

# Digital Integration in Wealth Management 2023

21<sup>st</sup> – 22<sup>nd</sup> February 2023 | Royal Lancaster Hotel

**Chair: Stephen Walker, Lead Analyst, Thematic & Fintech Research, GlobalData**

**Chair: David Bicknell, Principal Analyst, GlobalData**

**James Frew, Divisional Director – Operational Strategy, St James' Place Wealth Management**

**Matthew Proctor, Associate Director, Strategic Programmes, Asset Management, Coutts and NatWest Group**

**Konan Motihar, Head of Digital, Design and Experience, Coutts and NatWest Group**

**Mark Glover, Global Head of Financial Planning – Wealth Management, HSBC**

**Martijn Seijsener, Global Head Employee Experience, Credit Suisse**

**Kara K W Byun, Head of Fintech, Venture & Growth Investments, HSBC Asset Management**

**Adele Goodfellow, Product Marketing, Chief Technology Office, JP Morgan Chase & Co**

**Emma Tilt, Head of Personal Investing, Fidelity International**

**Nick Hall, Head of Advice, Wealth Wizards**

**John Thompson, Head of Digital Product Management, abrdn**

**Jean-Marc Bonnefous, Managing Partner, Tellurian Capital Management LLP**

**Patrick Thomas, Investment Director and Head of ESG Service, Canaccord Genuity Wealth Management**

**Zoe Robson, Creative Director and Global Head of Innovation, Architas**

**Aliya Das Gupta, Senior Vice President of Business Development, Sygnum Bank**

**Fadi Halout, Chief Executive Officer, BankMed (Suisse) SA**

**Romain Braud, Digital Assets Business Development Director, Arab Bank (Switzerland) Ltd.**

**Matt Lonsdale, Head of Business Development, Wealth UK, Iress**

**Benjamin Labrousse, Manager Pre-Sales EMEA, Wealth Dynamix**

**Christopher Baxter, Presales Consultant, Aixigo**

**Adam Toms, Global COO and CEO Europe, OpenFin**

**Ed Sewell, Data Strategy Partner, CACI**

**Marc Mettler, Board Member and Managing Partner Business Development, 3rd-Eyes Analytics**

**Alessandro Tonchia, Head of Strategy, InvestCloud Europe & Asia**

**Karrie Tilburn, Chief Executive Officer, KA Watson Consultancy Ltd**

**Jan Skaathun, Chief Commercial Director and Co-Founder, Quantfolio**

**James Pollock, Senior Global Sales Director, Seismic**

**Karen Oakland, VP Industry Marketing, Financial Services, SmartCommunications**

**Daniel McLoughlin, Field CTO, OneSpan**

**Ronald Janssen, Managing Director Goal Based Planning, Ortec Finance**

**Ville Somppi, Vice President, Industry Solutions, M-Files**

**James Pereira-Stubbs, Chief Client Officer (CCO), Oxford Risk**

**Peter Lund, Business Development, CID**

**Nikolai Hack, COO, Nucoro**

**Shimona Pinto, Senior Corporate Solutions, Moxo**

**Christoph Wendel, Managing Director, QPLIX**

**Rinesh Patel, Global Head of Financial Services, Snowflake**

**Senior Representative from Objectway**

## DAY 1 | 21<sup>st</sup> February 2022

**08.00**    **Registration**

**08.50**    **Chair's welcome address**

**Chair: Stephen Walker, Lead Analyst, Thematic & Fintech Research, GlobalData**

**09:00**    **Keynote address**

**Artificial Intelligence and Machine Learning in St. James' Place Wealth Management**

- How does St James' Place Wealth Management use artificial intelligence today?
- How is St James' Place managing the changes that AI brings to existing roles?
- How we see AI evolving in wealth management
- How we identify opportunities
- Why AI is of benefit to our Partners and their clients

**James Frew, Divisional Director – Operational Strategy, St James' Place Wealth Management**

**09:30**    **Streamlining Your Client Business Interactions in a Digital World**

- Extend your existing client business processes across onboarding and servicing with digital interaction workflows. Save time and drive operational efficiency
- Provide a private, personalized, and modern client experience and increase retention
- Manage client account control – with a complete audit trail, roles, and seamless transfer of account interactions across staff
- Coordinate with your customers, partners, and teams to achieve joint deliverables, hit milestones, gather approvals, and more
- Rethink today's costly, inefficient, and fragmented client interaction model requiring significant manual intervention

**Shimona Pinto, Senior Corporate Solutions, Moxo**

**10.00**    **How Banks are Changing their Customers' Perceptions of Investing**

- With the current crisis of low interest rates, how do we encourage customers to invest?
- Examining the FCA's key objective to move customers with long term cash savings and exploring the industry's response
- How do we help nervous cash savers invest?

**Matthew Proctor, Associate Director, Strategic Programmes, Asset Management, Coutts and Natwest Group**

**10:30**    **Can a Hybrid Servicing Model Transform your Wealth Management Firm?**

- Embracing new technologies to deliver hybrid servicing and create a highly differentiated, cost-effective service proposition for existing and future clients could be the key to fortifying your Wealth Management firm.
- The Hybrid Servicing model is growing in popularity as populations become more digitally adept, and a younger demographic of High-Net-Worth (HNW) and Ultra-High-Net-Worth (UHNW) individuals start to impact the current benchmarks for client servicing and the accessibility of their financial data. Yet not all parts of the Wealth Management industry have readily embraced these opportunities
- Wealth Dynamix expert Benjamin Labrousse explains how firms can successfully integrate new technologies for increased profitability and, just as importantly, manage the risks of doing so

**Benjamin Labrousse, Manager Pre-Sales EMEA, Wealth Dynamix**

11:00

Networking break – visit exhibition hall

11:30

**Stream A**

**Front end, client-facing technology**

**Panel Discussion. It's All About the Client, Not You!**

- How can an organization develop products that meet the clients' needs and demands?
- Maximizing data to provide a more personalized and focused approach for clients to reach their financial goals
- Aiding clients with all aspects of their wealth management and not just at the advisory stage
- Offering clients a variety of options depending on a products' risk appetite

**Konan Motihar, Head of Digital, Design and Experience, Coutts and NatWest Group**

**Emma Tilt, Head of Personal Investing, Fidelity International**

**Shimona Pinto, Senior Corporate Solutions, Moxo**

**Matt Lonsdale, Head of Business Development, Wealth UK, Iress**

**Alessandro Tonchia, Head of Strategy, InvestCloud Europe & Asia**

**Stream B**

**Back Office and Middle Office Integration**

**Panel discussion. What's Next on the Digital Front: Innovative Technologies in Wealth Management**

- Understanding the opportunities and challenges in Wealth Management
- Exploring innovative technologies in Wealth Management
- Investigating the data science revolution and AI in Wealth Management

**Chair: David Bicknell, Principal Analyst, GlobalData**

**Kara K W Byun, Head of Fintech, Venture & Growth Investments, HSBC Asset Management**

**James Frew, Divisional Director – Operational Strategy, St James' Place Wealth Management**

**Adam Toms, Global COO and CEO Europe, OpenFin**

**Ed Sewell, Data Strategy Partner, CACI**

12:00

**Revolutionizing Digital Retirement Solutions**

- Identifying retirement as the key issue for most people in the UK
- Tackling the challenge of underfunded provisions and the urgent need for engagement
- Assessing how development in the pension industry is facilitating digital accelerations, e.g., pension dashboard, open banking and development of the trustor market

**Mark Glover, Global Head of Financial Planning – Wealth Management, HSBC**

**High Tech, High Touch: Multi-Family Office Digitalisation Strategy for a Competitive Advantage**

- Back-end transformation for improved process optimization
- Automate legacy processes to heighten productivity
- Finetune your firm's services to boost client onboarding

12:30

**The New Consumer Duty: Are You Ready? Goals-Based Investment Decision-Making in Line With The New Consumer Duty**

- Investment advice has become more commoditized, and clients have become more digitally savvy, meaning more emphasis has been placed on the need for a more client-centric wealth management approach
- Customers expect hyper-personalized service and value holistic advice to

**Drive Growth with Sharper Prospecting and Personalized, Thematic Investment Products powered by AI**

- Identify business opportunities with (U)HNWIs
- Strengthen relationships with existing clients
- Drive personalization and find alpha for clients with thematic investment products

**Peter Lund, Business Development, CID**

achieve multiple (often conflicting) goals. Goal-based planning is key to this, but how to set up a scalable and efficient advisory process?

- How do client Use Cases, like St. James's Place, look like?
- Regulators are setting the bar higher with Consumer Duty regarding consumer protection and client outcomes. How do you prepare for this?

**Ronald Janssen, Managing Director Goal Based Planning, Ortec Finance**

13:00

**Lunch break and networking**

14:00

### Stream A

#### Front end client-facing technology

##### **Turning Financial Advice on it's Head!**

- What if Advisers and Clients could feel more empowered in the Advice relationship?
- What if our clients could benefit from really engaging digital experiences?
- What if client information flowed more easily?
- What if Advisers and Clients automatically received timely meaningful insights?
- And could easily act on them?
- What if all this transformed the way Financial Advice works, for Clients and Advisers?!

**John Thompson, Head of Digital Product Management, abrdn**

### Stream B

#### Back Office and Middle Office Integration

##### **Towards a Fully Digital End-to-End Management of Clients**

- Exploring how the digitization of the operational processes can take your business to the next level and compete with some of the world-leading banks
- Providing clients with an easy and smooth journey: from onboarding to the end
- Using AI to automate mundane

**Fadi Halout, Chief Executive Officer, BankMed (Suisse) SA**

14:30

#### **How to Increase Customer Lifetime Value with Cashflow Planning**

- In recent years cashflow planning has become a key component of financial advice.
- Especially within the current climate where many have seen a change in circumstances, a cashflow plan helps advisers & clients to make decisions.
- However, is it time to rethink cashflow planning? A cashflow planner is an incredibly powerful tool which when used

#### **How Integrated Information Management Drives Productivity and Innovation?**

- Connecting documents with business data
- Using AI to classify information and applying business rules
- Using workflows, tasks, and notifications to guide daily work
- Embedding compliance controls into daily work
- Harnessing knowledge from documents and surfacing content recommendations.

correctly can be the backbone of new and exciting usecases.

- In this presentation I will present our views and how cashflow planning solutions can be used to create innovative, new customer journeys in the future to help win new clients and increase the customer lifetime value significantly.

**Christopher Baxter, Presales Consultant, Aixigo**

**Ville Somppi, Vice President, Industry Solutions, M-Files**

**15:00**

**Panel Discussion: Modernizing the Data Experience for Wealth and Personal Banking**

- How has technology innovation and digitalisation changed the wealth sector?
- How does the industry capitalize on opportunities met by personalisation and improved customer experience?
- How do firms make more of their organization's data, data collaboration and custom build applications with cloud?

**John Thompson, Head of Digital Product Management, abrdn**

**Rinesh Patel, Global Head of Financial Services, Snowflake**

**Investing in Disruptive Innovation**

- Optimizing processes by automating back-end operation and management of desired investment strategies
- Using technology, i.e., straight-through processing systems to provide prompt notifications to clients on trades and portfolio updates
- Leveraging AI to preserve advisor time for high-value strategic conversations
- Implementing an enterprise-wide customer relationship management (CRM) system to ease the flow of information among stakeholders, facilitate more efficient decision-making and improve service at the distribution level
- Can AI in Operations help you reach the next stage of the business?

**Patrick Thomas, Investment Director and Head of ESG Portfolio Management, Canaccord Genuity Wealth Management**

**15:30**

**Session Reserved for InvestCloud Senior Representative from InvestCloud**

**How Modern Enablement Helps Grow Client Relationships & Trust**

- As economic uncertainty prevails, the long-running trends toward personalized advice, differentiated solutions, and technological advancement in the wealth management industry is set to reach new heights.
- In this session, learn how a modern approach to enablement empowers advisors to grow client relationships with ease.

**James Pollock, Senior Global Sales Director, Seismic**

**16:00**

**Networking break – visit exhibition hall**

**16.30**

**Panel Discussion: What's the Future for Wealth Management?**

- Exploring the future for wealth management
- Investigating how to tailor your business to your clients' needs, especially those of the younger generation who are more tech-savvy

**Zoe Robson, Creative Director and Global Head of Innovation, Architas**

**Romain Braud, Digital Assets Business Development Director, Arab Bank (Switzerland) Ltd.**  
**Nikolai Hack, COO, Nucoro**

**17:00 Blockchain Integration Journey**

- Integration digital assets into an existing banking infrastructure
- Building digital assets services for private clients, institutions and external assets managers
- Blockchain enhances banking operations in commodities trade finance

**Romain Braud, Digital Assets Business Development Director, Arab Bank (Switzerland) Ltd.**

**17:30 Drinks Reception Reserved for Moxo**

**18:30 Bespoke Private Dinner Sponsored by SmartCommunications**

**CHANGING THE CONVERSATION IN WEALTH**

**How to Rethink Digital-First Client-Advisor Engagement**

Within wealth management and private banking, organisations are levelling up their client facing communications, from new account opening and onboarding to servicing and reporting. How are you responding to the increased pressure from clients for high touch and hyper-personalised digital communications?

**Join us for dinner to discuss with your peers:**

- How are inflation, interest rates and other economic pressures impacting your digital strategy in 2023?
- Where are you prioritizing your investments in client and advisor experience?
- How have you updated your communications strategy to comply with FCA regulations like Consumer Duty?
- What keeps you up at night when it comes to customer and advisor engagement?
- What new channels of communication are you focused on adding or improving?

**Karen Oakland, VP Industry Marketing, Financial Services, SmartCommunications**

## DAY 2 | 22<sup>nd</sup> February 2022

### 08.00 Registration

#### 08:00 **Exclusive Breakfast (Invitation Only) – Sponsored by Moxo**

##### **Control the Chaos of Managing Client Business in a Digital World**

In today's world, financial institutions struggle to control the chaos of managing client interactions. These interactions are stuck in disparate channels, leading to significant manual intervention, privacy concerns, lack of efficiency, and a fragmented client experience.

In this session, we will explore how organisations can streamline their client business processes with digital interaction workflows and drive operational efficiency. Learn how organizations can extend existing workflows with a private, digital channel for client interactions.

Key Topics Include:

- Learn how to accelerate client business and streamline client interaction workflows - from account acquisition and onboarding to servicing.
- Extend your mobile or web app through digital interaction workflows to reduce costs and increase client retention. with white-glove privacy, bank-grade security and compliance.
- Manage staff to KPIs, roles and permissions, and seamlessly transfer client accounts - with a complete audit trail.
- Integrate interactive capabilities in client workflows, such as transaction management, document exchange, messaging, digital signatures, video conferencing, task management, forms, and more.

**Shimona Pinto, Senior Corporate Solutions, Moxo**

#### 08:50 **Chair's opening remarks**

**Chair: Stephen Walker, Lead Analyst, Thematic & Fintech Research, GlobalData**

#### 09:00 **Keynote address: Panel Discussion, On Facilitating Digital Integration**

##### **On Facilitating Digital Integration in Wealth Management**

- What are the best methods to facilitate digital integration?
- What is the best process to enable clients and advisors, as well as your business as a whole to adapt to digital technologies?
- What does the future lie for fintechs and banks partnerships when it comes to digital integration?

**Aliya Das Gupta, Senior Vice President of Business Development, Sygnum Bank**

**Jean-Marc Bonnefous, Managing Partner, Tellurian Capital Management LLP**

**Ville Somppi, Vice President, Industry Solutions, M-Files**

**James Pereira-Stubbs, Chief Client Officer (CCO), Oxford Risk**

#### 09:30 **Session Reserved for Objectway**

**Senior Representative from Objectway**

#### 10:00 **Reimagining Financial Advice**

- Consumer Led – human assisted advice
- Digital experiences with personalized value exchanges to drive motivation
- Empowering advisers to drive experiential client opportunities
- Algorithmic logic to drive consistently great customer outcomes

**Nick Hall, Business Development Director, Wealth Wizards**



**10:30 Show Me The Money!**

- The first rule of a customer-centric model is to make money. The second rule is don't forget rule one.

**Matt Lonsdale, Head of Business Development, Wealth UK, Iress**

**10:45**

**Networking break – visit exhibition hall**

**11:15**

**Stream A**

**Front end client-facing technology**

**The Road to Better CX: Reignite Growth by Optimising the Employee Experience**

- Next level user experience with hyper personalization
- Chatbots and conversational banking
- Self-guided journeys with a personal touch

**Martijn Seijsener, Global Head Employee Experience, Credit Suisse**

**11:45**

**The Implications of Climate Change on Wealth Management**

- Why is it relevant? How does it affect clients? How to cope with it?
- To model future wealth realistically, climate change must be considered in wealth planning.
- However, the main problem is that both institutional and private investors cannot draw any conclusions about the impact rising temperatures have on their wealth or financial goals.
- 3rd-eyes analytics makes the impact of climate change tangible, by showing how it affects your portfolio and your financial goals, how the impact can be mitigated and offer solutions on how to further reduce the CO2 footprint.

**Marc Mettler, Board Member and Managing Partner Business Development, 3rd-Eyes Analytics**

**12:15**

**How to Deliver Digital Assets Investment Products to Wealth Management Clients?**

- Exploring a regulatory framework for distribution
- An offer of institutional-grade investments products
- A dedicated execution and risk management system

**Jean-Marc Bonnefous, Managing Partner, Tellurian Capital Management LLP**

**Stream B**

**Back Office and Middle Office Integration**

**Brand and Design – A Tale of Two Specialisms**

- How branding influences consumer behavior and perception
- The best things come in two's – Why branding and design go so well together
- Why focus on digital integration and a digital first approach
- Implementing Nutmeg's rebrand during the pandemic
- The future of digitally influenced brand design – the possibilities are endless

**TIARA – Digitising The Complexities of The Investment Tax Function**

- With the scheduled reduction of the Capital Gains Tax (CGT) Annual Exemption allowance over the next two tax years looking to bring greater numbers of investors within the scope of CGT reporting, we look at an overview of challenges faced by firms around data management in an area where pertinent transactional data may span decades to arrive at the correct outcomes.
- Focusing on the platform space for our case study, we look at what additional GAPS there may be to overcome to ensure confidence in the tax data for client reporting/tax planning, and how TIARA is helping our client de-risk the function.

**Karrie Tilburn, Chief Executive Officer, KA Watson Consultancy Ltd**

**The World's First Digital Asset Bank – Accelerating the Expansion of Web 3.0 Offerings and New Global Markets**

- Configuring secure infrastructure, operations and future services to meet your client's needs
- Decentralised finance (DeFi) – using crypto and blockchain to manage transactions
- Building sustainable wealth in the Metaverse
- Regulating crypto and managing risk



12:45

**How Gen X, Y and Z Are Disrupting Wealth Management – and How to Engage Them**

- How different generations of investors are changing their preferences and expectations when working with wealth management firms
- How banks are balancing traditional high-touch, “white glove” service with digital-first expectations, even for high-net-worth clients
- How firms are making client onboarding much faster and friendlier, while reducing risk from data errors, by re-imagining data capture and integrating e-signatures
- When it makes sense to introduce humans into a digital process and what this looks like
- How firms are reducing risks of non-compliance with regulatory standards like Consumer Duty, the EU Directive and AML/KYC requirements

**Karen Oakland, VP Industry Marketing, Financial Services, SmartCommunications**

**Daniel McLoughlin, Field CTO, OneSpan**

**Aliya Das Gupta, Senior Vice President of Business Development, Sygnum Bank**

**The Role of Advanced Portfolio Management in Financial Stewardship**

- Wealth managers have to satisfy a wide range of stakeholders: owners, beneficiaries, supervisors and regulators.
- This calls for advanced reporting capabilities and automated back-office processes.

**Christoph Wendel, Managing Director, QPLIX**

13:15

**Lunch break and networking**

14:15

**The Power of Communicating Effectively in the World of Tech**

- Communicating effectively is vital in the tech world and it is not just about having the right digital tools, but knowing when to speak up and engage with other engineers in order to collectively achieve success
- Adele provides an overview of the ‘DISC model’ and reveals clues on how you can identify and better connect with colleague’s personality styles. She will provide top tips on creating presentations and communicating messages
- Adele shares her experience as a Toastmaster for the past ten years. What is it and how can Toastmasters benefit your world and personal life?

**Adele Goodfellow, Product Marketing, Chief Technology Office, JP Morgan Chase & Co**

14:45

**Harnessing Compliant-By-Design Technology To Scale and Future-Proof Investment Advisory. Use Cases From Leading Nordic Banks**

- Wealth and investment management companies are facing conflicting challenges going forward.
- With an unprecedented rate of updates to regulations concerning investment advisory and sustainability many find it tempting to double down on safeguarding compliance and limiting choices and flexibility.
- This strategy is challenging in the context of increasing consumer demands towards hyper personalization of portfolios, democratization of access to more complex products and granular sustainability preferences.
- Learn how Nordic tier 1 FI’s such as Storebrand are utilizing technology partnerships to achieve this balancing act.

**Jan Skaathun, Chief Commercial Director and Co-Founder, Quantfolio**

**15:15    Networking break – visit exhibition hall**

**15:45    Digital Transformation: The Female Factor**

- Market Trends
- Investment Requirements
- Experience Considerations
- Cultural Impact

**16:15    Digital Trends in Wealth Management**

- Mapping out the progress of digital transformation in the wealth management industry
- Examining Covid-19s impact on the digital wealth space
- Exploring the evolution of digital investment platforms and their transition to becoming a one stop shop for consumer finance
- Investigating how traditional wealth managers and non-financial services providers collaborate with technology experts
- Understanding client demand to provide a better high-tech high-touch customer experience

**Senior Representative from GlobalData**

**16:45    Close of conference**