

# FinIQ

The Financial Engineering Company



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TECHNOLOGY FOR WEALTH, TREASURY AND STRUCTURED PRODUCTS

Your Platform to Design the Right Product at the Right Price and Time

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**FX**



**FI**



**EQ**



**SP**

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# WEALTH MANAGEMENT

## The Road Ahead

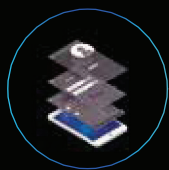
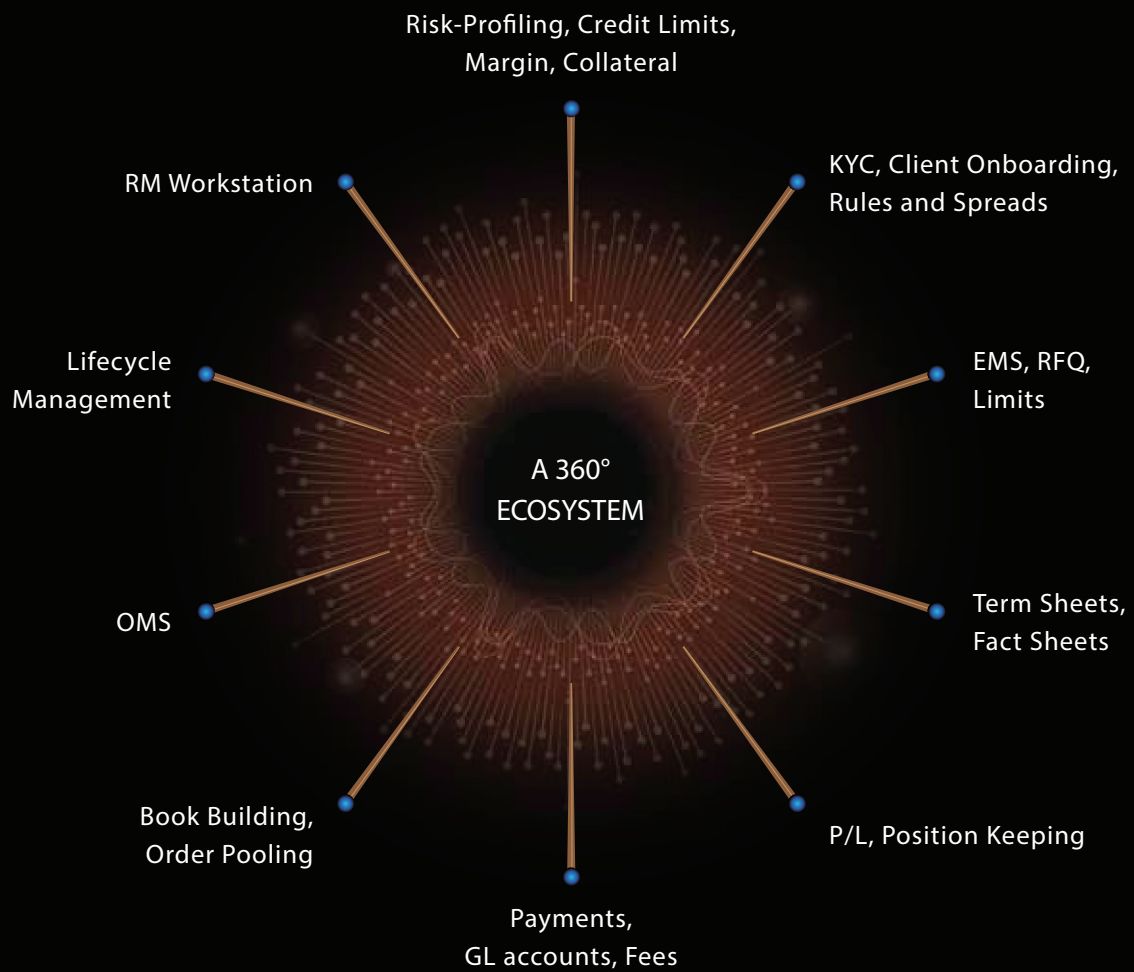
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Along with traditional wealth management and affluent banking practices, institutions that need to reach target clientele have to stay innovative to cope with fierce competition. The rise in regulations and corporate governance practices demand institutions to comply with rules on time. To retain customers and offer them better customer experience, wealth management teams need to improvise, respond quickly and personalise their services.

Increasing volumes, improving profitability and acquiring more customers is not just the result of accessing and offering one specific product any more. It is a matter of offering timely service, educating, offering choices, and providing effective advice.

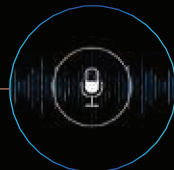
The banks require to become more dynamic and automatic, digitalising their operations to gain time and minimize operational risk. Digital transformation through technological innovation would aim to find alternative sales channels and empower the traditional ones of branches and relationship managers. This would help in acquiring more business and providing service effectively to their existing customers.





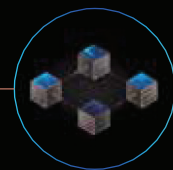
#### MOBILE APPLICATIONS

- iOS & Android Apps
- Structured Products
- FX & FXD
- DCI



#### VOICE INTERFACE

- NLP
- Query to Price
- Speech Recognition
- Voice to Text



#### MACHINE LEARNING

- Improved Customer Experience
- Portfolio Management and smart recommendations
- Document Analysis
- Chatbots for Pricing Enquiries
- Content Management

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# FEATURES

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## ORDER MANAGEMENT

End-to-End Automation of Sales & Distribution

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- Order Capture, Approval Workflow, Validation Rules
- Pooled Orders, Order Placement Form, Settlement Instructions
- Add-on Order, Hedge Trade, Book Building, Order Watching

Distribution reach can now be increased owing to the ability to offer lower minimum trade size, greater product flexibility, expanded geographical scale meeting investment, and risk management needs of all client segments.

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## RM DASHBOARD

Empowering the Sales Team

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- Flexible UIs for the relationship managers and branches
- Full client portfolio over view
- Pricing and execution for all asset class

Supporting your client and providing quality service is paramount to a good client relationship. To stay competitive in the market, a relationship manager needs to inform, advice and educate the client on the spot.

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## ELECTRONIC LIQUIDITY

Best Price Execution with Leading Market Makers

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- Liquidity via FIX Protocol, 13 FX Options suppliers, 23 EQ Derivatives suppliers
- Email-based alternatives, Streaming Quotes
- Thresholds & Rules, Best Price Logic

Clients can now be offered more competitive prices due to the guarantee of best price execution and since the distributors don't require a market movement buffer in their prices as the quotes are real-time.

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## CLIENT ACTIVITY

In-depth Information at a Button's Click

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- Order Placement, Document Generation, Products Offered / Permitted
- Coupons expected, Portfolio Allocation, Portfolio Composition
- KYC Parameters, Position, Risk & P/L, Settlement Instruction

Clients can make an informed decision while investing since they get access to the latest facts. Sales desk can better target the products for the client, taking into account the client's need, leading to improved customer service and timely regulatory compliance, driving up client satisfaction and business sustainability.





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## PRICING ANALYTICS

Solutions For Tailor-Made Financial Instruments

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- Volatility Surface, Yield Curve, Solvers
- Dealable Prices, Smart Spreads, Sensitivities, RFQ workflow
- Simulation Pricing, Multiple underlyings, Schedule generation

Clients often demand tailor-made products as against a set of pre-defined catalogue of products. Ability to price such products via market-data linked pricing models complemented by smart solvers that suggest product parameters for client specified targets, helps establish a niche.

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## POST-TRADE LIFE-CYCLE

Straight-Through-Processing With Reduced Complexity

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- Fixing, Exercise, Barrier Watch, Corporate Action, Confirmations & Advices
- Notifications, Coupon, Accruals
- General Ledger, Payment – SWIFT, Redemption, Taxes, Fees

Servicing of trade after booking involves numerous processing events including market-linked fixings, coupons, callbacks, exercises, barrier and target checks. These are now fully automated, resulting in much lower processing costs per trade, lower operational risk and significantly improved customer service & P/L.

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## COMPLIANCE & CONTROL

Futuristic Compliance To Do Business Without Fear

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- Client on-boarding, KYC, Suitability Rules
- Documents signed, Termsheets
- Risk Scores, Approval Workflow, Credit Check and Collateral
- Regulatory Reports

The ability to configure compliance rules aids in meeting bank's time-to-market objectives. The system automates suitability, KYC, product promotion, OTC collateral, trade approval, inbound and outbound documentation, best price execution, reporting and many such compliance functions via a configurable framework.

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## PRODUCT INNOVATION

Achieving Fastest Time-To-Market

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- Multiple Asset Classes, Pre-packaged products, Workflow Designer
- Full Trade Life Cycle, Validation checks, What-If simulation
- User Configured Products, Product Design Toolkit, Spreads & Rules

User Configured Products (UCP) framework allows on-the-fly creation of new financial instruments as well as modification of existing product features.



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# PRODUCTS

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## EQUITY BASED INSTRUMENTS

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- OTC Option, Barrier Option, Accumulator, Decumulator
- Equity Swap, Equity Linked Investment, Equity Linked Notes, Step-down Autocall
- KI, KO, Autocall, Basket Bull ELN, Daily Range Accrual, Fixed Coupon Notes

Equity-linked products are either packaged as note securities or offered via Request-for-Quote workflows. The system supports all types of notes and swaps, and also allows user to define customized payoff products with OTC, Deposit and Note wrappers.



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## FOREIGN EXCHANGE INSTRUMENTS

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- FX Spot, FX Forward, NDF, FX Swap, Time Option
- FX Option, Barrier Option, Digital Option, Strategies
- Accumulator, Target Redemption, DCI, DCI Barrier, Triple Currency, Pivot

From retail cash FX to complex multi-expiry or multi-underlying option strip, FinIQ supports the whole range of FX-based products. The functionality includes pricing, liquidity, order management, collateral calculation, limit check, deal capture, middle office, back office, fixing, documentation and accounting.



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## INTEREST RATE BASED INSTRUMENTS

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- Government Bond, Corporate Bond, Perpetual Bond, Callable Bond, Convertible Bond
- Interest Rate Swap, Cross Currency Swap, Credit Default Swap, Total Return Swap
- Floating Rate Note, Credit Linked Note, Inverse Floater, Preferred Share

Interest rates module in FinIQ supports all three categories - bonds, swaps and notes. More advanced structured deposits or notes can be structured via a completely configurable payoff definition engine which not only facilitates order management but also performs the entire post-trade life cycle.



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## TRADITIONAL PRODUCTS

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- Mutual Funds, Unit Trusts, Certificates of Deposits
- Insurance, Banking Deposits, Banking Loans, Gold Lending
- Equity Cash, Exchange-Traded Funds, IPO management

FinIQ supports most traditional products such as Deposit, Loans, Insurance, Gold lending, Unit Trust, Share Margin Finance and other securities. Among retail, corporate, commercial and wealth management segments these workflows again vary significantly but are still managed elegantly by the FinIQ workflow management platform.



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