AQCLIENTS360

CLIENT & BUSINESS OPTIMIZATION

The application helps tune the business by supporting financial advisors in assessing and pricing clients. It furthermore helps staff and Management with deeper understanding and optimizing the business.

FEATURES

- Financial advisors supported in effective and optimal client management
- Profitability assessment of all clients are performed automatically on daily basis
- Client profitability deterioration is automatically detected and reported
- Ad-hoc and systematic business scenarios and stress testing is supported

FINANCIAL ADVISOR KEY BENEFITS

- Easy and fast client profitability assessments
- Very flexible and many potential client changes can be readily evaluated
- Both existing and potential new clients can be assessed
- Consensus return adequacy available on product, client and group level
- Full overview of own clients' profitability and profitability changes

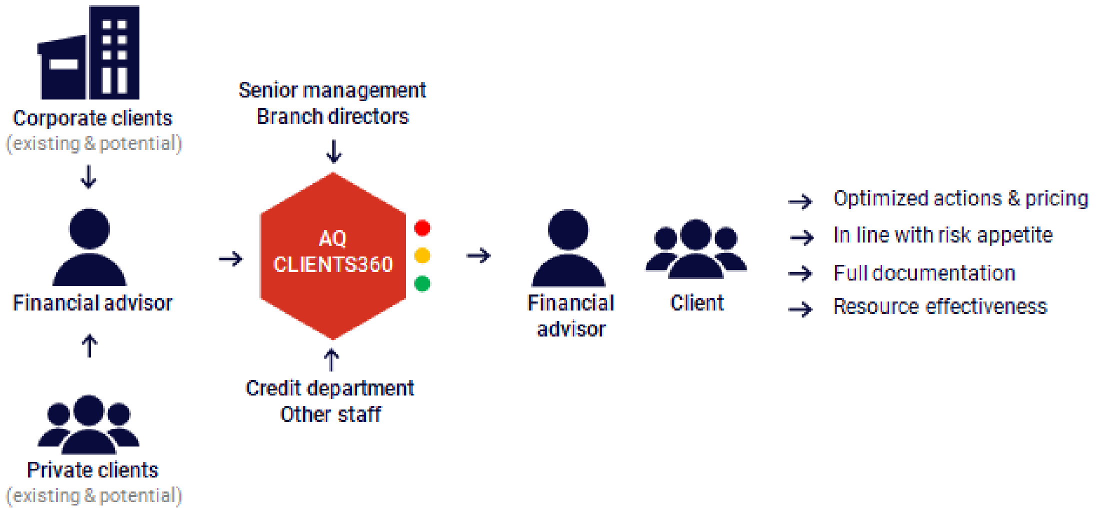
STAFF & MANAGEMENT KEY BENEFITS

- Branch office optimization – higher profitability and time saved
- Strategic tuning – differentiated return requirements across the business
- Automated daily profitability evaluation of all clients - no client 'black-boxes'
- Client deteriorations quickly captured – fewer credit losses
- Scenario engine – easy and fast assessments of effects from business changes
- Easy and fast client profitability assessments by staff and management

BANK LEVEL VALUE CREATION

- Much improved base income
- Reduced credit losses
- Automation and resource optimization – higher effectiveness
- Full documentation and higher quality in client/process management in general
- Stronger standing with regulatory authorities

→ FINANCIAL ADVISORS



→ STAFF & MANAGEMENT