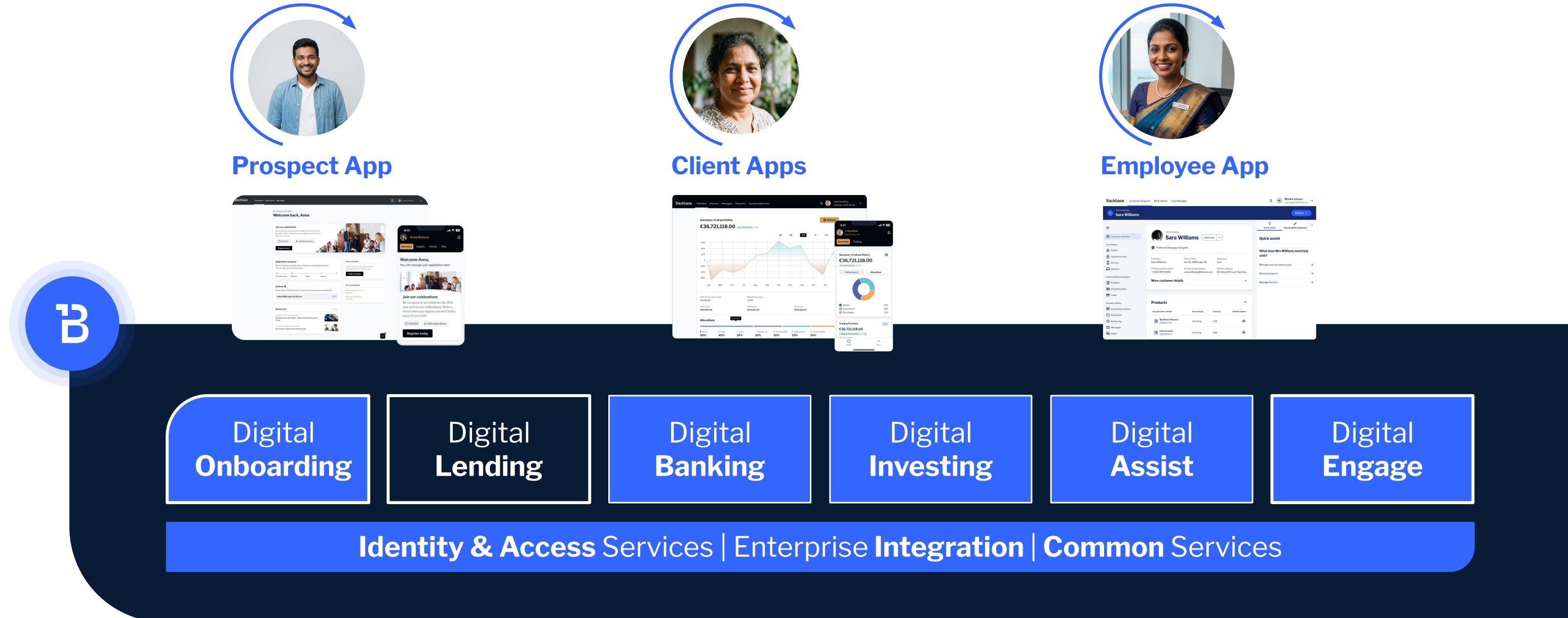
Scope for MVP (Phase 1A)



In scope

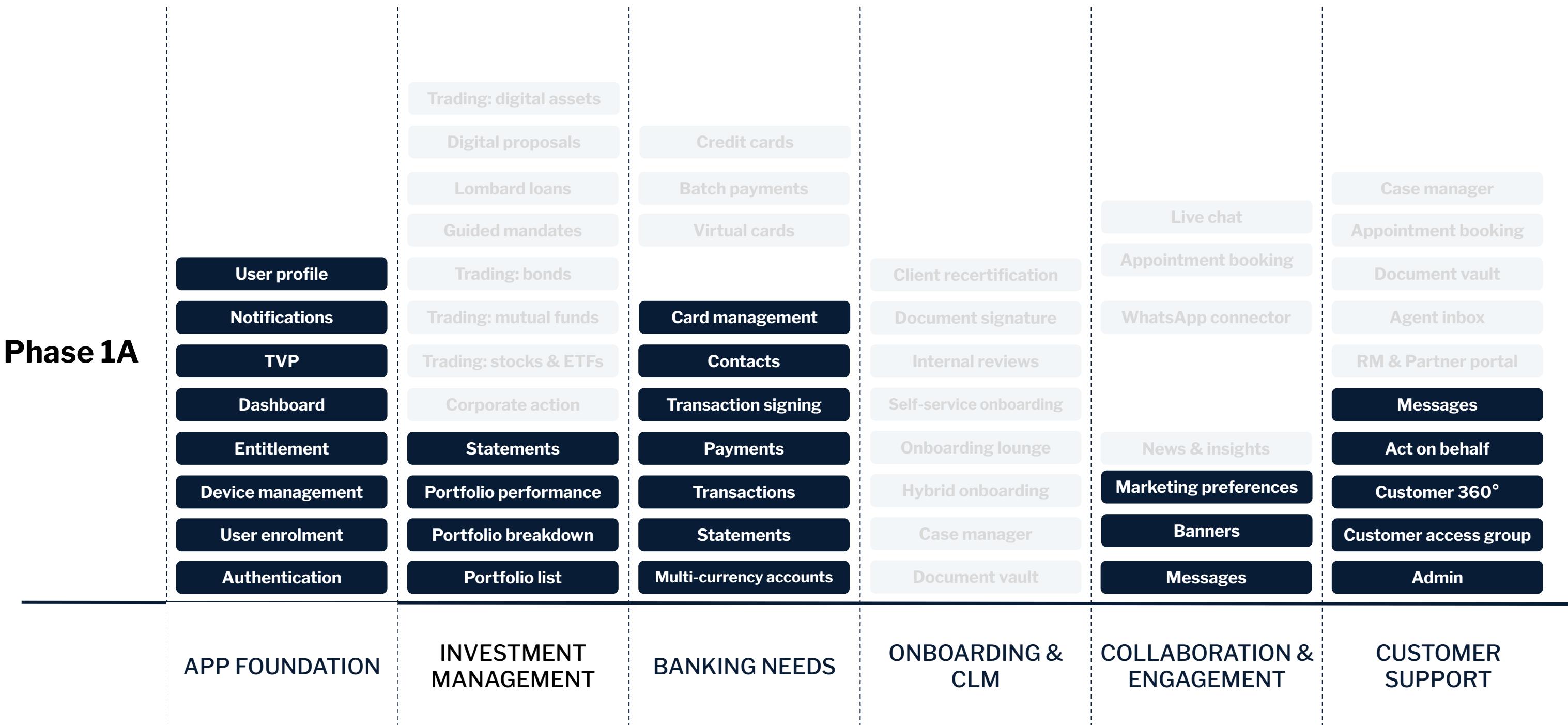
Proposed solution for HNB Wealth Offering: MVP 2

Scope for MVP 2 (Phase 1B)



In scope

HNB Wealth App | Scope overview for Phase 1A



HNB Wealth App | Scope Overview for Phase 1B

Phase 1B
(Accelerate the growth engine)

APP FOUNDATION	INVESTMENT MANAGEMENT	BANKING NEEDS	ONBOARDING & CLM	COLLABORATION & ENGAGEMENT	CUSTOMER SUPPORT
User profile Notifications TVP Dashboard Entitlement Device management User enrolment Authentication	Digital proposals Trading: digital assets Guided mandates Trading: bonds Trading: mutual funds Trading: stocks & ETFs Corporate action Statements Portfolio performance Portfolio breakdown Portfolio list	Credit cards Card management Contacts Transaction signing Payments Transactions Statements Multi-currency accounts	Internal reviews Self-service onboarding Onboarding lounge Hybrid onboarding Case manager Document vault	News & insights Live chat Appointment booking Marketing preferences Banners Messages	Case manager Appointment booking Document vault Agent inbox RM & Partner portal Messages Act on behalf Customer 360° Customer access group Admin

Proposed solution for HNB Wealth Offering

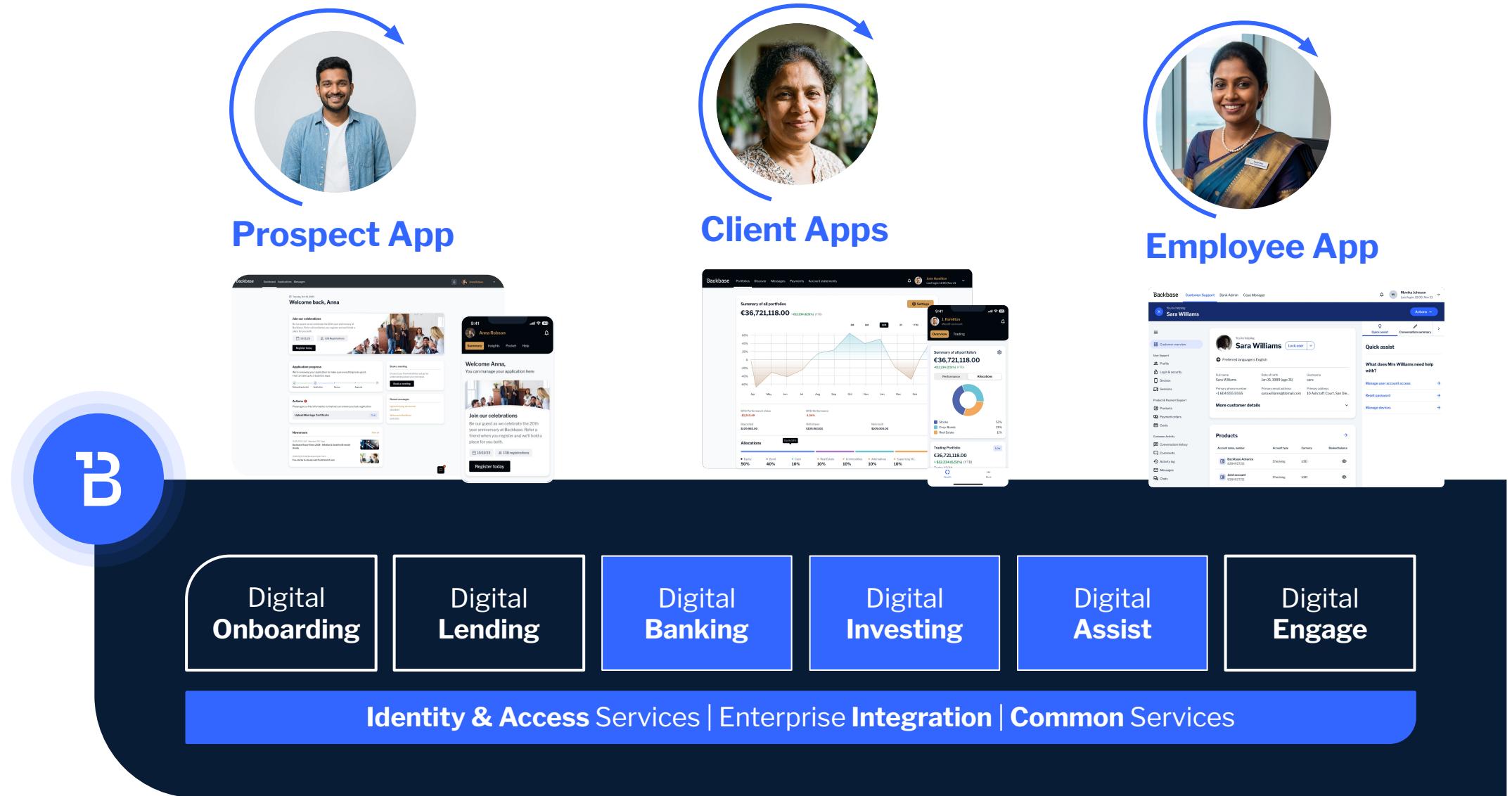
The proposed solution aims at providing a solution that fits HNB current priorities to launch a modern premium Private Banking app, while laying out the foundation of an enterprise platform for long-term innovation.

For the MVP, we propose a solution inclusive of the following Backbase products for the **Private Banking** segment for end-clients, front and middle-office users:

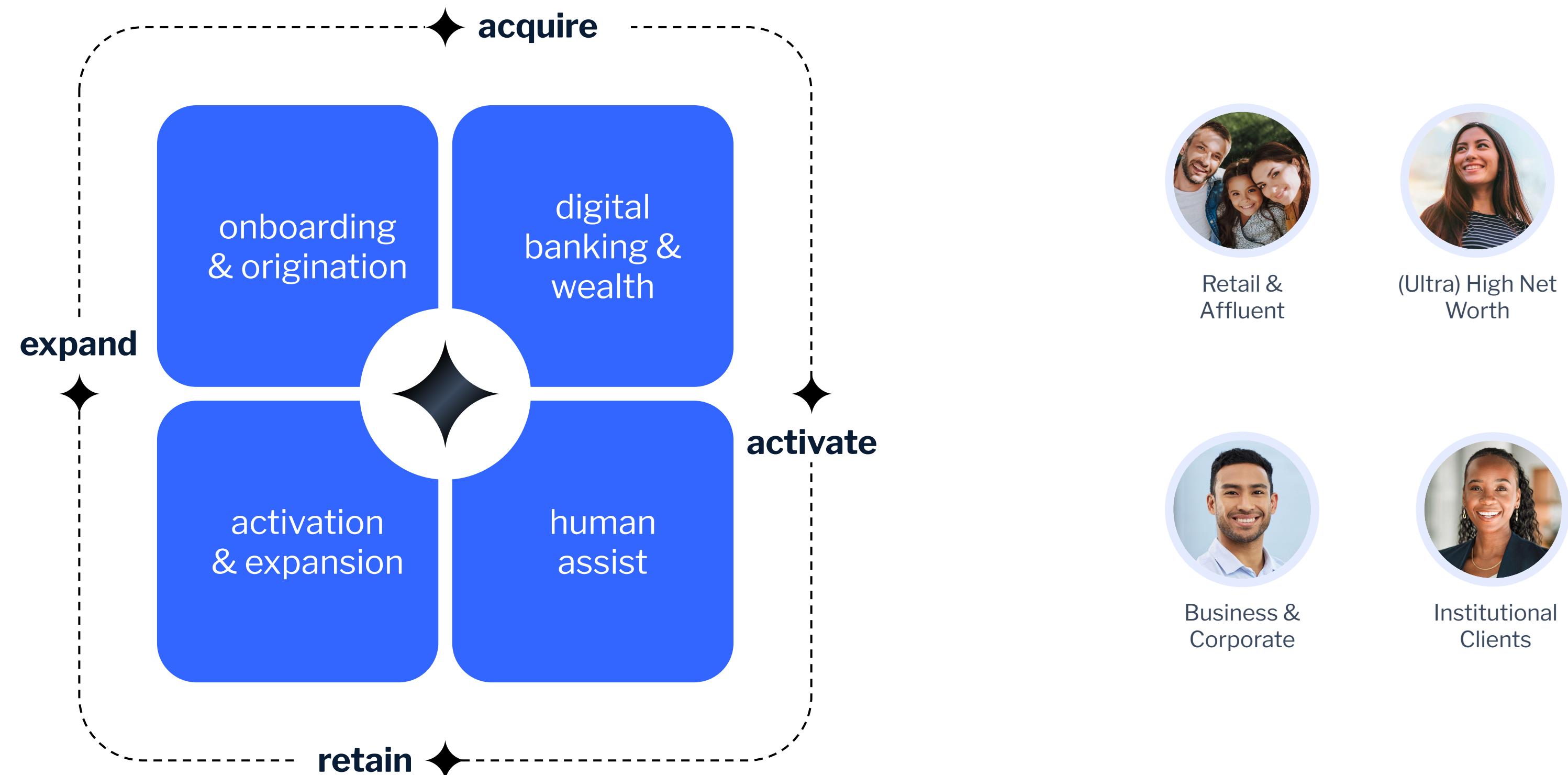
- **Digital Banking - Wealth Management** | for customers
- **Digital Investing** | for customers
- **Digital Assist** | for front, middle-office and admin users

The same Backbase platform will be extended in future phases to complement its functional offering with:

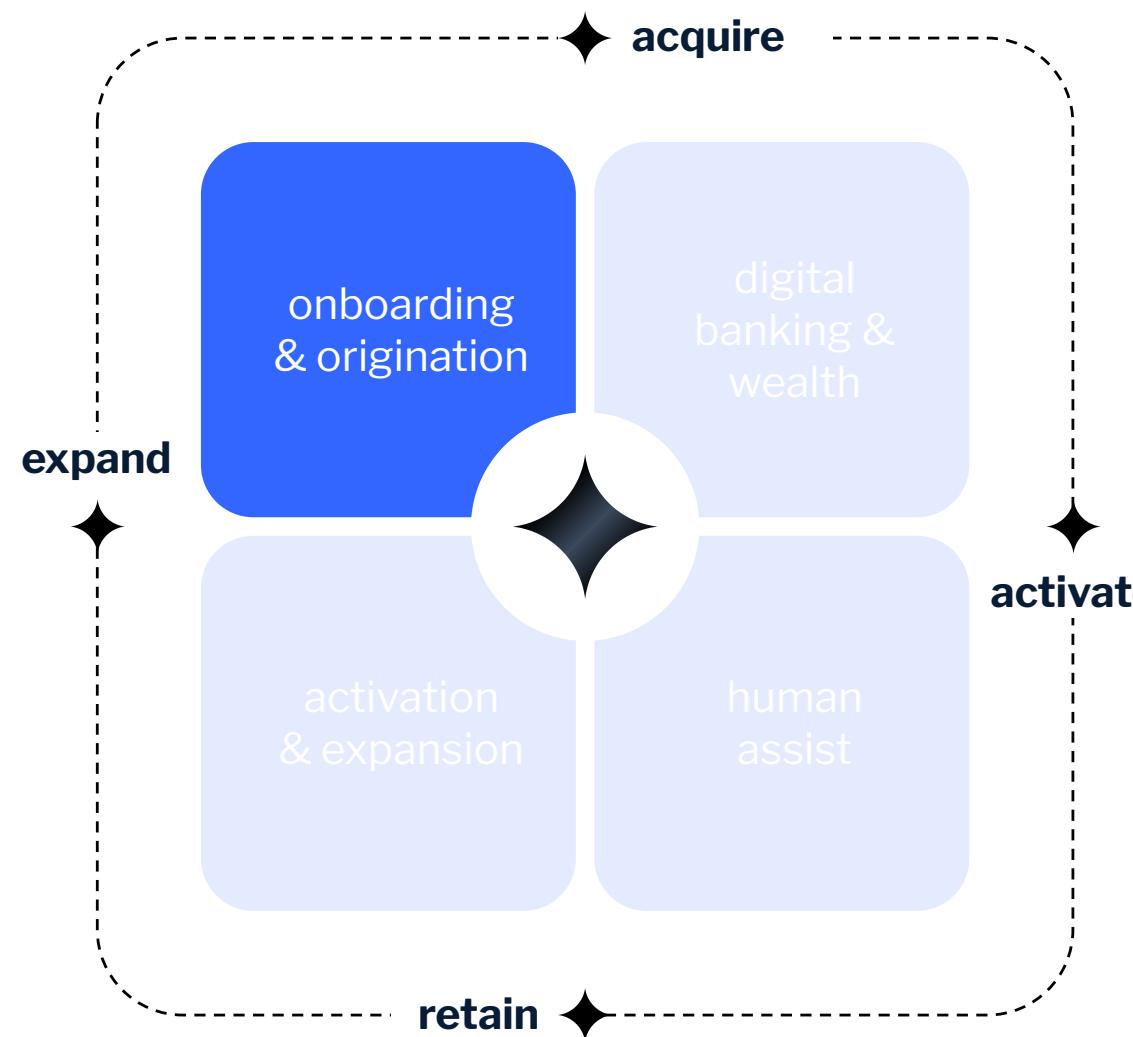
- **Digital Banking** | Enhance the client experience with advanced banking, trading and collaboration capabilities;
- **Digital Assist** | Elevate the employee experience with comprehensive journeys for RMs and customer collaboration;
- **Digital Onboarding** | For end-to-end RM-led, hybrid and self-service digital onboarding and client uplift;
- **Digital Lending** | Digitise, streamline and automate loan origination processes (e.g. Lombard Loans);
- **Digital Investing** | Offer end-to-end investment offerings for offshore affluent clients such as guided mandates, savings plans and trading;
- **Digital Engage** | Initiate and manage campaigns across digital channels;



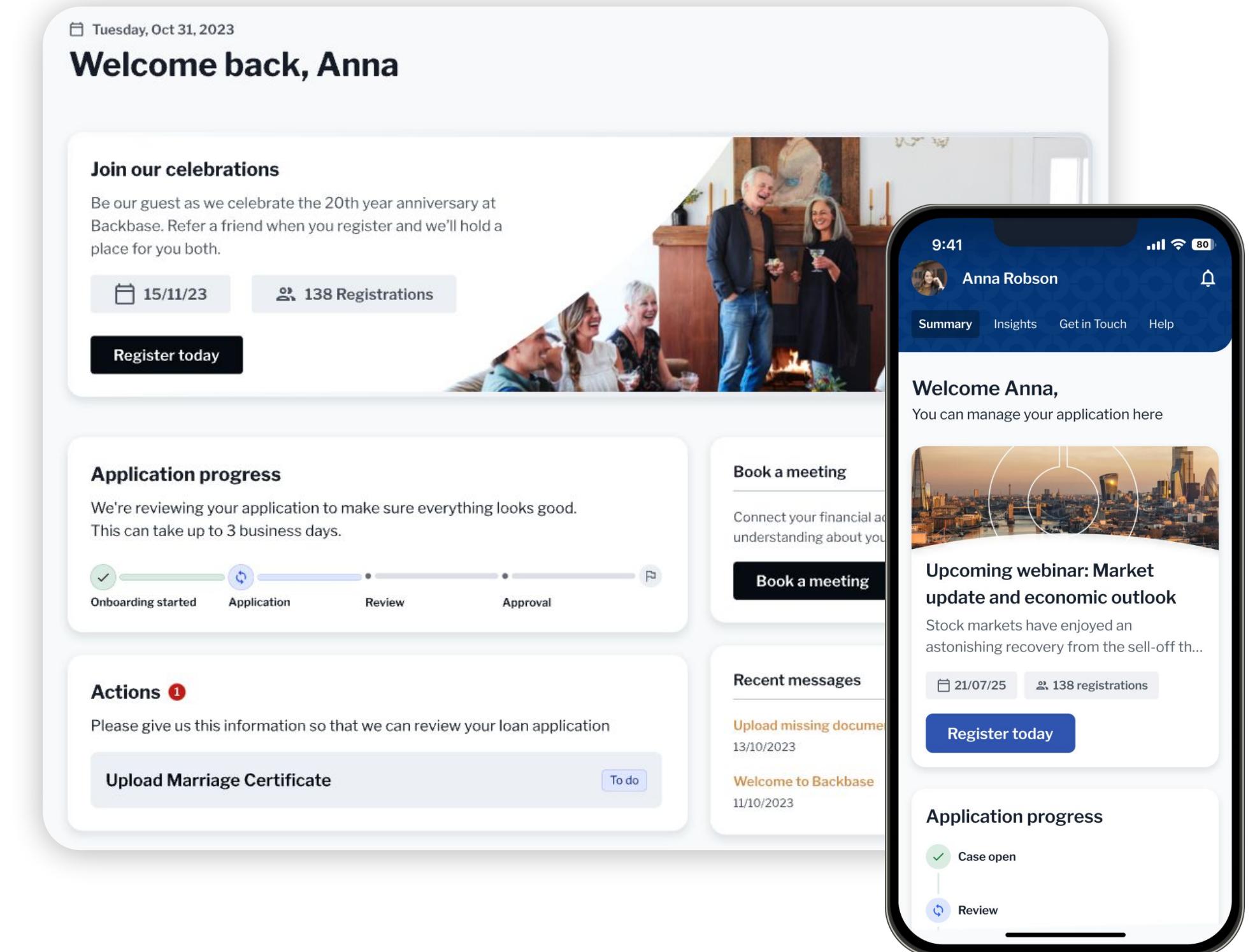
Core Value Proposition • unified banking & wealth suite



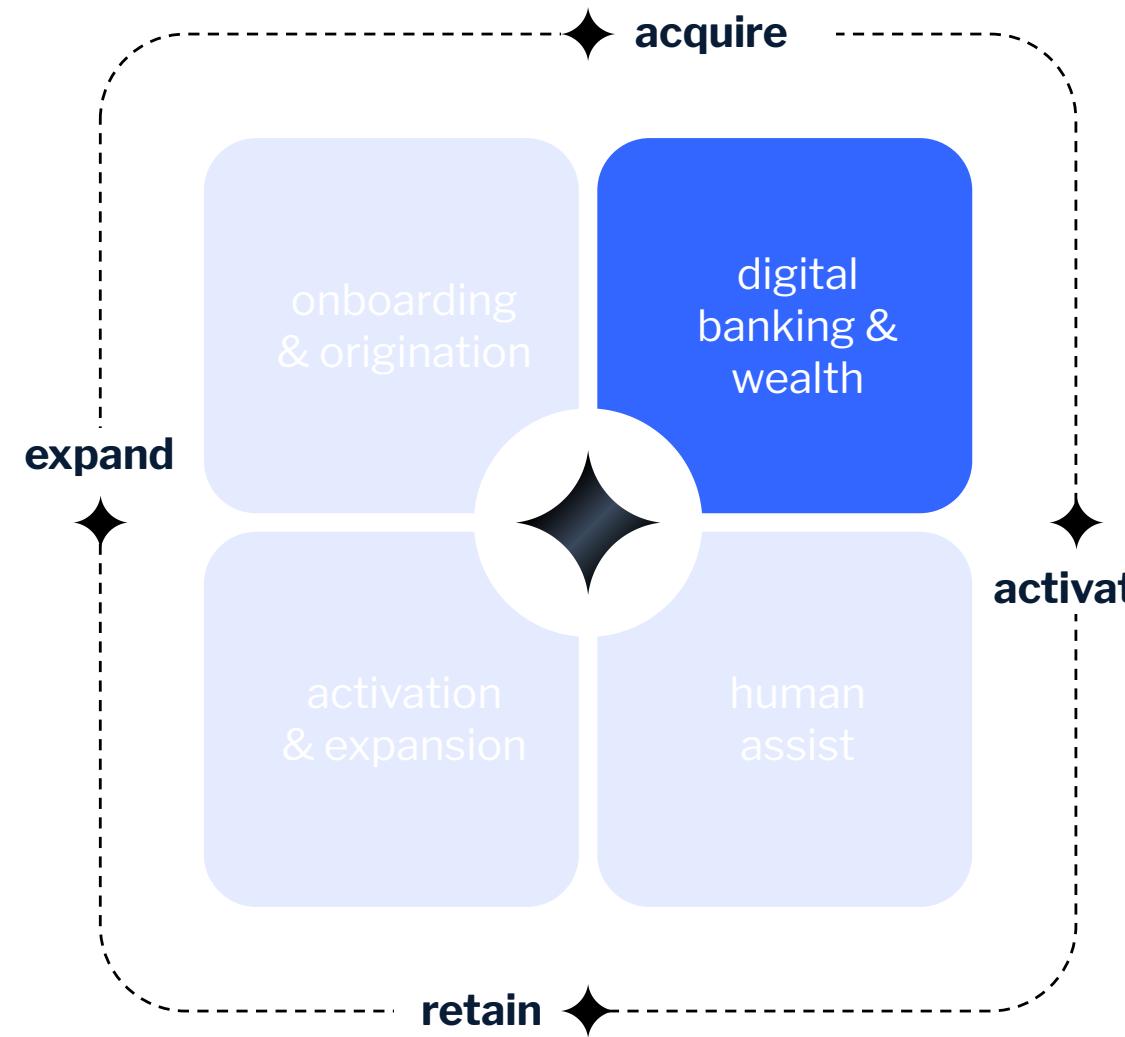
Core Value Proposition • Onboarding & Prospect Portal



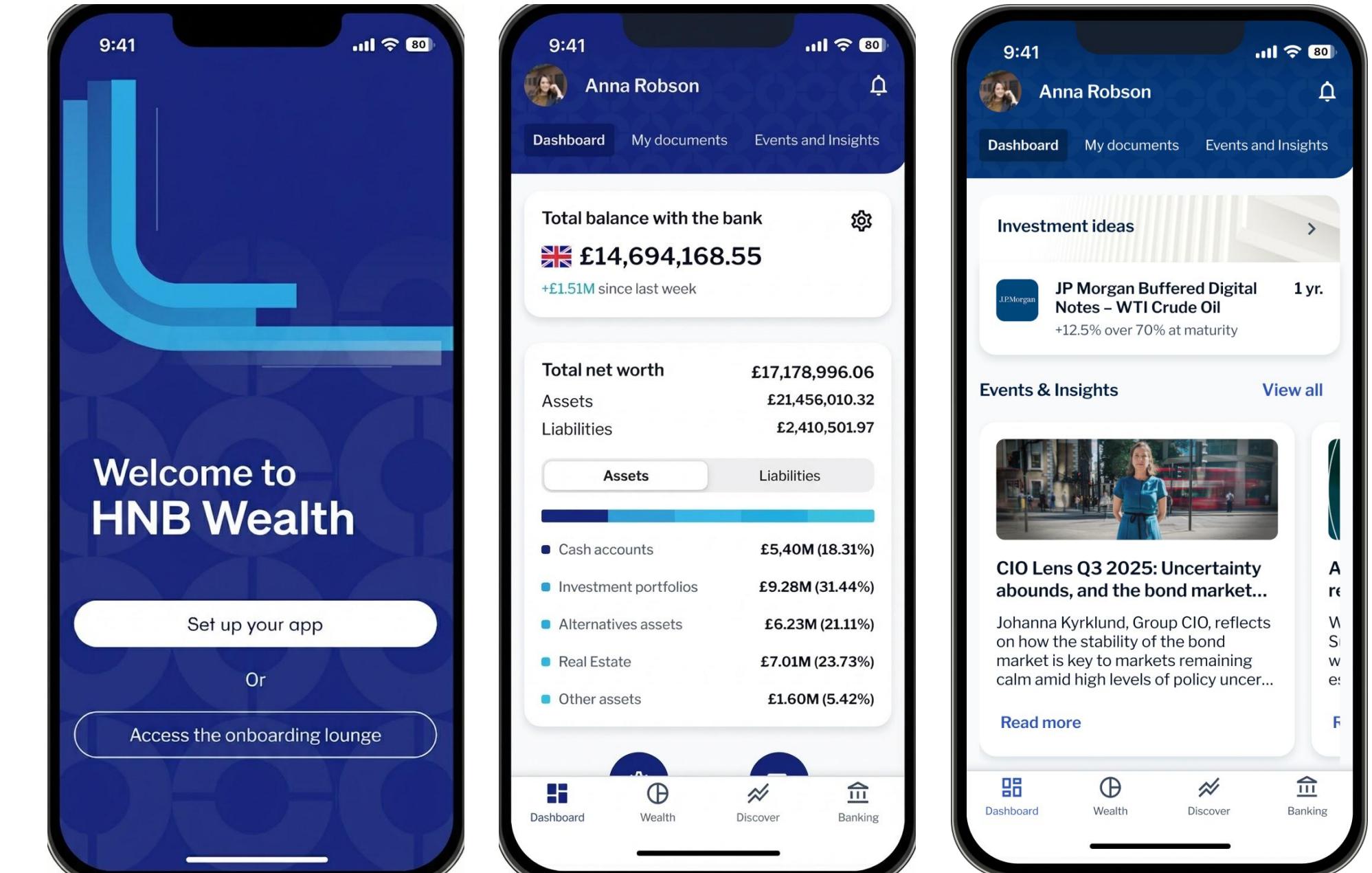
Turn onboarding into an efficient sales conversion tool with the prospect portal



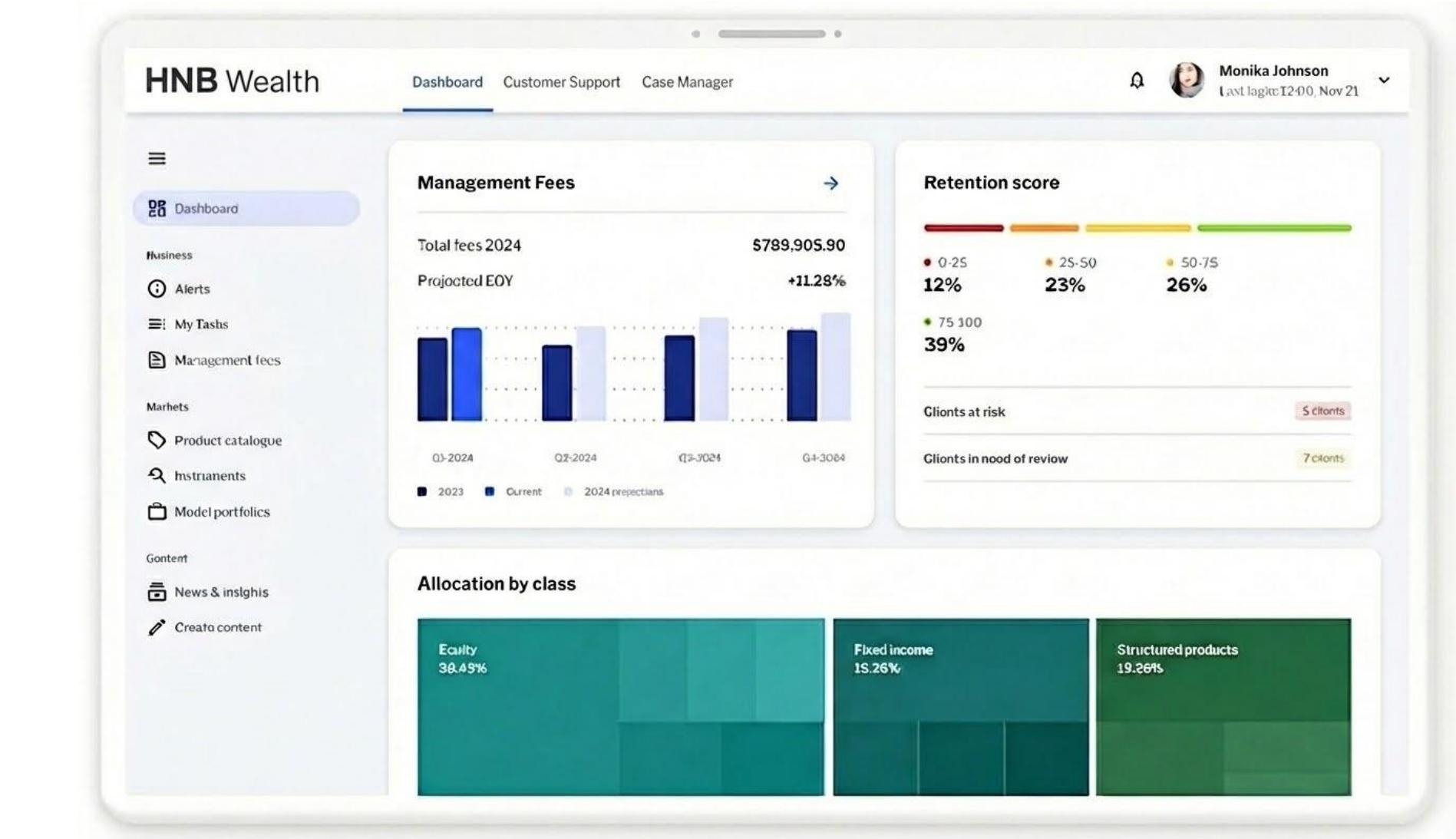
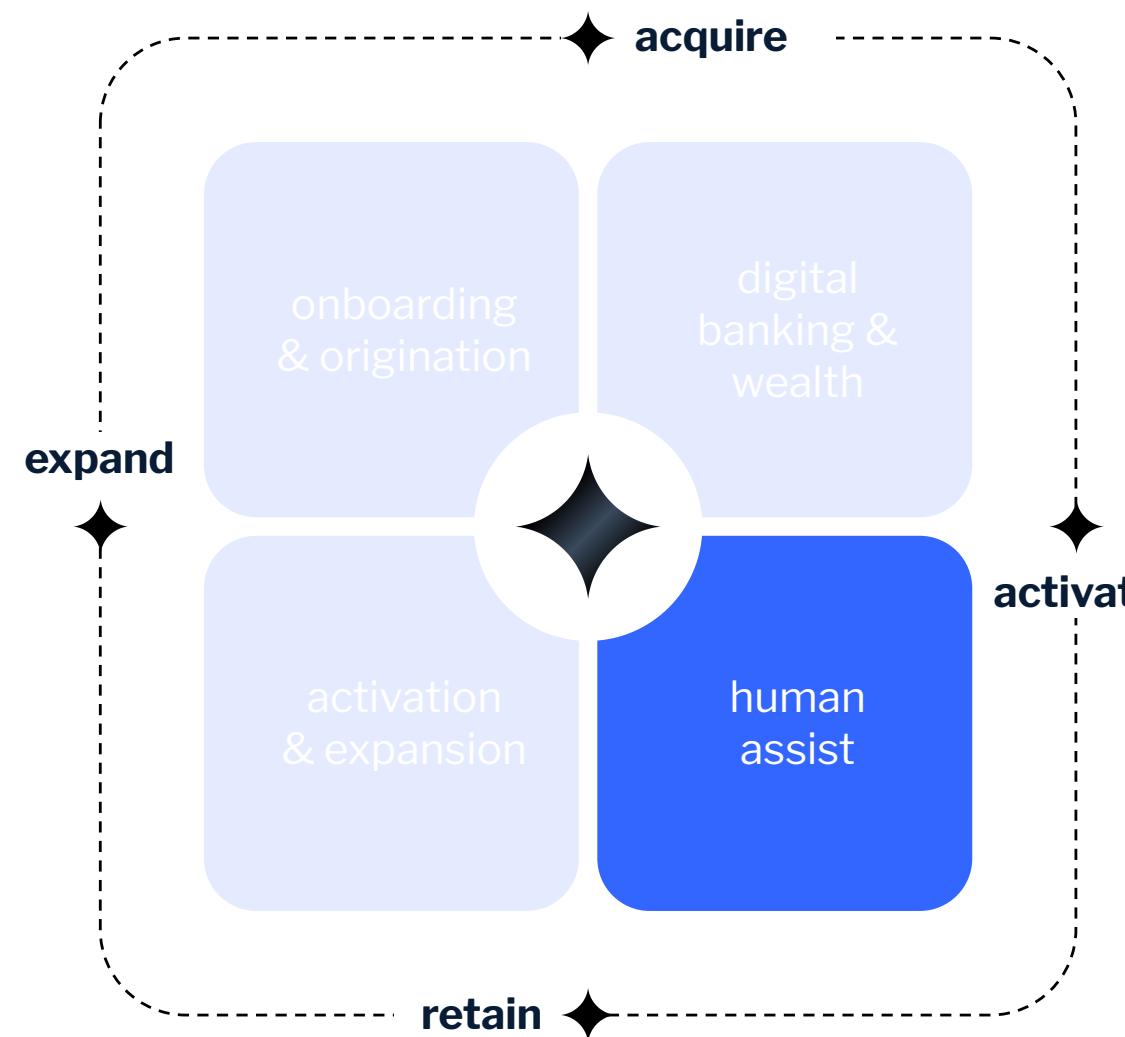
Core Value Proposition • Web & Mobile client app



**Unified, omnichannel experience,
with tailored experiences for
different segments**

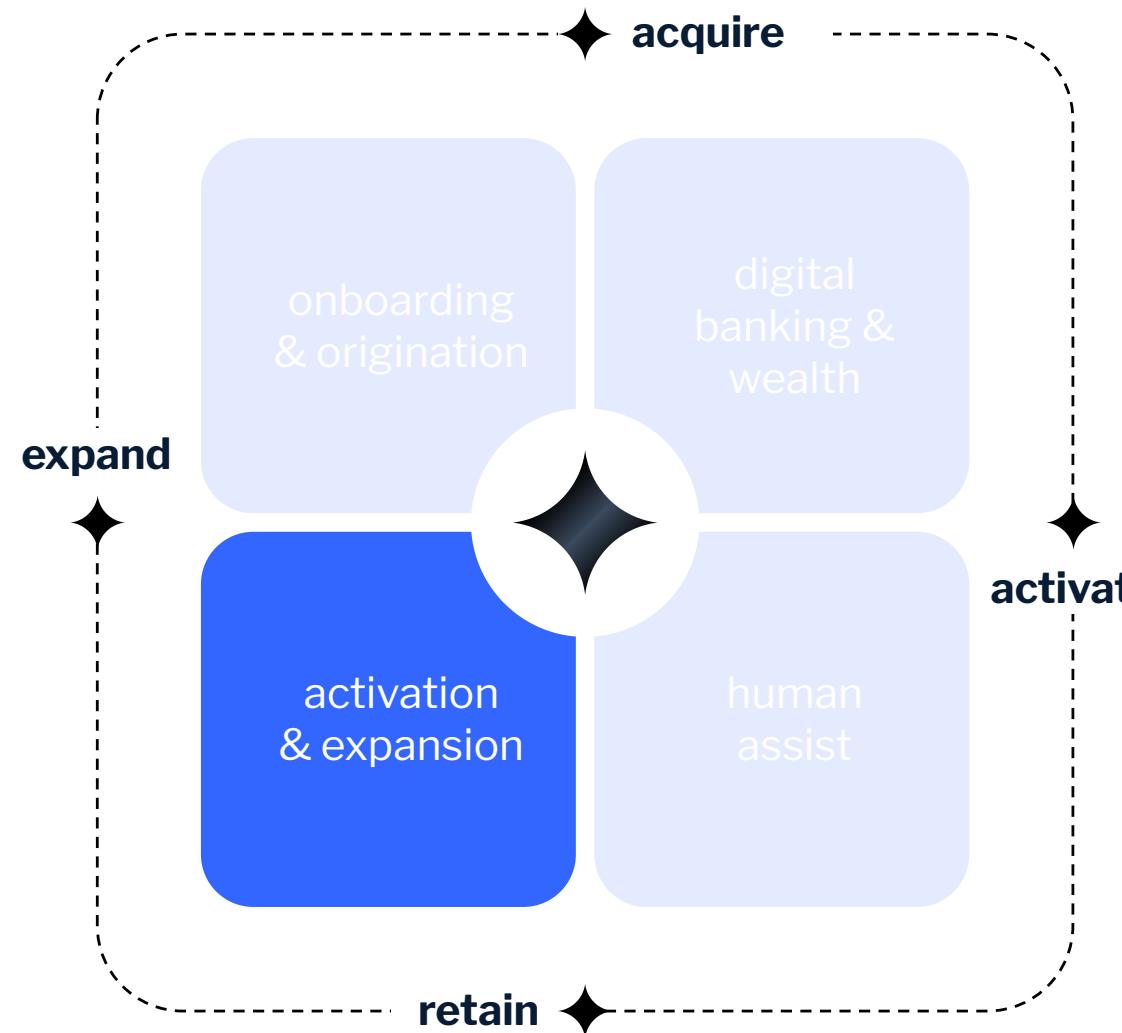


Core Value Proposition • Employee app

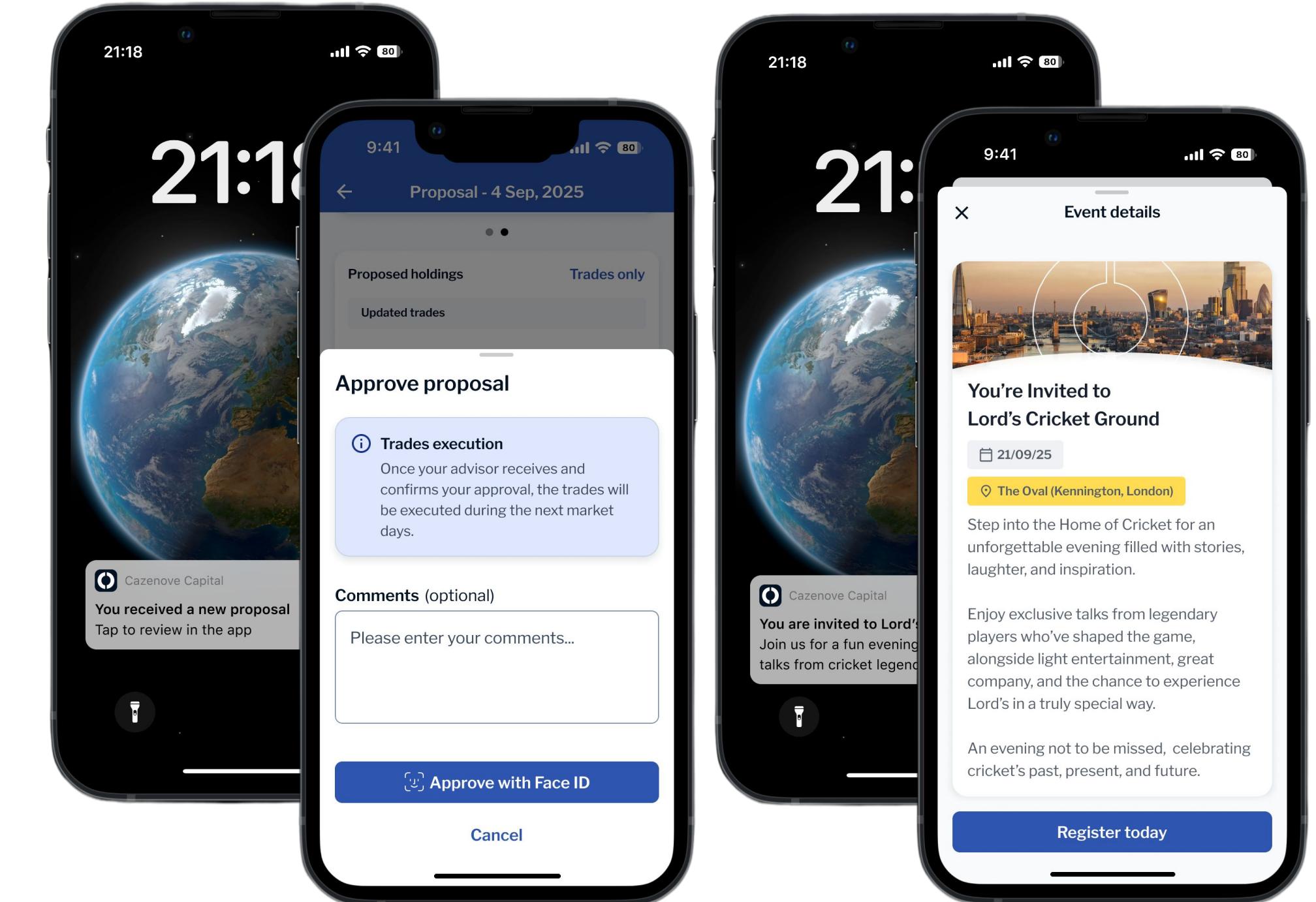


Supercharge advisors and their collaboration with clients

Core Value Proposition • Engagement & Interaction



Accelerating beyond a read only experience and promoting engagement and loyalty



Benefits Case - Bird's eye view

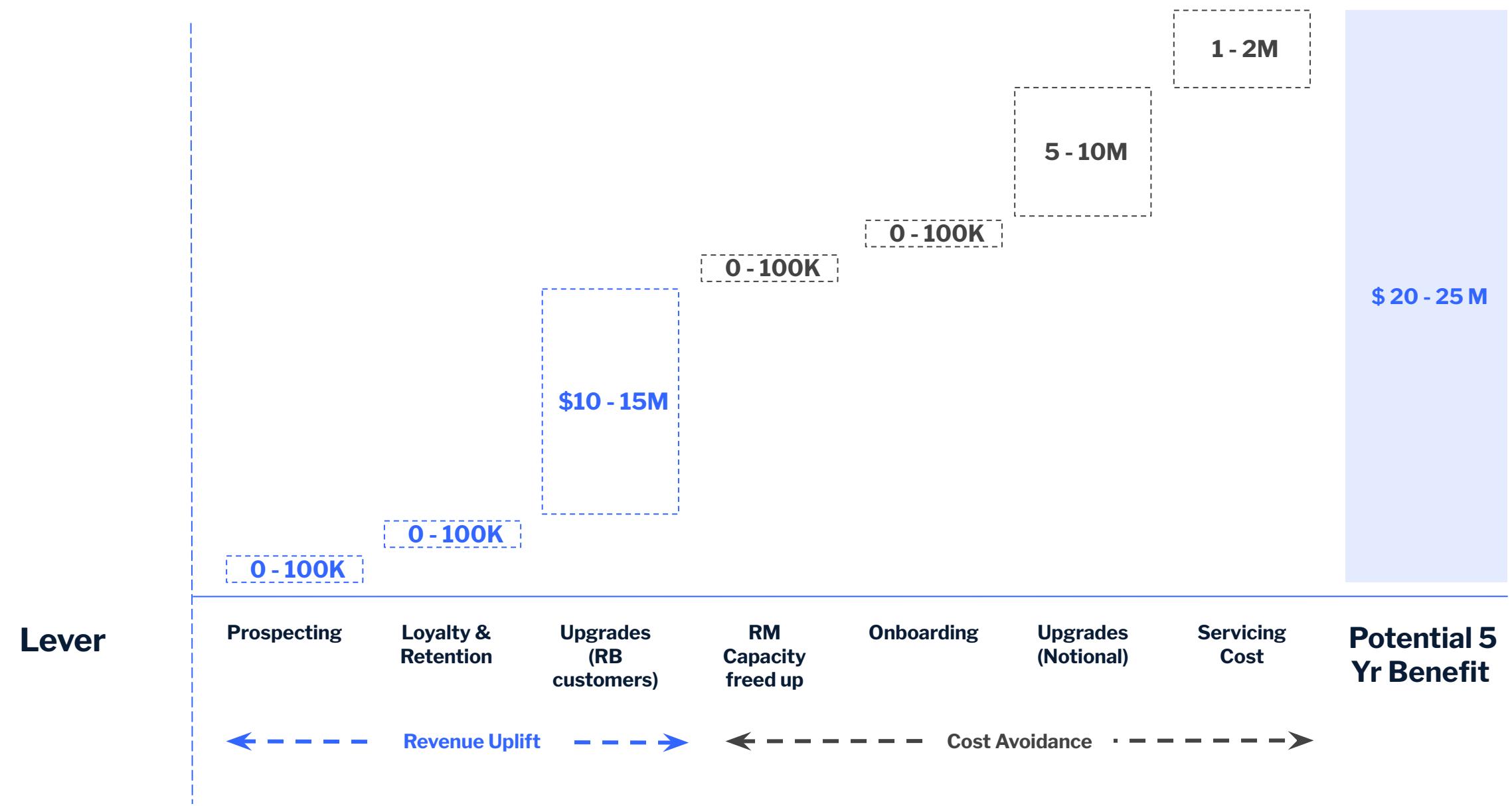
Value over 5 years

HNB stands to gain \$20-25 million over 5 years

Considering only Wealth Management transformation

Potential Business Benefits over 5 years

US\$, Millions, 5 year total



Benefits Case Levers

Revenue Uplift

- Additional yield on AUM given higher digital active rate
- Increased fee revenue given higher active rate on digital channels
- Potential for tapping large retail base on digital channels as there is no dependency on RM capacity to onboard / serve customers

Cost Avoidance

- Digital workflows that will free up RM capacity
- Self service capabilities will reduce paperwork and manual servicing tasks
- Notional avoidance of cost for Retail upgrades as HNB will not have to increase RM capacity to serve a much wider customer base

Based on Moderate benefit scenario estimates by Backbase

Source: HNB <> Backbase workshops; HNB Annual Report 2024; HNB Data; Backbase Analysis; Backbase Research

SECTION 2

**Deepdive: Assessment &
Solutioning (Wealth Management)**

01. Engagement Approach

Overview of consulting methods and tools used in this engagement

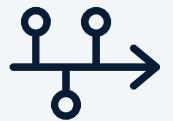


Strategic Alignment

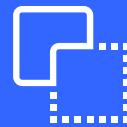
Align on HNB's future ambitions, vision to define the problem statement and key deliverables



Workshops
10+ cross-functional
sessions conducted with
HNB so far



Customer Journeys
Established baseline for current state of customer & employee experience across **10+ key journeys** (prospecting, onboarding and servicing)



Data Analysis
Analysed customer data, key performance indicators and Backbase digital experience benchmarks



Market Research
Harnessed insights on customers & banks in Sri Lanka, Asia and Globally to develop transformational goals

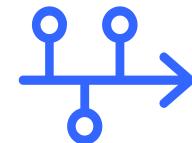


Capability Assessment
Evaluated existing capabilities across **major** channels and assessed future digital channel fitment

A brief snapshot

HNB - Backbase Engagement

Backbase Engagement Deliverables



Capability Assessment

- Recommendations on customer segment level value proposition & use cases
- Status quo of current capabilities
- Establish & benchmark KPIs



Future State of Assessed Journeys

- Proposed Backbase solution
- Impact of new, refined customer journeys
- Approach to scale the solution and value driven roadmap



Business Case

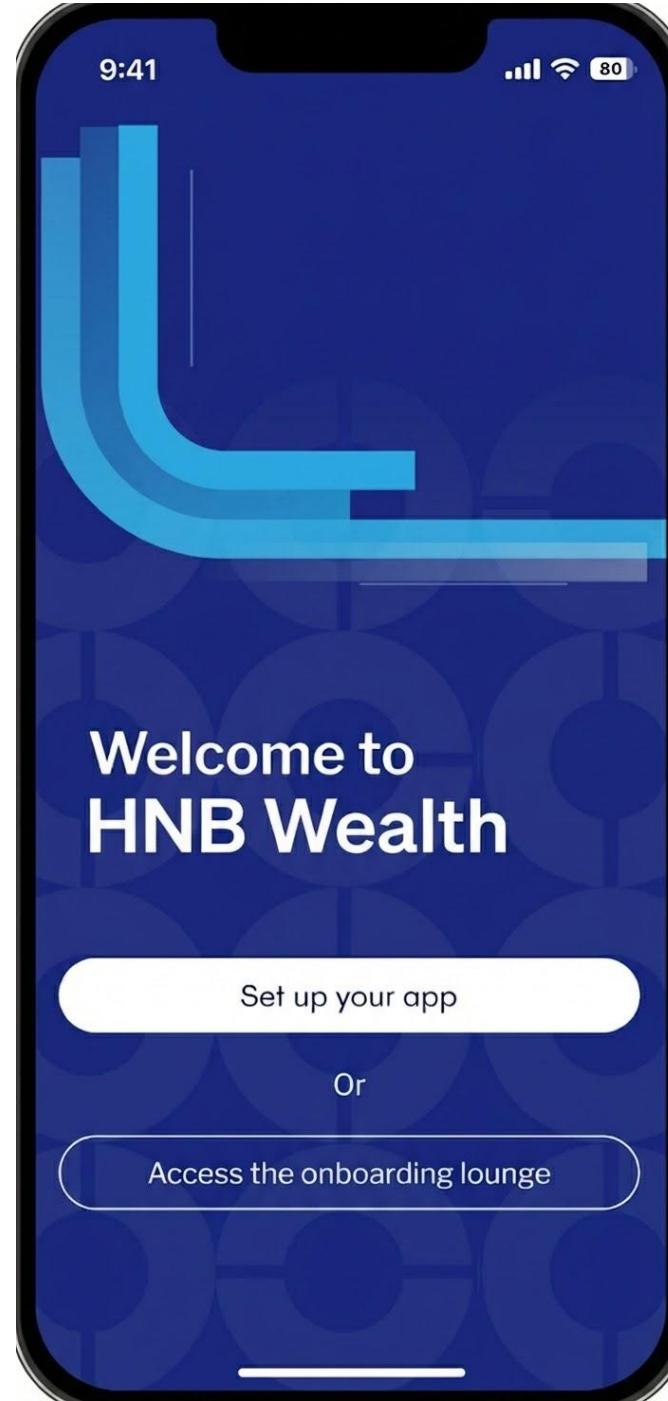
- Establish business value of each customer journey and capability
- Quantification of benefits via the Backbase solution

02. Summary

Challenges & Impact and
Recommendations & Value across the
customer lifecycle

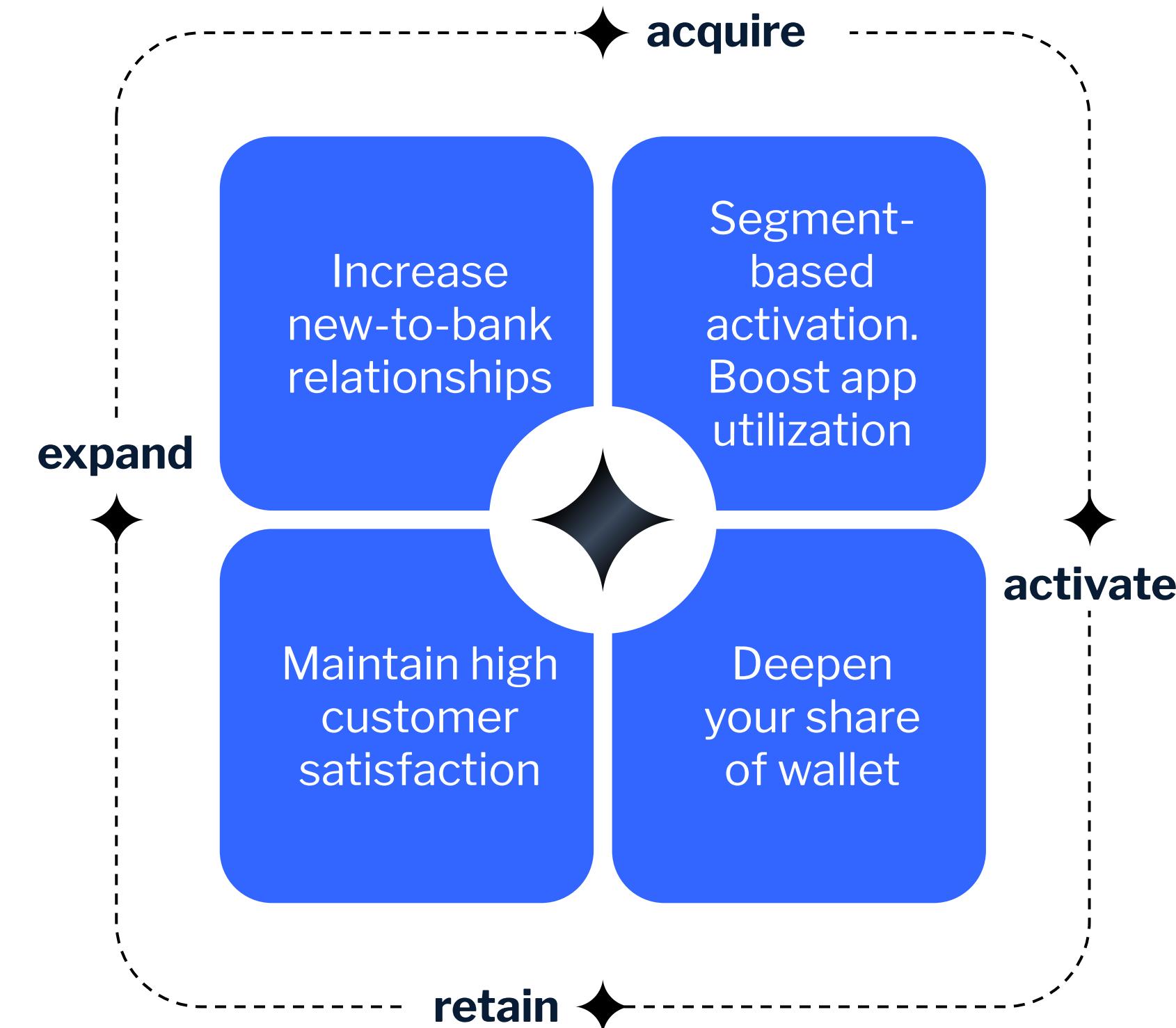
Wealth | HNB Strategic Objectives

Synthesized detailed assessment & solutioning workshops and discovery meetings



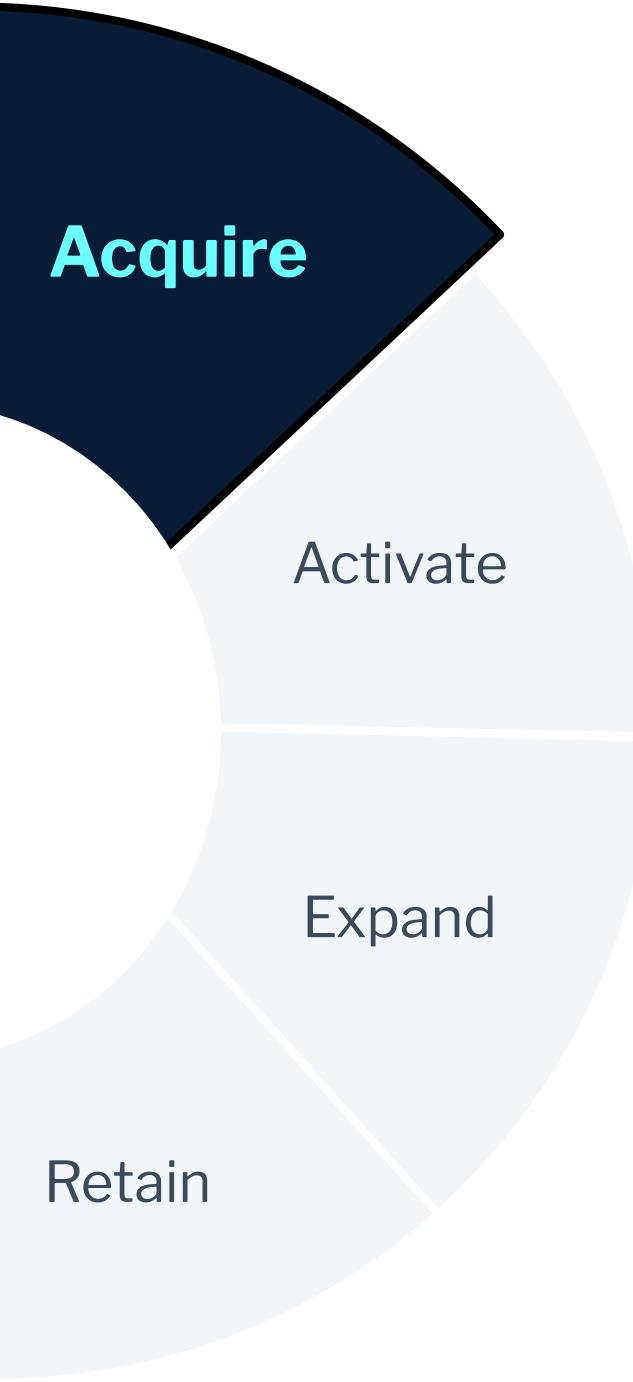
- Digital wealth experience across HNB and its subsidiaries**
Give all clients one digital front door to see their total relationship with HNB – banking, investments, insurance and custody – via a modern wealth app and RM tools
- Scale RM-led advice**
Equip RMs with a unified 360° view and structured workflows so they spend less time stitching data from multiple systems and more time on proactive, advice-led conversations
- Grow AUM and fee income from affluent and Emerging Wealth segments**
Convert today's deposit-led relationships into advice-led wealth relationships, deepen share of wallet in Priority Circle / Mass Affluent, and defend against more modern, advice-led competitors
- Lay the foundation for a future-ready, composable engagement platform**
Start with Wealth and Retail+ on a single Backbase platform that can progressively extend to other products and segments, simplifying the legacy landscape, reducing cost to serve and avoiding future vendor lock-in

Maximize customer lifetime value



Acquire • Challenges & Impact

Key challenges for customers and employees



Current Challenges

- ⚡ Lead management is largely manual**
RMs keep 20–30 open leads at any time and track them with spreadsheets, email and WhatsApp
- ⚡ RM have ~24 new-to-bank wealth leads per year with ~16 conversions.**
Indicates **25% leakage** through the funnel and **limited capacity to scale without better tooling**
- ⚡ Limited headroom to proactively work on new opportunities or deepen share of wallet with existing households**
- ⚡ Wealth acquisition is heavily RM-led and relationship-driven, with leads coming from events, referrals and existing customer bases**

Business Impact (Customer Journeys)

\$300K

Spent in current scenario over 5 years of RM time on new-business acquisition¹

1. Quantified on the basis of time spent by RMs for manual onboarding and prospecting tasks

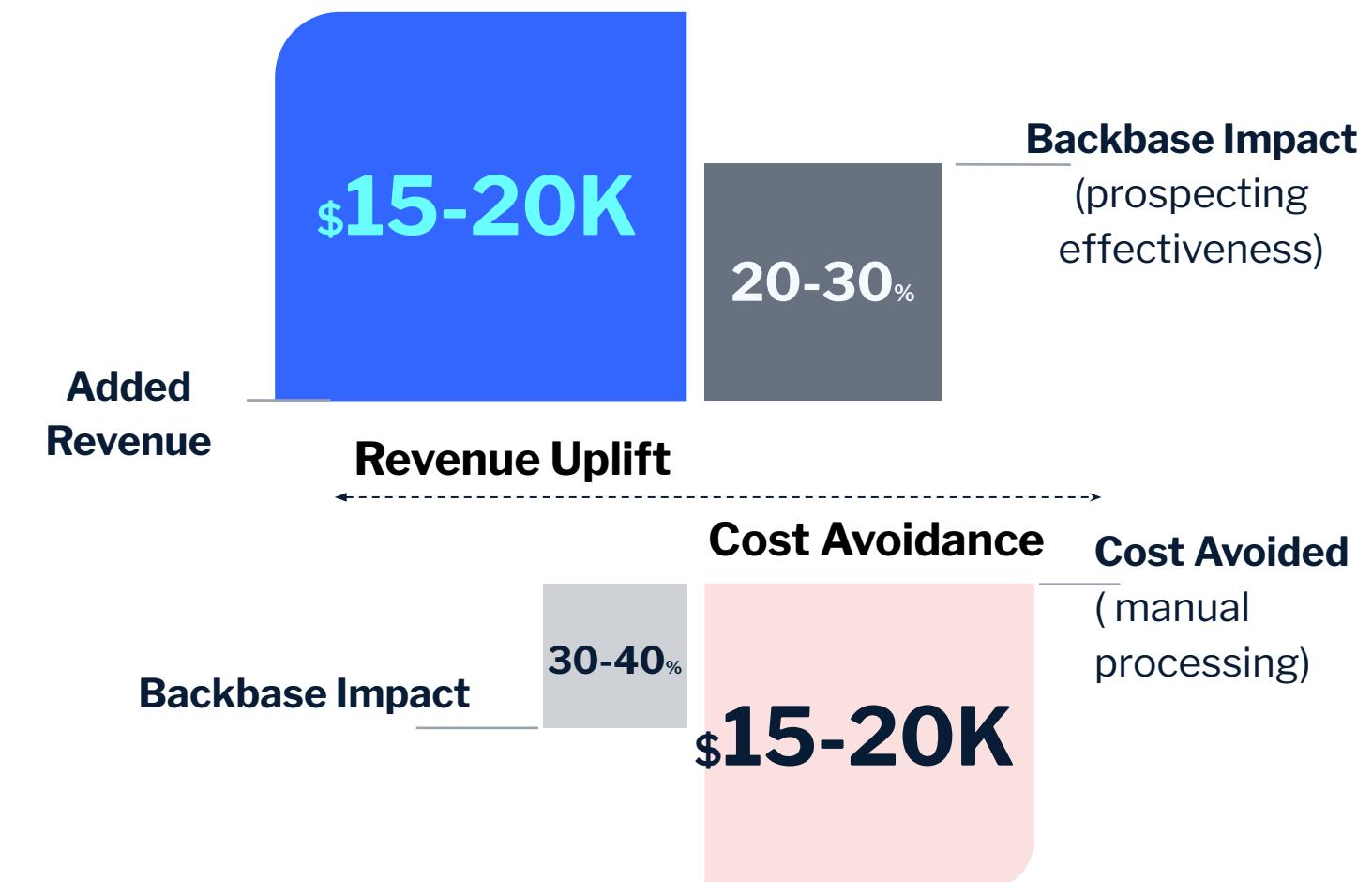
Acquire • Recommendations & Value



Backbase Digital Account Opening

- ✓ A **single digital front door** for events, referrals and inbound leads, integrated with CRM and RM workspaces
- ✓ **Unified prospect workspace:** end-to-end view of each lead, with reminders and tasks to prevent leakage
- ✓ **Data-driven segmentation and targeting** so that outreach are driven by propensity and wallet potential rather than only personal networks
- ✓ Capture referrals and plus-ones from events digitally so they **don't get lost in manual lists and WhatsApp threads**

Yearly Benefits



1. Estimated for only current WM base of 13K customers with 250 onboarding each year

Activate • Challenges & Impact

Key challenges for customers and employees

Acquire

Activate

Expand

Retain

Current Challenges

- ⚡** Onboarding is predominantly **branch-based and paper-heavy**; documents are collected manually, scanned and then **re-keyed into back-office systems**
- ⚡** Digital, branch and operations all follow **slightly different processes**, with limited visibility on status for RMs or customers
- ⚡** **Drop-offs and rework are handled ad-hoc**, creating avoidable loops and client frustration (even though formal “return rates” are low practically this understates actual rework)
- ⚡** Early activation of accounts, cards and investment services is not orchestrated as a single journey; **RMs and branch staff follow up manually**

Business Impact (Customer Journeys)

5 hrs

spent over 5 days to onboard
1 wealth customer

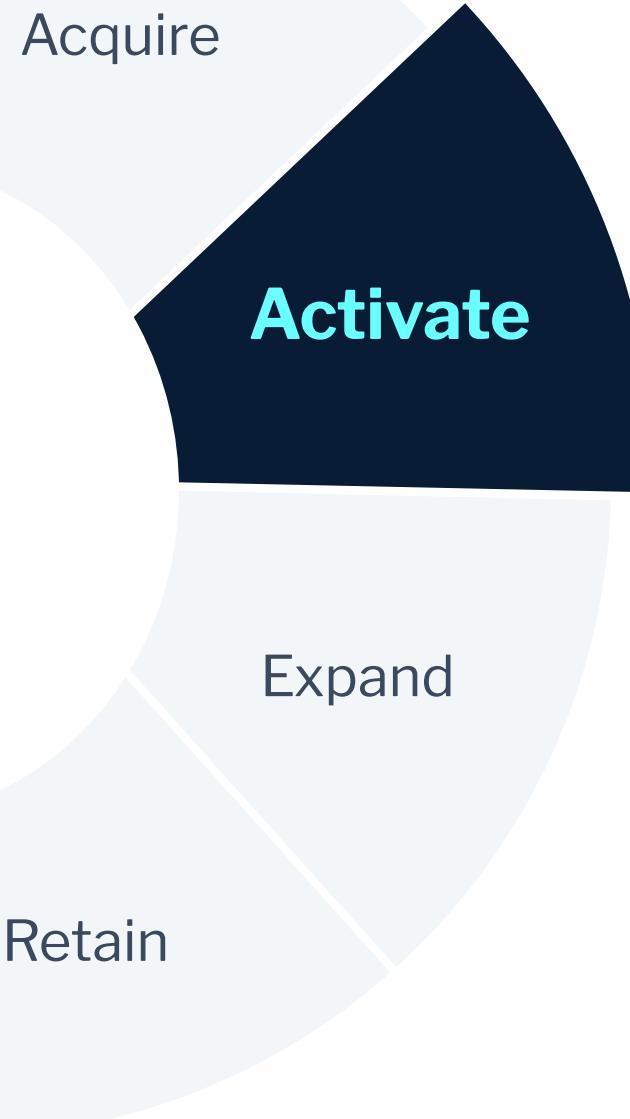


\$10-12M

would be required to achieve
scale in WM¹

1. Assuming HNB can upgrade 66K / year from retail to wealth given digital wealth solution (moderate scenario)

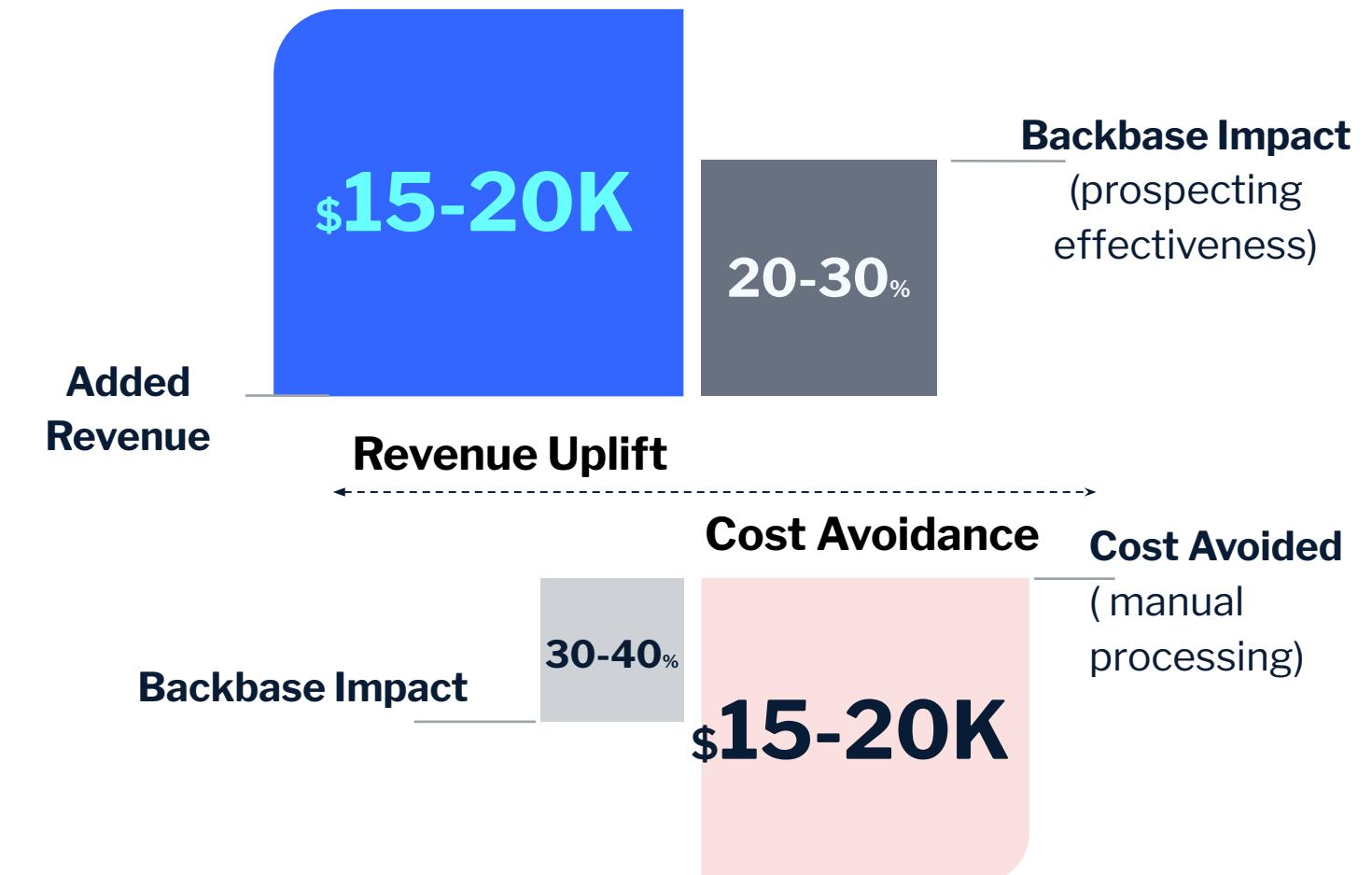
Activate • Recommendations & Value



Backbase Solution

- Orchestrate a single omni-channel onboarding journey for wealth clients with clear role separation between RM, operations and compliance but one end-to-end process
- Use pre-filled data and reusable KYC to reduce repeated data entry for existing HNB customers upgrading into wealth
- Introduce “save & resume” and real-time status tracking for onboarding, for transparency instead of relying on phone calls and emails
- Build integrated wealth onboarding so investment profiling, risk questionnaires and first investment instructions can be completed as part of the early life journey
- Automate early-life engagement journeys, so that new wealth clients quickly experience value and are encouraged to consolidate more of their assets with HNB

Yearly Benefits



1. Estimated for only current WM base of 13K customers with 250 onboarding each year

Expand • Challenges & Impact



Current Challenges

- ⚡ Neither clients nor RMs have a single consolidated portfolio view; data is fragmented across multiple systems and subsidiaries.
- ⚡ To prepare for client reviews, RMs must log into several systems and compile data into Excel/PowerPoint
- ⚡ Much day-to-day servicing still happens over phone and WhatsApp, with limited structured workflows, SLAs or audit trails – creating operational risk and making it hard to scale high-touch service
- ⚡ Portfolio and performance reporting is static and one-size-fits-all, often prepared manually and distributed as PDFs or emails
- ⚡ Manual servicing, reporting and ad-hoc communication consume time that could instead be spent on advice and new opportunities

Business Impact

(Customer Journeys)

\$3-4M

Spend required to serve customers at stated ambition¹

1. Assuming HNB can upgrade 66K / year from retail to wealth given digital wealth solution (moderate scenario)

■ Expand • maximise share of wallet

Acquire

Activate

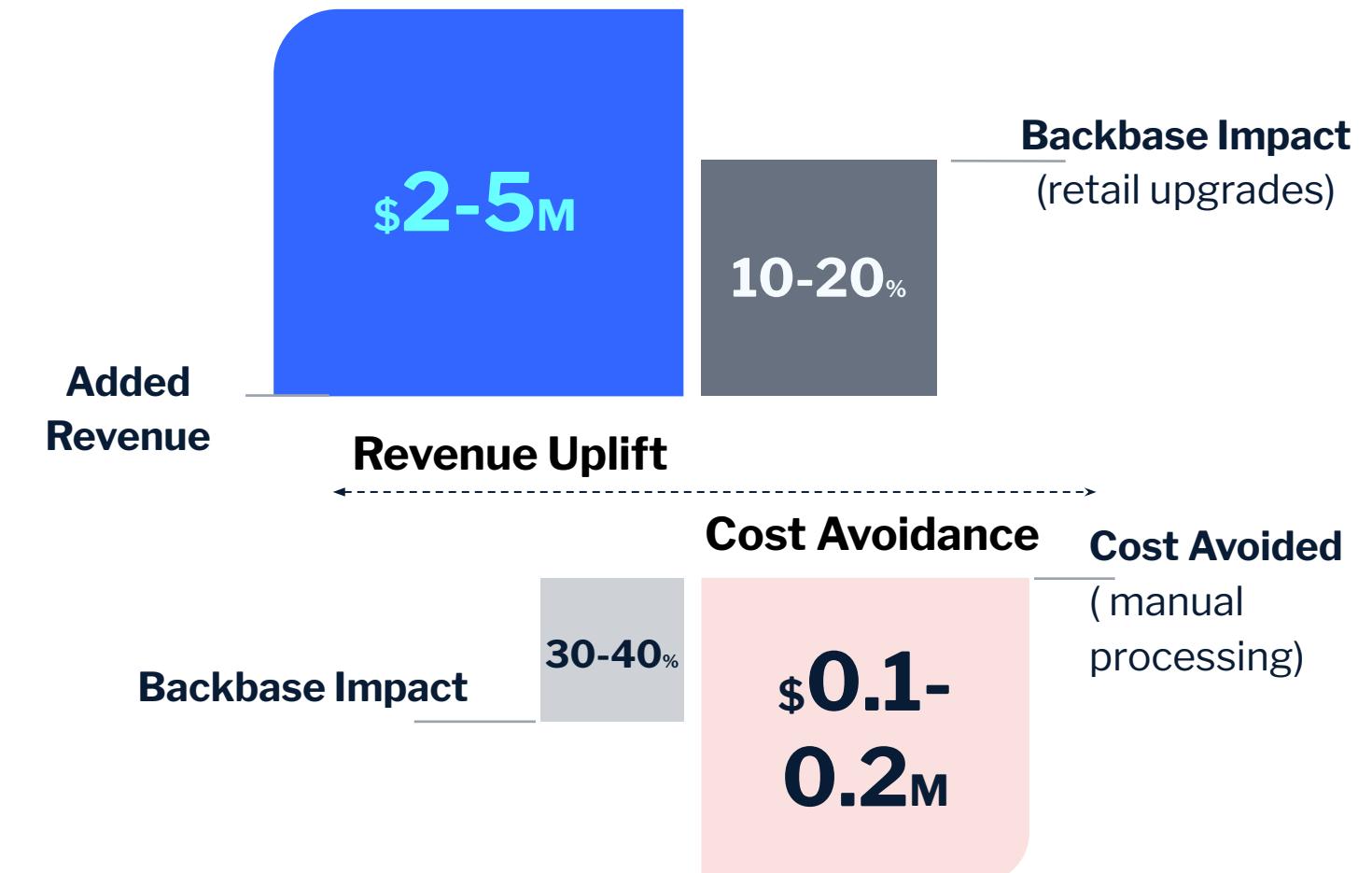
Expand

Retain

Backbase Solution

- ✓ Deploy a true **360° view** of each client and household – aggregating bank products, investments, liabilities and key life events into a **single pane of glass**
- ✓ Automate **client review journeys**: pre-meeting packs generated from the unified view; clear agendas; suggested “next best actions”
- ✓ Provide **personalized, dynamic reporting templates** so that clients receive tailored portfolios and performance views (not generic statements), accessible both digitally and via RM
- ✓ Introduce **structured service workflows** for requests currently handled on WhatsApp/email with digital capture, approvals and audit trails to de-risk operations

Yearly Benefits



Retain • Challenges & Impact



Current Challenges



Wealth portfolio is primarily RM-managed
RMs are expected to be both advisors and coordinators of fragmented processes, increasing burnout risk and inconsistency in service quality



Current manual service and reporting models are not economically scalable to satisfy HNB's overall cost reduction and growth ambition



Disconnected channels (branch, call centre, RM, digital) mean the bank has **limited ability to systematically measure service demand, failure demand** (repeat calls / corrections) and **the true cost of servicing wealth clients**

Business Impact

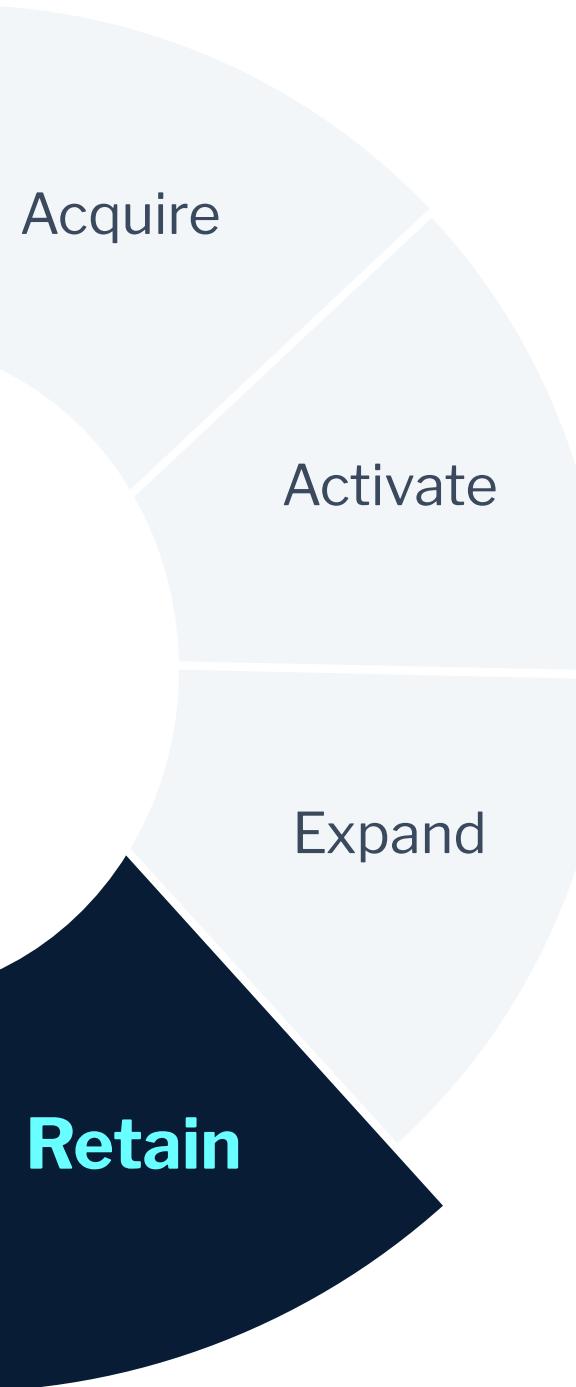
(Customer Journeys)

\$1 - 2 M

estimated annual cost incurred to service current customer base¹

1. Assuming 40 RM with 300 clients each and 17 service requests per customer per year

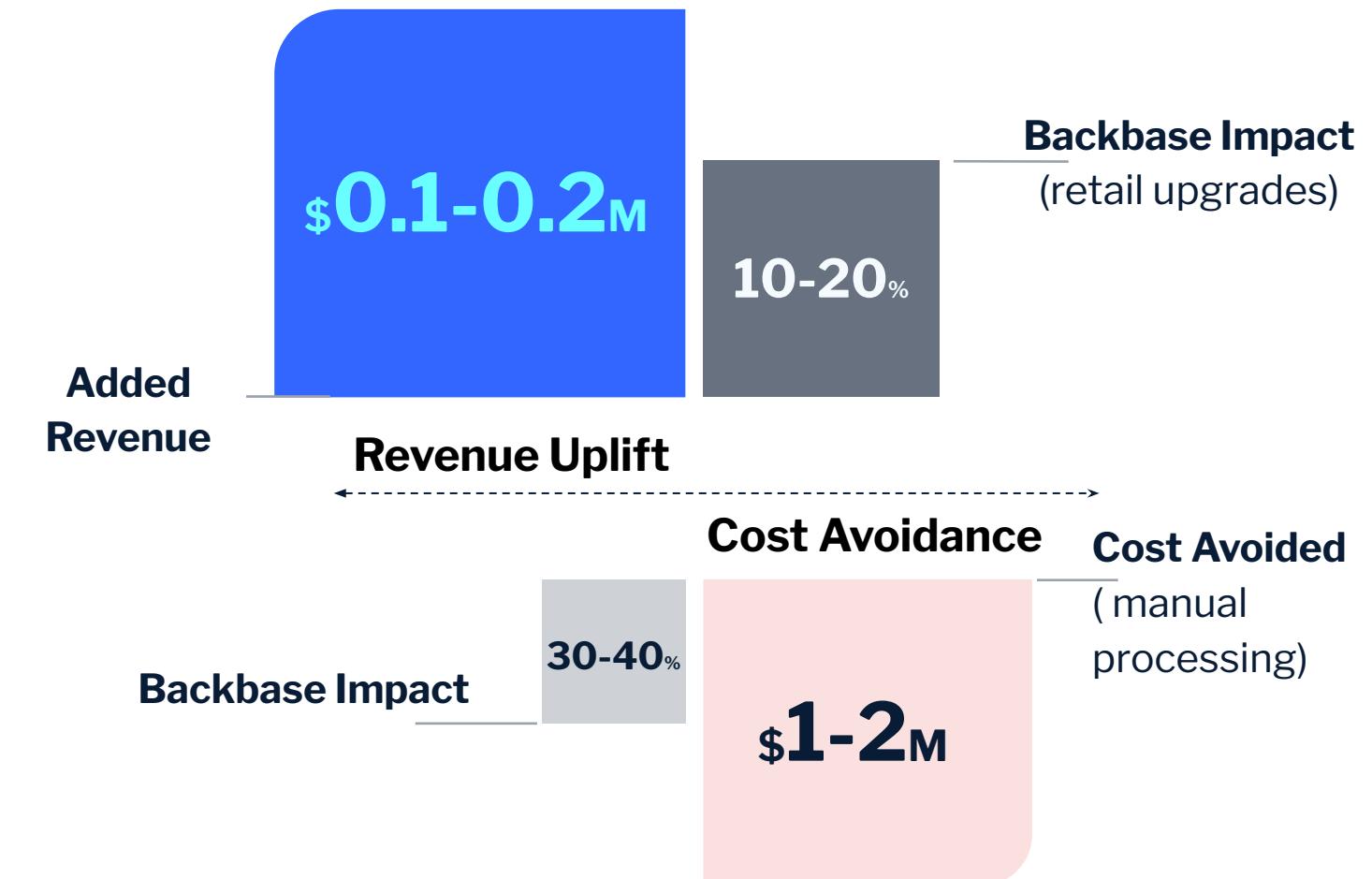
Retain • Recommendations & Value



Backbase Solution

- ✓ A digital wealth portal where clients can see consolidated holdings (banking + investments), track goals, receive curated insights and interact securely with their RM
- ✓ Allow clients to self-serve routine actions reduce failure demand into RM and branch channels
- ✓ Orchestrate segment-specific campaigns and nudges – aligned to each client's life stage (next-gen affluent vs established HNWI vs retirees).
- ✓ Introduce goal-based investing journeys, while RMs step in for higher-value conversations
- ✓ Build a foundation for family and household-level banking so that HNB can gradually move from serving individuals to orchestrating the entire family's wealth, increasing long-term loyalty and wallet share

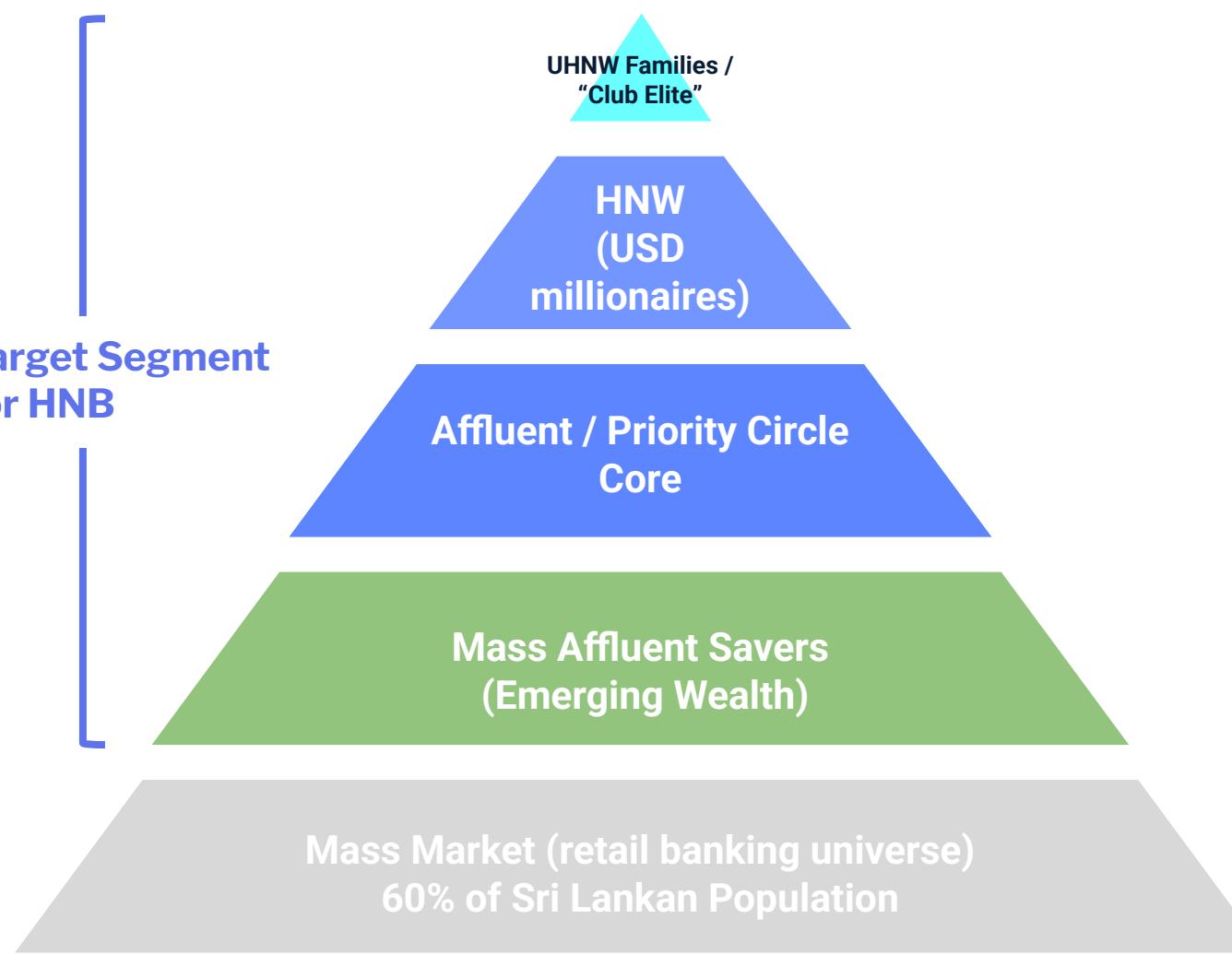
Yearly Benefits



03. Who to Serve

HNB customer persona mapping and
illustrative persona profiles

Addressable Market | Potential Growth areas for HNB's WM business



Market Insights

- A **tiny top holds** a disproportionate **share of wealth**, while a sizeable Mass Affluent segment will drive scale

What this means for HNB

- Sustainable wealth revenue will come from deepening share of wallet in the top 10–20%
- Scale and future growth from Emerging Wealth

- Unit trust AUM and investor accounts have grown sharply recently, signalling **strong demand for professional investment management**

- If HNB remains primarily deposit- and product-led, it **risks losing advisory and AUM fees on its own clients to more modern, advice-led competitors**

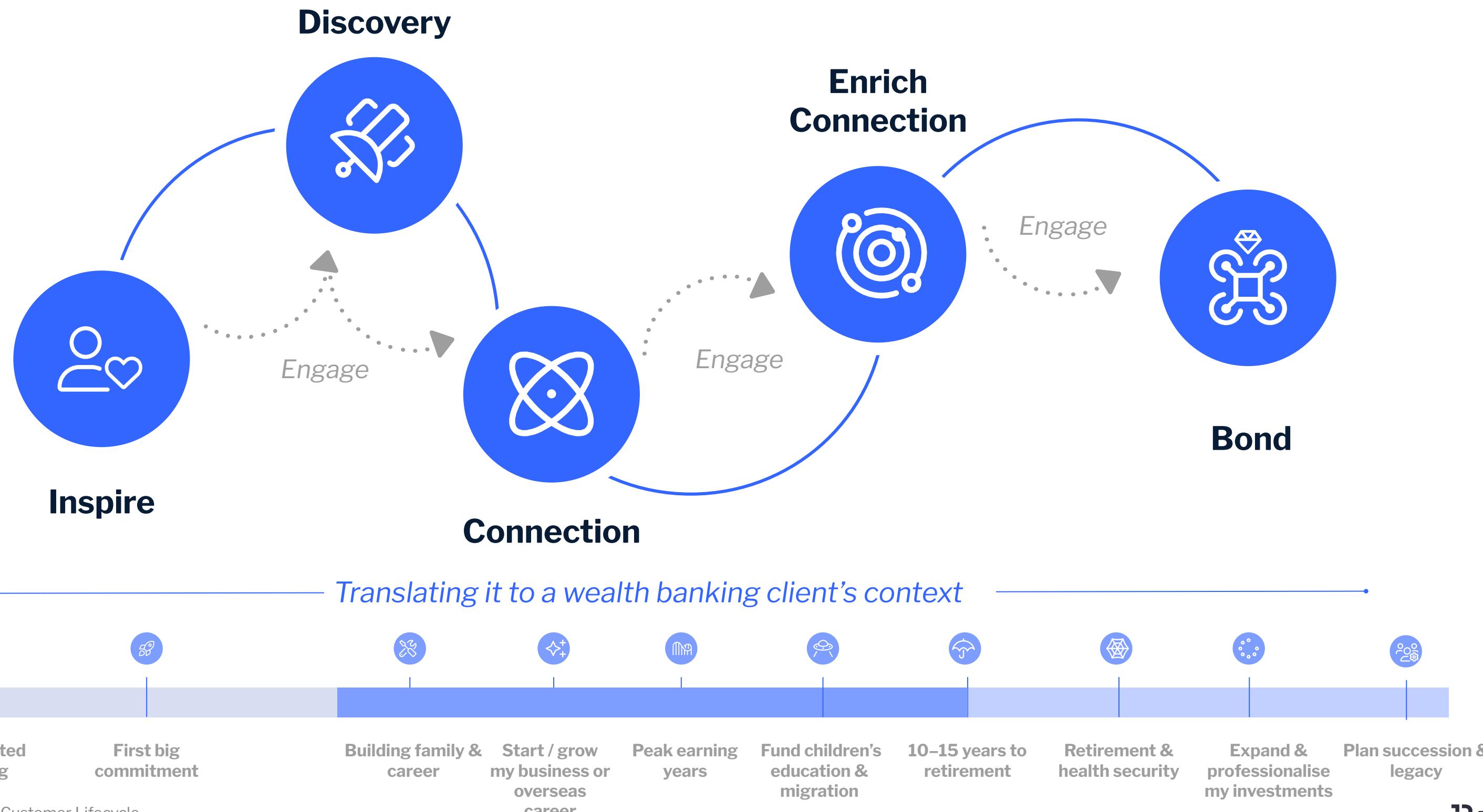
- Clients are digitally capable, but still advisor-reliant
 - **Affluent and HNW** clients are highly mobile and online and **expect seamless digital access for daily banking and portfolio views**
 - **Mass Affluent** clients expect **digital first with advisor contact for complex queries / products**

- HNB should design digital wealth as a way to **amplify RMs and advisors while empowering the Emerging Wealth**, not as “yet another app” competing with them
 - Winning local models are discretionary
 - Digital used for transparency, execution and reporting
 - Not as a substitute for advice

- HNB already has strong penetration in affluent, SME and business segments and access to a broad product set
 - Today, **clients experience this as fragmented experiences**: multiple entities, systems and statements; RMs manually “stitch” views together

- To succeed in the top three layers of the pyramid
 - Create a **single, orchestrated wealth experience** across bank and subsidiaries,
 - Convert existing relationships into a coherent, advice-led franchise for high value clients

Digital Wealth Champions | Serving the wealth customer lifecycle end-to-end



Know who to capture | Who are we solving this for?

Opportunity

Premier



Mass Affluent - Salaried Professionals

"Help me grow beyond fixed deposits, mostly through digital"



Affluent – Priority Circle Candidates

"Turn my strong income into long-term, diversified wealth"



Next-Gen Affluent

"Give me an easy, digital way to start investing seriously."

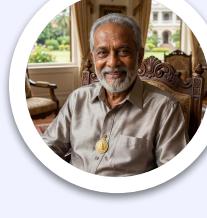
Current Focus

Priority / Club



HNWI – “The Club” Business Owners & Executives

"I need a trusted house to manage all my assets in one place."



UHNWI – Legacy & Promoter Families (Club Elite)

"Protect, grow and transition my family wealth across generations."



Next-Gen Affluent

"want transparent, global investing with expert guidance for our family wealth"

Institutions



Family Businesses & Corporate Treasuries

"Help me make the most of my surplus cash and investments"



Professional 3rd party* (ex : EAM)

"Help me manage my clients' Sri Lankan wealth efficiently with HNB."



Relationship Managers

"Give me a 360° view so I can advise my best clients properly."

*Non-exhaustive : external asset managers, family offices, lawyers, accountants, insurance company, etc...

■ Tharindu | The Emerging Professional – First-generation Mass Affluent



Primary identifiers

Segment Mass Affluent

Life Stage Build & Grow

Relationship with HNB Existing salary client

Financial Goals

- Secure children's education (possibly overseas)
- Buy upgraded home while also saving for retirement
- Optimise and diversify investments

Practical Drivers

- Dual burden of career and caregiving
- Income volatility due to SME / bonus / commission
- Lacks time and trusted guidance for complex investments

Unconsidered Needs

- A personalised roadmap, not generic "save 20% / buy property" advice
- Clear view of income-shock and health-shock risk for his family
- Help prioritising and sequencing goals (car, home, kids, migration)
- Behavioural guardrails to stop impulse spending from savings
- Early, guided diversification beyond "all in Sri Lanka"

Financial Behaviours

- Mobile-first; avoids branches unless forced
- Wants one main app for all money matters
- Happy to self-serve if options are simple and guided
- Prefers chat / callbacks over in-person meetings
- Very sensitive to friction and "junk fees"
- Sees RMs as escalation, not first contact

Priority digital & RM use cases

- Goal-based investing
- Total wealth view
- Smart nudges
- Financial health check
- Tiered support: chatbot + self-service, with "Ask an advisor" for complex needs

Sanduni | The Business Builder – Affluent Priority Circle



Primary identifiers

Segment	Affluent / Priority
Life Stage	Peak Earning
Relationship with HNB	Priority Circle client

Financial Goals

- Secure children's education and possible overseas exposure
- Maintain lifestyle while building a retirement fund
- Optimise surplus cash and bonuses across LKR and foreign currency

Practical Drivers

- Dual burden of demanding career and caregiving (children + ageing parents)
- Multiple financial roles: personal, spouse, parents, sometimes SME
- Highly time-constrained; wants fewer, more meaningful money conversations

Unconsidered Needs

- Holistic picture of finances in one view
- Clear insight into whether current savings rate can sustain desired retirement lifestyle
- Structured way to ring-fence funds for parents' healthcare
- Better understanding of risk from being over-concentrated in LKR assets
- Tools to coordinate financial decisions with spouse without endless WhatsApp threads

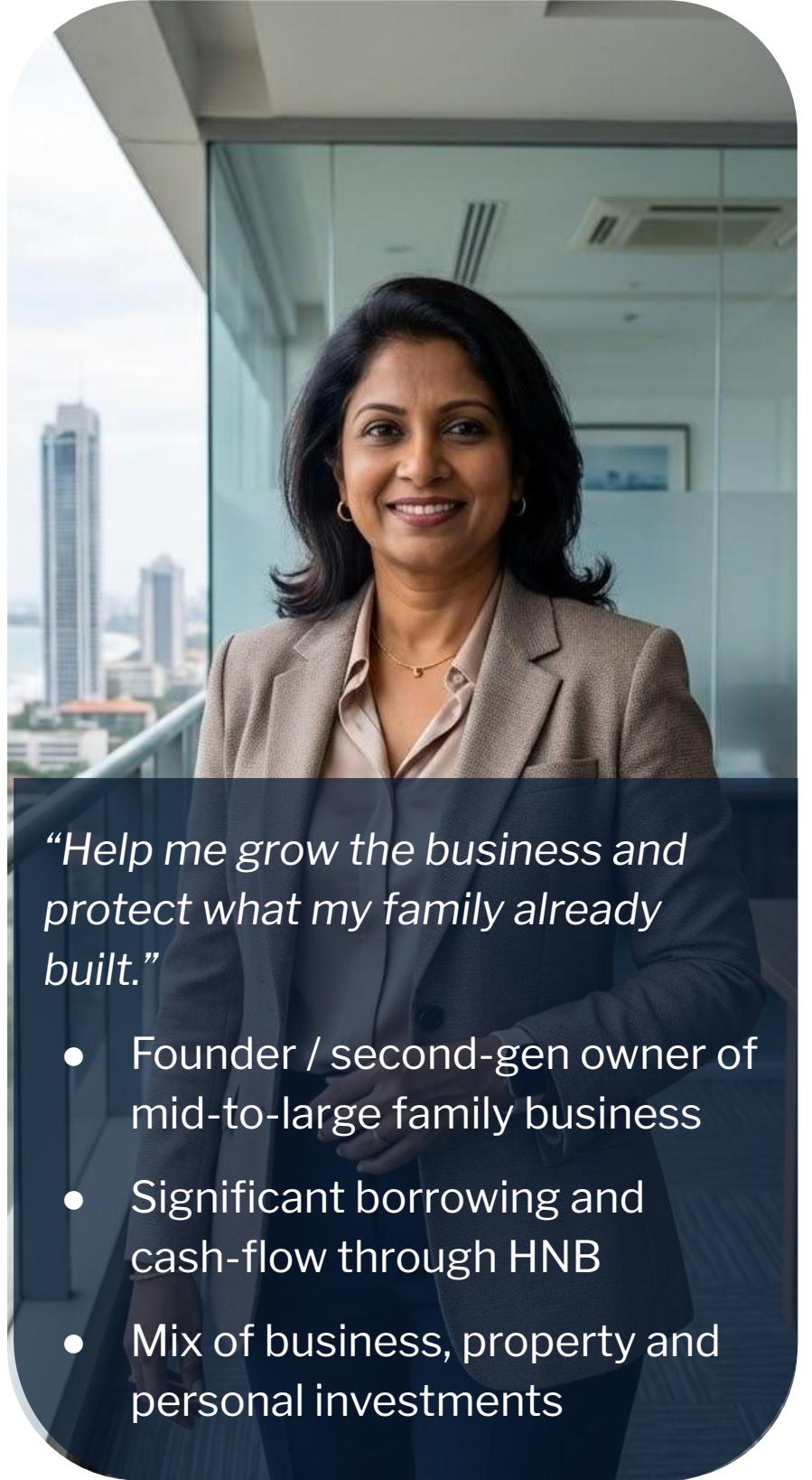
Financial Behaviours

- Holds products across several banks and finance companies
- Prefers a curated shortlist of options, not a long product catalogue
- Schedules 1–2 planned RM meetings a year; avoids ad-hoc "sales calls"
- Will move funds quickly if service or trust breaks down

Priority digital & RM use cases

- 360° household view in one dashboard
- Life-stage "playbooks"
- Pre-built proposals RM can send digitally; she reviews & approves in-app
- Scenario tools
- Secure shared access for spouse
- Proactive alerts

Sameera | The Corporate Leader – HNW Entrepreneur



Primary identifiers

Segment

HNW

Life Stage

Grow & Manage

Relationship with HNB

Long-standing SME + personal client

Financial Goals



Finance business growth without over-leveraging the family



Build a diversified personal portfolio outside the operating company



Ensure spouse and children are financially secure if something happens

Practical Drivers

- Business cash-flow swings drive personal liquidity
- Needs working-capital and investment decisions to be coordinated
- Wants to gradually separate business wealth from family wealth

Unconsidered Needs



Formal family balance sheet that separates business, personal and aspirational assets



Governance to manage siblings / partners in future succession of the business



Structured way to evaluate deals vs putting more into diversified portfolios



Visibility of how much wealth is actually tied up in one sector / geography

Financial Behaviours

- Uses digital channels for monitoring and payments; prefers people for big moves
- Keeps large balances in current / savings / FDs as "comfort buffer"
- Invests opportunistically in property and selected deals from friends/partners
- Spreads relationships across multiple banks to reduce dependency risk

Priority digital & RM use cases



Integrated business + personal dashboard



Ability for RM to push proposals into app for approval



Secure digital vault for collateral documentation and family agreements



Alerts when concentration or covenant risks exceed agreed thresholds

Introducing : Tailored Value Proposition

The diagram illustrates the Tailored Value Proposition assembly process, starting from the left side with various product components and moving towards the right through three tailored segments: Emerging Affluent, Priority Circle, and finally Club.

Products & Bundles

Segments →

Emerging Affluent

Priority Circle

Club

Left to spend this month
€805
All accounts

Budgets
Groceries: €250.00 per month
Utilities: €150.00 per month
Entertainment: €55.00 per month

Family banking
Elly: €67.11
Thomas: €105.23

Latest transactions
Amazon: -€38.11
Starbucks: -€16.35
Netflix: -€24.00

Portfolio performance
Total balance: €58,905.59 (+4.4%)
Invested: €47,792.77
Earnings: €11,112.82

Orders
11 Sep 2024: Buy market Amazon Inc. €4,482.73 (10 shares Pending)

Navigation

Features & Benefits

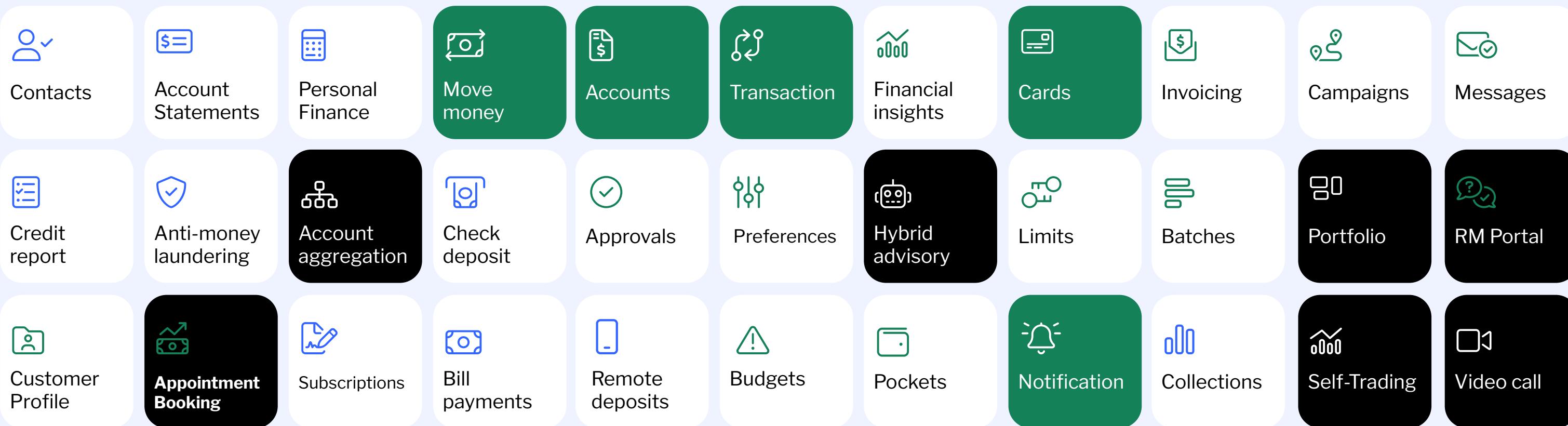
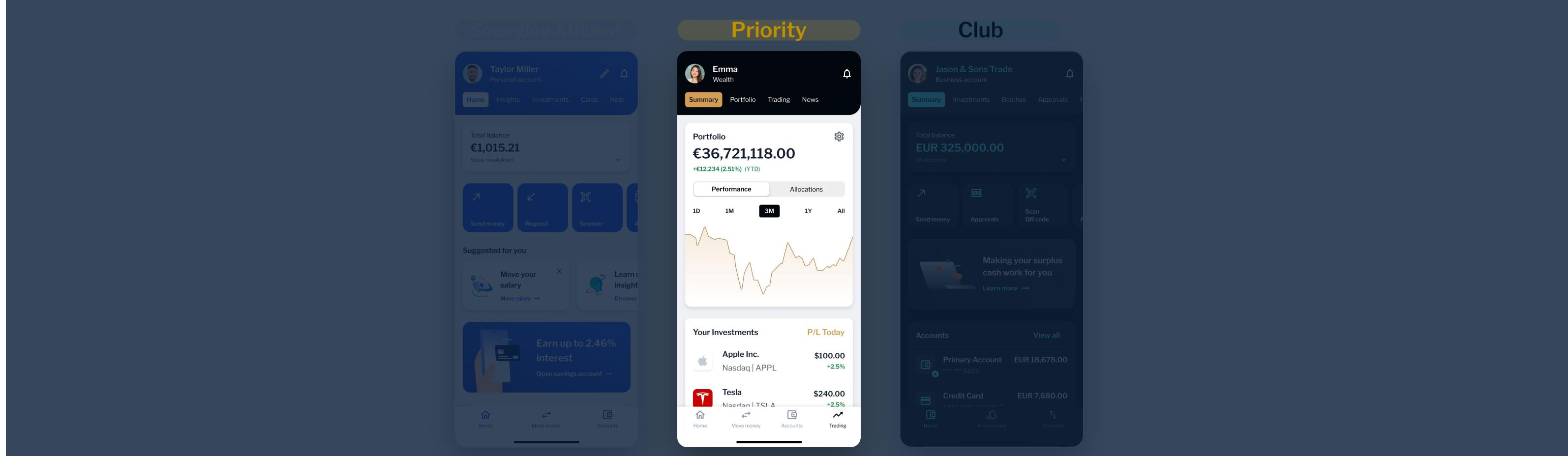
Support Options

Tone of voice

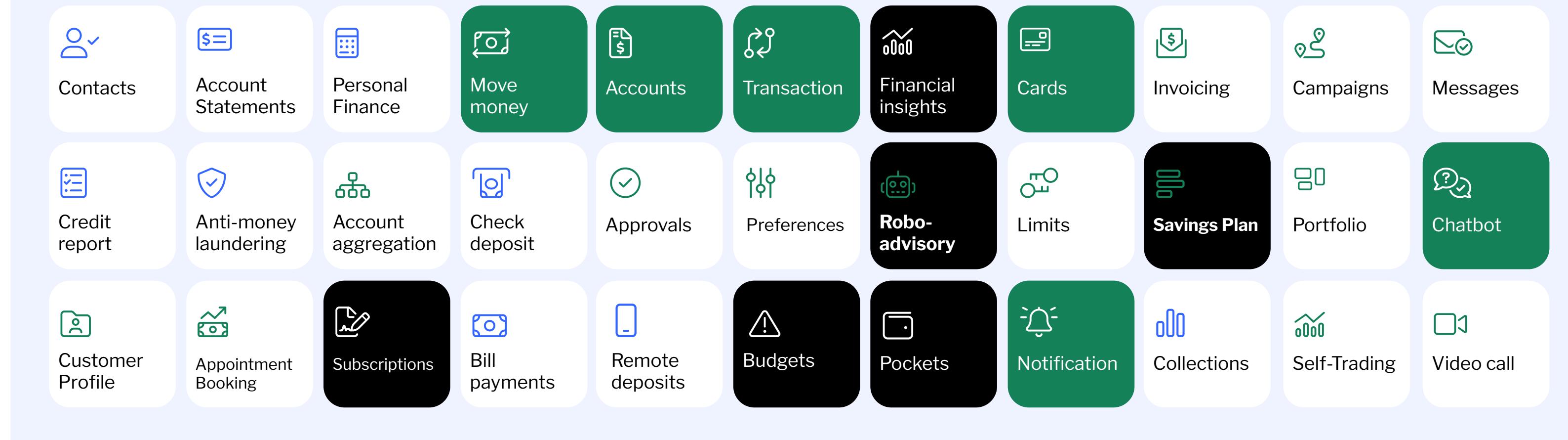
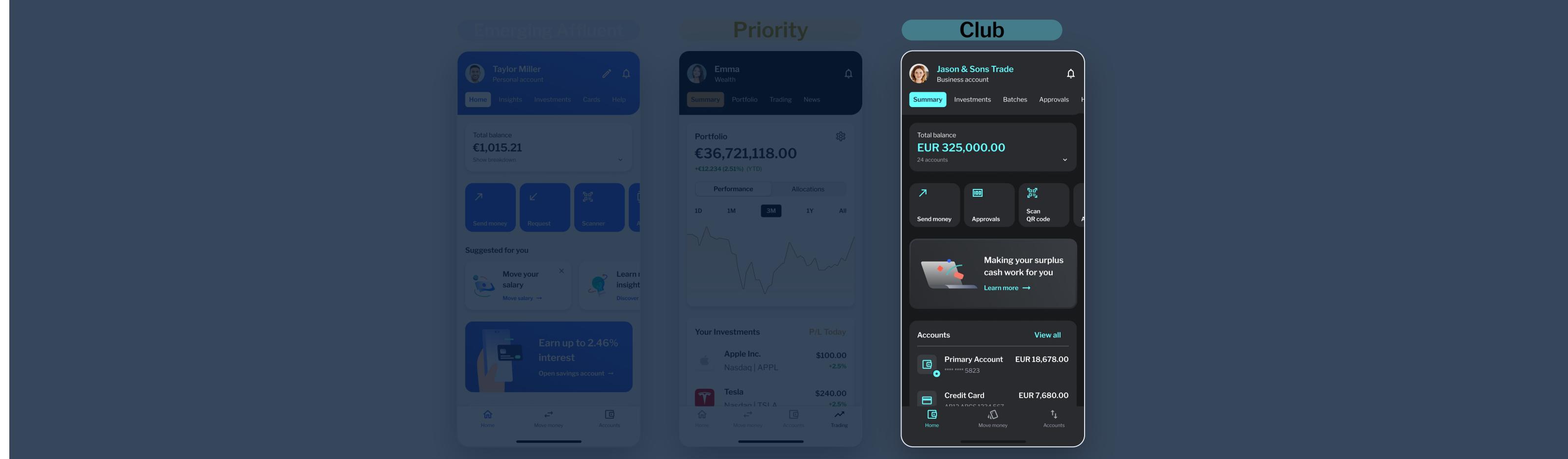
B

AI Powered Banking Platform

Dynamic Assembly



AI Powered Banking Platform



AI Powered Banking Platform

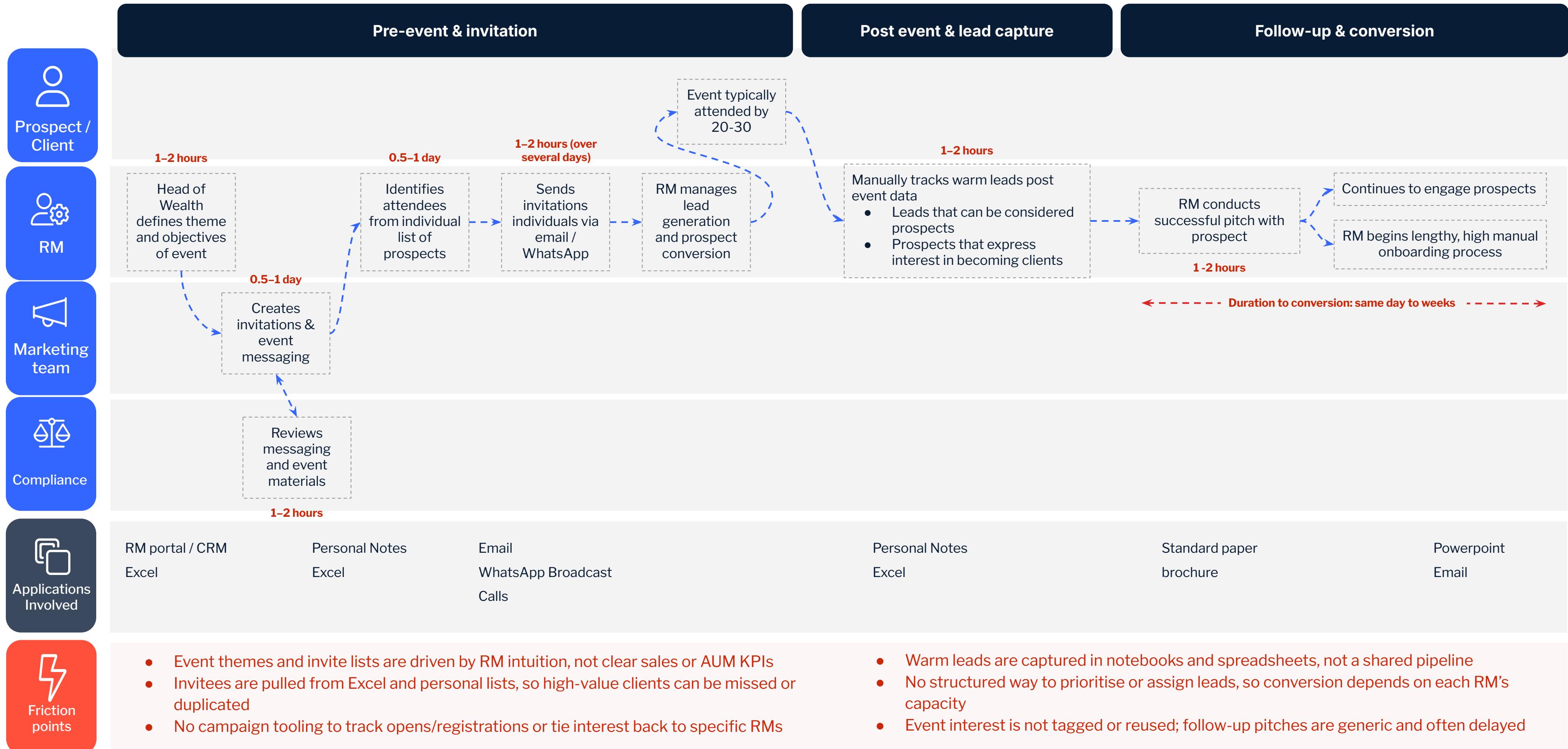
04. How to Serve them

Current State and To-be State across
customer journeys

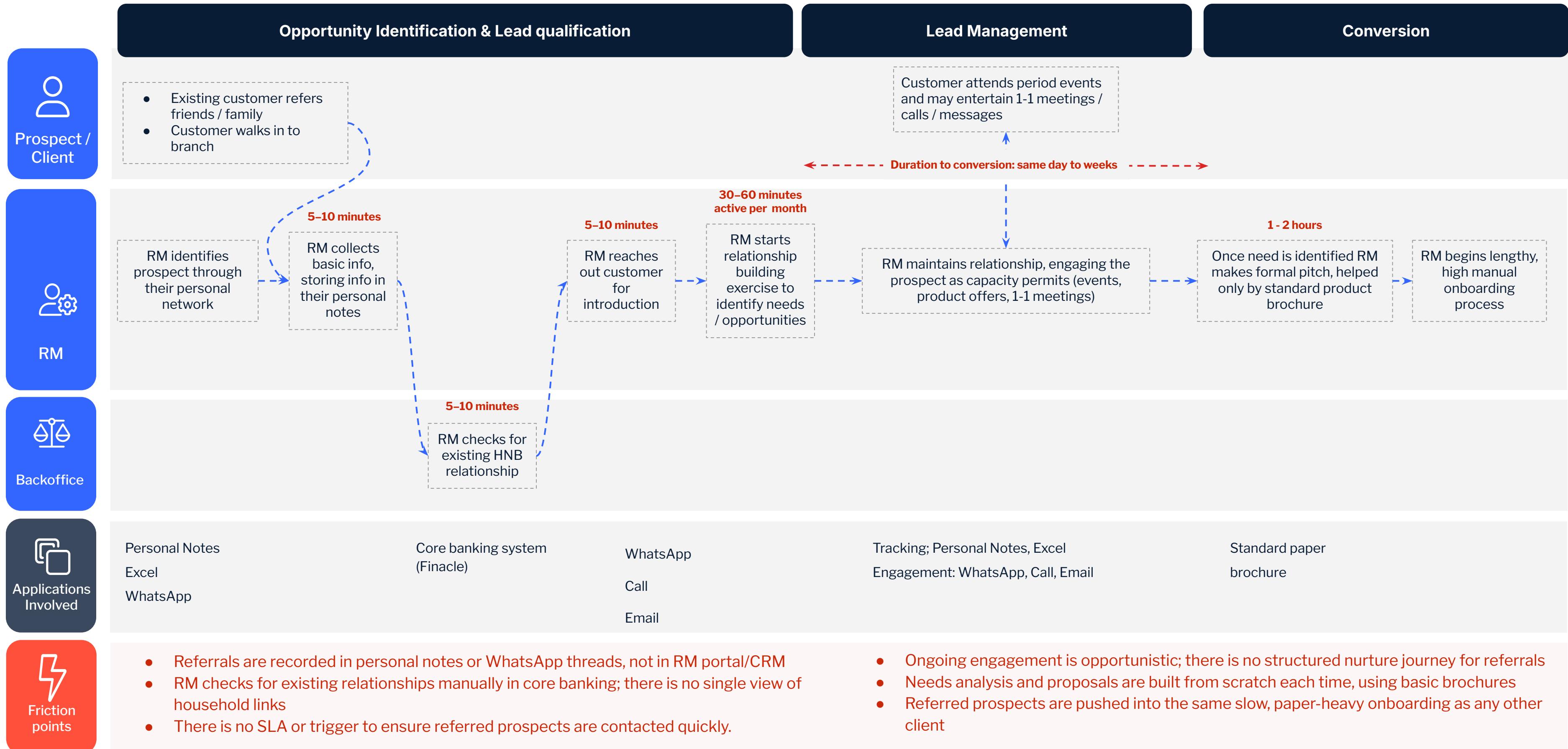
Journey Assessment

Prospect Lounge & Digital Onboarding

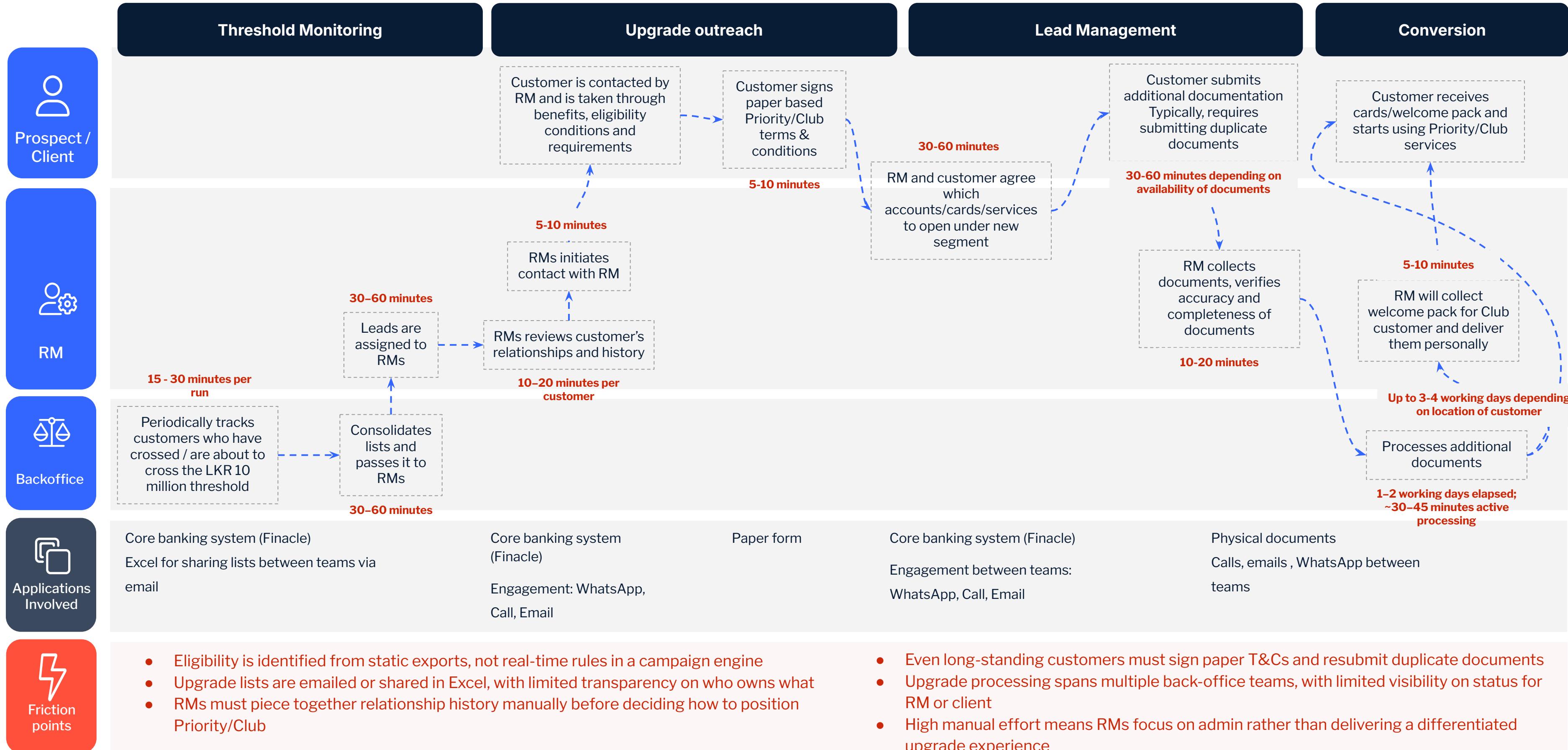
Prospecting - Events only



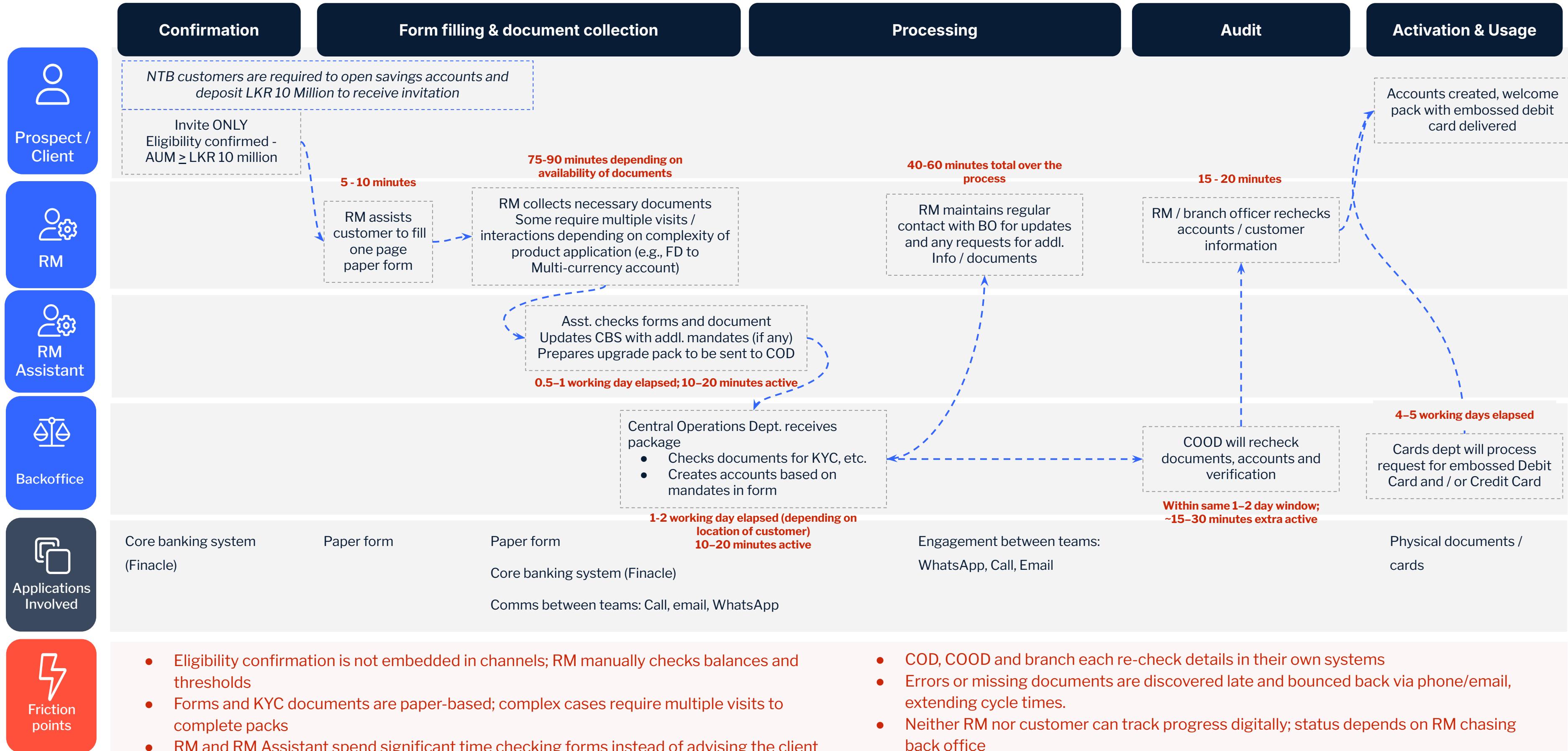
Prospecting - Referrals



Prospecting (incl. enrollment) - Upgrades



Onboarding - Primarily Existing Customer



Business Benefits | Prospect Lounge

Create a **single, digital prospect pipeline** for wealth.
Empower your customers and RMs



Create one digital prospect pipeline –
replace Excel and ad-hoc lists with a single
Prospect Lounge view for all leads and clear
RM ownership



Prioritise the right prospects – use simple
data signals and scoring so hunters/RMs focus
on the top 20-30 prospects, not a flat list



Give prospects a digital front door – let
affluent prospects respond to campaigns,
share basic KYC and book meetings online



Orchestrate RM & assistant tasks –
auto-create cases, assign tasks and trigger
follow-ups so no high-value prospect is lost



Added Revenue

Backbase Impact

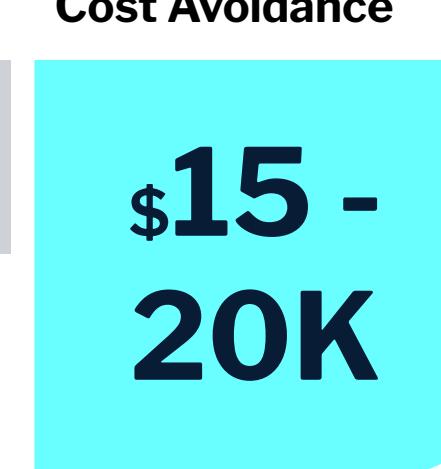
Average Yearly Benefits

Assuming current state of 250 new customers a year



Revenue Uplift

30 -
40%



Cost Avoidance

Backbase Impact

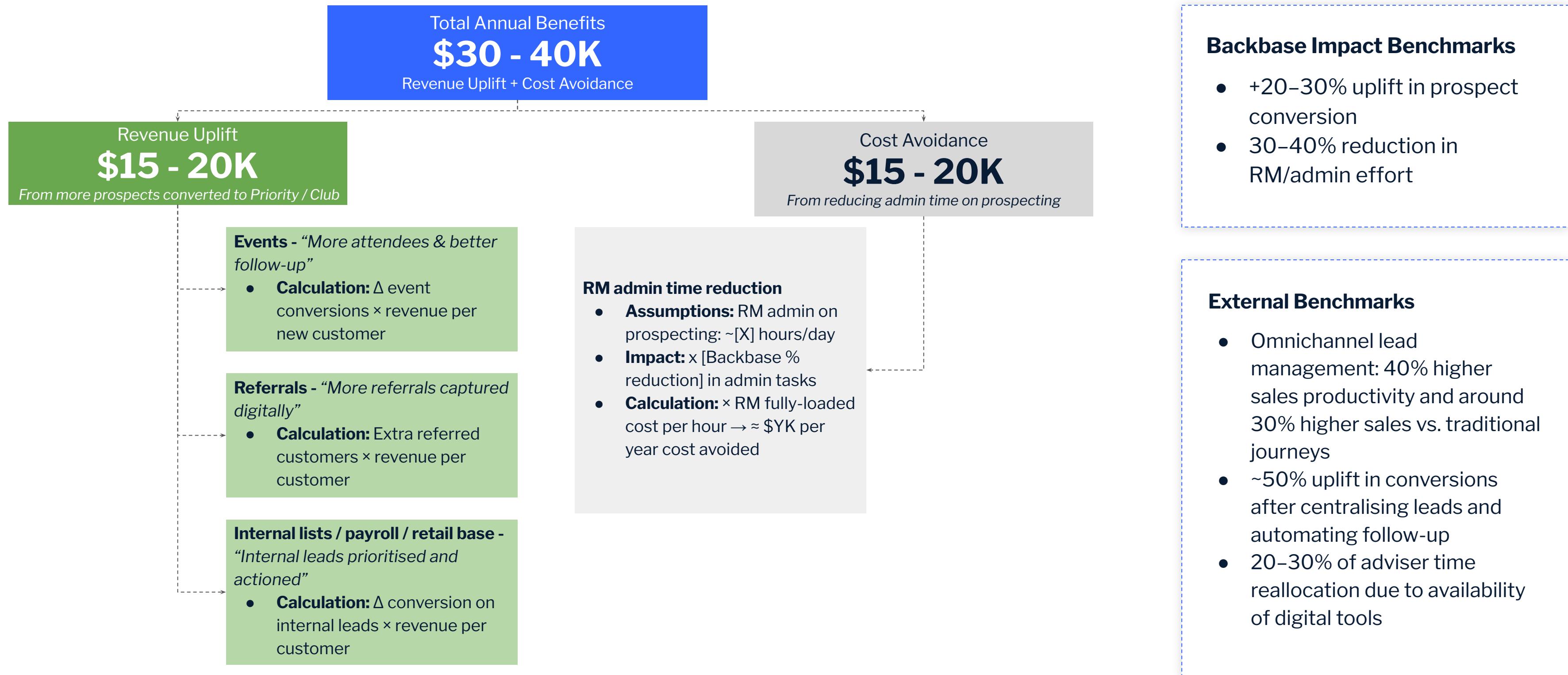
Cost Avoided

Note: Benefits estimation based on baseline received from HNB and Backbase benchmarks data for impact generated with clients similar to HNB. Calculated assumptions based on Backbase experience where baseline data is not available.

Source: HNB <> Backbase workshops; HNB Annual Report 2024; HNB Data; Backbase Analysis

How Benefits are calculated | Prospecting

Scenario: Moderate; Annual Run Rate benefit; Considering current annual prospecting capacity of RMs



Business Benefits | Digital Onboarding

Create End-to-end Digital Onboarding Experience. From friction & frustration to **delight & loyalty**.



Digitise RM-led onboarding – move from paper forms and manual checklists to a guided digital journey for Club / Wealth customers



Pre-fill and capture docs once – re-use existing KYC/customer data and digital document upload instead of repeated data entry and multiple branch visits



Give everyone visibility of status – RMs, assistants and customers can track onboarding progress and SLAs in one place instead of chasing COD / back office by phone and email



Reduce rework and returns – use validations and standard workflows to cut errors, missing documents and mandate returns to branches



Added Revenue

Revenue Uplift

\$15 - 20K

20-30%

Backbase Impact

30 - 40%

\$15 - 20K

Backbase Impact

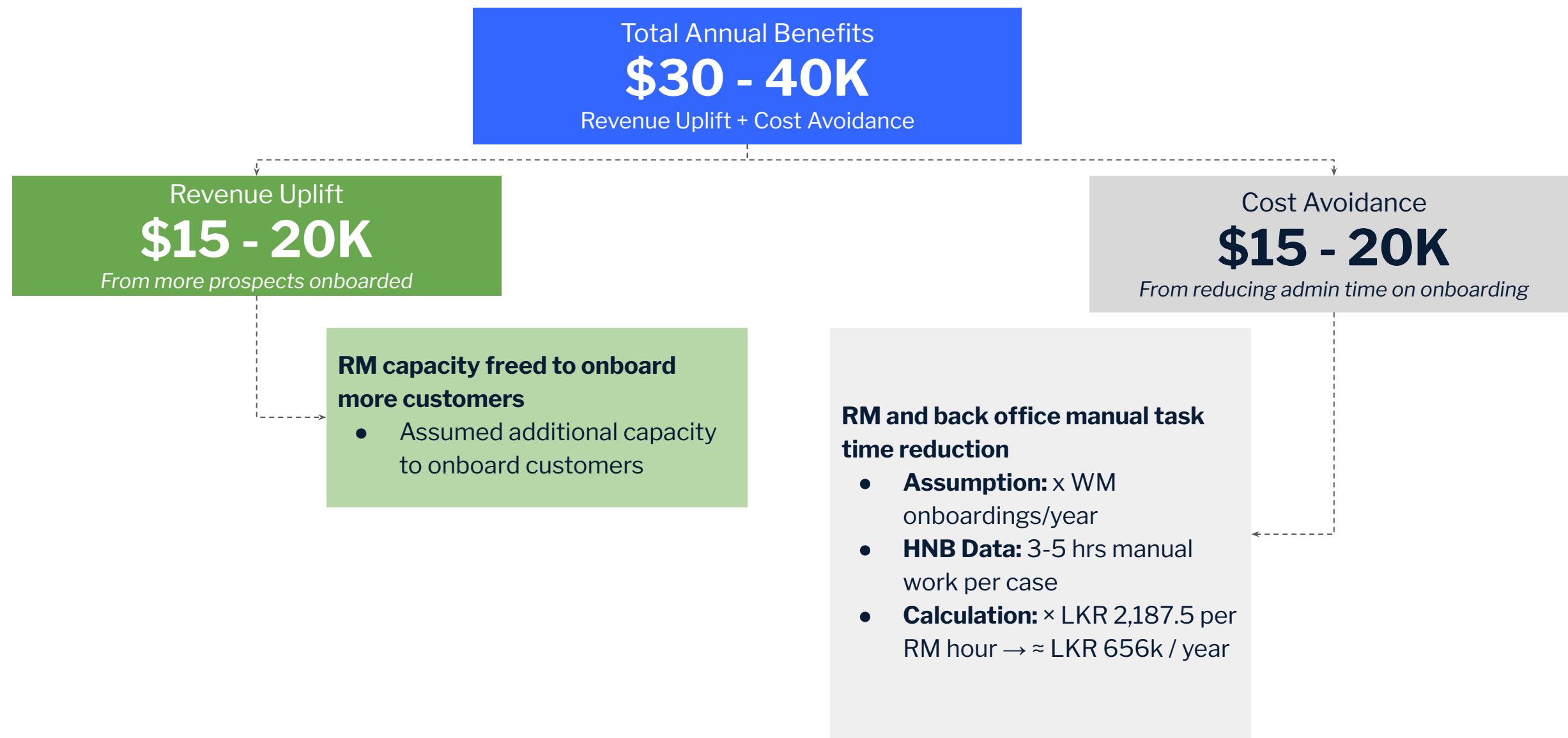
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How Benefits are calculated | Onboarding

Scenario: Moderate; Annual Run Rate benefit; Considering current annual prospecting capacity of RMs



Backbase Impact Benchmarks

- ≈40% reduction in manual onboarding tasks
- 20-30% reduction in rework

External Benchmarks

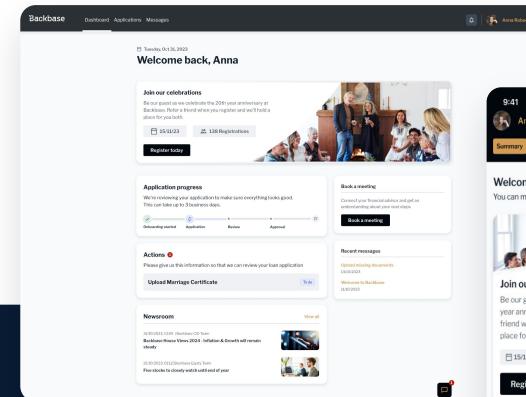
- Banks using automated digital onboarding report up to ~40-50% faster onboarding times, driven by workflow automation and digital KYC
- Digital onboarding can drive 20-40% higher application completion rates vs legacy journey

Proposed Solution

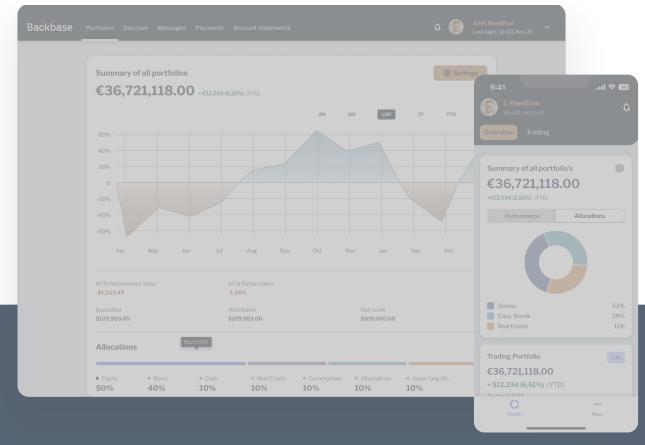
Prospect Lounge & Digital Onboarding

One platform • AI Wealth Suite across the customer lifecycle

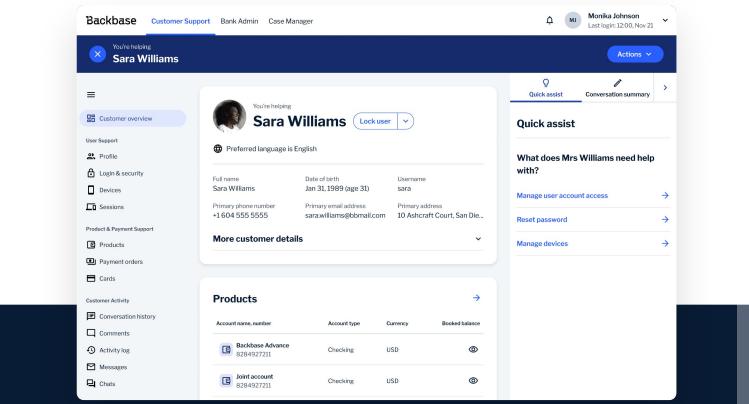
Prospect App



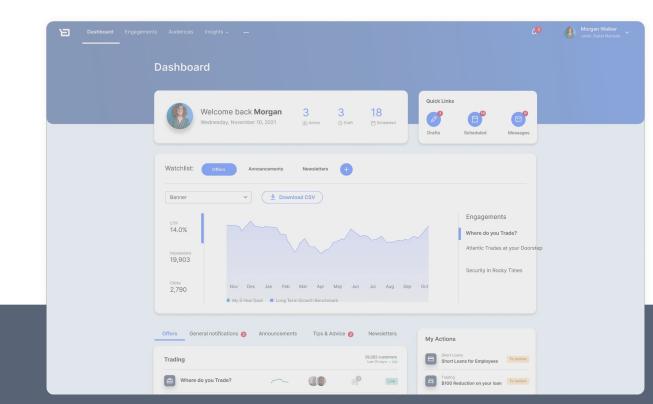
Client App



Employee Portal



Marketing Suite



acquire

activate

retain

expand

AI
inside

Omni-channel
Onboarding

Seamless Banking
& Servicing

Tailored
Investing

Account &
Product Sales

CLM Process
Automation

Relationship
Management

Engagement &
Campaigns

Delight **Clients**

Empower **Employees**

Systems of record
& processing

Finacle Core

CRM

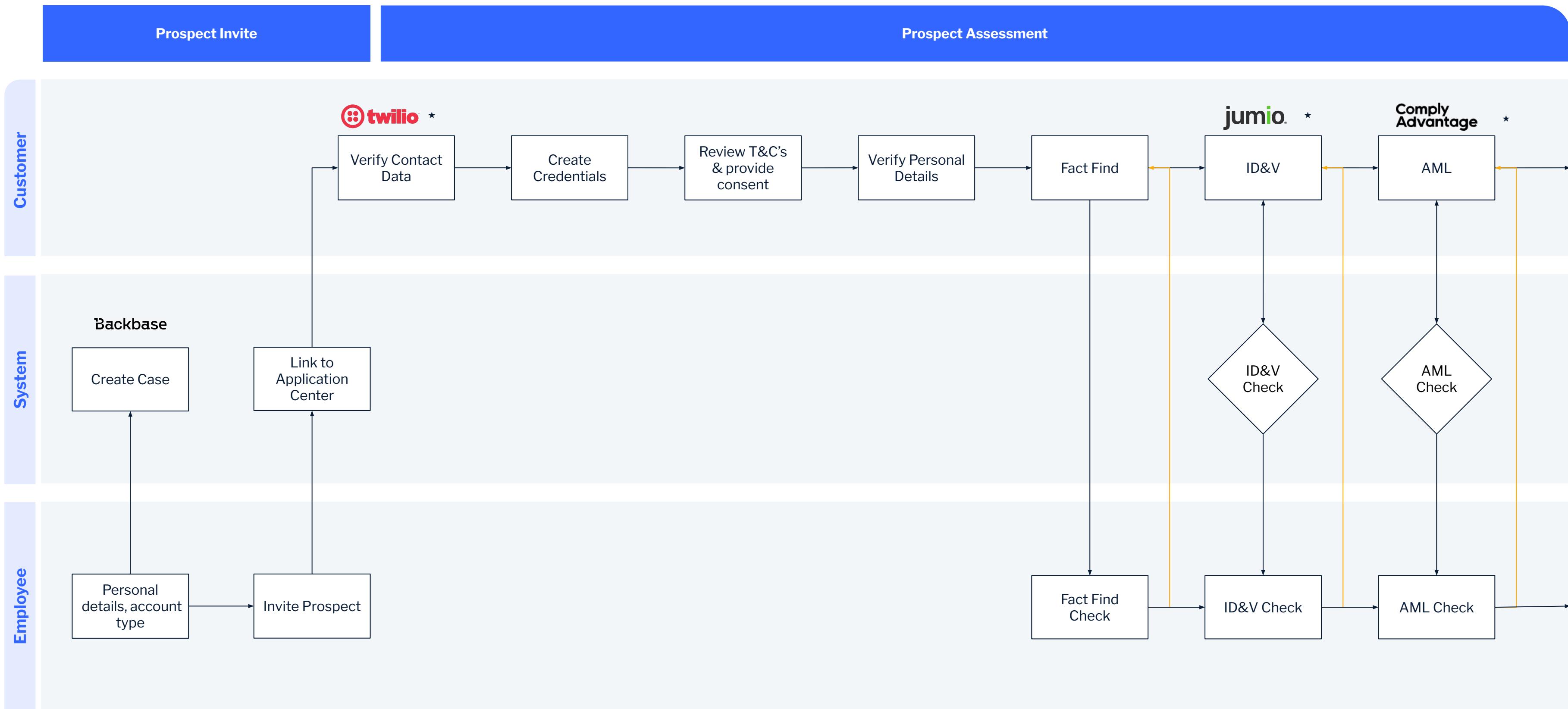
PMS

CMS / DMS

Fintech Marketplace

Private Banking Onboarding | Example Process Flow

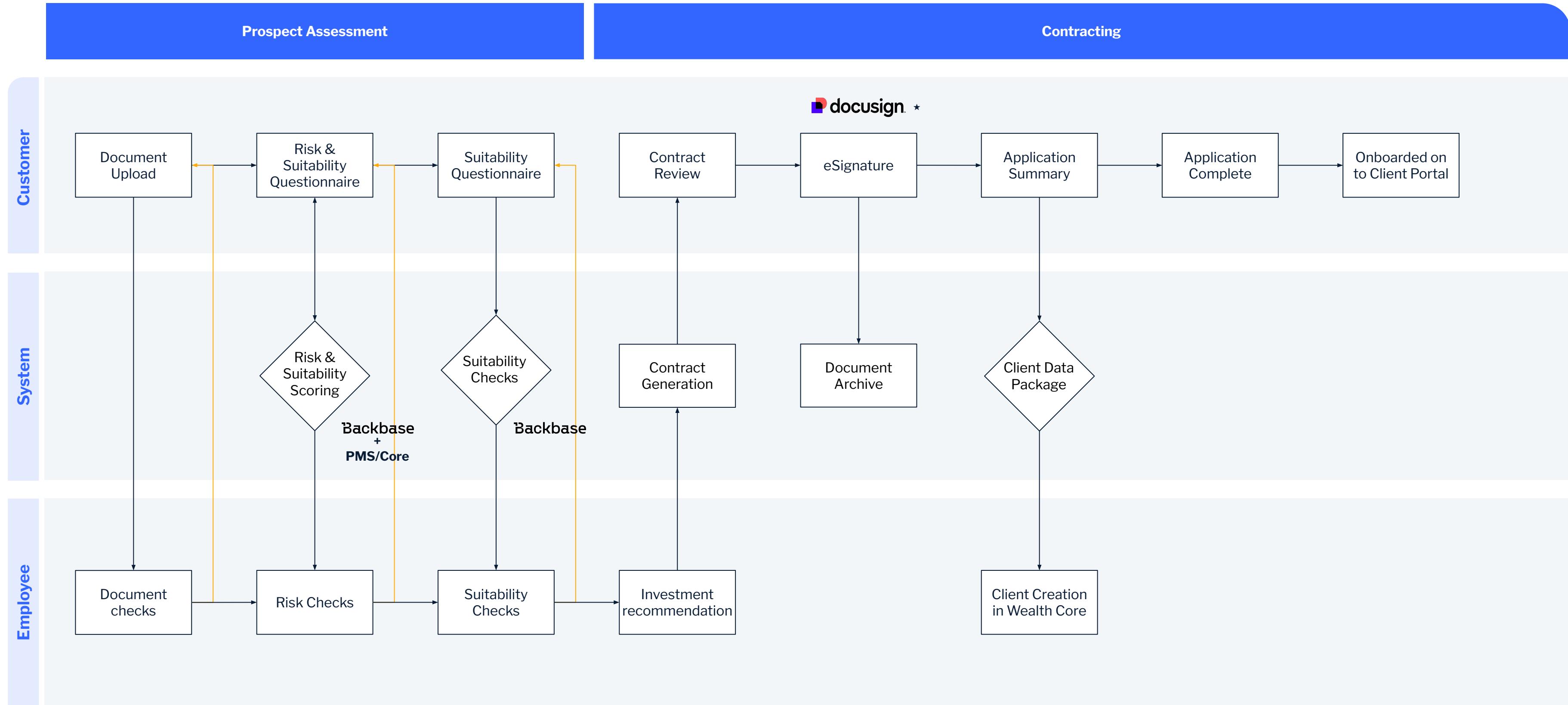
*Backbase Marketplace



Example process provided at this stage. Further discussions with HNB will be required to determine the right process & 3rd party partners.

Private Banking Onboarding | Example Process Flow

*Backbase Marketplace

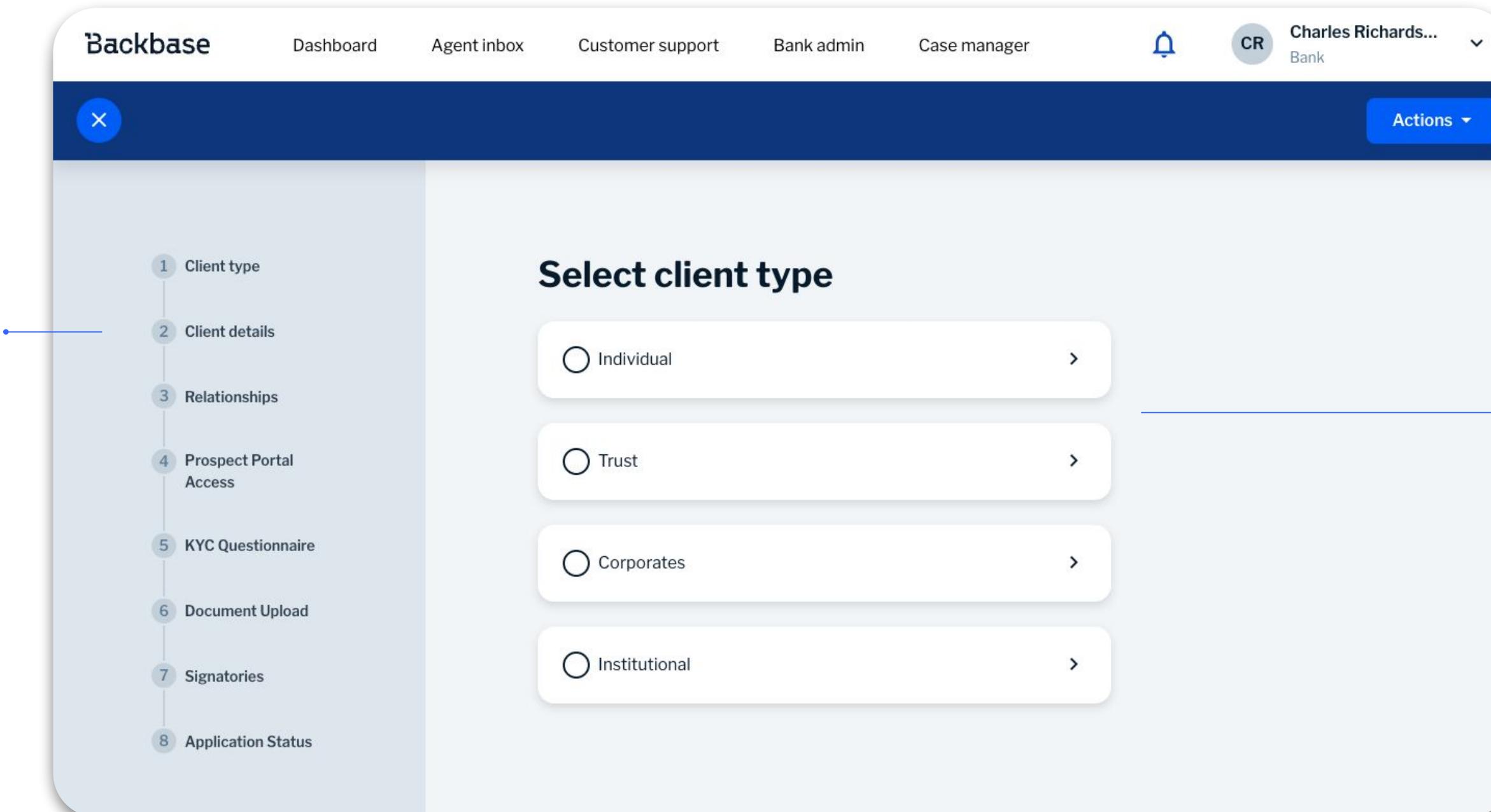


Example process provided at this stage. Further discussions with HNB will be required to determine the right process & 3rd party partners.

Digital Assist | Employee Triggered Onboarding

Progress tracker, showing parts of the process that are being completed.

Completely configurable, extensible and customisable to meet HNB needs



Support for different question types
- check boxes, free text, numbers, multi-selection, drop down and more

Digital Assist | Employee Triggered Onboarding

Complex families, institutions or trust relationships can be mapped and invited into the process

The image displays two screenshots of the Backbase digital onboarding interface, illustrating the 'Employee Triggered Onboarding' process.

Left Screenshot: Prospect Portal Access

This step involves granting access to the prospect portal for three users:

- Anna Robson (Principal Applicant)
- Mark Robson (Spouse)
- Miles Phillips (Father)

Right Screenshot: Document Upload

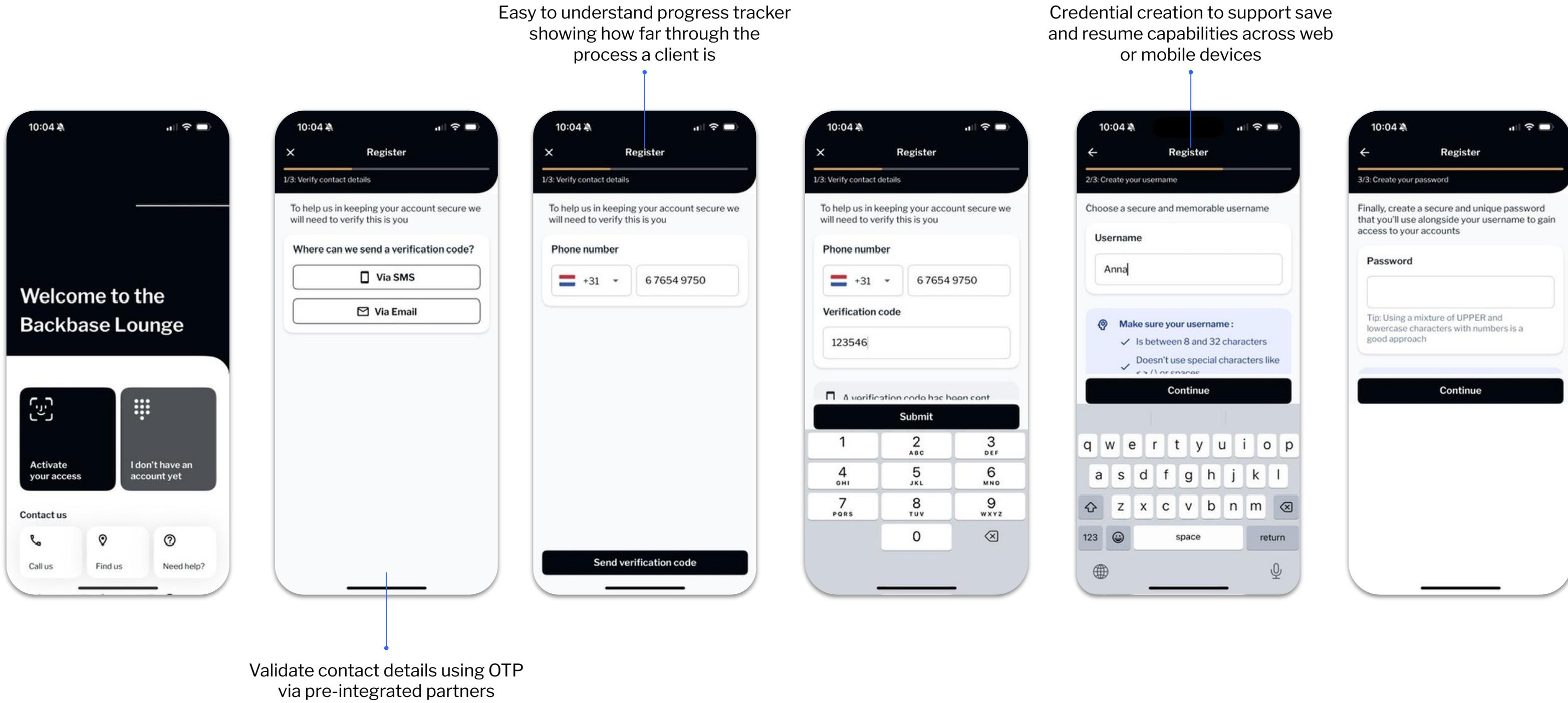
This step involves uploading documents, specifically:

- Marriage Certificate:** Issued by a governmental body. A file upload area is shown with instructions: "Drop file(s) here or click to upload".
- Proof of Address:** A proof of address can be a utility bill or a bank statement. A file upload area is shown with a progress bar: "1 of 1 files uploaded".

Annotations:

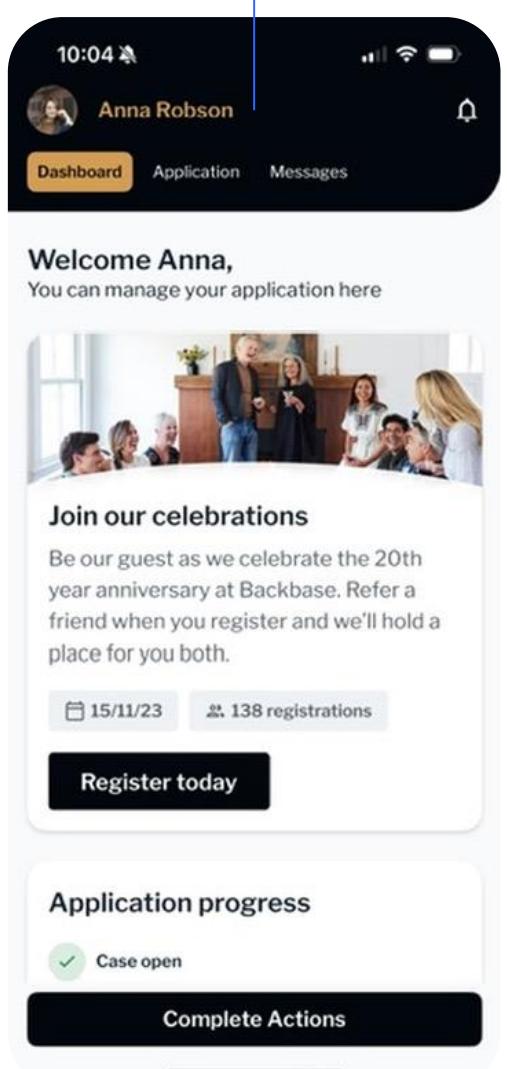
- A blue line points from the text "Complex families, institutions or trust relationships can be mapped and invited into the process" to the "Prospect Portal Access" step in the left screenshot.
- A blue line points from the text "Steps that need client input can be shared within the prospect portal" to the "Prospect Portal Access" step in the left screenshot.
- A blue line points from the text "Document upload and exchange can take place from both the employee and client" to the "Document Upload" step in the right screenshot.

The Backbase Lounge | Prospect Portal

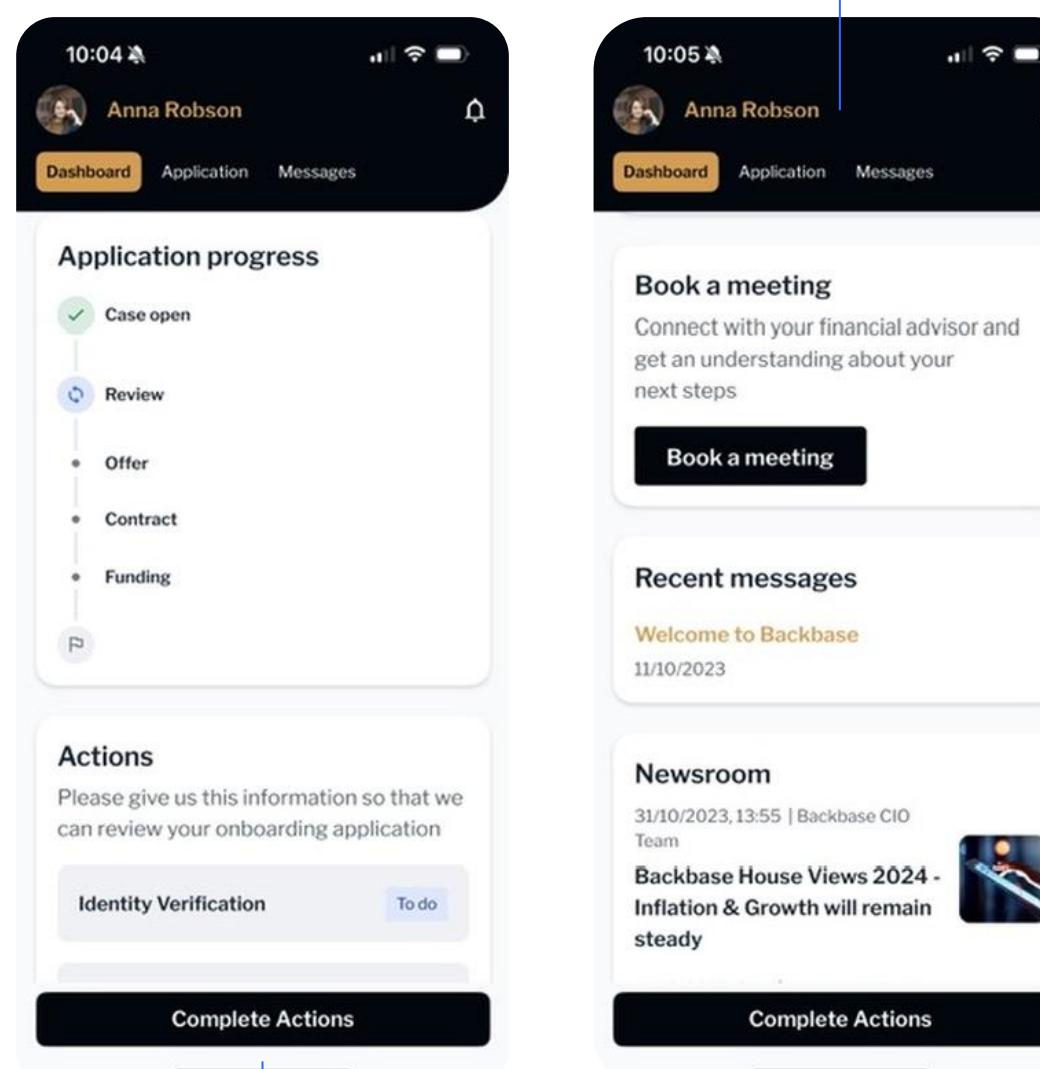


The Backbase Lounge | Prospect Portal

Use the prospect portal as an engagement tool - invite and share house views to prospects



Secure messaging and appointment booking to ensure the client feels supported through the journey

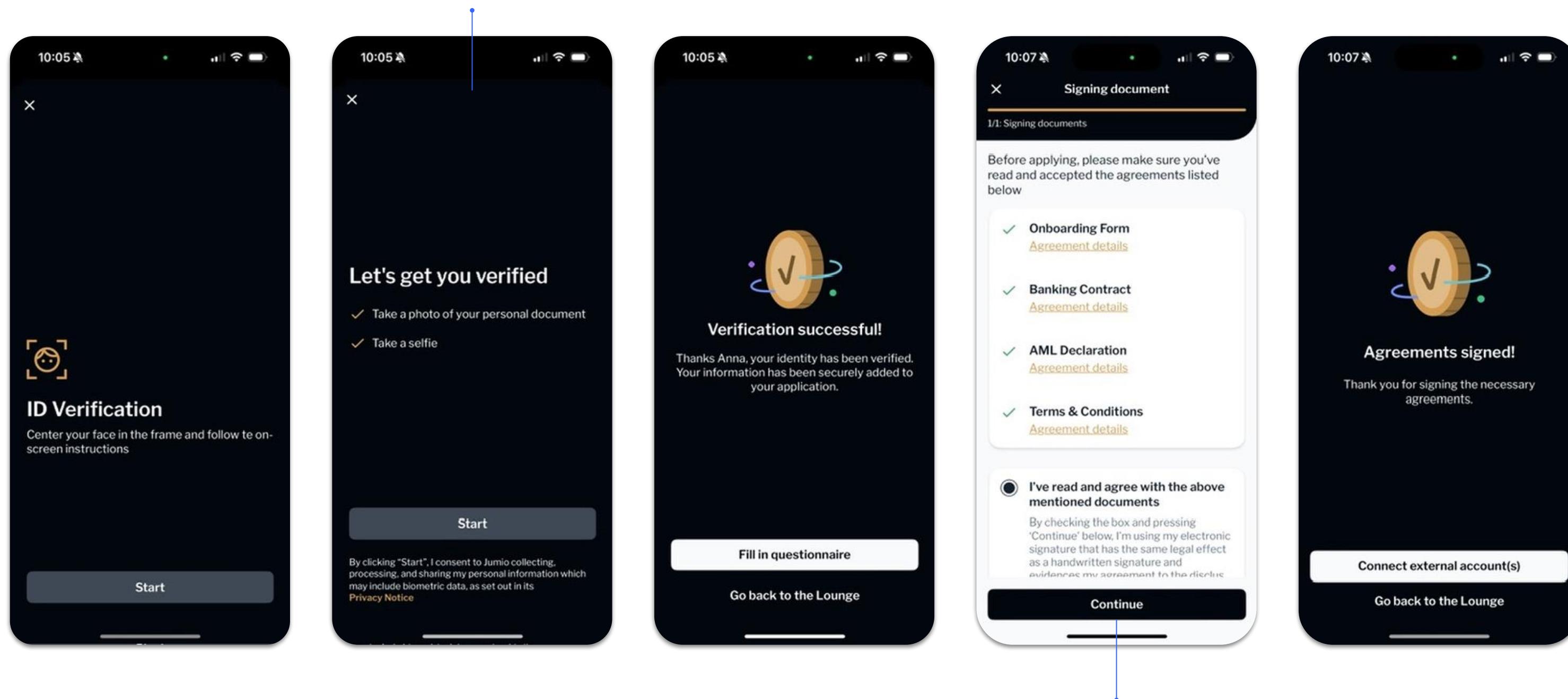


Milestone tracking and easy to understand actions for self service onboarding

A responsive web app ensures clients can progress their application across mobile, web and tablet devices

The Backbase Lounge | Prospect Portal

Pre-integrated ID&V partners to help streamline the KYC process



Link to T&C's, share agreements to the signed and digitally enable clients

Digital Assist | Case Management

The screenshot shows the Backbase Case Overview page. At the top, there's a navigation bar with links for Dashboard, Agent inbox, Customer support, Bank admin, Case manager, a notification bell, and a user profile for Charles Richards... Bank. The main content area has a dark blue header with an 'X' icon and a 'Case overview' button.

Left sidebar (CASE section):

- Case overview (highlighted with a blue border)
- Applicants
- Tasks
- Diagram
- Documents
- Comments
- Risk assessment
- Event log

Middle section:

Case Overview: Creation date: 31/10/23, 12:45 PM; Case reference: ONB - 28335626. Case progress: A timeline showing 'Case open' (Success), 'Application' (In progress), 'Documents' (Not started), 'Review' (Not started), and 'Approval' (Not started). A green dot marks the current step.

Right section:

Tasks & events:

- AML Review of Anna Robson (Open)
- AML Review of Mark Robson (Open)
- AML Review of Miles Philips (Open)
- Document Review of Anna Robson
 - Due (06/11/2023)
 - Assigned to Kirstie Herington(Open)

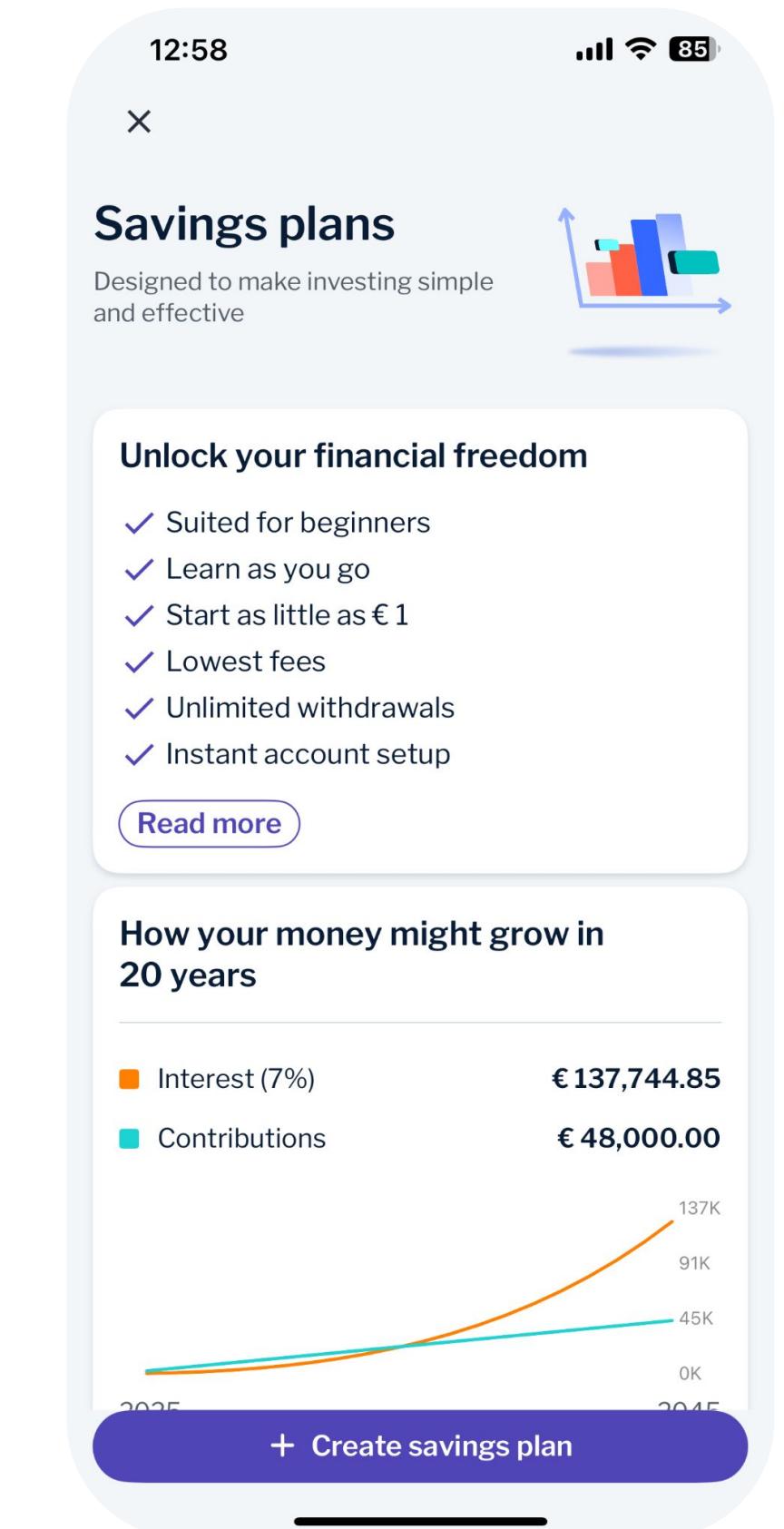
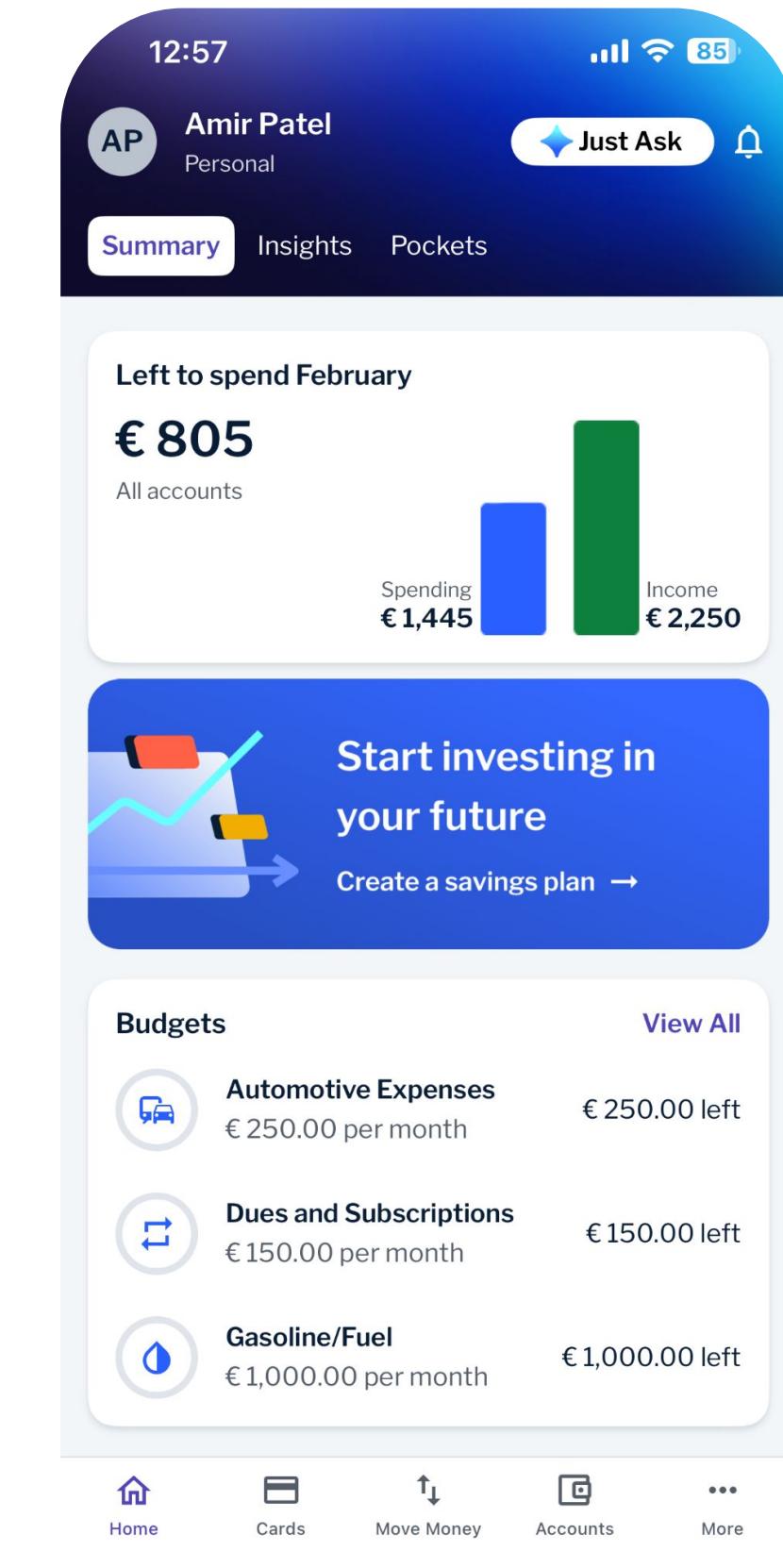
Annotations:

- Quick actions to supporting information and historical interactions:** Points to the sidebar under 'CASE'.
- Milestone tracker, showing progress and outstanding steps:** Points to the 'Case progress' timeline.
- Case details that have been provided by the client so far:** Points to the 'Personal Information' section for Anna Robson.
- Tasks and events, whereby employee's can act on behalf of the client or complete tasks to progress the case:** Points to the 'Tasks & events' section.

Retail+

Savings Plan

Turn savers into investors
with self-service and
automated investment
propositions



Retail+

Robo advisory

Enable themed investment portfolios or sector specific investments through robo advisory



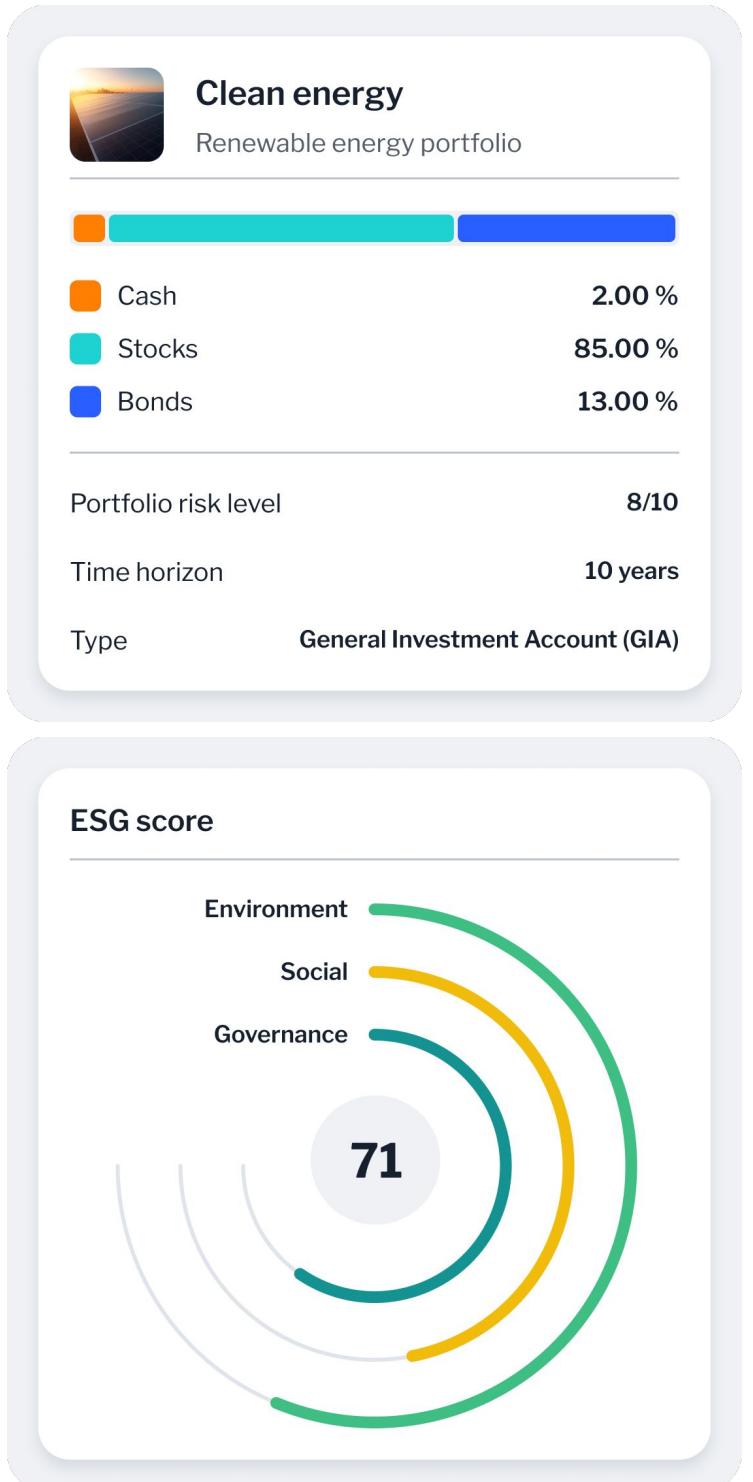
Powered by Backbase

Your online investment partner

Want to invest but don't know where to start? No problem! We'll help you to:

- ✓ Understand your investment goals
- ✓ Choose how to invest, from ready-made portfolios to picking your own stocks
- ✓ Manage and track your investments

[Build portfolio](#)



Retail+

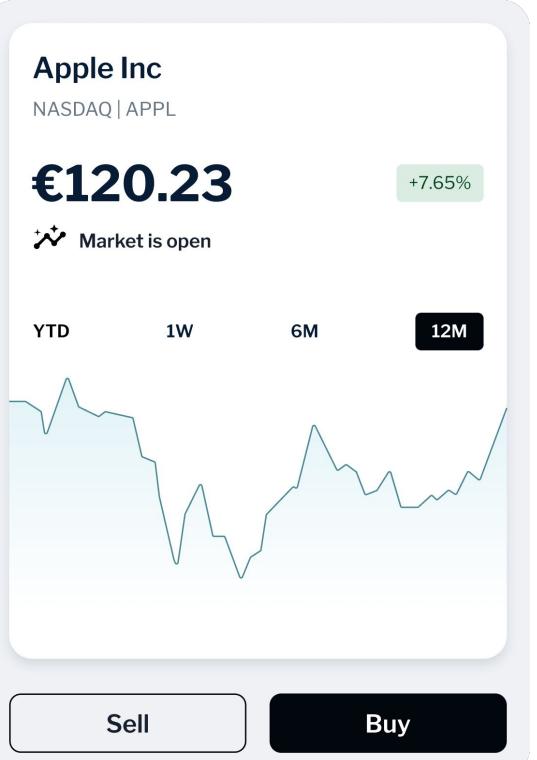
Self trading

Instant access to **trading** from within the same retail app

Instruments

Search bar: A | Cancel

Icon	Name	Price	Change
Apple	APPL Apple Inc.	\$123.13	+0.87%
Tesla	TSLA Tesla	\$123.13	+0.87%
Amazon	AMZN Amazon inc.	\$123.13	+0.87%
Adobe	ADBE Adobe	\$123.13	+0.87%
BP	BP BP PLC	\$123.13	+0.87%
Microsoft	MDFT Microsoft	\$123.13	+0.87%



Buy Sell Market is Closed

Select a portfolio: 23 Years Long Strategy

Select an account: Emily-at Trading Account

Market Limit

Shares: 200

USD: \$364

Available Balance €1,000.00 (≈\$1,079.29)

Review Order

Watchlist View All

	Bayerische Motoren Werke AG	Stocks BMW
		Consumer Goods
	Last day	↑ 1.93%
	Price	€ 52.02
	iShares Gold ETF	ETF DE0104136236
		Gold
	Last day	↓ -0.87%
	Price	€ 79.78
	UBS EFT (IE) Global Gender Equality UCITS ETF	ETF IE00BDR5H073
		Diversity
	Last day	↑ 0.05%
	Price	€ 312.11

Journey Assessment

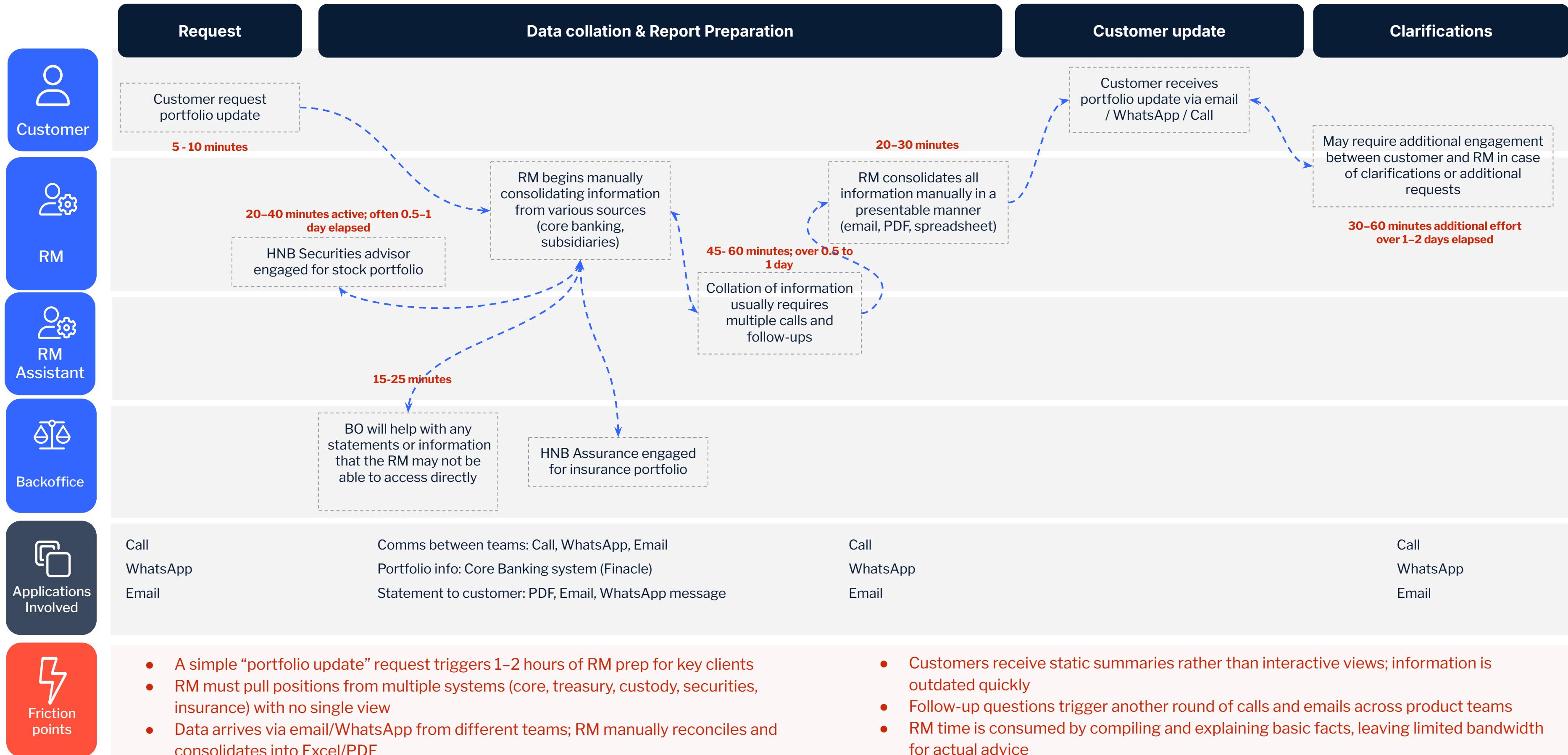
Customer Servicing

Servicing As Is - Summarised

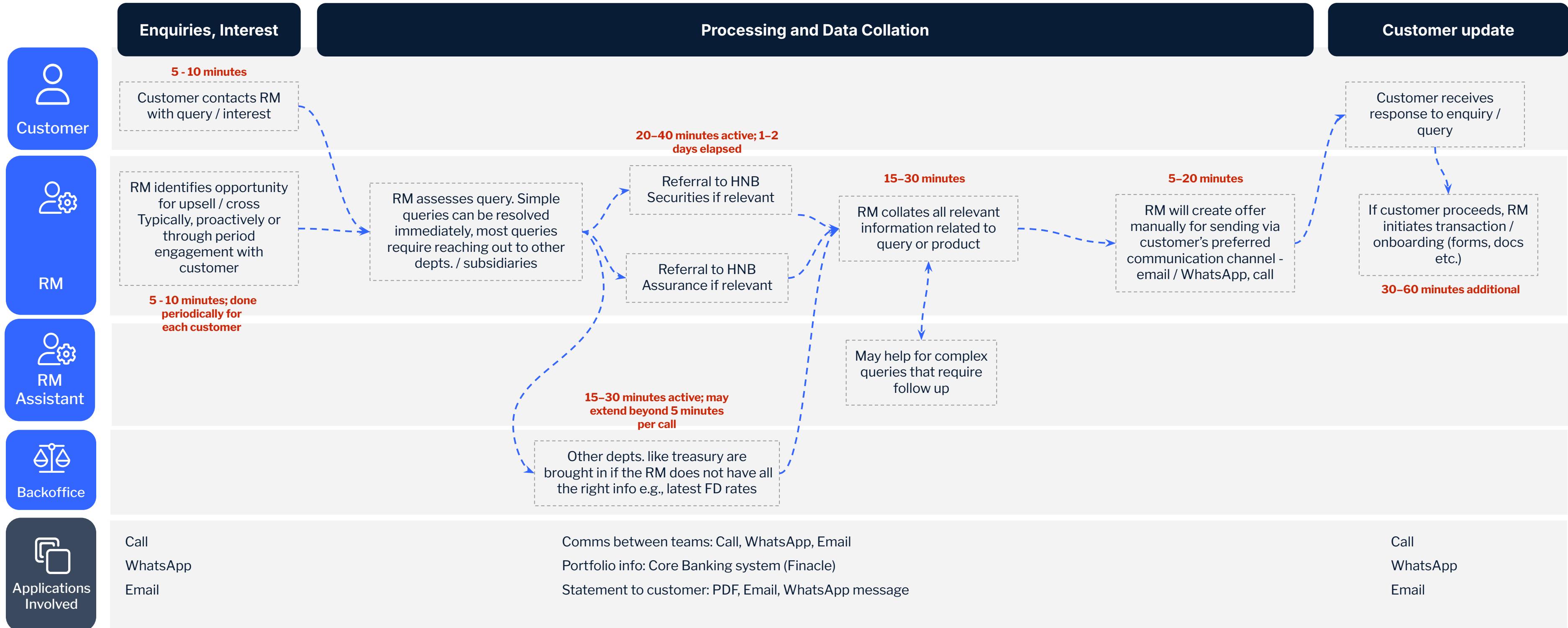


Service Type	RM Time	BO Time	Employee Friction	Customer Friction	What we heard
Portfolio Review	●	●	RMs stitch data from multiple systems to prepare any meaningful portfolio view	Clients never see a consolidated view of their wealth; everything is via RM explanations	"Our portfolio reviews are very manual – information is fragmented, and I'm often relying on WhatsApp messages from the investment bank analyst."
Relationship Maintenance	●	●	Follow-ups and contact cadence rely on RM memory rather than any system-driven schedule	Service feels inconsistent —some clients hear from their RM often, others go quiet for weeks	"Sometimes I haven't heard from a client in weeks, while others call me every week – it's not structured at all ."
Sales & Advisory	●	●	Advice depends on manual research and treasury interactions; no guided digital investment catalogue	Customers wait for the RM to suggest ideas; they cannot self-explore or simulate options	"For ideas I'm checking WhatsApp from the analyst, doing my own research and calling different departments to put it together."
Customer Queries	●	●	RMs are first line for almost all queries, with no queueing or case tracking	If the RM is busy, customers have no clear route or status for even simple questions	"Clients tell me, 'I'd rather come to you than go through all of these PDFs because I don't have the time .'"
Transaction Support	●	●	Paper mandates and manual checks drive repeated back-and-forth with operations	Clients re-sign forms and wait for updates with little to no visibility on progress	"For almost everything we still need a signed physical request – there always has to be a paper instruction ."
Reporting & Statements	●	●	Consolidated reporting requires manually pulling data from multiple systems/entities	Customers receive fragmented statements and must ask RMs to interpret performance	"We send monthly account statements, but FD and some investment statements are still mostly handled manually ."
Meeting Prep	●	●	RMs invest significant time collecting data and notes before important meetings	Conversation quality varies depending on how much prep time the RM could carve out	"Preparing for a single high-value meeting can take one to two hours – that's how our days easily stretch from 8 a.m. to 7 p.m. "
Internal Coordination	●	●	RMs chase multiple teams via calls/emails to progress cases and confirm details	Customers experience slow, opaque processes and rely on RM for every update	"For a simple investment I still call the treasury desk, give them the client's name and passport number, and confirm everything manually ."
Compliance & Consent	●	●	Complex, paper-heavy KYC rules create repeated rework for staff and operations	Clients face long document lists and repeated submissions , especially for complex FX products	"Foreign currency accounts are the most complex because of the central bank directions and all the supporting documents they need."

Servicing - Portfolio Review



Servicing - Queries, Sales & Advisory

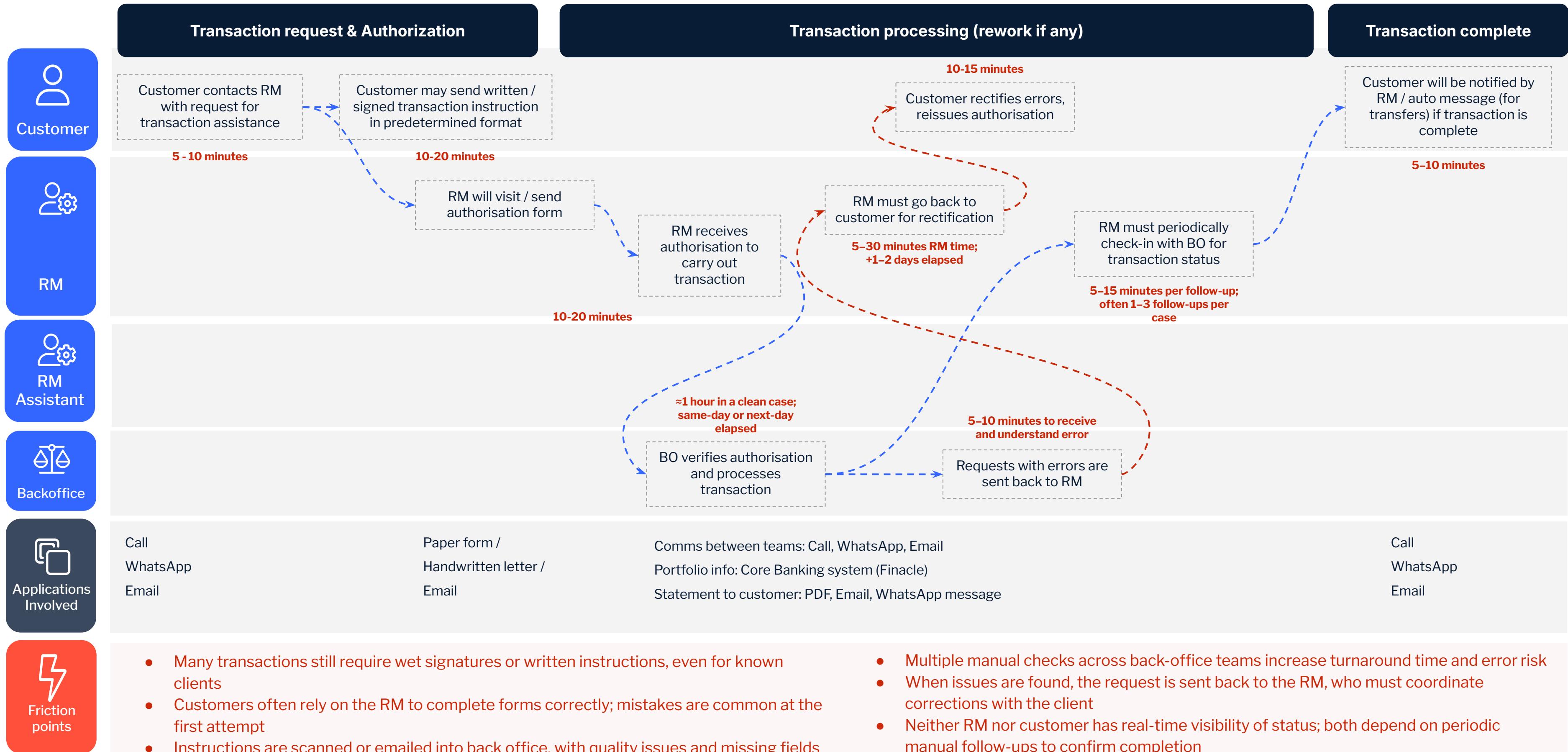


- Even simple queries may bypass digital channels and go straight to the RM
- RMs have no unified cockpit; they check multiple systems and notes to understand the client context
- Query and opportunity details are logged in notebooks or Outlook, not in a structured pipeline

- For complex queries, RMs must call several departments to assemble an answer
- Offers and recommendations are drafted manually and shared via email/WhatsApp with limited standardisation.
- There is no systematic tracking of open queries; response times vary and depend on RM persistence

Friction points

Servicing - Transaction support



Business Benefits | Digital Wealth & RM Portal

Create End-to-end Digital Onboarding Experience. From friction & frustration to **delight & loyalty**.



Identify & upgrade affluent retail to wealth -

Use digital banking data (balances, inflows, product mix) to flag upgrade candidates and trigger RM outreach or in-app prompts



Move everyday servicing to digital self-service

- Let customers view portfolios, download statements, place simple requests and track status in-app instead of calling or visiting branches



Give RMs a single digital servicing workspace

- Provide a 360° view of client holdings, interactions and open requests, plus secure messaging / chat



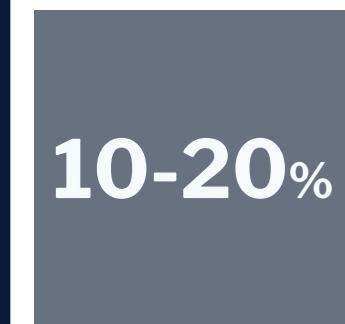
Standardise and automate servicing

workflows - orchestrate instructions and requests reducing rework for RM assistants and back office

Added Revenue



Revenue Uplift



Backbase Impact

30 - 40%



Backbase Impact

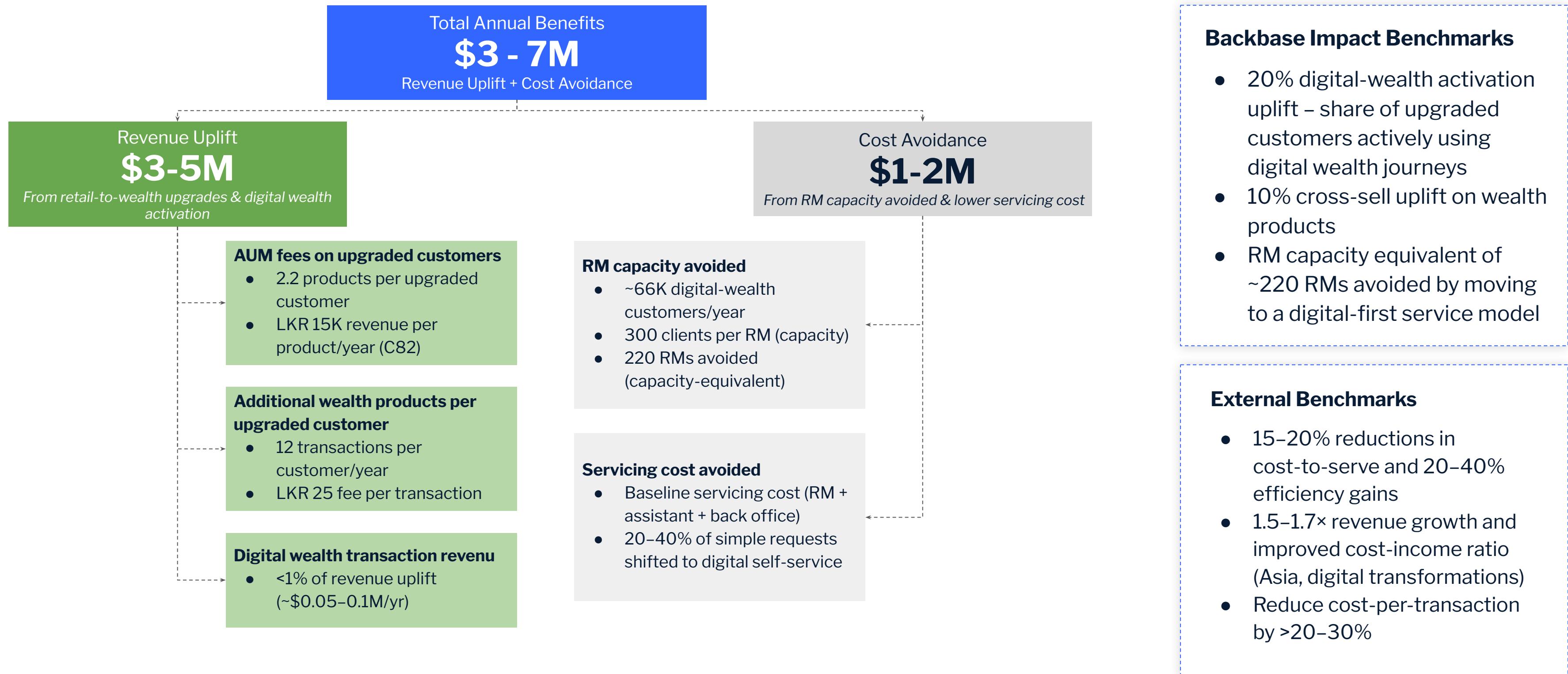
Cost Avoided

Note: Benefits estimation based on baseline received from HNB and Backbase benchmarks data for impact generated with clients similar to HNB. Calculated assumptions based on Backbase experience where baseline data is not available.

Source: HNB <> Backbase workshops; HNB Annual Report 2024; HNB Data; Backbase Analysis

How Benefits are calculated | Digital Wealth & RM Portal

Scenario: Moderate; Annual Run Rate benefit; Considering eligible affluent retail base & current servicing model



Proposed Solution

Digital Banking and Digital assist

One platform • AI Wealth Suite across the customer lifecycle

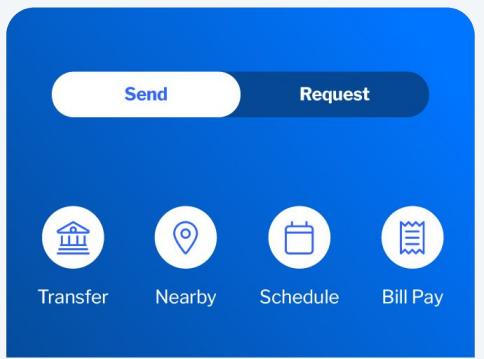
The diagram illustrates the AI Wealth Suite's integrated platform across four main stages of the customer lifecycle:

- Prospect App:** Focuses on **acquire**, featuring **Omni-channel Onboarding**.
- Client App:** Focuses on **activate**, featuring **Seamless Banking & Servicing**.
- Employee Portal:** Focuses on **retain**, featuring **Tailored Investing**.
- Marketing Suite:** Focuses on **expand**, featuring **Account & Product Sales**.

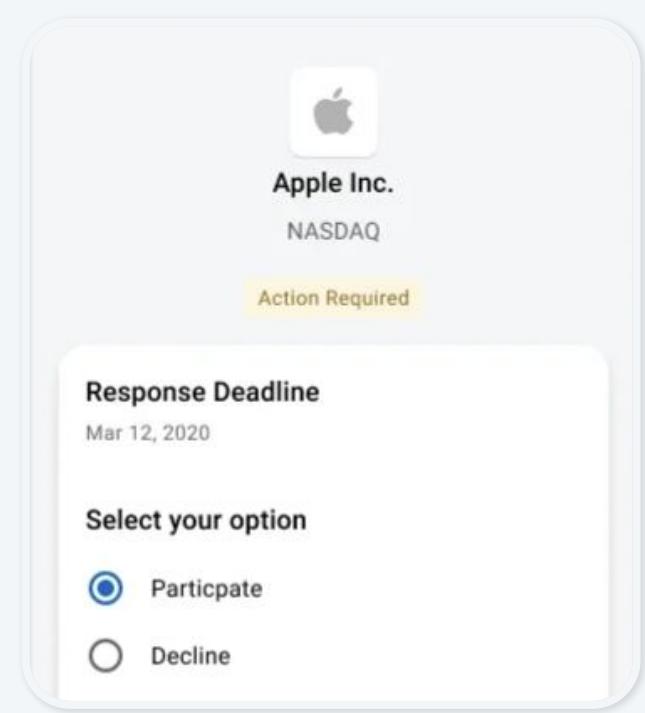
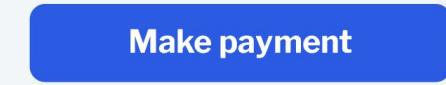
Central features include **AI inside** and **CLM Process Automation**. The suite also supports **Relationship Management** and **Engagement & Campaigns**.

At the bottom, it highlights **Systems of record & processing** integration with **Finacle Core**, **CRM**, **PMS**, **CMS / DMS**, and the **Fintech Marketplace**.

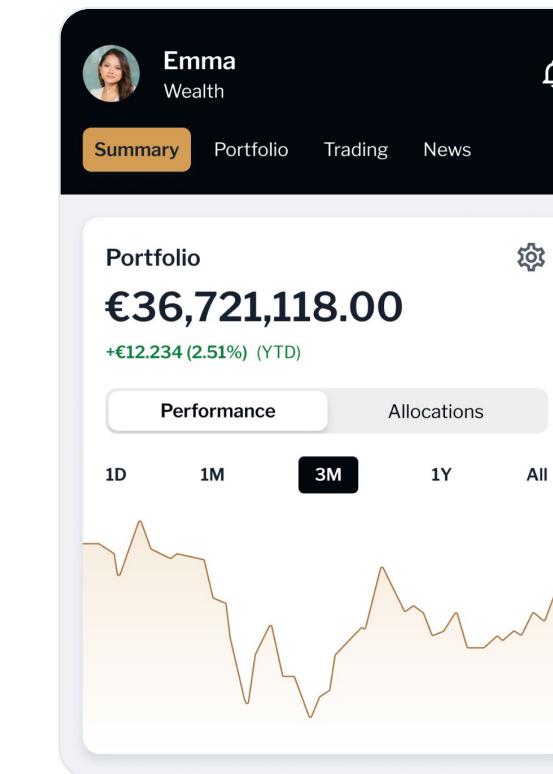
Self-service banking and investment management



\$95.00

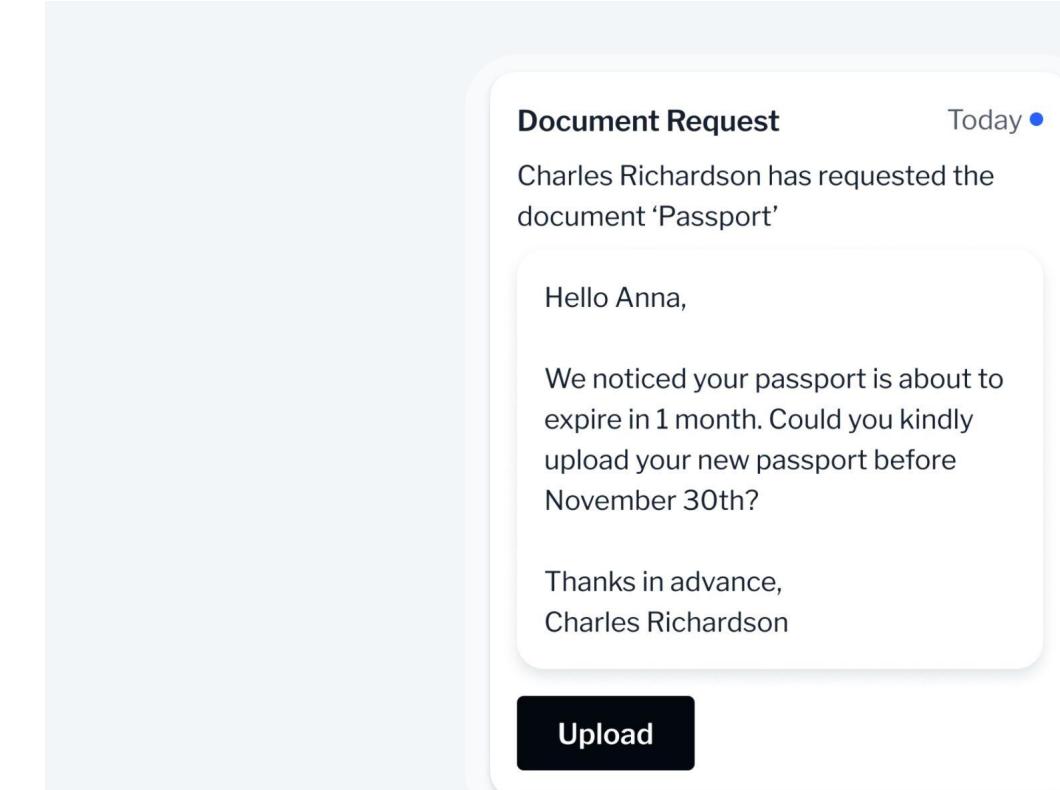
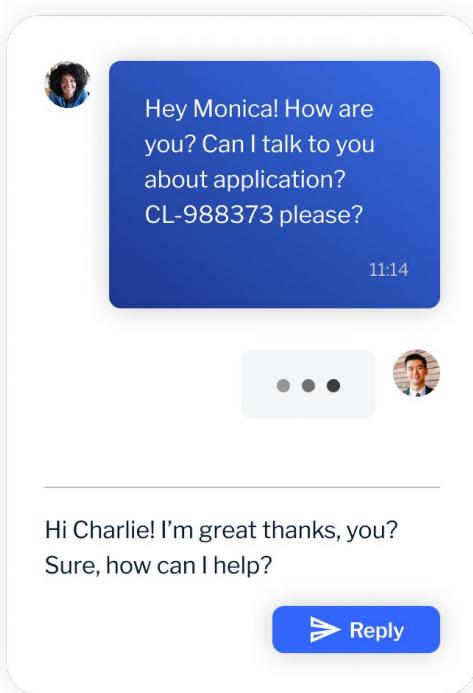


Access full portfolio overview



Daily Banking

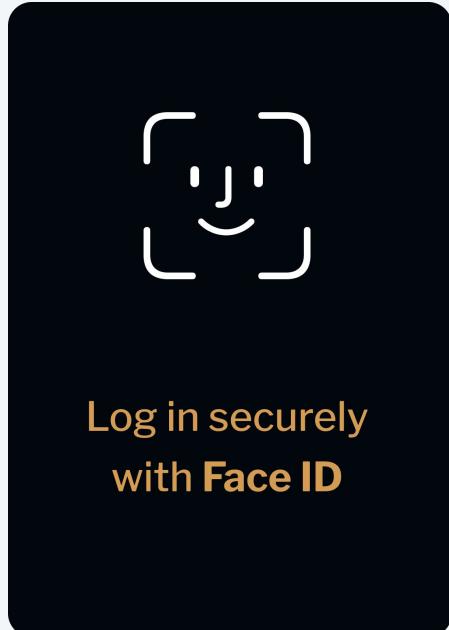
Where we help



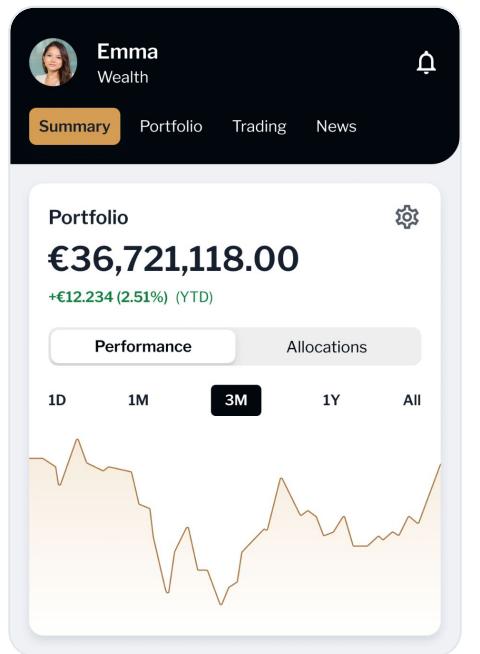
Make digital the primary communication channels

Enable digital collaboration to streamline CLM

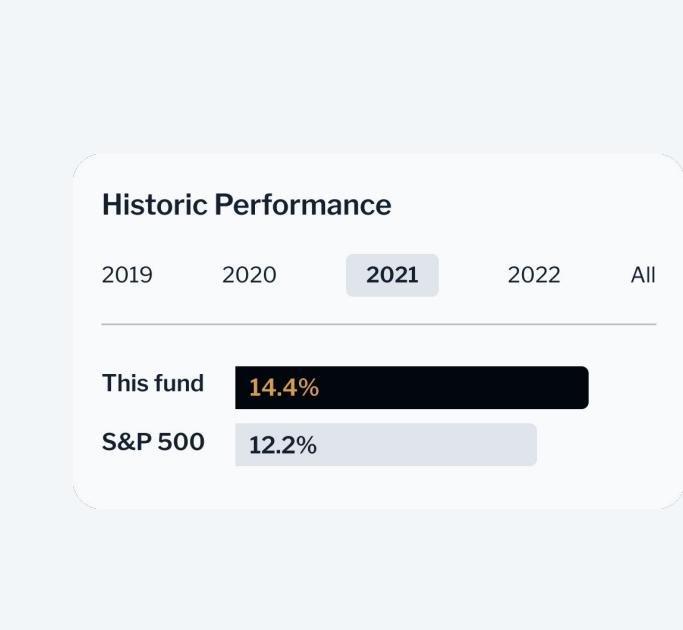
Authentication



Portfolio overview



Performance



Order History

Today		
Goverment Bonds	€32.337,86	
Buy		
Goverment Bonds	€32.337,86	
Fees		
Goverment Bonds	€32.337,86	
Sell		
June 29, 2020		
Goverment Bonds	€32.337,86	
Buy		
Goverment Bonds	€32.337,86	
Fees		
Goverment Bonds	€32.337,86	
Sell		

Statements

- Monthly statement Jan 31, 2020 This is a description that could follow an account statement.
- Tax Statement Dec 31, 2020 This is a description that could follow an account statement.
- Notifications & Letters Nov 31, 2020 This is a description that could follow an account statement.
- Other Oct 31, 2020 This is a description that could follow an account statement.
- Monthly statement Jan 31, 2020 This is a description that could follow an account statement.

Total balance **\$4,212.40**

Overview Insights Products Offers Inv

Favorites Show all

Bank of America

Taylor's Checking Account **** 0831

\$845.21

Transfer Request More

Accounts

Transactions

Today

- Uber Travel -\$15.00
- Uber Travel -\$15.00

Yesterday

- IN-N-OUT Burger Food & Dining -\$22.00
- Bank of America Transfer +\$1,000.00

View all

Banking Transactions

Market News

Latest news My Positions

MarketWatch 1h ago Tesla withdrew state funding application for German battery plant - economy ministry BERLIN - Tesla has withdrawn its application for state funding. TSLA +3.1%

Benzinga 6h ago Binance Shares 'Inside Story' On Dogecoin Withdrawals After Elon Musk And CZ Argument Binance, the world's largest cryptocurrency exchange by trading volume, sought to clear the air on what really happened with Dogecoin (CRYPTO: DOGE) last week. TSLA +3.1%

MarketWatch 1h ago Tesla withdrew state funding application for German battery plant - economy ministry BERLIN - Tesla has withdrawn its application for state funding. TSLA +3.1%

Market news

Action Required

Apple Inc. NASDAQ

Response Deadline Mar 12, 2020

Select your option

Participate
 Decline

Corporate Action Election

Hey Monical! How are you? Can I talk to you about application? CL-988373 please?

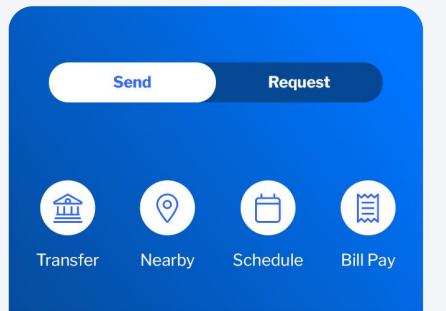
11:14

Hi Charlie! I'm great thanks, you? Sure, how can I help?

Reply

Messages

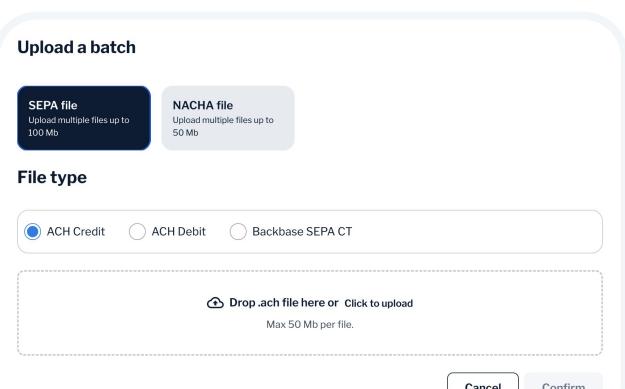
Money Movements



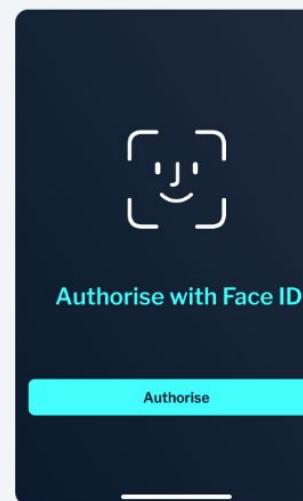
\$95.00

Make payment

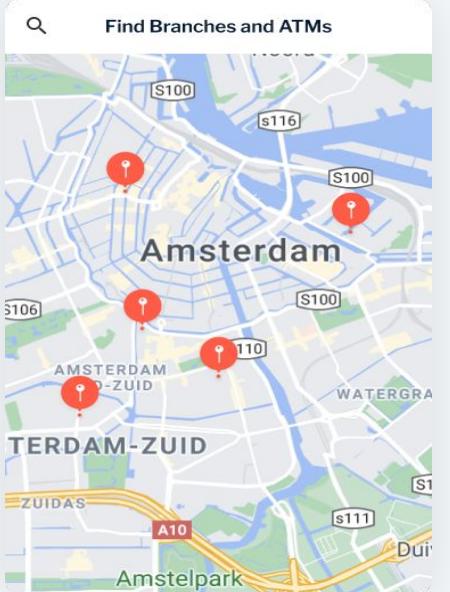
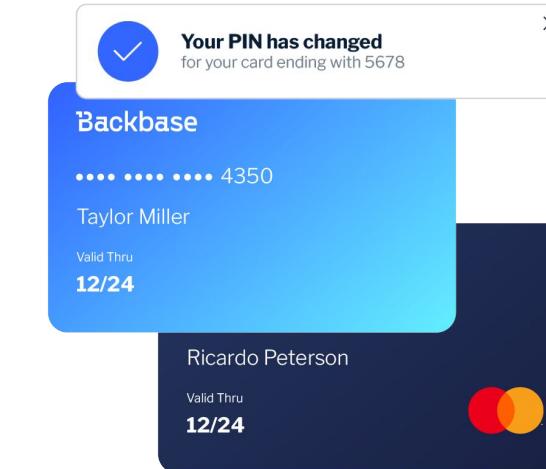
Batch Payments



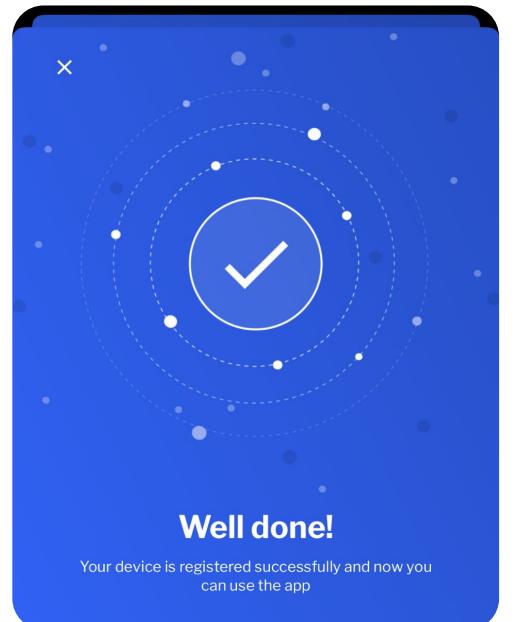
Transaction Signing



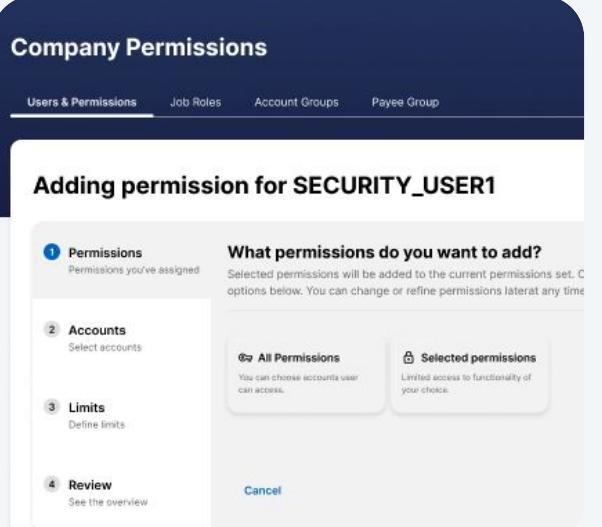
Card Management



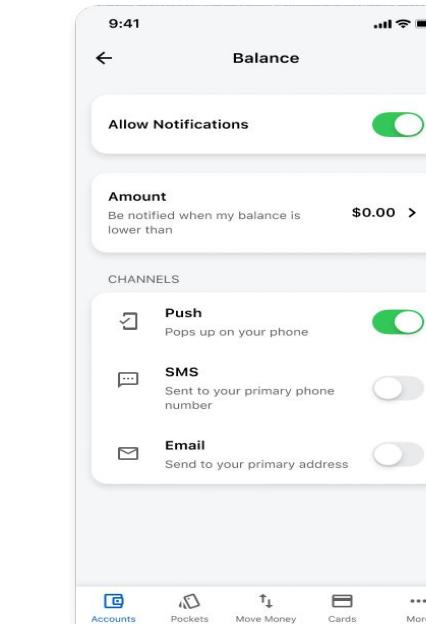
Office / ATM Locator



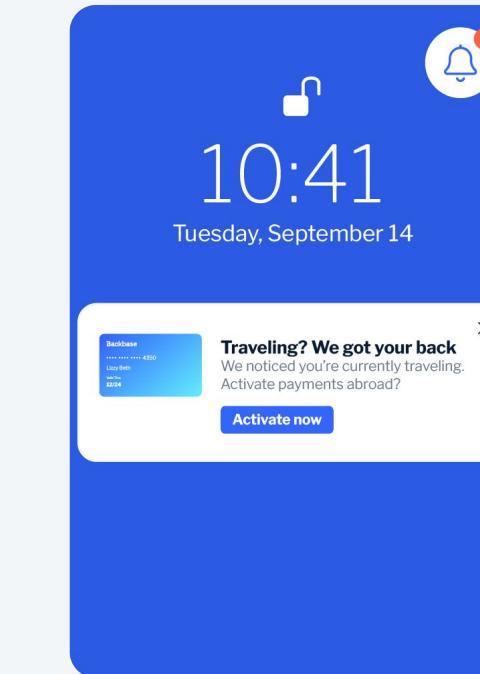
Self Enrollment



Entitlements



Profile Management



Notifications

Portfolio Overview

An omni-channel hyper-personalized experience bringing Wealth and Banking into a unified app

Wealth and Banking journeys available at a click of a button on a single unified app

The image displays the HNB (Hatton National Bank) dashboard and two mobile phone screens. The dashboard features a large welcome message "Welcome back, Anna", total balance of \$18,589,971.60 (+\$7,939,971.60 (+11.28%)), and various financial metrics like Total invested (\$11,300,000.00), Total withdrawn (\$650,000.00), and Net result (\$10,650,000.00). It also includes a "Value over time" chart showing performance from March 2025, and sections for "Latest activity" and "Analytics". The mobile screens show the same unified app interface with tabs for Overview, Portfolios, and Analytics, displaying detailed asset allocation by sector and product type.

Value over time

March 2025
\$17.411,116.17

Total balance 3 portfolios
\$18,589,971.60
+\$7,939,971.60 (+11.28%)

Total invested \$11,300,000.00
Total withdrawn \$650,000.00
Net result \$10,650,000.00

Latest activity

Analytics by

Allocation

Allocation by asset class

Asset Class	Allocation (%)	Value (\$)
Equity	38.45%	\$6.6M
Real Estate	17.89%	\$3.2M
Alternatives	23.80%	\$4.2M
Financials	10.86%	\$1.9M
Others	0.80%	\$0.14M

Allocation by product type

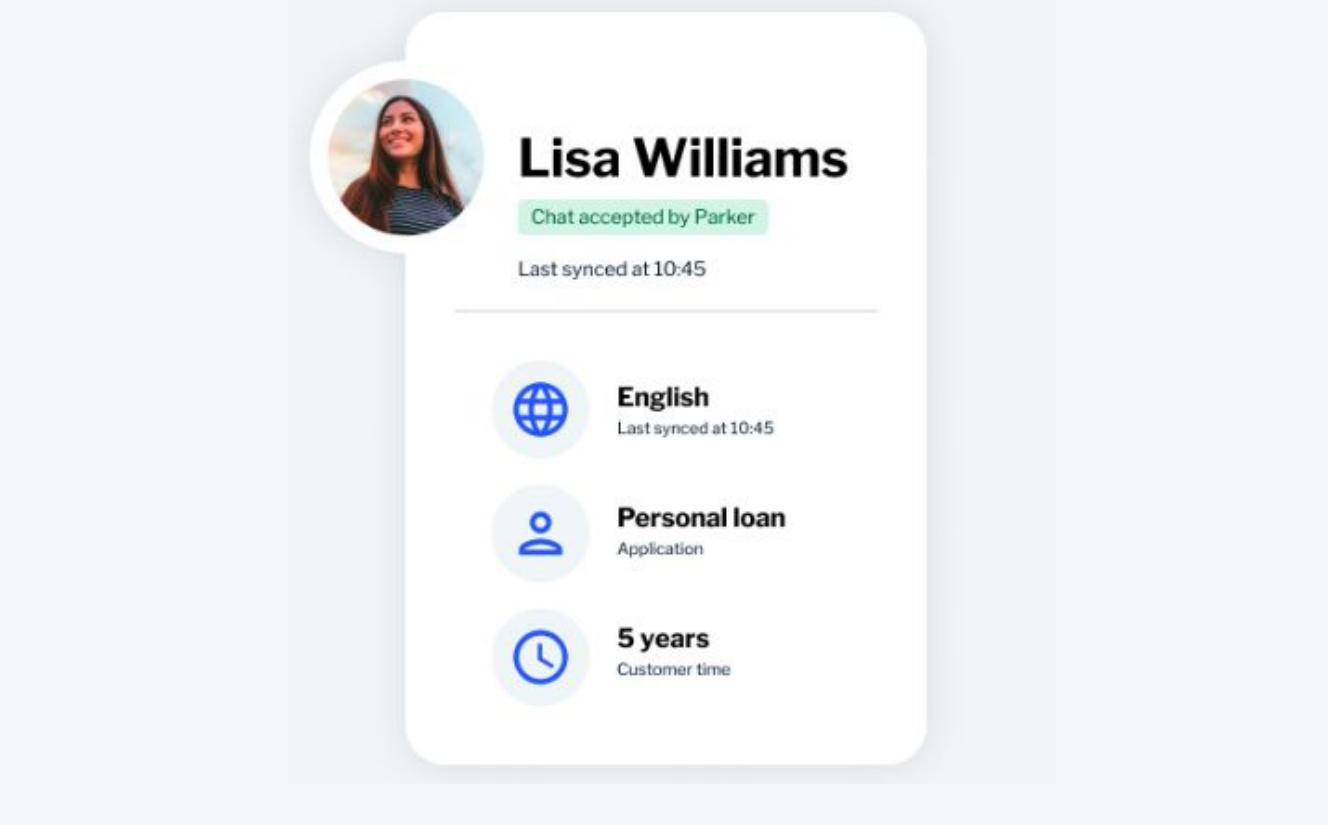
Product Type	Allocation (%)	Value (\$)
Stocks	30%	\$2.78M
ETFs	25%	\$2.32M
Bonds	20%	\$1.85M
Mutual Funds	15%	\$1.39M

Analytics by sector

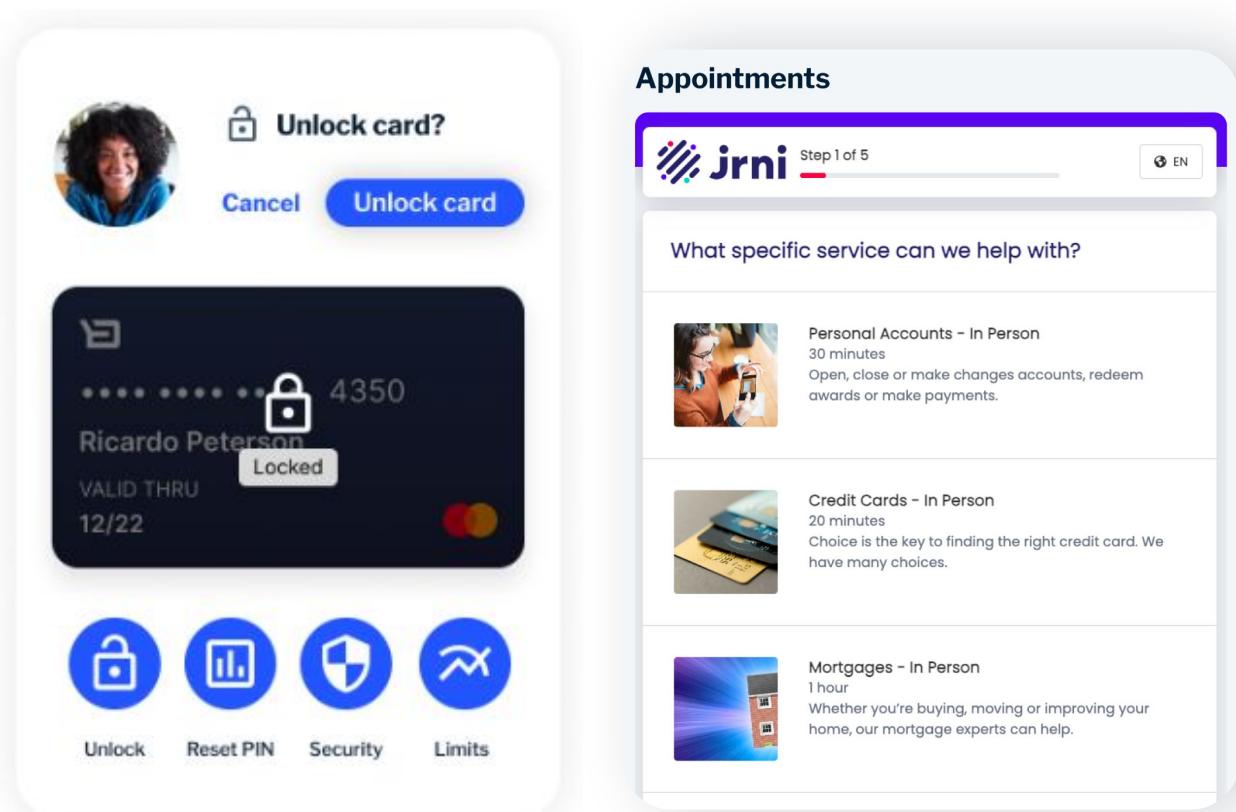
Sector	Allocation (%)	Value (\$)
Real Estate	28.5%	\$2.64M
Private Equity	22.3%	\$2.07M
Technology	18.7%	\$1.73M
Financials	15.4%	\$1.42M
Others	15.1%	\$1.40M

Convey HNB premium branding with Backbase Design System

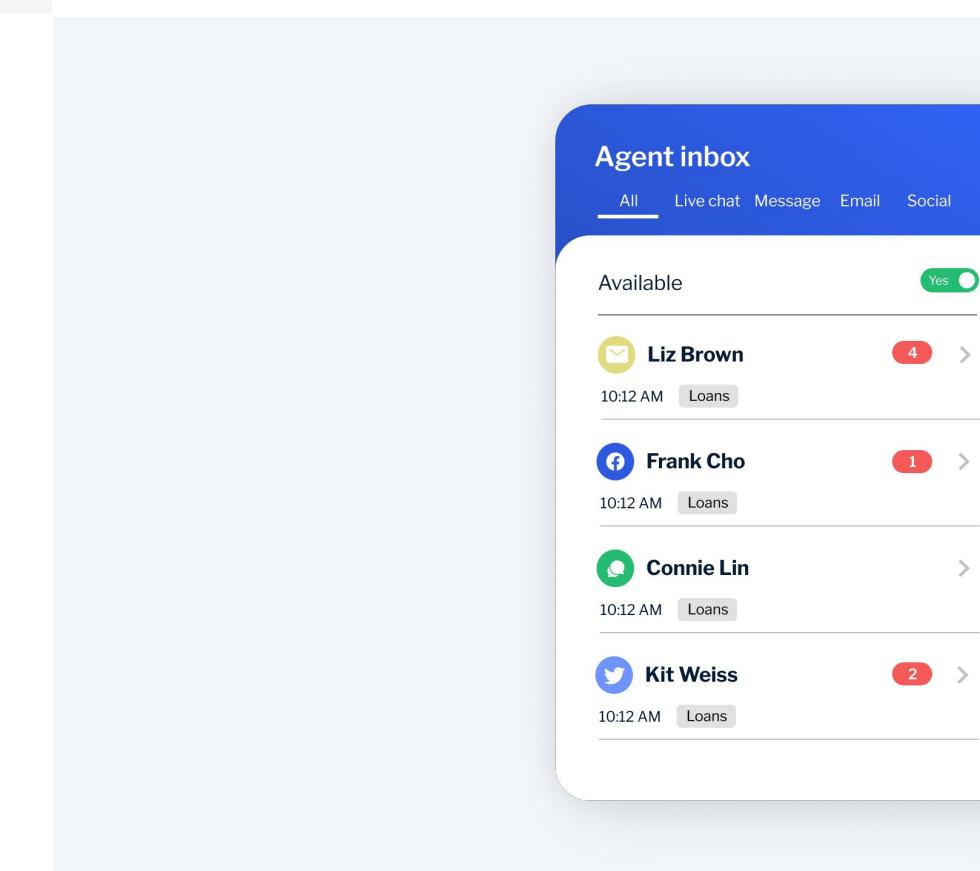
Aggregate all client information into a single 360° view



Collaborate with customers to streamline CLM



Support clients and act on their behalf



Embed communication channels within your employee application

Customer Service

Where we help

Customer Service | Empower Front-Office Team

360 Customer View

Lisa Williams
Chat accepted by Parker
Last synced at 10:45
English Last synced at 10:45
Personal loan Application
5 years Customer time

Portfolio Overview

Portfolio
€36,721,118.00
+€12,234 (2.51%) (YTD)
Performance Allocations
1D 1M 3M 1Y All
Your Investments P/L Today
Apple Inc. Nasdaq | APPL \$120,000.00 +2.5%
Tesla Nasdaq | TSLA \$240,000.00 +2.5%

Act on behalf

Your PIN has changed for your card ending with 5678
Backbase Taylor Miller Valid Thru 12/24
Ricardo Peterson Valid Thru 12/24

Quick Assist

Unlock card? Cancel Unlock card
Ricardo Peterson Locked
VALID THRU 12/22

Hybrid advisory *

(available 2025)

Document Request & Signature

Your signature
Please digitally sign within the box.
J. Doe
Confirm signature

Real-Time Communication

Agent inbox
All Live chat Message Email Social
Available Yes
Liz Brown 4 Loans
Frank Cho 1 Loans
Connie Lin Loans
Kit Weiss 2 Loans

Appointments

jrni Step 1 of 5 EN
What specific service can we help with?
Personal Accounts - In Person 30 minutes
Credit Cards - In Person 20 minutes
Mortgages - In Person 1 hour

Appointment Booking

* Requires Digital Investing

Customer Service | Empower Admins

Appointment management

The screenshot shows a customer service interface for 'Sara Williams'. On the left, there's a sidebar with navigation links like 'Customer overview', 'User Support', 'Profile', etc. The main area displays a 'Quick assist' panel for 'jrni Step 1 of 5'. It asks 'What specific service can we help with?' and lists three options: 'Personal Accounts - In Person' (30 minutes), 'Credit Cards - In Person' (20 minutes), and 'Mortgages - In Person' (1 hour). Each option has a small image and a brief description.

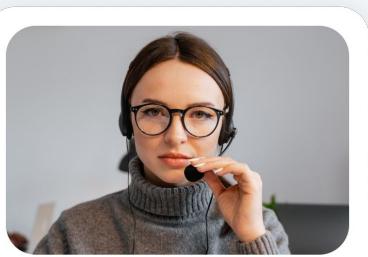
Chat management

This block contains two screenshots. The left one, titled 'Manage Global Limits', shows a table of agents and their permissions across various categories like General, Car Loans, Credit cards, etc. The right one, titled 'User enrollment', shows a search result for 'Sara Williams' with fields for Customer name and Customer ID.

Entitlements

This block contains two screenshots. The left one, titled 'Create a User', shows fields for Company details, User details (Given name(s), Family name(s), Email address), and a table of audit logs. The right one, titled 'Audit', shows a table of audit logs with columns for Username, Category, Type, Action, Status, Time, IP address, and Description.

Hybrid advisory (available 2025)



Sara Williams

Call



Digital Investing feature highlights

Price Alerts

Set a price alert for Tesla

USD \$1.94

Current Price \$1.82

Create Price Alert

Price alert

Watchlist

View All

Bayerische Motoren Werke AG	Stocks BMW
Consumer Goods	
Last day	↑ 1.93%
Price	\$52.02
iShares Gold ETF	ETF DE0104136236
Gold	
Last day	↓ -0.87%
Price	\$79.78
UBS EFT (IE) Global Gender Equality UCITS ETF	ETF IE00BDR5H073
Diversity	
Last day	↑ 0.05%
Price	\$312.11

Watchlists

Market overview

Instruments

A Cancel

APPL Apple Inc.	\$123.13	+0.87%
TSLA Tesla	\$123.13	+0.87%
AMZN Amazon inc.	\$123.13	+0.87%
ADBE Adobe	\$123.13	+0.87%
BP BP PLC	\$123.13	+0.87%
MDFT Microsoft	\$123.13	+0.87%

Instrument view

Apple Inc

NASDAQ | APPL

€120.23

Market is open



Sell

Buy

Trading

Buy Sell

Market is Closed

Select a portfolio

23 Years Long Strategy

Select an account

Emily-at Trading Account

Market

Limit

Shares

200

USD

\$364

Available Balance €1,000.00 (= \$1,079.29)

Review Order

Market News

Latest news My Positions

MarketWatch 1h ago

Tesla withdrew state funding application for German battery plant - economy ministry



BERLIN - Tesla has withdrawn its application for state funding.

TSLA +3.1%

Benzinga 6h ago

Binance Shares 'Inside Story' On Dogecoin Withdrawals After Elon Musk And CZ Argument



Binance, the world's largest cryptocurrency exchange by trading volume, sought to clear the air on what really happened with Dogecoin (CRYPTO: DOGE) last week.

TSLA +3.1%

MarketWatch 1h ago

Tesla withdrew state funding application for German battery plant - economy ministry



BERLIN - Tesla has withdrawn its application for state funding.

TSLA +3.1%

6/10

Risk level

Based on what you've told us, your risk level is 6/10

An investor at this risk level would usually create a moderate risk portfolio. Consider how to balance low risk assets (like bonds) and higher risk assets (like stocks).

This isn't financial advice. Always research your own situation and choose the portfolio that's right for you. [Learn more](#)

Suitability questionnaire

Today

Goverment Bonds €32.337,86

Buy

Goverment Bonds €32.337,86

Fees

Goverment Bonds €32.337,86

Sell

June 29, 2020

Goverment Bonds €32.337,86

Buy

Goverment Bonds €32.337,86

Fees

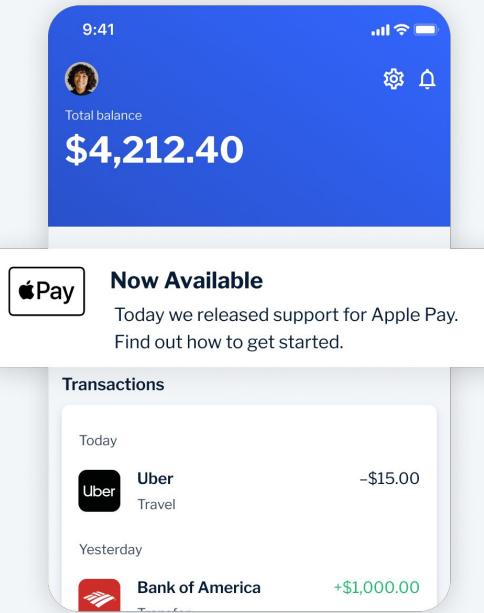
Goverment Bonds €32.337,86

Sell

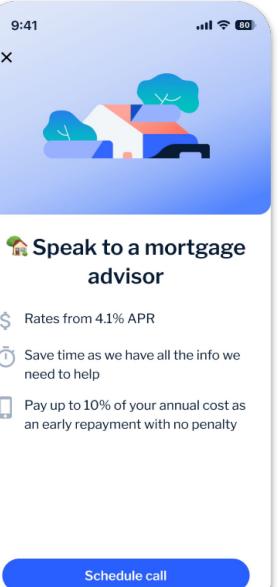
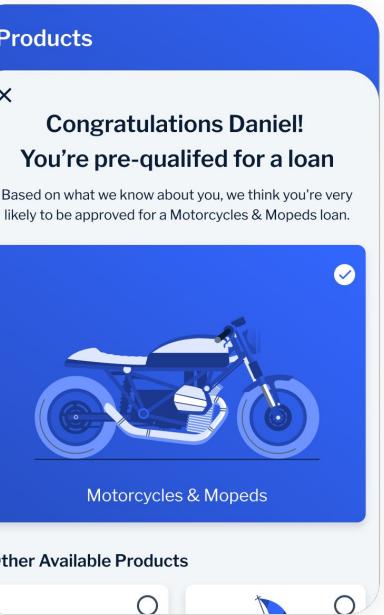
Order History

Market News

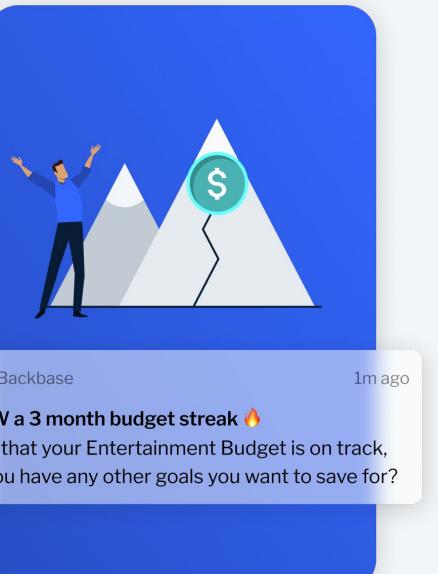
Banners



Message center



Overlays



Push notifications



Campaigns

Personalized experiences for **your customers**

Import audience

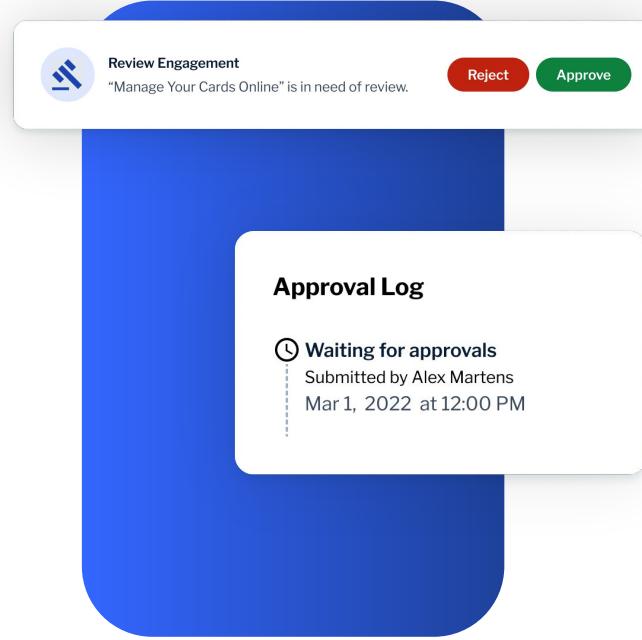
Add new audience

Audience name
Product Promotion IWD
23/255

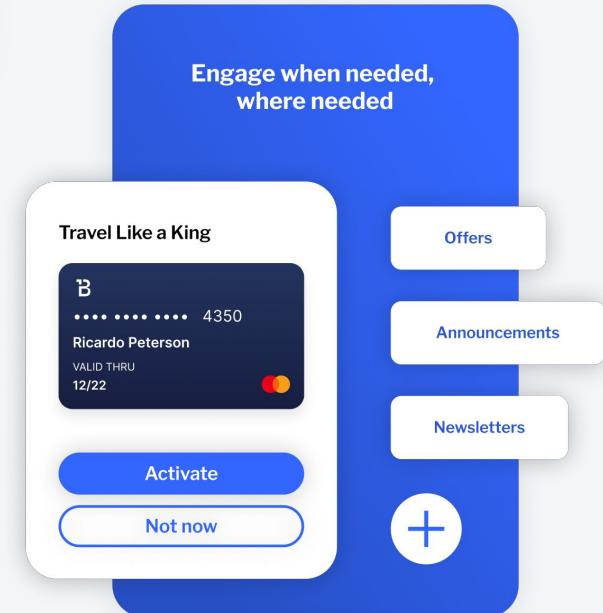
Drag file here or click to upload
• Max 20 MB per file
• One file per audience
• Only CSV allowed

Cancel Upload

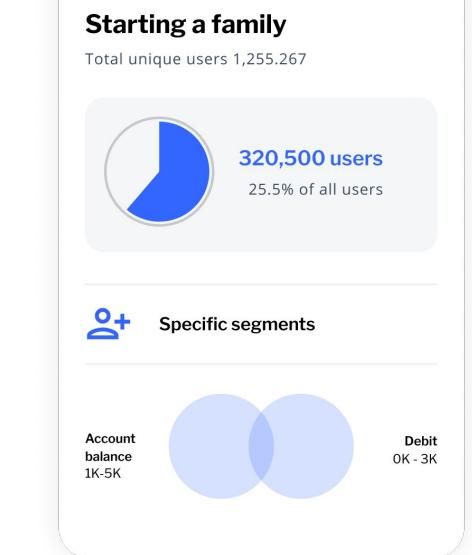
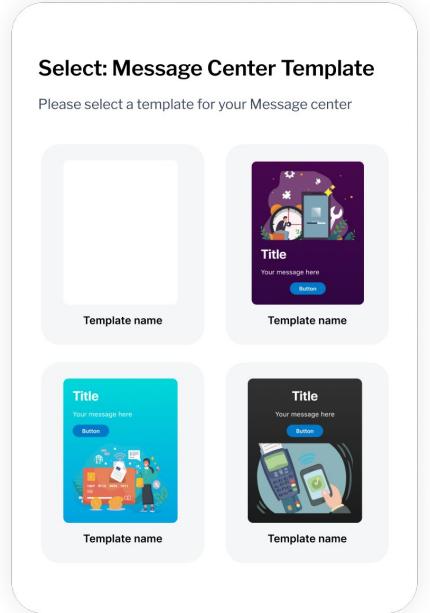
Approvals



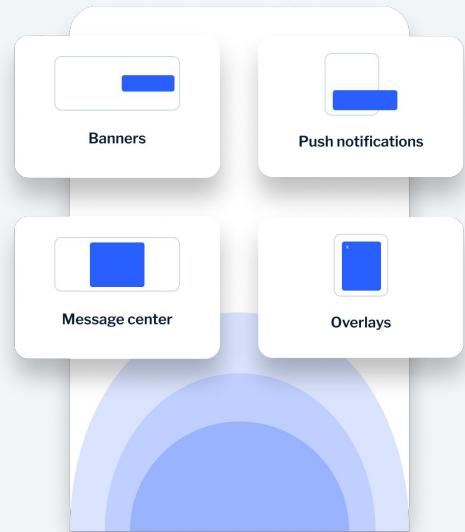
Engagement Management



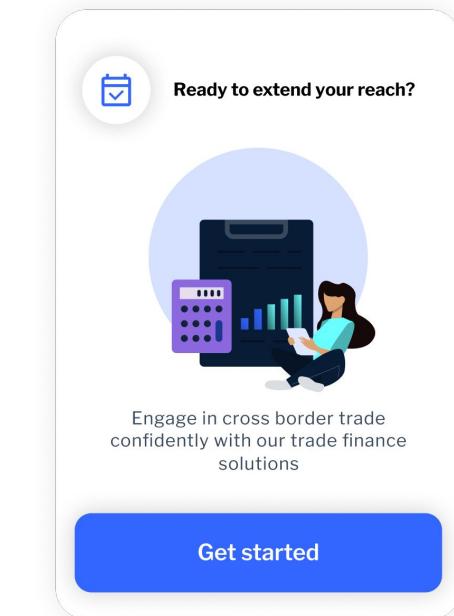
Engagement Templates



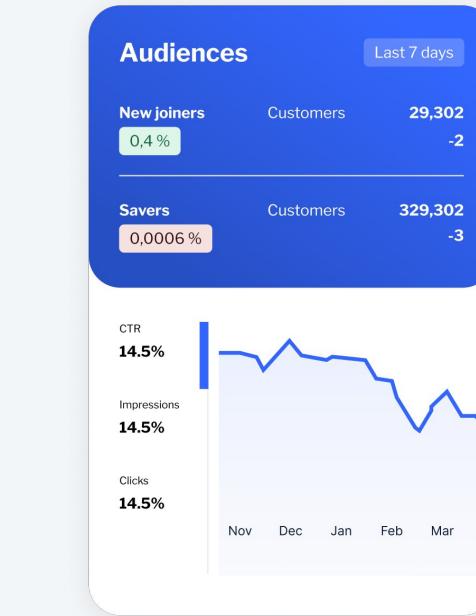
Audience Segmentation



Channel Orchestration



Hyper-personalization



Analytics & Optimization



Campaigns

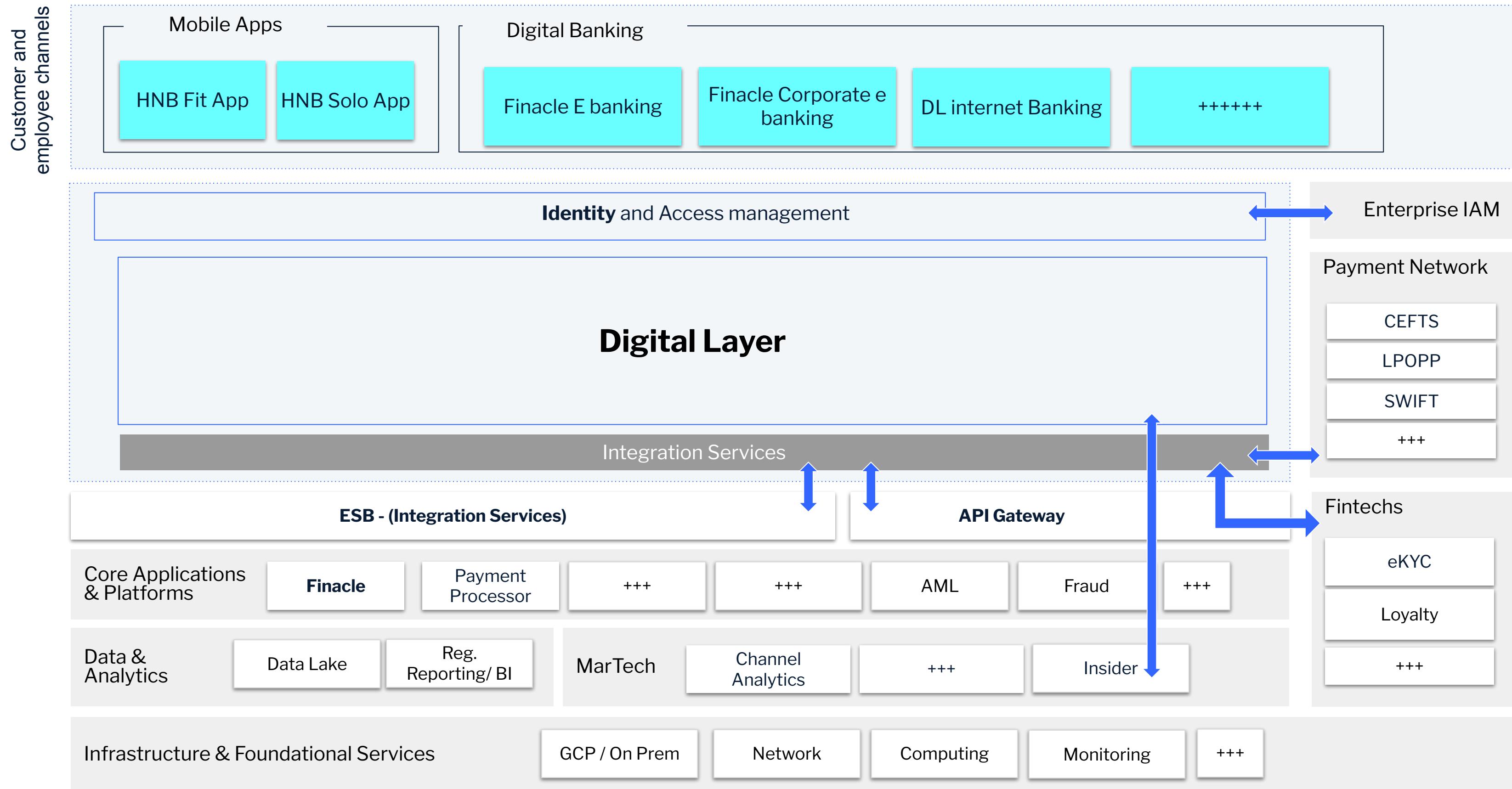
Help your employees create meaningful experiences for customers

05. Application Architecture

Current state architecture and to be state recommendation

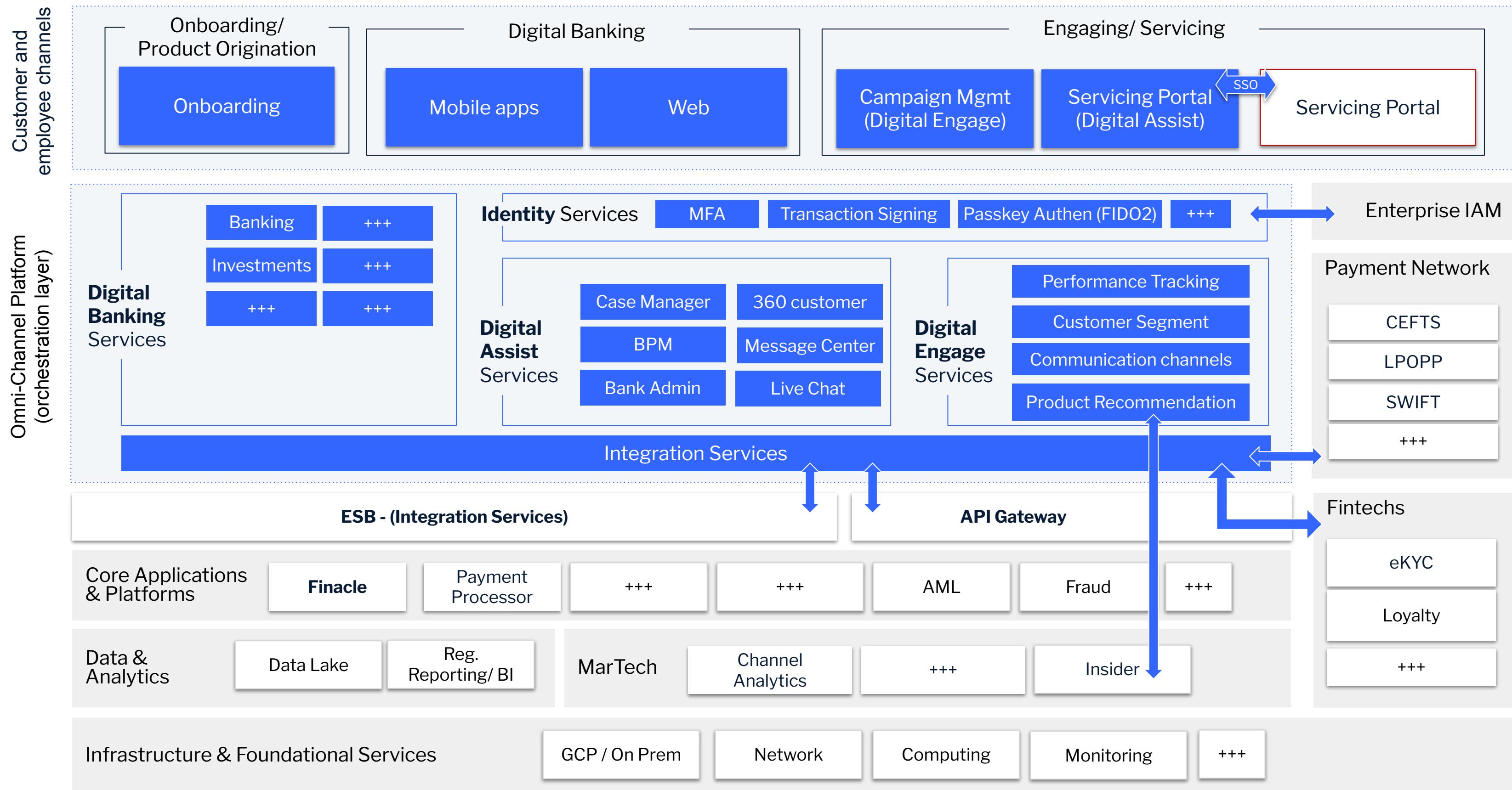
HNB As is Architecture

Existing apps

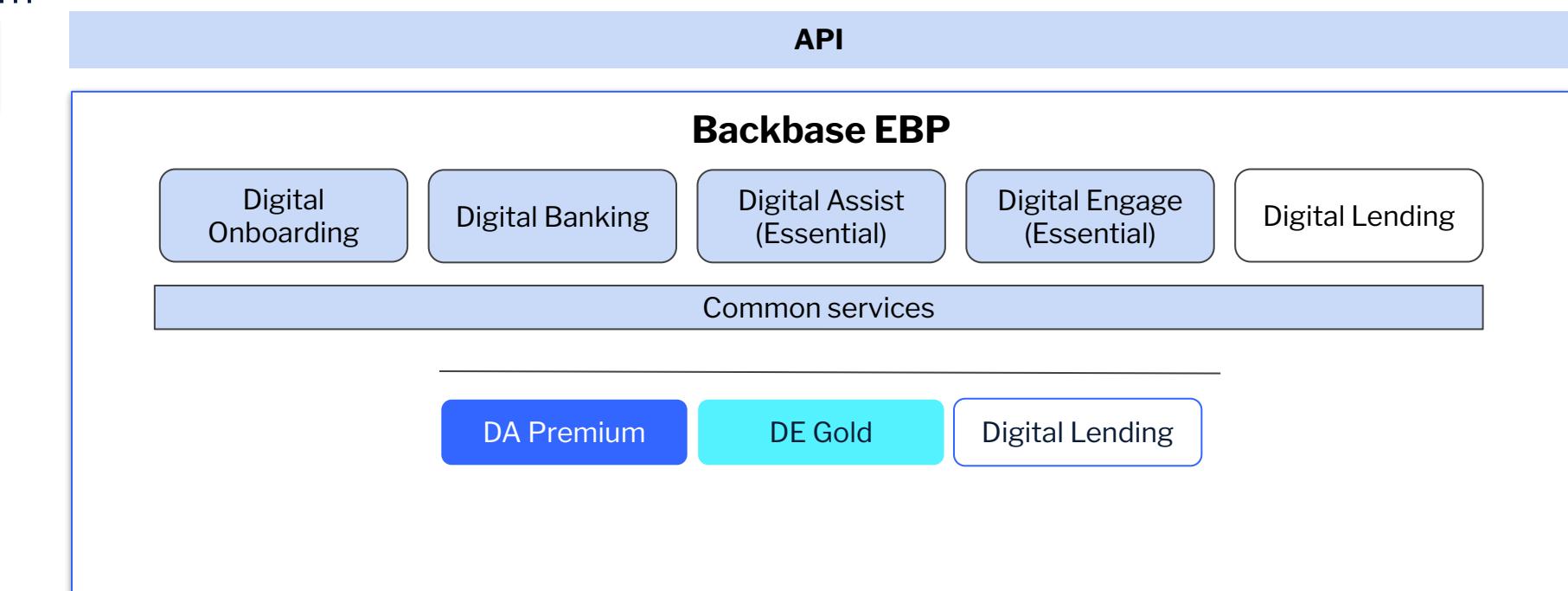
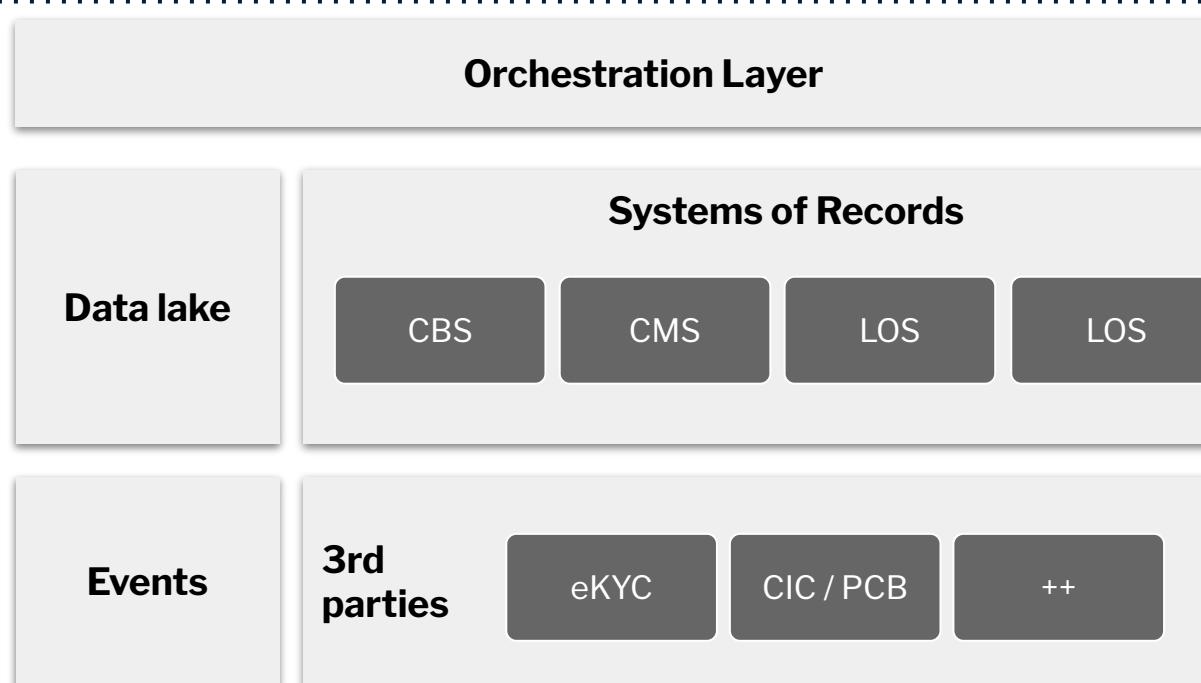
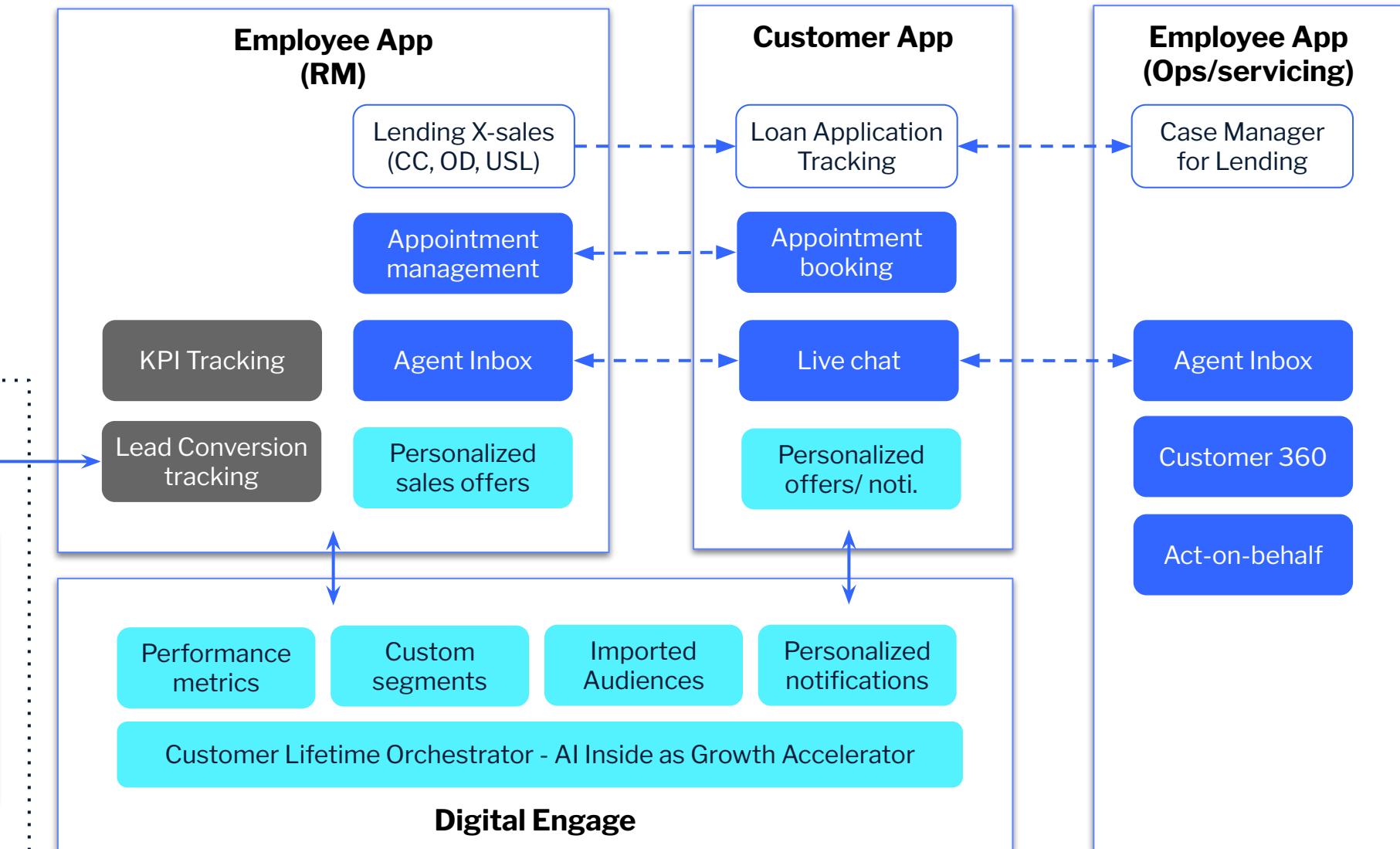
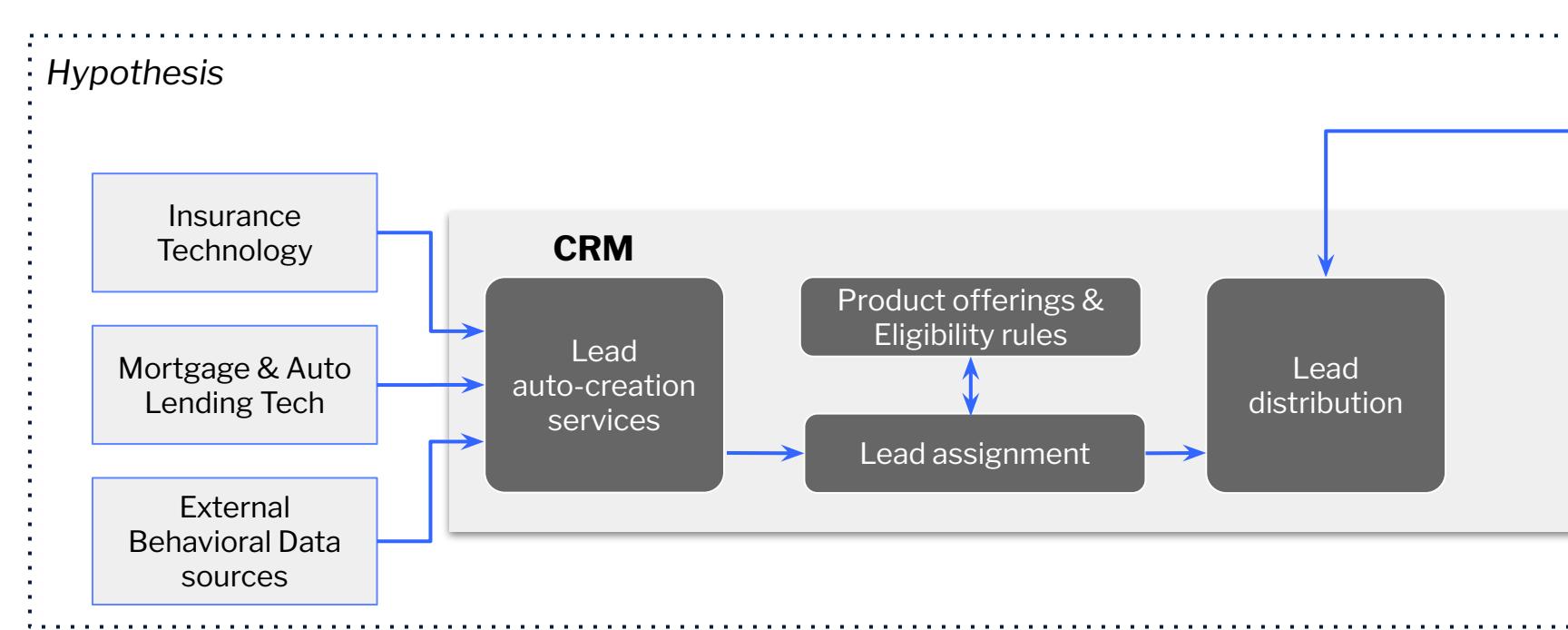


Proposed To-be Application Architecture

Backbase



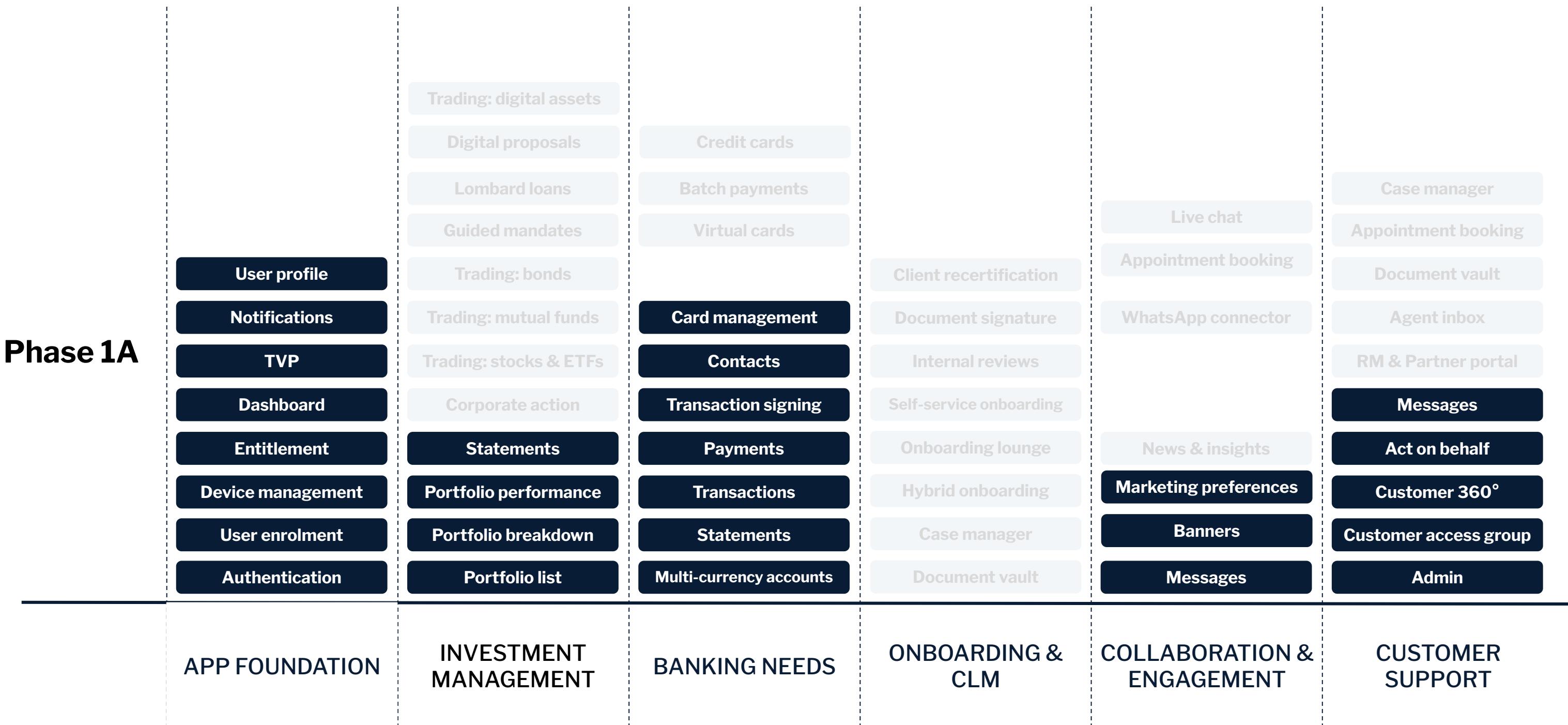
Reference architecture for RM App with Backbase



06. Delivery Roadmap

Phase 1 delivery Roadmap

HNB Wealth App | Scope overview for Phase 1A



HNB Wealth App | Scope Overview for Phase 1B

Phase 1B
(Accelerate the growth engine)

APP FOUNDATION	INVESTMENT MANAGEMENT	BANKING NEEDS	ONBOARDING & CLM	COLLABORATION & ENGAGEMENT	CUSTOMER SUPPORT
User profile Notifications TVP Dashboard Entitlement Device management User enrolment Authentication	Digital proposals Trading: digital assets Guided mandates Trading: bonds Trading: mutual funds Trading: stocks & ETFs Corporate action Statements Portfolio performance Portfolio breakdown Portfolio list	Credit cards Card management Contacts Transaction signing Payments Transactions Statements Multi-currency accounts	Internal reviews Self-service onboarding Onboarding lounge Hybrid onboarding Case manager Document vault	News & insights Live chat Appointment booking Marketing preferences Banners Messages	Case manager Appointment booking Document vault Agent inbox RM & Partner portal Messages Act on behalf Customer 360° Customer access group Admin

HNB Wealth Apps | Project Activities and Phases

Wealth Apps

Q1

Q2

Q3

Q4

Q5

Phase 1A Build the Brand

Setup
(6 weeks)

Adopt & Connect
(Web + Mobile) 10-12 weeks

Adopt & Build
(Web + Mobile) 16 weeks

Path to Go-Live
8 weeks

Phase 1B: Amplify differentiation

Refinement
Adopt & Build
(Web + Mobile) 16 weeks

Path to Go-Live
8 weeks

Customer

API's ready for Adopt

Features Backlog signed off

SOW signed for Implementation

Testing delivered features

Customer migration

Go/No-go decision to proceed to the next step determined by the readiness of APIs, scope, budget and timeline alignment.

Please note:

- the result of a sprint is a potentially shippable software increment;
- the feature phasing and the release frequency will depend on collaboration and prioritization and will be adjusted accordingly during the project planning phase;
- the outlined project timelines are based on an estimation that may change in the future;
- start of Build before finishing Adopt is dependent on the availability of API's and successful Adopt connection;
- this is high level timeline which represents parts of project delivery, exact start of each stage to be discussed and agreed during CxO workshop;
- detailed team composition is described on the Slide: Team composition.

07. Benefits Case

Detailed Business Benefits Case for
Phase 1

Estimated Business Benefits View

PRELIMINARY - TO BE UPDATED POST FINAL AGREEMENT OF SCOPE & TIMELINES

Business Benefits Projected over 5 years

Business Benefits Approach and Key Assumptions

The basis of the benefits case is **data received from HNB, estimation** where data is not available or tracked, derivations from **secondary research and industry expertise** and **Backbase impact benchmarks** with existing customers

We **limit the effectiveness in the First year** of the solution based on the **implementation timelines** and expected **adoption rate**.

As the implementation progresses, **enhanced engagement** will further drive adoption and accelerate benefits

The benefits only cover customer journeys that were a part of our deep-dive analysis (prospecting, onboarding & selected servicing journeys)

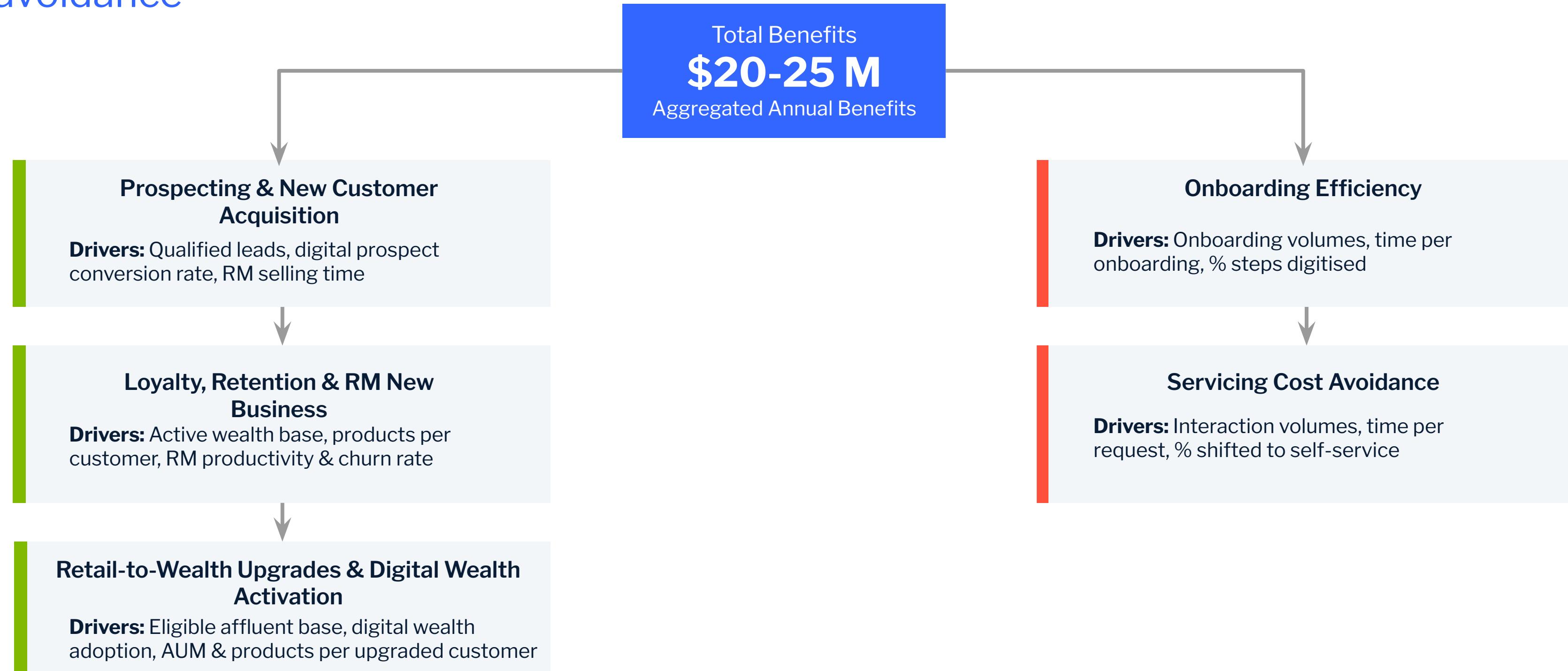
This iteration of the analysis does not consider cost of IT and IT savings on Backbase

	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Revenue Uplift						
Prospecting	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.2M
Loyalty & retention	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M
Retail upgrade	\$2.8-3.0M	\$2.8-3.0M	\$2.8-3.0M	\$2.9-3.1M	\$2.9-3.1M	\$10-15M
Cost Avoidance / Savings						
RM capacity freed (prospecting)	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.2M
Onboarding cost avoidance	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M	\$0.0-0.1M
RM capacity avoided (digital)	\$0.0-0.2M	\$0.7-0.9M	\$1.5-1.7M	\$2.8-3.0M	\$3.3-3.5M	\$5 -10M
Servicing cost avoidance	\$0.0-0.1M	\$0.0-0.2M	\$0.1-0.3M	\$0.3-0.5M	\$0.3-0.5M	\$1.0-2M
Total Annual Benefits	\$3.0-3.2M	\$3.8-4.0M	\$4.7-4.9M	\$6.2-6.4M	\$6.8-7.0M	\$20-25M

Source: HNB <> Backbase workshops; HNB Annual Report 2024; HNB Data; Backbase Impact Benchmarks

Business Benefits | Overview of Value drivers

Value drivers considered in business benefit model for revenue generation and cost avoidance



Key Considerations and Assumptions for the Projections

Based on the **baseline annual benefits** numbers we have created Backbase impact on projections i.e. impact of implementing Backbase in current scenario without changing value proposition



Organic Growth As-Is (Conservative)
We assumed **10-15% growth in new account opening and new loans, CC sold for retail segment**



Digital Wealth Capabilities will allow HNB to service Mass Affluent customers as well i.e., removing the dependency on RM capacity



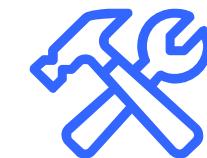
No New Value Proposition
We did not consider changing value proposition of the current product mix when calculating these projections



Market Conditions and Outlook
We did not consider wider macroeconomic conditions in our projections



Backbase App Adoption Rate
The benefits are realized based on our expected adoption of the application by the clientele; these are staggered across the 5-year period, and linked with the implementation schedule



Backbase Platform and Apps Implementation
We did not consider any benefits for the months when Backbase would be implemented

Thank you!

Backbase

A wide-angle photograph of a sunset over a body of water. A wooden pier extends from the bottom left into the water. Five silhouetted figures are standing on the pier, facing each other. The sky is filled with horizontal clouds in shades of orange, yellow, and blue. In the distance, a range of mountains is visible.

Let's make it happen

A wide-angle photograph of a sunset over a body of water. A wooden pier extends from the bottom left into the water, its silhouette dark against the bright sky. On the pier, five people are standing in a line, facing each other in pairs, possibly engaged in conversation or a group activity. The sky is a dramatic canvas of colors, with deep reds and oranges near the horizon transitioning into darker blues and purples higher up. The water reflects these colors, creating a mirror-like surface. In the far distance, a range of mountains is visible as dark silhouettes.

together

APPENDIX

Backbase

Servicing - Detailed (1/3)

Servicing Type	RM Time	RM Assistant Time	Back Office Time	Employee Friction (RM / staff)	Customer Friction	What this means for HNB
Portfolio Review	High RM must stitch together positions across core banking, treasury, custody and securities; often manual calls and Excel	Medium RM assistants likely help compile statements / holdings from multiple systems and prepare review pack	Low-Medium individual subsidiaries generate/hold their own data, but central ops not deeply involved in the review itself	<ul style="list-style-type: none"> No 360° portfolio view – RMs cannot see all banking + investment holdings in one place; they juggle multiple systems and manual confirmations Data silos between core, treasury, custody and HNB Securities make review prep slow and brittle. 	<ul style="list-style-type: none"> Clients cannot see their full portfolio in the app (only banking assets) They rely on RM explanations to understand overall exposure and performance; hard to feel “in control” of their wealth 	<ul style="list-style-type: none"> Portfolio review is foundationally limited by data fragmentation Until assets across entities are unified in a single view, any “enhanced review” initiative will be constrained and RM-heavy
Relationship Maintenance	High RMs handle ~200–300 clients but can actively focus on ~20–30; they work ~8am–7pm, spend 1–2h/day on research and a lot of time on follow-ups and confirmations.	Low-Medium Assistants can support call-backs, simple follow-ups and diary/admin work	Medium COD and other teams process confirmations and documents triggered by RM requests	<ul style="list-style-type: none"> No system-driven cadence; follow-ups are driven by RM memory, notebooks and Outlook No task/queue management; walk-ins and ad-hoc requests disrupt planned days Heavy dependence on individual RM discipline and stamina 	<ul style="list-style-type: none"> Relationship quality varies by RM; some customers get a lot of attention, others very little Customers often don’t know when they’ll hear from the RM next; interaction pattern feels random rather than programmatic 	<ul style="list-style-type: none"> Relationship model is at capacity. Scaling the portfolio (more customers per RM, more proactive outreach) without automation will either burn out RMs or degrade service.
Sales & Advisory	Medium-High RMs do their own market “conversation starter” research and manually price/structure offers, including calls around fixed-income rollovers.	Low Assistants may help with low value admin tasks, but core advice and structuring remain RM-driven.	Medium Treasury and other product teams manually support pricing, rollovers and deal execution (often via Excel / separate systems)	<ul style="list-style-type: none"> No digital “investment catalogue” or guided product selection; RMs ask treasury/others and use manual research Cross-selling across subsidiaries is complex; systems are ring-fenced and require manual coordination. 	<ul style="list-style-type: none"> Customers can’t self-explore products or simulate scenarios; they depend on RM time and availability Offshore / multi-instrument propositions are aspirational today rather than embedded in day-to-day journeys 	<ul style="list-style-type: none"> Sales & advisory are RM-centric rather than platform-centric That’s fine for top HNWIs, but it makes it hard to scale advisory to the “lower two tiers” that management wants to target.

Servicing - Detailed (2/3)

Servicing Type	RM Time	RM Assistant Time	Back Office Time	Employee Friction (RM / staff)	Customer Friction	What this means for HNB
Customer Queries	High RMs are the default contact for almost everything (including low-value information requests); they must also monitor transactions end-to-end	Low-Medium Likely handle simple status checks, call-backs and chasing internal teams	Medium Operations and branches answer some questions and process back-office steps, but queries are not case-managed	<ul style="list-style-type: none"> No queueing or triage; queries arrive via phone/walk-in/WhatsApp, and RMs manually juggle them No single case view or SLA; tracking relies on RM memory 	<ul style="list-style-type: none"> If RM is busy or in meetings, calls go unanswered and customers get frustrated; there's no transparent queue or callback mechanism Wealth queries have limited digital self-service – the app handles basic banking but not wealth-specific questions 	<ul style="list-style-type: none"> This is the biggest self-service quick win. Offloading simple queries to digital + contact centre with proper case tracking would free meaningful RM capacity and improve perceived responsiveness
Transaction Support (incl. simple payments, investment instructions, rollovers)	High Even simple transactions are monitored “end-to-end” by the RM; they carry paper forms to meetings and check details manually	Medium-High Likely heavily involved in checking forms, ensuring completeness, submitting to COD and tracking returns	High Central operations check documents, scan images, and return mandates when things are missing or unreadable; complex accounts have higher return rates and 8-10 supporting docs	<ul style="list-style-type: none"> Manual, paper-based mandates; high dependence on correct scanning and manual review No straight-through processing; RMs and COD re-check details (amounts, account numbers, phone numbers) to avoid errors RMs must physically carry and collect forms 	<ul style="list-style-type: none"> Rework and delays when documents are returned; customers may have to re-sign or resend documents Little visibility on status – customers rely on RM updates rather than a trackable digital journey 	<ul style="list-style-type: none"> Transaction support is a major cost-to-serve and operational risk hotspot. STP, digital forms and case-based tracking would materially reduce RM and COD effort and error risk
Reporting & Statements	Medium RM time spent explaining positions and pulling data from multiple systems when clients ask “where is my portfolio?” or need confirmations	Low-Medium Assistants probably generate or request system statements and collate them	Medium Each system / subsidiary produces its own view; treasury confirmations sometimes requested manually	<ul style="list-style-type: none"> No single reporting engine or data hub; consolidated AUM / performance view requires manual collation RMs/ops request confirmations from different systems to get a full picture. 	<ul style="list-style-type: none"> Customers receive fragmented information (banking vs. investments vs. treasury), and cannot see everything in one place digitally Understanding “how am I doing?” requires talking to the RM 	<ul style="list-style-type: none"> Reporting today fails the “one screen truth” expectation. For digital-native affluent clients used to consolidated views, this is a key reason to consider competitors with better transparency

Servicing - Detailed (3/3)

Servicing Type	RM Time	RM Assistant Time	Back Office Time	Employee Friction (RM / staff)	Customer Friction	What this means for HNB
Meeting Prep	Very High ~1-2h research per day plus up to ~2h prep for each high-value meeting; RM writes down previous rates and notes manually	Medium Assistants can help gather documents, print statements, and compile pack materials, but actual analytical prep remains RM-led	Low Mostly RM-driven; back office only indirectly involved (e.g., providing data on request)	<ul style="list-style-type: none"> Data for prep sits across multiple systems; there is no unified “client file” with history, holdings, and previous advice. Meeting notes live in notebooks/Outlook and are not systematically captured in the RM portal 	<ul style="list-style-type: none"> Prep quality and depth depend entirely on individual RM effort; there’s a risk of inconsistent advice and missed opportunities Customers may feel conversations repeat old ground because previous decisions aren’t surfaced systematically 	Meeting prep is a huge hidden cost. Automating data collation and surfacing insights could be one of the highest-ROI use cases for a digital RM workspace
Internal Coordination	High RMs spend time chasing other departments, following up on returns, and clarifying status for customers	Medium Pick up part of the chasing / follow-up workload and maintain informal trackers or email trails	High COD and other units process, return and rework documents; coordination is via email/phone, not workflow	<ul style="list-style-type: none"> No case/workflow tool; tasks and dependencies are tracked informally Meeting notes requested by management are often not provided because RMs are “too busy”, so information doesn’t flow upwards either 	<ul style="list-style-type: none"> Customers experience slow, opaque processing and must keep checking with the RM Different parts of the bank may not have a shared view of what’s been promised or done 	Internal coordination is fragile and person-dependent. Introducing case management and proper use of the existing RM portal would improve both efficiency and control
Compliance & Consent (incl. KYC refresh, documentation for complex products & outward investments)	Medium RMs explain regulatory requirements, collect documents and handle client side of the process.	Medium-High Assistants are plausibly important in chasing missing KYC docs, checking completeness and coordinating with COD/compliance	High COD and compliance teams verify documents, apply central bank rules and manage archiving/audit requirements; complex accounts can need 8-10 supporting docs.	<ul style="list-style-type: none"> Paper-heavy processes; duplicated KYC, manual archiving, and returns when scans are incomplete or unreadable Rules differ by account type and central bank direction; staff must interpret them manually 	<ul style="list-style-type: none"> Customers face long document lists and repeated submission when something is missed or scanned poorly Processes feel slow and opaque, especially for complex FX / outward investment cases 	Compliance work is necessary but not value-adding from the client’s perspective; digitising document capture, ID&V and rule enforcement would reduce frustration while keeping regulators happy