

The 2020 Adviser

Robert Walton



Introductions



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Paul Holden
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RingCentral

Financial Services today

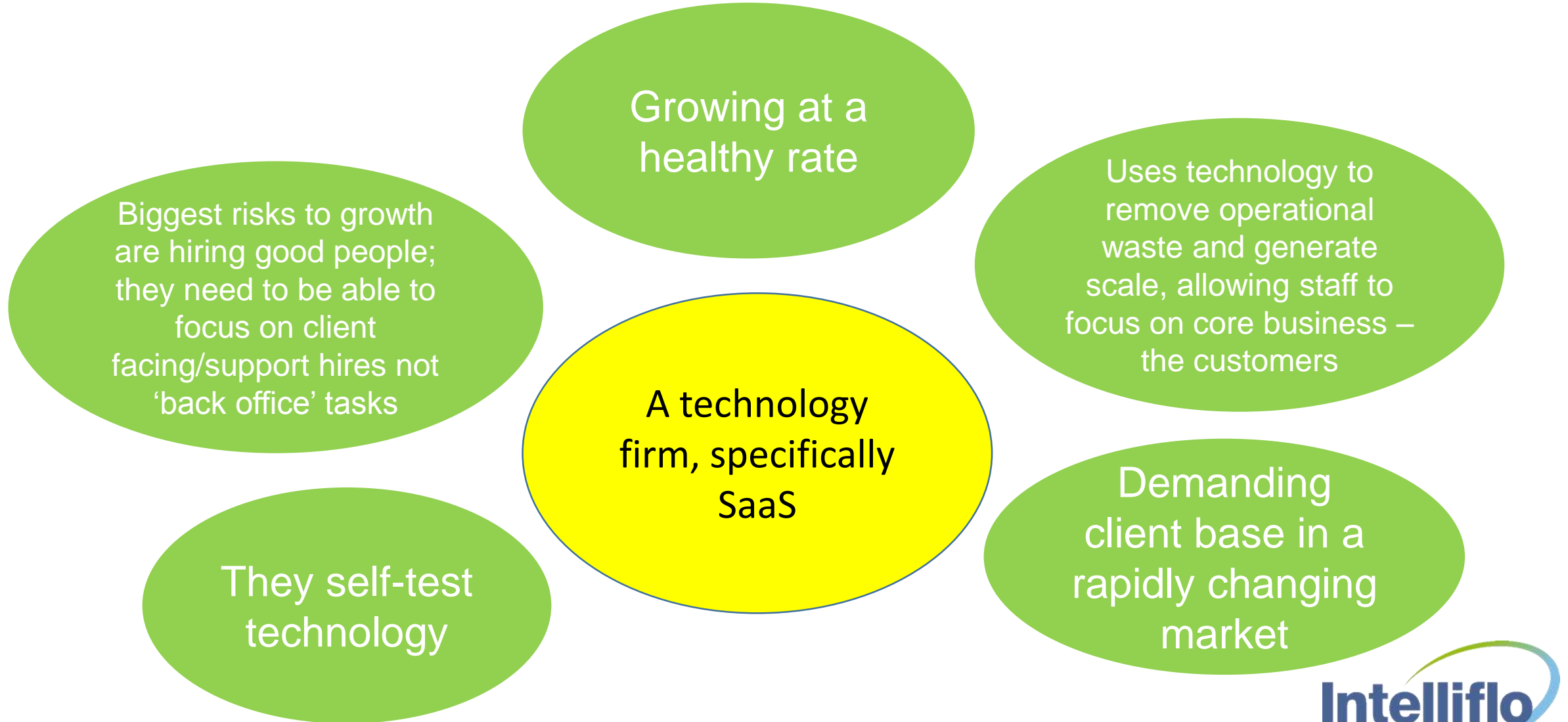
Where is the FS industry now?

- A technology laggard
- Fear of technology risk
- Too busy
- The *secret* competitive edge

In summary:

What other industries use to improve today, Financial Services will use tomorrow (in 2020 maybe...)

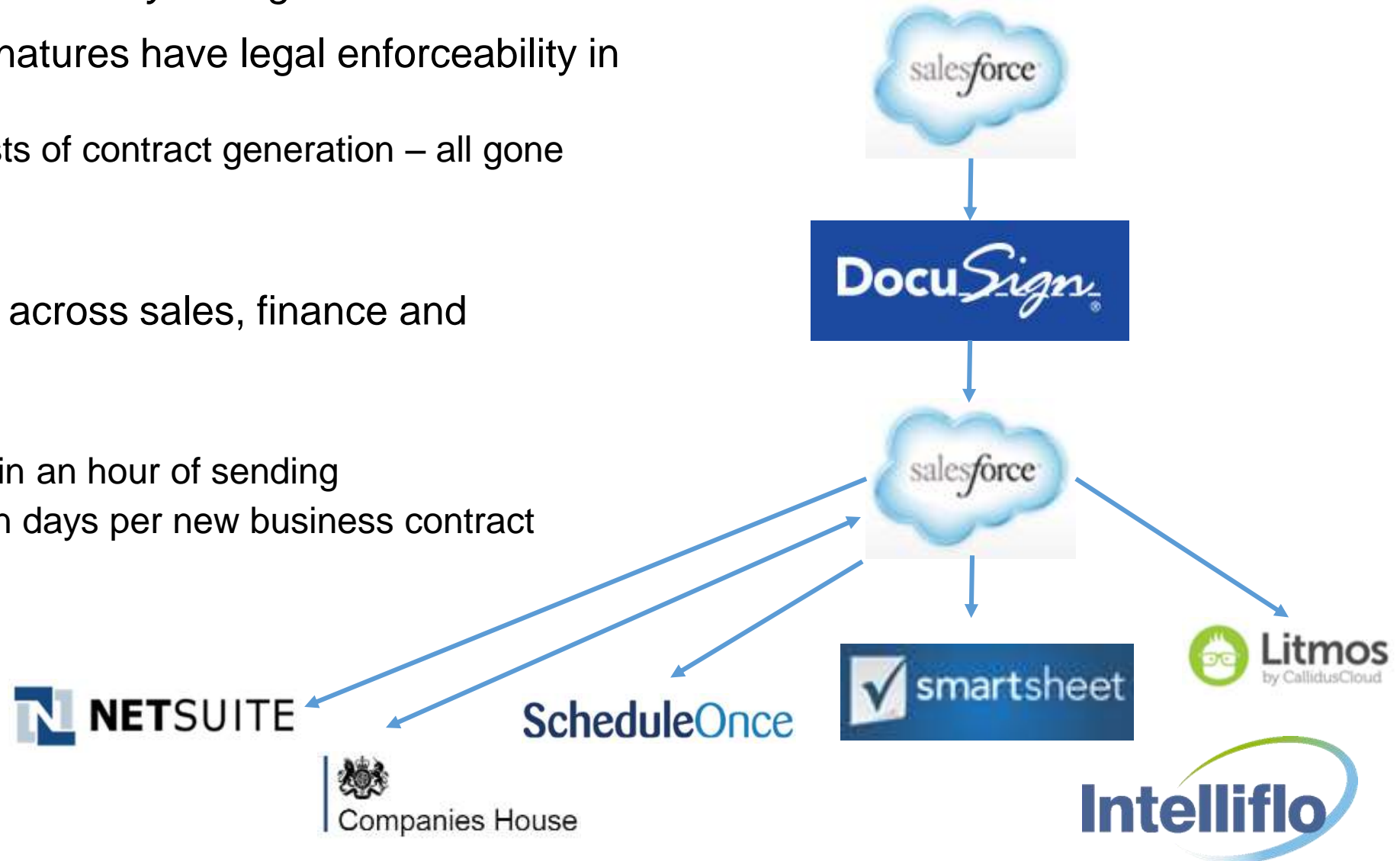
Case study - what are other industries doing?



Business Process Automation – New Contracts

Customer Adoption has been very strong

- Electronic contract signatures have legal enforceability in the UK
 - The soft and hard costs of contract generation – all gone
 - Data validation
 - Removes errors
- Major efficiency action across sales, finance and onboarding teams
- Effectiveness
 - 30%+ signatures within an hour of sending
 - Average saving 3 man days per new business contract



Intelliflo API



- Rest Based API to allow access to key data and functional end points
- Launch with 250 end points across 8 Service Areas
- Entire Platform will be externally accessible via REST, delivered incrementally over the next 2 years

What will you be able to do?

Streamline lead data directly in to iO, kick off conversion/quality gating workflows.

Corporate Web Enquiry
Introducer Forwarding
Lead Service



REST Directly in to iO



Create custom user experiences for customers to drive the brand or staff to drive efficiencies.

Lightweight Fact Find
Mortgage/Debt/Equity Review
Custom Client Creation Forms
Address Change Management
Provider Management

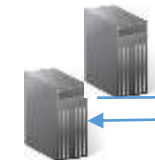


REST Directly in to iO



Server to Server Integration, consolidate the data

Centralised data warehouses
Centralised Marketing Capability
Corporate knowledge tools
Document and Print Services





Back office integration and client data!

- **How well do you really know your clients?**

Andrew Smithers – Senior Platform Development Manager (Strategic Accounts)



For internal use only

Maximising your biggest asset – your client data!



Your data should reflect your clients full circumstance

Your data should reflect your clients full circumstance



Efficiency

valuation data



STP/extranet linking



Client reviews & planning

Back

Office



Consistent

Cost effective

to serve



Profitability



Maximising your biggest asset – your client data!



Aviva have significant coverage today across 20+ back office systems



Future look ahead – account opening etc.
Aviva going forward even stronger
Account opening/transaction history/ISA & GIA
PFP 2/3 – multi- communication channels
Embrace change/longevity of your business

Summary – Integrated technology – the only way



It is not the strongest or the most intelligent who will survive but those who can best manage change.

~ Charles Darwin

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- Your data reflects the worth of business/maintain it
- Maximise the benefits the integrated back office services bring
- Maximise your efficiency and profitability
- Embracing change...

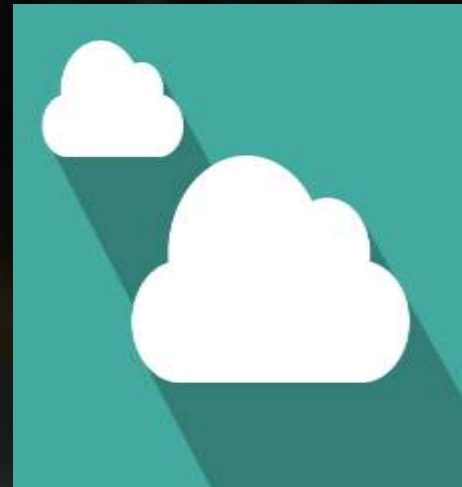
What's Influencing Today's (and Tomorrow's) Workforce?



BYOD



Integrated UX



Cloud Adoption



Mobile Workforce

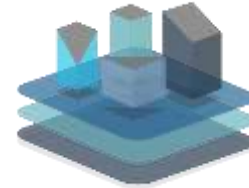
Why Cloud for Communications?



Ease of use and management



Uniform look and feel across all platforms



Co-exist with current infrastructure



Increased employee productivity and experience



Transparent Costs



Disaster Recovery / Business Continuity



Insight and impact analysis

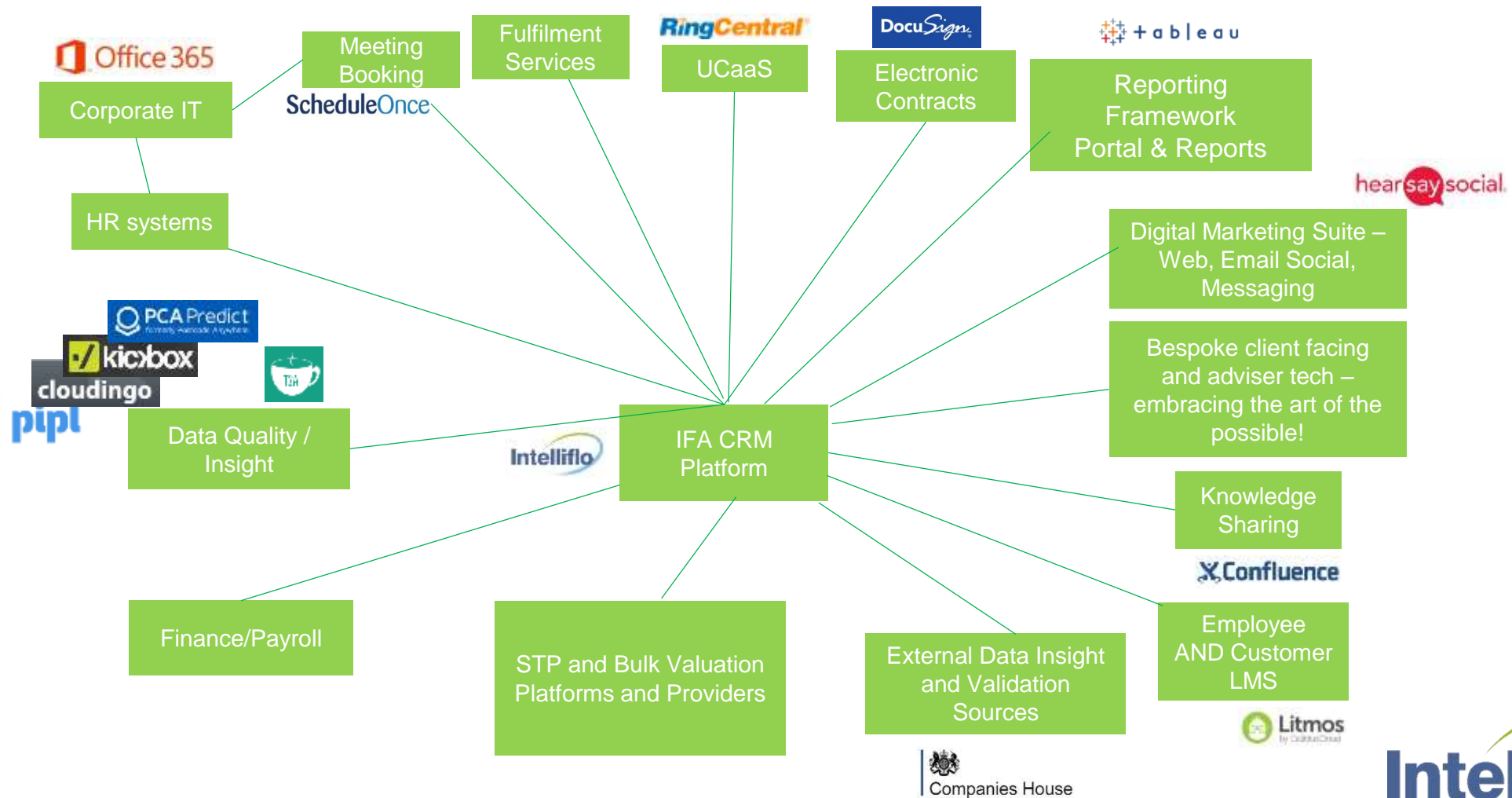


Enhanced customer experience

What will the successful 2020 adviser look like?

- Identifying technology solutions that replace wasteful processes
- Client engagement will be *omni-everything*
- Core infrastructure of business will run everywhere
- Client data security
- The competitive edge will be technology

The 2020 Adviser Data Structure – API enabled



What are the biggest blockers to maximise technology in your business within the next five years?

1. Fear of breaching regulations or data protection laws
2. Struggle to understand the technology on offer and how it can benefit me
3. Not enough time/resource/expertise to implement it
4. None, we see technology as a major enabler and central to our strategy