

# Temenos WealthManager<sup>®</sup> using SaaS

**Capgemini's model helps wealth managers increase flexibility and innovation while controlling IT costs**



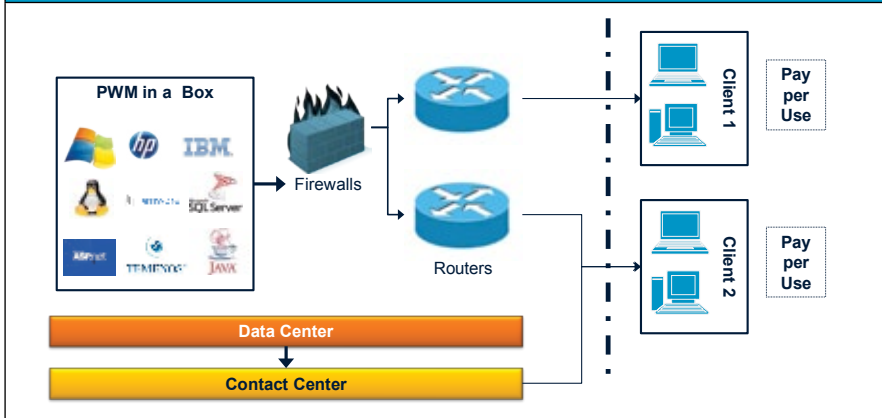
Since the financial crisis, wealth managers have been working to rebuild client trust and advisor loyalty.

While assets under management (AUM) has shown a steady growth since 2008, the cost for managing those assets has risen faster than the growth in income.<sup>1</sup> To improve profitability, firms need to find new sustainable ways to control and reduce costs while increasing AUM and addressing increased regulatory oversight and scrutiny.

Scalability is the key as the wealth management business model evolves. Wealth managers must leverage technology in the right manner to support scalability and flexibility. An integrated wealth management solution is needed which can simplify and improve the daily work of an advisor while also addressing requirements for increased regulatory oversight. But any new solution must help reduce operating costs without necessitating a significant upfront investment. Ideally, a solution should support incremental investments that follow the business growth to provide predictable capital and operating expenses.

<sup>1</sup> World Wealth Report 2012, Capgemini and RBC Wealth Management

**Capgemini provides services for client on-boarding, interfacing, integration, migration, support, customization, and hosting**



Capgemini has partnered with Temenos to deliver a comprehensive wealth management solution for advisors and relationship managers. Temenos WealthManager® offers superior features for all client segments from mass affluent to high-net-worth investors and enables wealth management firms to support discretionary, advisory and brokerage businesses on a single platform across multiple back offices.

Using software as a service (SaaS) model, our solution helps investment firms improve their client profiling process, investments compliance and general advisory service provision by focusing on six core WealthManager modules:

- Client Management
- Contact Management
- Portfolio Management
- Investment Policy
- Proposal Generation
- Client Reporting

We can also customize your WealthManager implementation to include other components or add-ins.

Capgemini's SaaS solution allows you to 'pay per use' for your wealth management platform. Through cloud computing, Capgemini gives you the option for a shared or dedicated instance. For companies who prefer lower costs, a shared instance lets you share the cloud with other firms. For companies with privacy or confidentiality concerns, a dedicated cloud provides added security and control.

For more information, visit us at [www.capgemini.com/wealth](http://www.capgemini.com/wealth) or contact us at [wealth@capgemini.com](mailto:wealth@capgemini.com).



### About Capgemini

With 120,000 people in 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2011 global revenues of EUR 9.7 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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