

# PM1

## Relationship Management & On-Boarding Solutions

The relationship component provides all facilities to work based on a client centric approach providing a 360 degrees view on the client and his assets. The CRM component supports the user in meeting all regulatory and due diligence requirements. Based on a proven BPM engine (LSPS) with flexible workflows, the CRM provides the basis for managing the whole client life cycle.

PM1 CRM is a relationship management solution explicitly designed for wealth management purposes. It supports all regulatory requirements and provides the facilities to collect and maintain all relevant customer data.

- KYC
- Source of wealth
- Sensitive industry and country
- PEP
- Blacklist check
- etc.



The data collected provides the basis for all regulatory (MiFID, FIDLEG) and due diligence requirements. Questionnaires can be defined to collect information to identify the client's risk profile, including information on product knowledge and experience (suitability and appropriateness), and to clarify his tax status (e.g. Risk Profile or FATCA questionnaires).

The data also includes information on family and business relationships (represented in interactive charts) which, when combined with additional data like special interest, allows the use of the CRM component for marketing purposes. The query engine helps to define the target groups for campaigns which can be managed and monitored in a dedicated BPM based module.

Software Solutions  
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# Client Lifecycle Management

PM1 not only covers the client on-boarding process, with its complex account opening requirements; it also offers complete Customer Lifecycle Management (CLM), which is the end-to-end management of a client during their entire relationship with a bank, an asset management company, a family office, or any other organisation in the financial industry.

The embedded BPM engine LSPS enables financial institutions to reduce front and back office inefficiencies endemic to the account opening process, turning client on-boarding into a more streamlined process for both the financial institution and the customer.

PM1 makes the account opening process as seamless as possible both on the front end for the customer and on the back end, for the bank. LSPS coordinates the series of processes on the back end, thus reducing the significant losses that banks incur through wasted time and excessive paperwork, while making the processes easier to navigate for the employee.

## Data capture

Data capture is often the start of delays and significant paperwork. Instead of requiring customers to fill out multiple paper forms, switching to digital forms allows existing data to be automatically filled onto all relevant forms. Once paperwork is digitized, PM1 can cross business lines to autofill forms, where pre-existing data is available.

## Compliance

Information required for client approval varies based on many factors, ranging from type of product, to risk components, to income levels. As these factors change, LSPS provides the ability to safely make updates and ad-hoc changes to running process instances, resulting in fast and efficient implementation to all relevant parties and documents regardless of whether this occurs within a single division or across the entire bank entity. These features provide the basis for all regulatory compliance issues (MiFID, FIDLEG, FATCA, etc.).

Expersoft Systems provides leading-edge software products and services for retail and private banks, family offices, asset managers, brokers, and other financial service firms. Founded in 1992, Expersoft currently serves over 200 clients worldwide.

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