

# DEFINIO REPLY WEALTH MANAGEMENT

Definio Reply offers a concrete and efficient response to increasingly pressing demands from the managed funds market, in terms of analytical tools and support for the management of customer relations and the delivery of financial consultancy services.

## SCENARIO

The evolution and growing complexity of financial markets in recent years is making it indispensable to find interlocutors specialised in investment activities, so as to maximise the return from your money.

Private banking services, i.e. the capacity to offer personalised financial and collateral services, are increasing in importance on all the major world financial markets. The largest national and international banks have drawn up new and ever more refined proposals adapted to the evolution of financial markets in recent years and to customer requirements.

Taking account of these factors, the success of a financial institution depends above all on the professionalism offered to its customers and the consequent technological investments. The basic characteristic of asset management is the authority conferred on the manager who optimises activities, adapting them dynamically to the evolution of the financial markets and the international situation.

## SOLUTION

Definio Reply is the technological solution to this kind of need. Definio Reply is a system capable of gathering all the information at the level of the individual customer and enabling its effective use, creating a proper customer satisfaction management policy.

Indeed, the competition for customer loyalty necessitates the use of advanced assistance and advice tools both in the case of managed funds and administered funds.



The Definio Reply product provides the investment consultant (Banker) with the support tool he needs to always place the customer at the centre of his attention and to translate the investment into action, taking account of precise current and future needs.

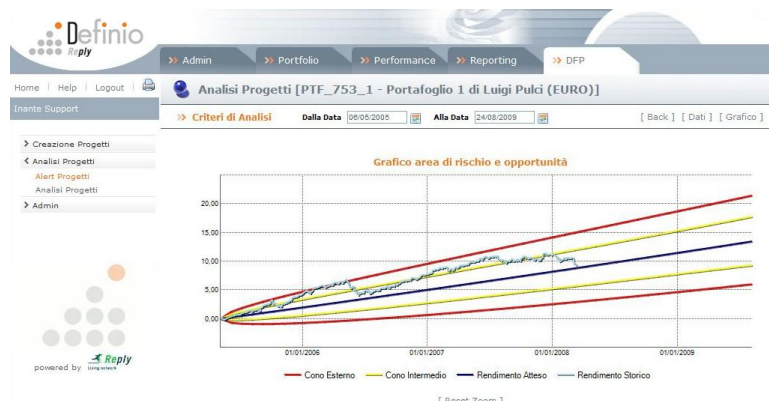
Definio Reply is able to continuously monitor customer portfolios and their aggregates, checking that the attention thresholds defined when profiling the customer and his investment requirements are not overshoot. When dealing with a possible overshooting of attention thresholds, the system is able to generate automatic alerts (emails, logs, etc.) to enable the Banker to take the necessary countermeasures.

In this way, on the appearance of trends that could cause the portfolio to fall below predefined sub-performance (or extra-performance) levels, it is possible to act quickly on the portfolio's risk level. Obviously the modes of intervention (direction and size) are previously established and agreed with the customer.

Definio Reply allows personalisation of the choices at the level of the individual customer, combining truly individual management with standardisation of the underlying portfolios.

Key features	Key Benefits
A single and integrated environment for all customer financial and investment data.	Completely web-based
Analyses of investments, their compositions and deviations from the reference benchmarks and associated strategies	Maintenance of growth of customer assets in line with set objectives
Performance analysis and risk indicators	Computational engines for sophisticated risk estimates and advanced tools of analysis.
Monitoring and control of investments over time: each portfolio is constantly monitored over time via the periodic calculation of time-weighted and money-weighted performances	Census of every customer within an integrated environment so that the various portfolios (administered or managed) to which they refer can be measured independently or in an aggregated manner
Analysis and comparison of performance of the individual portfolio with an index, product or reference rate	Complete control over the process of managing and consulting customers.
Analysis and measurement of the contribution to the performance of an individual instrument to the total portfolio or to one of its sub-portfolios	Complete control over the process of managing and consulting customers.
Identification of intervention or notification thresholds, i.e. performance levels that set off alarm signals, both at the aggregate and the individual portfolio levels.	Complete control over the process of managing and consulting customers.
Compilation of summary reports with customers' distribution curves, based on their performance.	Complete control over the process of managing and consulting customers.

Definio Reply has helped achieve the objective of maintaining a customer asset growth path in line with the objectives set at the outset, with an accurate balancing of risks and opportunities, continually monitored and revised over time.



Definio Reply helps you easily perform the following activities:

- to census each customer within a single environment so that the various portfolios (administered or managed) to which they refer can be measured independently or in an aggregated form
- to monitor each portfolio constantly over time, via the periodic calculation of time-weighted and money-weighted performances on a daily and weekly basis
- to compare the performance of an individual portfolio with an index, product or reference rate
- to measure the contribution to the performance of an individual instrument, the total portfolio or one of its sub-portfolios
- to identify intervention or notification thresholds, i.e. performance levels that set off alarm bells, both at the aggregated and individual portfolio levels
- to draft summary reports with customers' distribution curves on the basis of their performance, thus highlighting the consequences (both positive and negative)
- to define a series of actions to perform for customers experiencing these consequences
- to monitor the risk of each portfolio constantly over time, via the advance calculation of risk indicators (e.g. VaR) on a daily or weekly basis

Obviously the system must be able to integrate both internal data from various sources and external data such as prices and rates of the instruments in the portfolios and the benchmarks.

The Definio Reply platform is equipped with connectors to external data sources that feed the Definio Data Layer component (Definio Reply's financial data management and organisation component).

These connectors enable the acquisition of data from the following sources:

- Administrative and Back Office systems (Olympic®, legacy systems, etc.)
- Market data from Information Provider (e.g. Bloomberg®, Thomson Reuters®, etc.)

Definio Reply can also be used to produce statements and reports for the customer's use with data about his position, a performance chart, a possible comparison with market indices or rates, and summary of interim returns.

The database is also flexible and allows subsequent elaboration of the information, moving for example from an examination of a group of customers to a figure for an individual share in the portfolio.

The Definio Reply system is technologically designed to provide all security levels necessary for the treatment of these types of data, above all considering the quality and security standards guaranteed by national and international financial markets.

## REPLY VALUE

Besides the Definio Reply platform, Reply is able to supply all direct services for the system for personalisation and, as a consequence, for the overall objectives of the change programme.

Specialised personnel accompany customers during the project's implementation phases. Reply has its own team of specialists capable of covering all the planning phases from the design phase to the implementation and maintenance of the systems.



Definio Reply is a technological platform capable of directing the demands of management, analysis and reporting on portfolios of financial instruments (managed, administered and owned) Definio Reply provides a concrete and efficient response to the increasingly pressing requirements of the managed funds market, in terms of analytical tools and decision-support.

Definio Reply  
[www.definioreply.eu](http://www.definioreply.eu)



Reply [REY.MI] is specialized in design and implementation of solutions based on new digital media and communication channels. Operating through a network of highly focused companies, Reply provides the leading European Groups in the Telco & Media, Manufacturing and Services, Banking and Insurance Industries as well as the Public Sector with an effective support aimed at defining and developing business models enabled by the Web 2.0 and by the convergence paradigms. Reply services include: Consultancy, System Integration, Application Management and Business Process Outsourcing.

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