

AG Delta How To Make Your RMs Heroes

26 February 2013



Agenda



Damien Piper Account Mgmt



Challenges Hindering Asian Wealth Industry
 Transformational Technologies

- 1. eCommerce
- 2. Mobile Video Conferencing
- 3. Complex Event Processing
- AG | Delta's Transformation

Ray Wong Product Strategy



Challenges Hindering Asian Wealth Industry





Today's Challenges

Mis-selling & Rapid Compliance Change

Labour Costs & Efficiency

Missing Opportunities Due to Volume of Clients

Client Expectation of Online Tools



eCommerce in Wealth Management





What's eCommerce?

- Transaction through electronic networks
- Wide adoption across B2B,
 B2C in different industries
- Electronic trading through ECNs





Investment Products vs Consumer Goods

- Clients want access to more products, more providers
- Comparisons price, quality, differences in details
- Hear what others say, experience, buying patterns



- Transact securely, real-time
- □ After sales services







Which means...

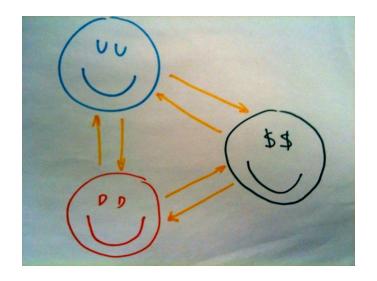
- Product catalog with different asset classes, product flavours, risk categories, etc...
- Sourced from multiple providers, product comparison
- Commenting, sharing within clients / RM communities
- Electronic trading with compliance checks



Benefits

Reduce manual processes

- sourcing products, prices
- document processing, settlement operations, compliance
- post trade events handling
- Improved pricing for both customers and the bank
- Best execution regulatory requirement
- Better customer service





Mobile Video Conferencing





The Technology

High Quality Video Conferencing on Any Device



Sharing Desktop & Remote Desktop Control



Secure Connectivity & Recording



Transformational Capability

More Engaging Ad Hoc Advice

Simulate Impact of Investment on Portfolio Together

Review & Automatically Approve Trades

See More Clients No Matter Where They Are



On The Leading Edge







How Can I Leverage?

□ 2 Levels of Maturity:

Online Video Conferencing

Recorded Remote Collaboration

Internet and Device Capability Ready

Integration With Front Office Wealth Platform Key

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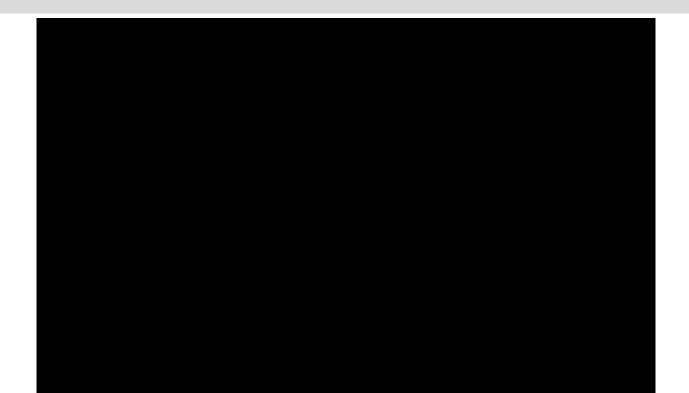
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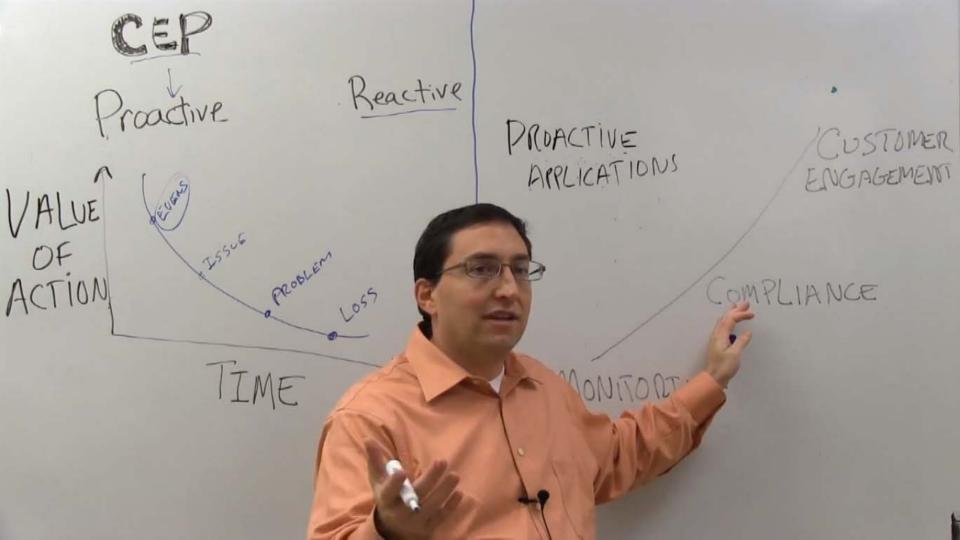
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The Technology









Transformational Capability

Alerts For Proactive Sales Based on Trends

Alerts on Fund Outflows

Fraud Detection – AML Monitoring

Real Time Product Trend Dashboards



Retail Banking Success Stories





How Can I Leverage?

Exciting Technology But Uptake Will Take a Few Years

- Well Suited to Retail Wealth & Universal Banks
- Different Mind-set Required & Vendor Partnership Key
- Front Office Wealth Platform Must Have Strong Alerting



AG|Delta's Transformation

AG|Delta Solution: Single Front Line Platform

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Portal Click Quote & Trade

RM Dashboard Real Time View of

Unified RM Experience Virtual Workstation



How do we help you?

DO MORE WITH LESS

Reduce Cost To Income

BETTER CONTROLS Manage Reputational Risk

WIN NEW BUSINESS More Happier Clients

AUTOMATION in Advisory & Trading

More systematic COMPLIANCE Enhanced CLIENT EXPERIENCE



Damien Piper Account Manager +65 9734 8443 damien.piper@agdelta.com Ray Wong Head of Product Strategy +852 6383 0838 Ray.wong@agdelta.com