



# Wealth Management

based on Microsoft Cloud for Financial Services

# Challenges we focus on

1

## **No comprehensive client view**

- Fragmented client data stored in different non-integrated systems
- Insufficient understanding of customer needs and preferences

2

## **Manual & error-prone client onboarding**

- Manual collection, verification, and update of client data
- Manual KYC process

3

## **IT infrastructure inefficiency**

- The legacy on-premise software blocks access to innovative services and technologies
- High IT management and maintenance costs
- Security & data protection challenges

# We offer

For 15+ years, Itransition has been delivering solutions for supporting end-to-end wealth management and financial advisory, monitoring and rebalancing model portfolios, staying compliant with changing regulations, and building and back testing portfolios.

## Unified client profile

Instant access to up-to-date customer data, allowing you to make prompt decisions, increase sales of targeted services, and strengthen customer relationships.

## Onboarding automation

An automated onboarding system that significantly reduces time and effort for KYC/AML processes and minimizes human error, ensuring more efficient implementation, increasing productivity, and improving client satisfaction.

## Migration to cloud

Itransition helps you modernize your financial solutions to meet new needs and reduce costs by bringing core systems and data to the Azure cloud.



# User-friendly KYC form

We designed a KYC automation form specifically for the companies in the wealth management and private banking sectors.

**Industry-specific features**

**Regulatory compliance**

**Targeted Design**

**Enhanced client experience**

**Security**

The screenshot displays a KYC form interface. On the left, a vertical progress bar lists 10 steps: Personal data, Contact data, Household data, Employment/income, Assets and investments, Liabilities, Source of wealth (highlighted with a blue circle and number 7), Notes, Documents, and Consents. The main content area is titled 'Source of wealth' and includes a sub-header 'Source of wealth (select all that apply)'. Below this, there are two columns of checkboxes. The first column has 'Sold assets or business' (checked), 'Insurance' (checked), 'Employment', 'Gift/inheritance', and 'Legal settlement'. The second column has 'Investment growth', 'Lottery', 'Business ownership', and 'Spousal/family support'. Below these are two sections: 'What are your current funding sources for this account?' and 'What are your expected funding sources for this account?'. Each section contains two columns of checkboxes with options like 'Available cash', 'Proceeds from business ownership', 'Gift/inheritance', 'Liquidation of investments', 'Loan from financial institutions', 'Sale of asset(s)', 'Sale of property', 'Internal transfer', 'Wages/pension/social security', and 'Other'. At the bottom, there are two dropdown menus for 'What country(ies) will the initial funds routinely originate from?' and 'What country(ies) will the ongoing funds routinely originate from?'. The second dropdown menu shows 'United Kingdom', 'United States', and 'Spain' selected. At the bottom right, there are 'Go back' and 'Continue' buttons.

# Identity and Document Verification

We use proven AI-powered identity verification platforms that comply with all necessary regulations in your country.



## **ID verification**

Verify Users from any country with 14,000+ ID types supported



## **Identity verification**

Detect liveness of User selfie and match it with processed ID



## **Proof of address**

Extract data from bank statements, invoices, tax statements and utility bills



## **Database verification checks**

Validate extracted data using a wide range of parameters



## **Email/Phone verification**

Determine the legitimacy of Email/Phone and the possibility of fraud

# Onboarding automation

We create an automated onboarding system to address any onboarding/servicing/support scenario and orchestrate any financial onboarding process through a transparent and flexible experience.



## Queue

Prioritizing applications for the onboarding agent to manage.



## Snapshot

Presenting the customer's primary details.



## Progress

Summarizing the status of all the application tasks in a grouped format.



## Task manager

Displaying the task checklist and triggering a workflow upon adding a new applicant.



## Document review

Tracking, managing, and confirming the applicant's documents during onboarding.

# Onboarding automation

The interface is divided into several sections:

- Application queue:** A list of applications with filters for 'KYC Verification (6)', 'Documents Review (0)', and 'Approval (7)'. Each entry shows the applicant's name, initials, and a 'Pending' status.
- Application details:** A detailed view for 'David Joe - Saved', showing the application type as 'KYC application' and its status as 'Active for 61 days'. A progress bar indicates the current stage is 'KYC Verification (61 D)', with 'Documents Review' and 'Approval' as subsequent stages.
- Primary applicant:** A section for 'David Joe', 39, Married, with contact information: Phone (8595550274) and Email Address (david@example.com).
- Additional parties:** A list of 'David Joe' as a 'Co-signer'.
- Progress of current stage:** A progress bar showing '0% completed' and a message: 'The following items need your attention. Review these items in the Task and Documents tabs to complete this stage of the application.'
- Application information:** A section showing '0 of 1 completed'.

# Unified client profile

Leveraging Power Platform and Dynamics 365 Customer Insights, we build a unified client profile that provides wealth managers with a 360-degree perspective of the client in a clear and intuitive manner.



## Summary

High-level summary of the client, personal details, life events and goals.



## Connections

Viewing the client's relationship groups and understanding their financial strength.



## Financial holdings

Detailed information about all the financial holdings associated with the client.



## Investment details

Details of the client's investment portfolios with P&L statistics calculation.



## Documents

Uploading and editing the client's documents with AI-enabled data recognition.



# Unified client profile

**AR Amber Rodriguez (Sample)** - Saved  
Contact · Unified client profile

**Summary** · Connections · Financial holdings · Investments details · Documents

### Customer snapshot

**Amber Rodriguez (Sample)**  
ID 331510008

Phone (859) 555-0274  
Email Amber@example.com  
Address 678 South 41st Street, Louisville, KY 43067, United States  
Occupation Social Worker  
Annual income 90,314 GBP  
Primary branch Woodgrove Louisville branch

### Life events and goals

<b>Birthday</b> 1 event 49 years old Oct 30	<b>Marital status</b> 1 event Divorce 2 years ago	<b>Family</b> No events yet + Add event	<b>Education</b> 3 events, 1 goal Skills training Tomorrow	<b>Employment</b> 1 event Job started 3 years ago	<b>Residence</b> 2 events Purchase 10 months ago	<b>Vehicle</b> 2 events, 1 goal Goal Down payment 120,000 GBP Review date
<b>Health</b> No events yet + Add event	<b>Leisure</b> No events yet + Add event	<b>Other</b> No events yet + Add event				

### Investment portfolios

<b>Retirement Amber Rodriguez portfolio (Sample)</b> Retirement <b>123,982.59 GBP</b> +9.56% ▲	<b>Brokerage Rodriguez portfolio (Sample)</b> Brokerage <b>37,552.39 GBP</b> +0.15% ▲	<b>Amber Rodriguez Growth Investment (Sample)</b> Discretionary <b>44,811.00 GBP</b> +19.15% ▲
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### Financial holdings (GBP)

Overview: Assets 401,696 | Liabilities -67,970

Accounts	Accounts	35,288
Investments	Investments	206,346
Loans	Loans	-67,533
Lines of credit	Lines of credit	-125
Long-term savings	Long-term savings	159,750

### Main household

**Rodriguez Household (Sample)**  
3 members · 10 financial holdings

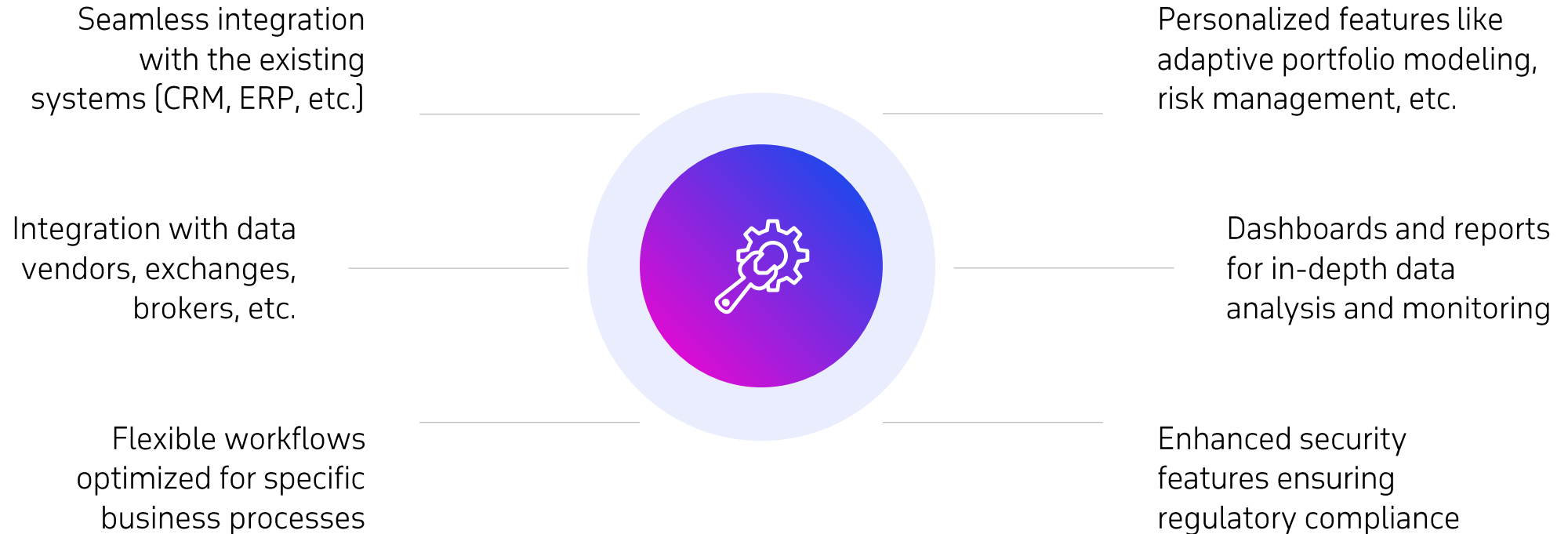
Annual income **228,516 GBP**

Total assets (GBP) **240,350**  
15% Long-term savings, 85% Accounts

Total liabilities (GBP) **72,578**  
7% < 1% Loans, 93% Lines of credit, Accounts

# Customizations

We can customize the solution to meet your specific business needs



# Migration to cloud

Adhering to the cloud management and cost optimization best practices, migration assists you through the migration journey from on-prem or another public cloud to Azure to reinforce security, availability, performance, and compliance.

## **Innovation & modernization**

By moving to Azure, you access a broad range of innovative services and technologies provided by Microsoft for improving performance and efficiency.

## **Cost efficiency**

You pay only for the consumed resources, without long-term and up-front commitments.

## **Effort reduction**

Using Azure automation and managed solutions, you simplify and speed up IT management tasks.

## **Data security**

Azure offers broad physical, operational, and software security measures, data protection, and resiliency capabilities.

## **Expansion to new markets**

With the growth of business, adopting cloud architecture is necessary to adapt to changing operational and business needs and ensure global reach and accessibility.

# Why Itransition

## Expertise

- 20+ years in financial IT services
- 3000+ professionals on board
- Finance and Cloud Centers of Excellence
- Proven experience in integrating with data vendors, exchanges, brokers, etc.

## Added value

Our expertise spans far beyond Microsoft Cloud. We deliver RPA, AI/ML, BI and data analytics, BPM, and other solutions.



## MS partnership

- Microsoft Partner since 2008
- 81% certified Microsoft experts hold advanced certifications
- 200+ completed fintech projects

## Clients of all scales

From startups and SMEs like Revolv3, Hamilton Fraser, or 5CA to global ones like The Economist, Terumo, and IATA