	Prospecting	Client onboarding	Client advisory	Trade execution	Reporting
Wealth management digitalization priorities					
From experienced challenges	• Generate and qualify **new leads** without face-to-face interaction • Nurture and **convert a lead** into a client without face-to-face interaction	• Lack of **online end-to-end on-boarding** (including complex KYC profile & e-signature) • No up-front **transparency** on offering and pricing	• Lack of **technology** to remotely serve clients holistically (including cross-border clients) • Complex **suitability checks** / hard blocks in the online channel	• Difficulty to advise clients on **sophisticated products** without face-to-face interaction • Impulsive or **erratic online trading** behaviour of clients	• Lack of sophisticated **portfolio analytics** tools • Lack of **technological readiness** for customized client reporting
...to digital solutions	• Launch targeted **digital marketing campaigns** to reach prospects online and invite them to join bank/ topic specific communities • Introduce **dashboard** with **full view of funnel** and option to proactively contact prospects • Create **digital prospecting community** to nurture and convert leads	• Build end-to-end **digital client onboarding** solution, beyond traditional risk/return profiling, while making use of **gamification** to increase customer experience • Enhance onboarding process with **real-time KYC** and AML checks • **Unbundle offering** based on client needs	• Connect individual clients to "**investor community**" and introduce dashboard to monitor activity • Provide digital access to **customized research** and targeted content • Enable **hybrid advisory solutions** for needs-based investing around life goals and personal values (e.g. sustainability, impact investing, private equity	• Enhance **e-trading** offering via bank-owned solution including **messaging** and secure direct digital access to **investment specialists** (CIO analysts, portfolio experts) • Introduce **predictive analytics** based on house view and past investment decisions as well as automated suitability alerts for clients at risk	• Build solution for **real-time simulations** of portfolio effects of different investment products • Enable "**mass customization**" of client reporting along pre-defined parameters • Compare client performance versus house view and offer **"one-click" switch proposal** (for non-discretionary portfolios)

High Low