TouchSolutions – Investment Advisory

Bosch Software Innovations

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Invented for life

Give Your Advisory a New Touch

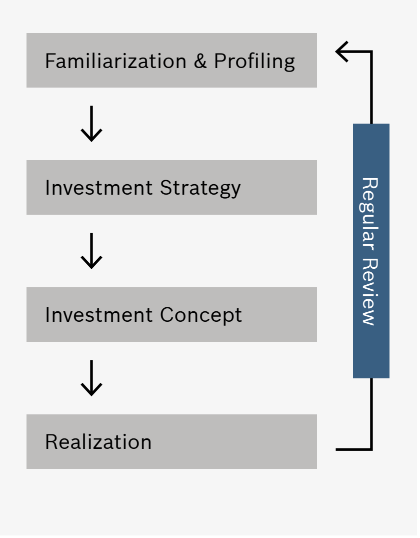
Touch Devices Bring Financial Products to Life

TouchSolutions – Investment Advisory is an innovative way to accompany and support the customer advisory process for investment products. This tool uses a multi-touch tablet to turn the advisory of virtual financial products into a great experience for the client. It allows the relationship manager to adequately convey the dynamics of financial markets and products.

Market Trends Drive Advisory Process Initiatives

Driven by the further intensification of competition and technological advances, the quality of investment advisory is continually put to the test. Customer-centric advice is becoming increasingly important. However, recent studies have repeatedly revealed weaknesses in this area. Banks are therefore focusing more and more on structuring and modeling holistic advisory processes. The biggest challenge in this regard is implementing customer processes correctly. They relate to human behavior and are therefore highly complex. New customer processes also cross many organizational boundaries. This results in disruptions to operational procedures that are often met with significant organizational resistance and therefore require a substantial amount of change management. On the other hand, however, advisory processes unleash a great deal of untapped potential with regard to efficiency and quality.

Advisory Process



Interactive Customer Experience with TouchSolutions

Using tablets for advisory solves a major issue. CRM tools are designed for bankers, not for clients. With our new solution, relationship managers can now offer their clients a structured, systematic and interactive presentation aid and powerful visualization tool throughout the investment advisory process.

The TouchSolutions modules offer a high degree of flexibility and can tailor solutions to your bank's individual advisory process.

TouchSolutions – Investment Advisory

Customers are guided through the profiling and risk scoring exercise. The proposed investment strategy is visualized and the effects of strategy changes can be simulated. When implementing the investment strategy, the proposed portfolio is shown. It can be discussed with the client and second best proposals can be selected, if necessary.

TouchSolutions
Banks Become Mobile

The tablet allows you to accompany every step of the advisory process. The bank and the customer work together to prepare the customer's profile in a step-by-step process, factoring in individual goals and needs. This interactive approach accurately reflects the complexity of financial decisions. The results are used for the risk assessment. The best portfolio structure for the customer is selected on this basis. Thereby providing a positive, interactive advisory experience with unprecedented advisory quality.

Familiarization & Profiling

The purpose of the profiling section is to gain a complete overview of the relevant factors that influence the clients' needs.

Typically, this consists of three parts:

- Capture the investment targets of the client, selecting one or more of your bank's specific investment goals. These include amount, horizon, liquidity needs & expected return.
- Document the investors' experience of financial instruments if the decision-making competence lies with the investor.
- Finally, the risk tolerance of the client is assessed by asking questions based on behavioral financial factors.

The information collected is used in the risk classification and part of the performance forecast.

Investment Strategy

Depending on the resulting risk class, the individual asset allocation is calculated. Generic assumptions regarding typical risks for every asset class are used as a basis for this.

Out of the banks' various model portfolios, the one closest to the calculated risk-return ratio is shown directly as a baseline.
The relationship manager can, in conjunction with the client, use tools to adjust the portfolio to suit his needs even more. These include:

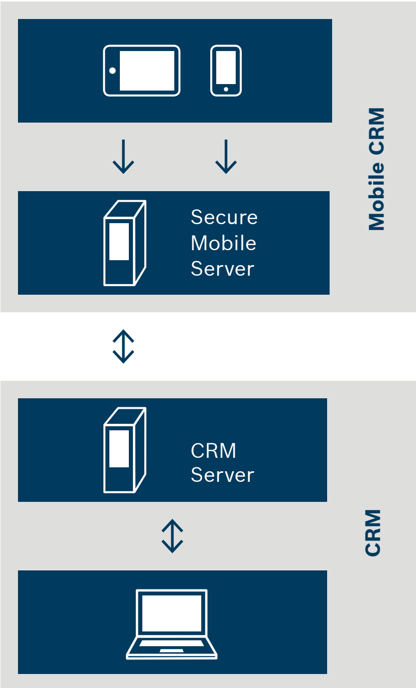
- A simulated performance forecast
- The ability to change the weight of asset classes using a dynamic recalculation
- An interactive chart for moving along the risk-return curve to fine-tune the acceptable risk

Decide on the Right Investment Strategy and Close the Deal

Sometimes, assumptions change at a later stage of the advisory process. The app therefore allows any input factor to be changed along the way – without interrupting the flow of the process.

Additional features include:

- Simulation of several investment scenarios
- Automatic creation of contact notes
- Visit preparation
- Synchronizing data & documents with the CRM system
- Direct PDF creation and forwarding by email
- Client dashboard for a quick overview
- Showing proposed trades to discuss them directly with the client



Seamless CRM – Be Integrated, Be Online

When selecting such a tool the following two points are essential to fully harness the existing potential:

- The tablet must be integrated into the CRM solution so that real customer data can be used.
- The tablet also needs to be online so that data of customers and portfolios and the information needed to perform calculations can be accessed, where required. This also ensures that the customer interaction is documented correctly.

TouchSolutions meets all these criteria. The solution is integrated into the CRM from Bosch Software Innovations. All steps of the advisory process are saved automatically in the CRM. Other CRM systems can also be linked up via prepared connectors. The solution uses an encrypted mobile connection to exchange data, although it works offline, if necessary.

The Key Benefits

- The customer is the primary focus: The process of compiling a profile and developing an investment strategy becomes a dynamic, interesting and interactive experience for the customer.
- Greater transparency is created by visualizing complex situations and developments.
- The systematic advisory process ensures the quality of advice is consistently high.
- The solution includes complete documentation of customer profiles to provide a better and more rounded picture of the customer.

Our Process-Oriented CRM Software

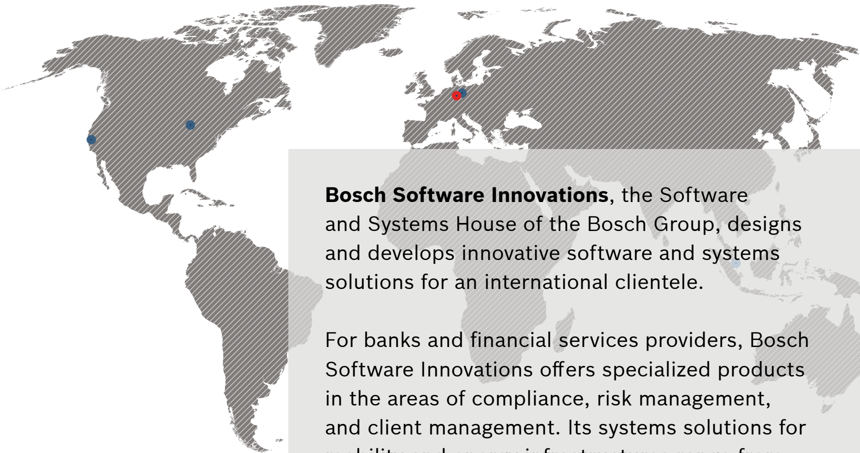
The greatest potential in CRM lies in customer processes. To move towards a real customer-centric organization, CRM software must bend to your needs, adapt to your processes and integrate these into the system.

Especially against the backdrop of ever greater competition in the financial sector, CRM strategies have to put the customer first. The CRM from Bosch Software Innovations is exactly what you need to solve your business problems and provide end-to-end support for your client processes. We focus on the real needs of business and IT.

All-in-One Solution: TouchSolutions Integrated in CRM

TouchSolutions – Investment Advisory can be connected quickly and easily to our process-oriented CRM solution via a mobile server. This results in a considerable reduction in interfaces, process steps and thus system complexity. Our software therefore combines unprecedented flexibility and fast implementation times. This is possible to due to our framework approach and the integration of our business rules software Visual Rules.

CRM Processes



Bosch Software Innovations, the Software and Systems House of the Bosch Group, designs and develops innovative software and systems solutions for an international clientele.

For banks and financial services providers, Bosch Software Innovations offers specialized products in the areas of compliance, risk management, and client management. Its systems solutions for mobility and energy infrastructures range from analysis and implementation up to the operation of fully integrated hardware and software systems.

We provide our customers with the support they need to develop innovative business models that interconnect functions, services, and devices via the internet. Using Bosch Software Innovations' leading technologies, customers can increase the efficiency and flexibility of complex applications to gain a long-term competitive advantage.

More information can be found at
www.bosch-si.com

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Additional information can be accessed at
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The New Approach to Investment Advisory Services

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