



WEALTHTECH100

Profiles of the **WEALTHTECH100**, the world's most innovative WealthTech companies that every leader in the investment industry needs to know about in 2024





COMPANY RESEARCH PROFILE

finfo

BY ECOFIN SOFTWARE AND
TECHNOLOGY AG



Founded 1986



Zurich, Switzerland



www.finfo.ch



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Employees: 51-100



Regions of operation:

Switzerland, Liechtenstein

(With our solutions being MiFID II compliant, Finfo is also being used for German, Austrian and other international clients.)

KEY EMPLOYEES:



Prof. Dr. Martin C. Jansen
Founder



Andreas Borg
CEO

Value Chain: **Advisory Process Solution, including Portfolio Management & Rebalancing, Trading & Execution and Client & Regulatory Reporting**

Subsectors: **Automated Investment Proposals & Campaign Management, ESG, Financial Planning & Retirement Solution, Funds Savings Plan Solution, Portfolio-based Core-Satellite Investment Solution, Risk Analysis & Management Cockpit**

OFFERING

Finfo is an award-winning omnichannel solution for hybrid investment advice for banks, advisers and their clients. The software suite combines personal advice with digital services to cater to each client's specific needs – whether in the branch, at home or out and about; via desktop, tablet or smartphone. Thus, Finfo makes the advisory process an engaging, regulatory compliant and seamless experience across all channels.



PROBLEM BEING SOLVED

Finfo enables client engagement at all touchpoints and effectively conveys the value-add of the bank's advisory offering to its clients by delivering specific and relevant content that is tailored to them. Finfo solutions are automated and standardized for the bank yet perceived as individualized by their clients. That way, Finfo combines a personalized client journey with an efficient setup for the bank that keeps processes lean for the advisers.



TECHNOLOGY

The technical linchpin of the Finfo platform is FinfoCore. It is based on a consistent data set and harmonized business logic and provides the other modules with a plethora of central functions and data in the form of services. Thanks to systematic omnichannel capability, the adviser and their clients always have the same data at their fingertips via their chosen Finfo channel. This is a technically essential feature for successful hybrid investment advice.

PRODUCT DESCRIPTION

The Finfo platform enables any number of conceivable user journeys for all user groups of banks, i.e. clients, advisers and other experts.

FinfoPro is the adviser's individually configurable digital workplace. This is where advisers centrally manage all their client relationships and monitor related portfolios. All information is available at any time via the dashboard, with multidimensional drill-down functions enabling access to specific client and portfolio data. Advisers receive clear prompts about required actions and pending items, enabling them to complete their tasks in just a few clicks.

FinfoTouch is the tool for interactive client advice transforming client meetings into a hybrid experience. The intuitive tablet solution can be used in a host of advisory scenarios: on a projector in the conference room, on a tablet in the client's home or via screen sharing using the bank's collaboration platform. FinfoTouch enables advisers to verify the client profile, illustrate investment strategies and proposals using interactive graphics and spontaneously respond to client requests.

FinfoAdvice is the digital channel for the bank's clients and their guided self-services. Clients can research, advise themselves and access suitable investment solutions in a completely digital and independent way, whenever and wherever they want. Hybrid advice is supported by a flexible status and notification system, allowing advisers to keep track of their clients' actions in real time.

To enable even greater flexibility, the platform's functionality is made available by **FinfoPublicAPI**, a set of standardized and modular business services. To achieve the ambition of open banking, it can be integrated with the front- and back-end systems of banks or third-party providers. As such, Finfo technology can be tailored to precisely fit into any IT architecture. Apps, front ends, widgets and back-end services directly access data from Finfo and use Finfo services via the API.

TRACTION/GROWTH

- Private banks, savings banks and Swiss cantonal banks equally trust in Finfo.
- Finfo clients include: LGT, Maerki Baumann, Clientis, NOVUS Banken, Raiffeisen, Berner Kantonalbank, Glarner Kantonalbank, Luzerner Kantonalbank, Schwyzer Kantonalbank, St. Galler Kantonalbank, Zuger Kantonalbank

Core-satellite investing in the digital era: Innovative means of client centricity and communication in wealth management

Core-satellite investment strategies nowadays give banks an opportunity to meet clients' needs effectively by addressing their specific interests and preferences. Finfox allows to frame high conviction investment themes in an appealing and dedicated format and set new standards in terms of client centricity and client experience in wealth management.

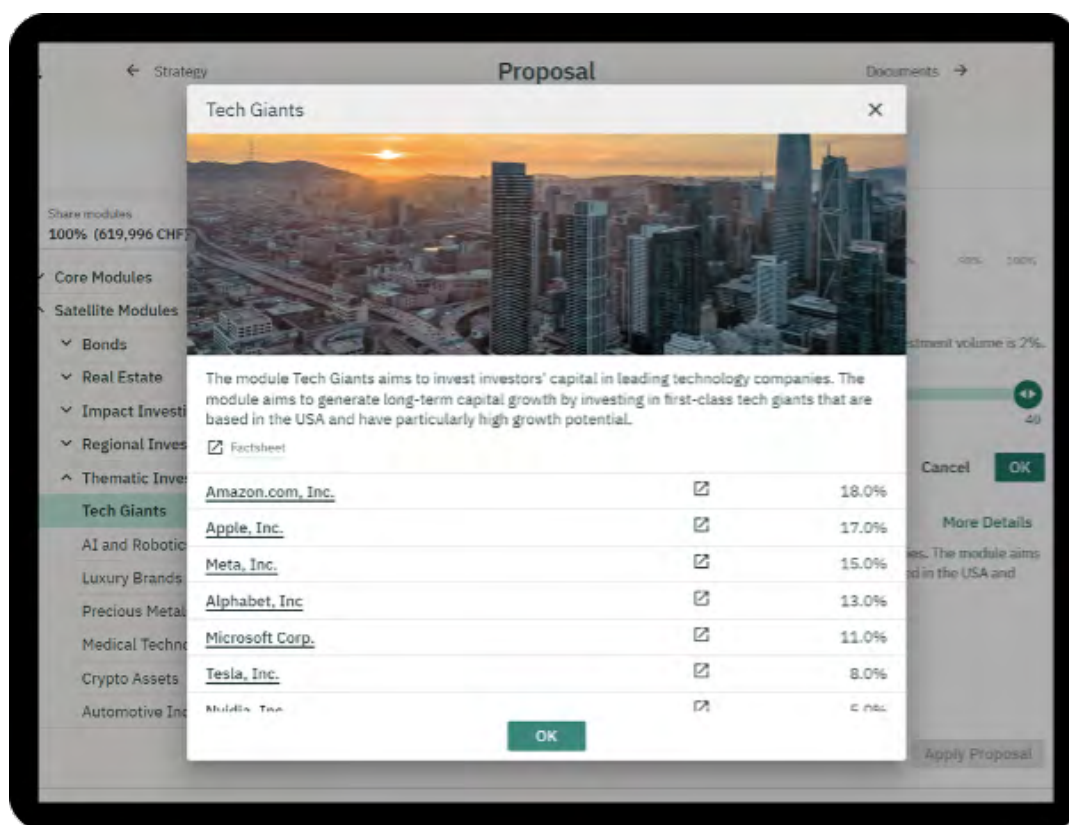


Figure 1: Choosing core and satellite modules in FinfoxTouch

Core-satellite investment strategy

A core-satellite investment strategy focuses in the core portfolio on diversification to minimise investment risk and yield risk-adjusted returns in line with the market on the long term, while the satellite investments in selected high conviction areas can be used to position content-related or



tactical priorities that reflect the client's interests, value-based goals or other preferences.

A good example for the core-satellite approach is ESG by aligning the satellite modules with the United Nations Sustainable Development Goals (SDGs), or deliberately forgoing a market-driven return in a satellite in favour of impact investing topics. With the satellites, a bank can effectively use its expertise in key areas to differentiate itself and convey value-add to its clients as well as ideally strive to create alpha for the investor.

An engaging approach to address clients with targeted satellite modules

The core-satellite approach gives banks an opportunity to create a nuanced range of investment buckets and to communicate with clients more clearly and transparently. Descriptive module fact sheets give clients the ability to read all the information they need for themselves and explore specific investment topics in more detail. This enables banks to make complex subject matters more accessible to clients and to give them a chance to benefit more from the findings of the research team. In addition, clearly presented client reports provide detailed portfolio analysis and appealing visualisations of the portfolio performance.



“This structured and varied presentation of information allows clients to connect with satellite-related content in a flexible and attractive way and enhances their digital engagement.”

FinfoxTouch in the advisory meeting

FinfoxTouch, the tablet-based tool for interactive investment advice, allows advisers and their clients to put together the core and satellite modules quickly and easily in the advisory meeting to suit the clients' preferences and create personalised core-satellite portfolios.

The client-centric Finfox tool offers the following benefits:

- **Intuitive:** the preferred core and satellite modules can be selected easily in just a few clicks either before or during a personal meeting
- **Easy to manage:** it provides a central hub for all information pertaining to the bank's core and satellite modules
- **Transparent:** it provides full transparency regarding performance and costs in the satellites
- **Compliant with regulations:** the tool is part of an advisory process that complies with the relevant regulations and ensures that they are adhered to at all times

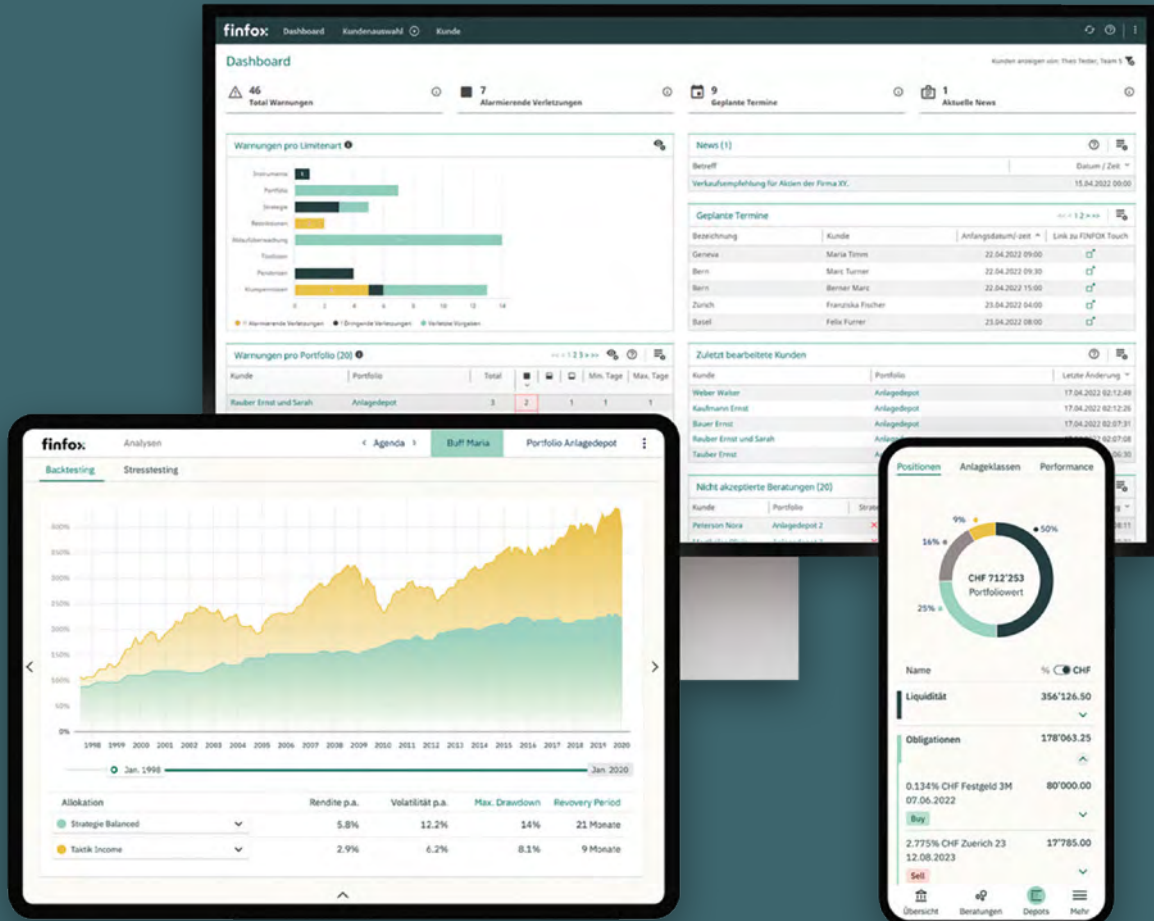
The Finfox core-satellite module supports various bank services. For example:

- A discretionary mandate
- An advisory mandate based on a combination of core and satellite modules
- An advisory mandate based on single positions enhanced by theme-based satellite modules

In a nutshell

Banks can use the satellite positions to shine more of a spotlight on themes and offerings that set them apart from the competition (ESG, crypto assets, etc.). There is a separate and clearly defined investment bucket for each chosen satellite module. Any client queries regarding the allocation of the various investment buckets or the impact of a particular module on the performance of the overall portfolio can be answered precisely thanks to dedicated reporting for each bucket.

This leads not only to greater transparency but also to clients engaging and identifying with their investments to a greater extent. Higher client engagement usually means higher client satisfaction as well. Thus, core-satellite investing offers banks an opportunity to tap into fresh potential in the wealth management space by effectively putting the client experience first ●



Finfox. The award-winning software solution for hybrid investment advice.

The wealth management of the future is both personal and digital. In other words: hybrid. Automated and standardized for the bank, yet perceived as individualized by the client. Supporting client engagement at all touchpoints, effectively conveying the value-add to the client.

Welcome to Finfox. Investment advice redefined.



Find out more