

SmartWave's client onboarding solution helps the financial industry to gain agility in **client lifecycle management**, to **improve productivity** with automation and to **ensure consistent compliance** with ever evolving regulations.

Your business challenges

Manage increasingly complex regulatory rules

Improve communication between department

Reduce cost of manual and paper-based processing

Stay ahead competition

Our Solution benefits

Reduced risk in dealing with new clients: Using a standardized process and automatically enforced rules, our solution ensures complete client due diligence.

Real teamwork productivity: all activities in client onboarding are simplified and orchestrated: guided interview, no repetitive tasks, no rekeying. With its monitoring dashboard, management has a clear view of team workload and efficiency enabling them to take action.

Accelerated process: by automating enforcement of rules you improve client information quality and reduce costs associated with compliance checks.

Improved bank brand: give your employee the right tooling to do their work and enable your organisation to focus on its core business and values.

Our approach

Immediate benefits being results oriented

We focus on **quickly delivering concrete results** to your organization with the final target “doing more with less”. With your team we define the **project global vision** and **prioritize any necessary process improvements**. Based on this analysis we build a strategy to configure our solution to create immediate benefits for your company.



Secured solution with a phased approach

Changing the way an organisation works is always a challenge. In order to maximise user acceptance, we propose an **iterative methodology that mitigates risk**. We build your solution **step by step** with regular deliveries and incremental organisational change. We respect your organisation’s appetite for change.



“Right fitting” by focusing on the business process

To deliver a maximal value we adapt our solution to the specifics of your organisation. Our business process analysts **model your process** to federate your team around a **shared organizational goal**. This enables improvement opportunities and lays the foundation of secured transformation.



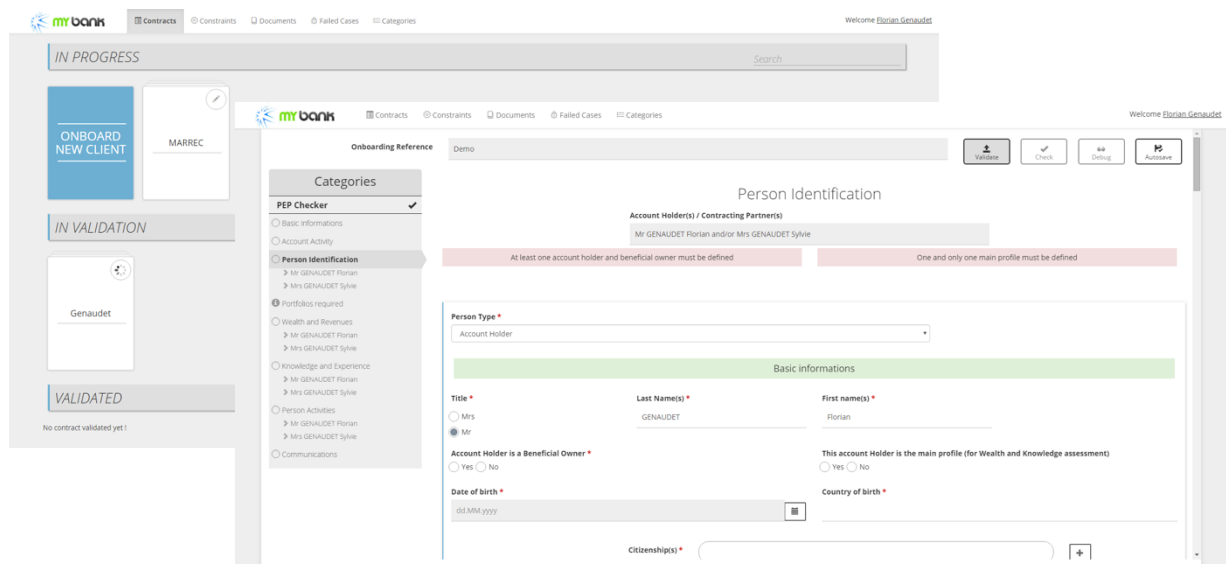
Configuration driven implementation

We **promote configuration** over dedicated implementation to reduce project workload. Our solution is ready **to support any kind of business model and process**. Moreover, we propose ready to use components such as client data model, KYC and compliance rules set. These components are extensible to fit your specific business needs.

Our solution

Empowering wealth manager while reducing client servicing duration

Capturing all of the required client information is a long and complex task for a Relationship Manager (RM). Our solution supports this activity with a **guided interview form asking for all relevant and mandatory client data**. The RM can iteratively complete this form using any of a range of devices i.e. desktop or tablet. This gives peace of mind to RMs, improves data quality and simplifies capture.

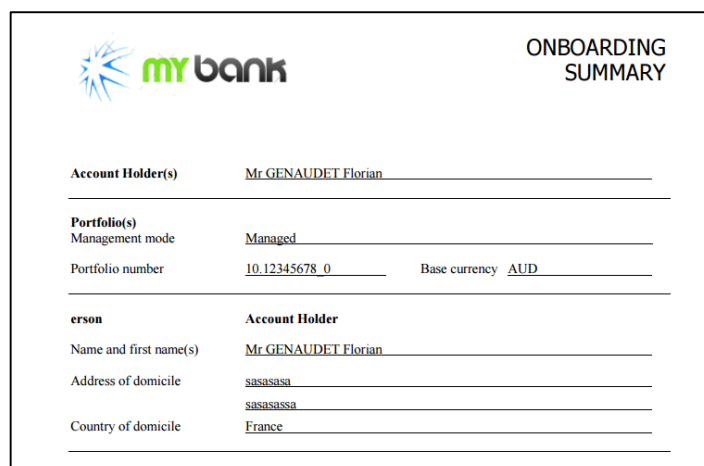


The screenshot shows the 'mybank' onboarding interface. On the left, there are three status categories: 'ONBOARD NEW CLIENT' (with a 'MARREC' button), 'IN VALIDATION', and 'VALIDATED'. The main area is titled 'Onboarding Reference' and 'Person Identification'. It includes a 'PEP Checker' section and a 'Basic informations' section with the following fields:

- Person Type:** Account Holder
- Title:** Mr (selected)
- Last Name(s):** GENAUDET
- First name(s):** Florian
- Account Holder is a Beneficial Owner:** Yes (selected)
- This account Holder is the main profile (for Wealth and Knowledge assessment):** Yes (selected)
- Date of birth:** dd.MM.yyyy
- Country of birth:** (dropdown menu)
- Citizenship(s):** (input field with a plus sign)

Generate accurate documentary bundles

To begin its business relationship your client must validate and sign the right set of documents. Our solution **prints relevant documents based on client profile**, automatically enriches them with captured data and includes other information such as account number or barcode. We can adapt this component to fit your corporate templates.

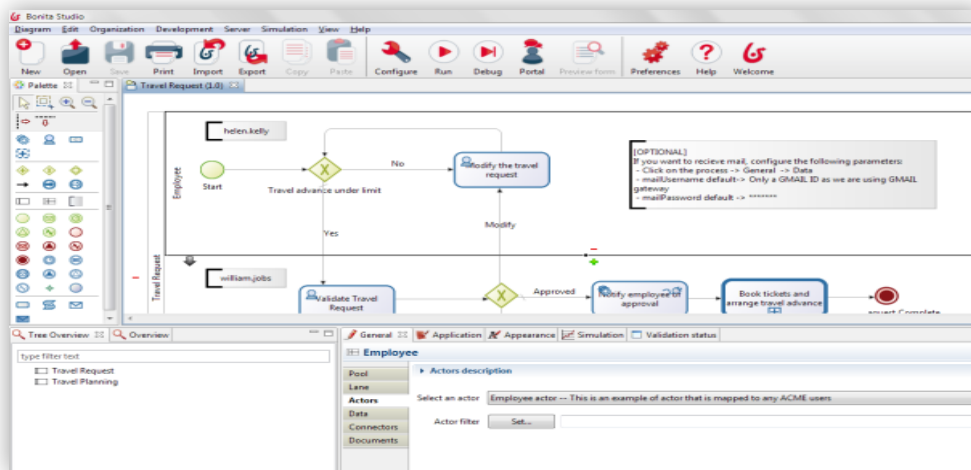


The screenshot shows an 'ONBOARDING SUMMARY' document template. It includes the 'mybank' logo and the following fields:

- Account Holder(s):** Mr.GENAUDET Florian
- Portfolio(s) Management mode:** Managed
- Portfolio number:** 10.12345678_0
- Base currency:** AUD
- Person:** Account Holder
- Name and first name(s):** Mr.GENAUDET Florian
- Address of domicile:** sasasasa
- Country of domicile:** France

Reduce process duration with automation

Ensuring a **consistent process execution** and **eliminating timeout** are the main roles of our automation engine. We rely on a leading automation process product: **Bonita BPM**. This tool brings a **visual process design environment** to quickly configure your process and manage its execution. All manual and automated activities are orchestrated and audited in a central point. Monitoring and dashboards features are provided out of the box.



Simplified compliance with global and local regulations using the rules engine

SmartWave's client onboarding solution proposes a **configurable rules engine** to **automatically enforce corporate standards and promote due diligence**. We bring a ready to use set of rules that support FATCA, KYC and client profiling. This component is flexible enough to evolve according to new regulations.

Smooth integration with your existing information system

Working with paper based processes implies rekeying which leads to data loss and bad data quality. Our solution comes with **connectors pushing or capturing any data in your systems**. Integration with core banking, existing authentication mechanisms and technical standards is simplified.

