

## Press Release

Singapore – 8th May 2017

### Fast Track the Delivery of a Robo-Advisor – Partnership between Additiv and Synpulse in APAC

Additiv and Synpulse are partnering to deliver Robo-Advisory offerings for financial institutions in Asian emerging markets targeting the retail & affluent client segments. The Robo-Advisory offering leverages Additiv's modular and flexible digital platform for wealth innovation and Synpulse's industry expertise in digital transformation. The financial services industry is changing fast and Robo-Advisory is turning from hype to reality. With an increase in the use of online and mobile banking, institutions are rethinking their distribution approach. The partnership aims to support banks, asset managers, and life insurers in the South-East Asia and Greater China regions to effectively define and deliver an offering that will place them among the disruptors and first movers.

To achieve a fast time to market and differentiate the investment and advisory services, the team has leveraged the strengths of Additiv and Synpulse. Together they developed a 3-step approach which has been applied successfully to deliver a working prototype in South-East Asia already:

- 🕒 **Definition:** Firstly, the team drives the definition of the business model and strategic value proposition of the target offering using the Synpulse Digital Capability Roadmap and Methodology for Design Sprints. The business model addresses industry challenges while leveraging on the institution's competitive advantage and future roadmap;
- 🕒 **Prototyping:** Secondly, the team drives the rapid prototyping exercise to create a clickable prototype leveraging on Additiv Digital Financial Suite (DFS). Functional workshops will be conducted to derive the use cases for the prototype to get early buy-in from key stakeholders. The defined client requirements and functionalities are made available in the prototype. In parallel the team analyses the technical feasibility of the offering and completes a pre-implementation assessment;
- 🕒 **Implementation:** Finally, the team uses the prototype as the baseline for the actual End-to-End (E2E) implementation. The team leverages on robust & proven technology and niche domain expertise to deliver the project E2E, including all IT interfacing, change management, testing, training and cutover readiness.

Institutions will need to differentiate and customize the features of their offering to cater to their target client segments or attract new clients. Synpulse and Additiv have conducted a recent market study to build a feature map for mutual fund Robo-Advisors in the region. Some key features include:

- 🕒 **Fund Selector:** Targeting DIY (do it yourself) investors with predefined goals. The selector helps identify best funds within the selection criteria in addition to the E2E Robo-Advisory offering;
- 🕒 **Searching for the Right Advisor:** Applicable for a hybrid model wherein there is functionality to search for the advisor for enabling human interaction as part of the online client journey;
- 🕒 **Bundling of Features:** Offerings with multiple price plans and a bundle of available features for each plan to target different categories of clients.

Please feel free to reach out to our contacts for information on the market study and the delivery of a Robo-Advisor.

### About Synpulse

Synpulse is an internationally established management consulting company and valued partner of many of the world's largest financial services providers. Since its founding in 1996, Synpulse has been supporting banks and insurers along the entire value chain; from the development of strategies and their operative realization, to technical implementation and hand-over. Synpulse is characterized by in-depth industry knowledge and the passion and commitment of its more than 250 employees, who come from more than 20 countries. Synpulse is represented with locations in Zurich, Hamburg, Frankfurt, Singapore, New York, Hong Kong, London, and Geneva.

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### About Additiv

Additiv is a provider of hybrid and full-digital investment solutions for the Wealth Management industry and is a strategic partner of financial institutions to innovate within digital Wealth. With a strong presence in Europe and Asia, Additiv has a long-standing track record in providing end-to-end Robo Advisory technology across retail, affluent & HNWI client segments with various flavors of sophistication and individualization features. Our design-driven approach & responsive-design solutions meet the needs of both self-directed clients and customer-facing staff of financial institutions.

### Contact at Additiv

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