



## Events

June 2009 in Wiesbaden: Finance Forum 2009:  
Die neue Bank: Zurück in die Zukunft!  
Speakers´ Corner : Neue Wege im Reporting  
[www.finance-forum.com](http://www.finance-forum.com)



November 2010 in Mainz:  
Strategisches Prozessmanagement in Banken und Versicherungen  
Case Study: The world is not enough – Global Processes in Global Wealth Management  
[www.marcusevans.com/marcusevans-conference.asp](http://www.marcusevans.com/marcusevans-conference.asp)

We have advised banks for more than ten years

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# KosmosBanking

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# KosmosBanking

## Solutions for The Private and Wealth Management



### KOSMOS Banking includes the components

- Client Management
- Sales Support
- Flexible Reporting
- Portfolio Analytics
- Compliance Monitoring
- GIPS Performance
- Composite Reporting
- Benchmarking
- Quality Gate
- Issue Management

### KOSMOS Services Includes the services

- Consultancy
- Implementation
- System Production
- Middle office Services
- Project Management



- Quality Gate <
- GIPS Readiness <
- Portfolio Analytics <
- Flexible Reporting <
- Client Management <
- Compliance Monitoring <

## Wealth Management: A World in Change

KOSMOS Banking offers an innovative Wealth Management front-end solution for both clients and advisors.

In these economically challenging times, the Wealth Management is under increasing cost and automation pressure, while simultaneously investment volumes decrease. Standards in reporting, in the analysis and in the performance evaluation are regarded as a commodity product.

The more sophisticated financial knowledge in customers, and the increased demand for comparability of investment strategies both in-house and external, is an ongoing challenge that a successful bank must respond to.

There are also regulatory requirements such as MiFID, which force far-reaching and extensive expansions of the client advisory process.

The service-oriented architecture (SOA) is based on a Business Process Management Systems and J2EE containing the following components:

- ❖ Web-based front end
- ❖ Core Banking Process System
- ❖ Financial Calculation Engine
- ❖ Wealth Management Data Warehouse
- ❖ Template based Report Generator

As a fully integrated solution for all requirements of the Wealth Management, KOSMOS Banking offers an easy to use and flexibly extendable open solution to meet the demands of change.



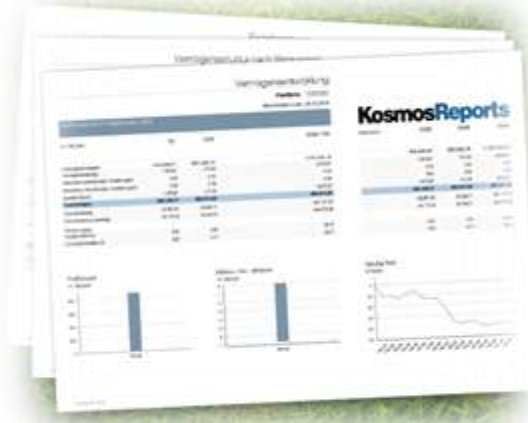
## BUSINESS EXCELLENCE

- Efficient Management
- Low Operating Costs
- Individual Monitoring
- Flexible Reactions to Customer Demands
- Fast Implementation of Regulatory Requirements
- Accelerated Market Entry

## IS BASED ON

## TECHNOLOGY STRENGTH

- Realtime Valuations
- Intelligent Caching Algorithm
- Open XML Interface
- Transparent Migration
- Distributed Computing Cores
- Rule-Based Monitoring
- Flexible Authority Management
- Business Process Management System
- Template-Based Report Generator



## Flexible solutions for a flexible business

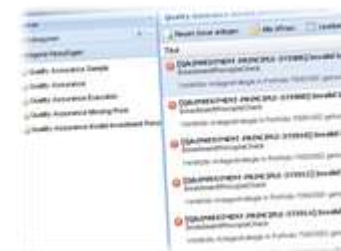


### INDIVIDUAL REPORTING

**Flexible ReportSets**  
All single reports can be compiled into individual ReportSets. In addition, these ReportSets can be enhanced with comprehensive information such as market outlook, indices and benchmarks. The result is a tailored reporting product customized to the specific needs of the user. ReportSets can be assigned to a mandate, a portfolio mail address and to a reporting frequency. Thus, for example, for different reporting dates of a portfolio, different ReportSets can be used.

### Intelligent Reports

The reporting can be customized for different frequencies and addresses compiled from various single reports and enriched with comprehensive information. The individually created ReportSets are available for further processing.



### COMPLIANCE MONITORING

This includes the automated monitoring of investment directives for asset allocations, the calculation of risk factors, control on maximum losses, outperformance of benchmarks and black lists control. Entries are made directly on natural language rules. The monitoring is done either adhoc or overnight. Violations are both displayed in the cockpit and in the reporting.

**“A universe of solutions that works for your business”**

### GIPS RISK PERFORMANCE

The system is designed to fully support the audit and verification process and to reduce the implementation effort. It provides the calculation of pre-tax / after-tax MWR and TWR. Composites and carve-outs are formed on all levels of the portfolio aggregation. Calculation and drill-down to the single instrument level is based on a built-in Brinson multicurrency attribution model.

### CLIENT MANAGEMENT

A critical characteristic of advisor-client cooperation is the agility and flexibility shown in the course of daily business. This leaves us with more time for client care. The 360 degree client management system is an integrated tool of the KOSMOS wealth management platform, which has been specially created to support and control daily operations in client management.

### OPENING NEW CLIENTS

Physical documents, manually generated information, and information gathered in the prospecting phase of the client relationship are collected carefully, and then enriched by cross-departmental analysis and finally checked before being released. The entire process is supported by our continuous, uninterrupted business processing capability. With the successful sign-off the complete information is pushed through to the backend system to be recorded on a process-driven basis.

The front end architecture in Private and Wealth Management is gaining more and more importance Both the processing and the documentation of the client relationship require an increasing degree of expandability and flexibility of the business processes and the systems which support it

### RELATIONSHIP BROWSER

The graphical representation of the relationship model of one or more clients with each other or with the bank's organizational structure appears in the Relationship Browser. It allows the comprehensive modeling and representation of the relationships between clients, family members, partners, institutions, associations and other information hubs, which have an impact on the client relationship.



### SALES SUPPORT

This module was designed specifically for sales support in the area of wealth management. The aim is to strengthen both the strategic acquisition of new clients as well as the maintenance of long term client relationships. There is access to all relevant client data directly from the pre-defined business process, to offer the possibility of an individualized client service. The creation of the investment proposal is based on a standardized process that enables the advisor to immediately create high-quality investment proposals that are client specific.

### PORTFOLIO MANAGEMENT

The product tree is built individually. In addition, multi-level asset segmentation by asset classes, regions, currencies, sectors, ratings, maturities and risk classes is possible. Parameters such as duration, yield to maturity and standard deviation are calculated. This creates a complex formation of benchmarks at all levels of the composite structure.

Simple XML based interface allows the import of model portfolios and portfolios of other institutions.

## KOSMOS Banking is built on the following components

### KOSMOS Cockpit

The central point of collated information for the client advisor is the cockpit. It provides an immediate view of the real-time valued positions within the client's portfolio and on-the-click available figures such as asset allocation, performance and risk parameters in relation to the market environment. The applications is web based and runs on all common browsers as well on mobile platforms



### AGILE Process Management Engine

The integrated AGILE BPM Engine supports the management of business processes implementation via a graphical front-end. These processes can be adapted to constantly changing requirements. Sub-processes can be cloned and assembled into new processes. Functions or sub-processes that run on other systems such as the Legacy System can be integrated seamlessly. Thereby a smooth "front-to-back" process integration is guaranteed.

## CLIENT MANAGEMENT

- Advisory Process
- KYC Process
- Onboarding Process
- Contract and Form Center
- Relationship Browser
- Contact History
- Task Management
- Calendar

## FLEXIBLE REPORTING

- Individual ReportSets
- Intelligent Reports
- PDF Merge
- Charting Engine

## GIPS PERFORMANCE

- Performance Calculation
- Performance Contribution
- Performance Attribution
- Composite Calculation
- GIPS Compliancy

## SALES SUPPORT

- Advisory Services
- Investment Proposals
- Compliant Protocols
- Financial Planning

## COMPLIANCE MONITOR

- Investment Policy Monitoring
- Violation Management
- Issue Management
- QA Gate
- Email Notification