

Wealth Management System

Clients in the new economy demand straight answers. With ubiquitous information on the Internet and an around-the-clock global financial market accessible by pagers, email, mobile phones and other technologies, clients have come to expect fast, reliable access to their portfolios-along with lower prices and more choices.

And their questions are simple. How many shares of this stock should I own? How can I protect my family after retirement? Most financial institutions lack the client fluency and computing ability to provide tailored, sophisticated, just-in-time answers to these straightforward questions.



Excel delivers the only enterprise wide Wealth Management System (WMS) that provides a seamless, integrated view of robust client information from any touch points. Financial institutions can pull data from any channel-advisor, wireless, web, call center into a rich client profile. The client profile is then leveraged against superior analytics and a comprehensive

knowledge base, including market research and detailed product information, to create tailored advice.

The Excel WMS leverages decision, knowledge and relationship management tools to help financial institutions move beyond simplistic financial planning and deliver dynamic and intelligent wealth management.

Wealth Management System Overview

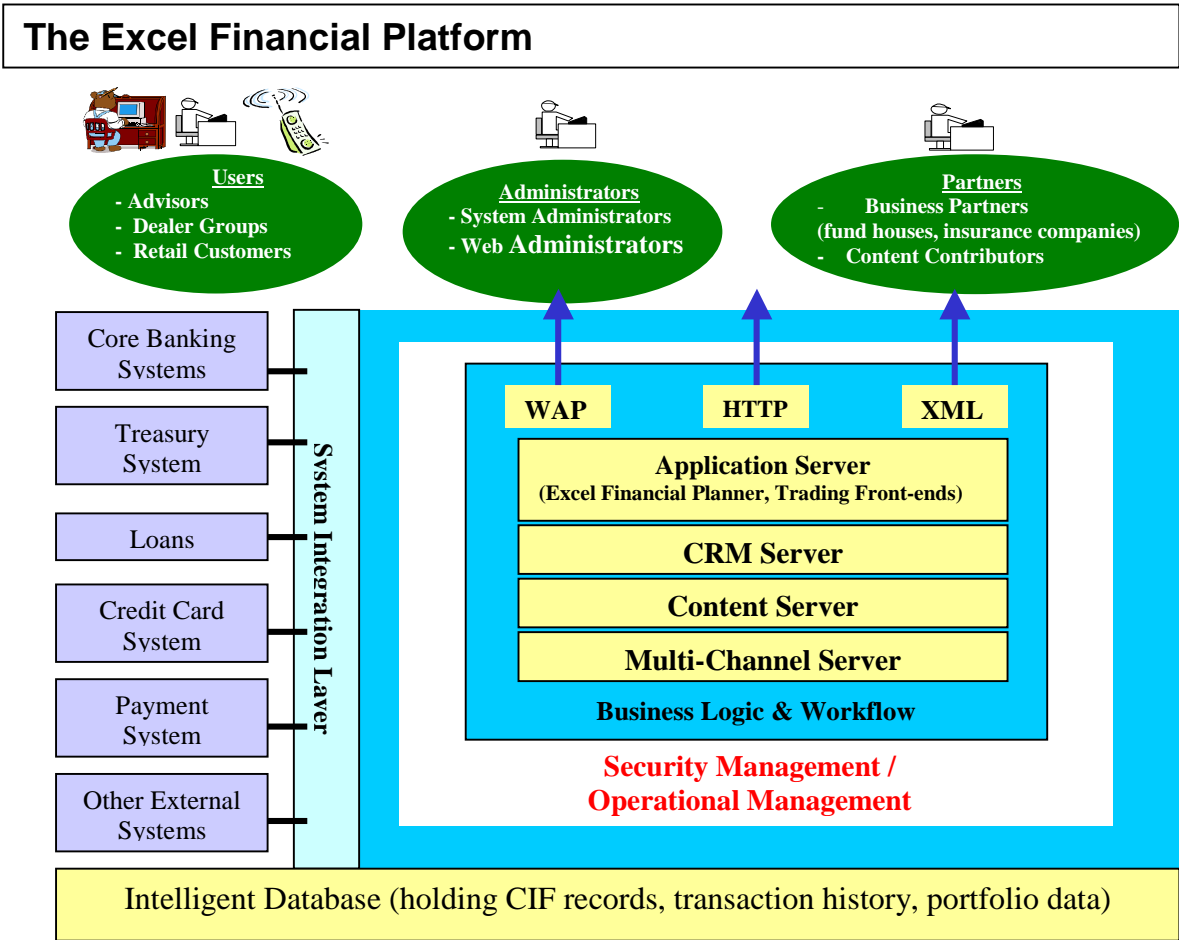
Wealth Management System (WMS) provides organisations with an integrated comprehensive and feature-rich solution in managing customer relationship, customer portfolio and performing financial planning.

Interfaces to in-house systems as well as other third party systems are available for extracting product positions, transaction details and latest market information.

The multi-channels capabilities allow users to use the function provided by WMS from different channels such as Internet and WAP. Users can view details, make enquiry or place orders through different channels.

Application Functional Overview

The system consists of a suite of components that work together to provide an intelligent Wealth Management System. These components can be used in different combinations to match a financial institution’s strategic objectives. This web-based system combines decision analytics, knowledge management and customer relationship management application within a single platform integrated with back office data to allow institutions to deliver real-time, real-world financial advice across multiple channels. Using actual client information and taking into account the major principle variable in an individual’s financial life asset base, ability to borrow or leverage wealth, tax consequences, and tolerance for risk, to deliver richer and more effective advice tailored to each client’s unique needs.



Wealth Management System Solution Components



1. **Excel Financial Planner** for analyzing customer risk appetite, cash flow and financial gap while making appropriate portfolio and product recommendation.
2. **Content Server** enables the maintenance and deployment of dynamic, adaptable and reusable content for web and other wireless devices.

3. **Customer Relationship Management Server** for keeping track of customer profile and portfolio information as well as providing functions, such as reminder, service logs, different alert functions for Relationship Managers to provide better services to their customers. Home page personalisation function is available for serving customers of different categories.



4. **Multi-Channel Server** enables business to rapidly deploy scalable and adaptable e-commerce and m-commerce applications. Users are able to browse catalogue, place order, and check order status through mobile devices
5. **Intelligent Database** for holding customer information, customer portfolio information, event alert, schedule reminder, transaction details, and services logs for accessing by relationship managers.
6. **System Integration Layer** for integrating Wealth Management System with other processing systems through common middleware such as MINT, MQ Series Integrator, etc or communication gateway via TCP/IP or MQ.

The Excel Financial Platform

The Excel Financial Platform is part of the Excel Technical Infrastructure, which is a multi-channel platform to facilitate speedy deployment of business services by financial institutes for internal and external users. It is developed using the state-of-

the-art technology with an open, end-to-end infrastructure of interoperable software modules and component-based design.

The Excel Financial Platform consists of three commercial Servers

- The Excel Content Server
- The Excel CRM Server
- The Excel Multi-Channel Server

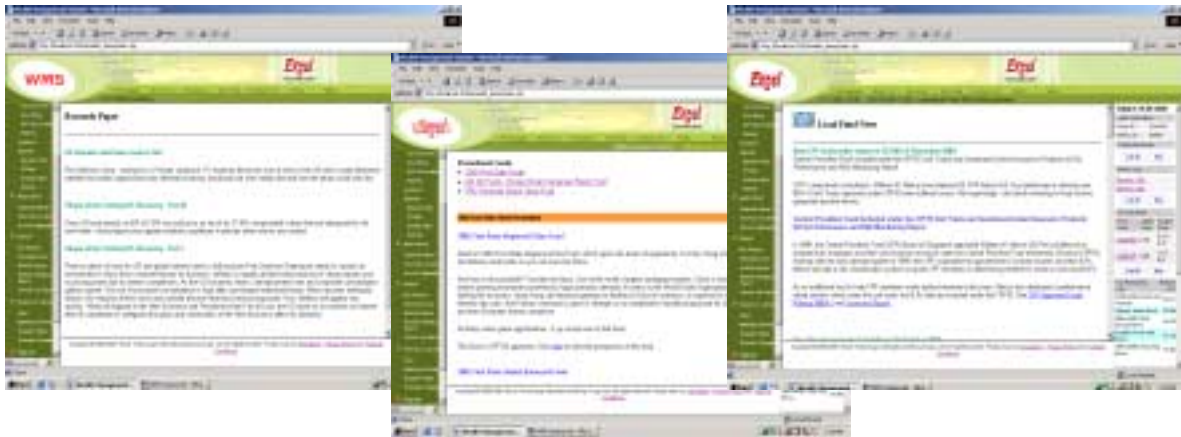


The Excel Content Server

The Excel Content Server is an XML-based content management solution for superior scalability and flexibility, which enables the maintenance and deployment of dynamic, adaptable and reusable content for web and wireless devices.

Feature of Content Server

- Content Maintenance and Deployment – enable business content owners to dynamically maintain and deploy web content.
- Versioning – robust multi-level versioning allows administrators to manage content and presentation versions at file, database, and site level. Dynamic versioning engine enables intelligent change of site's content and layout with different time, season, and festivals.
- Dynamic Templating - page generation by assembling content elements into data capture and presentation templates. Administrators can apply templates designed for specific devices, including PDA, WAP Phones and other wireless devices.
- Open Technology – XML-based architecture facilitates integration with operation systems, web servers, databases and other applications.



The Excel CRM Server

The CRM Server empowers customer relationship management with easy-to-use business controls that keep track of customer profile and service history and delivery of personalised content. The followings are some of the key features of CRM Server.



Customer Profiling – Keep track of information about customer's needs, preferences, interests and behaviour for more specific, controlled personal selling.

Time and Date-based, Price-based Alerts – Alerts based on rules can be put into effect immediately, or can be scheduled for activation based on an event, or can be scheduled for activation based on times, dates and values.

Configurable Home Pages – Customers can select their preferences by configuring their personal login pages, filter content and marketing messages.

E-mail marketing – The server can dynamically select the appropriate content and email messages based on customer profile data and pre-defined rules and send authorised email that truly talks to customers on an one-to-one basic.

Business Scheduler and Customers' Service Records Log – Advisors can set up numbers of business schedules for their daily operations; and the server will keep all customers' service records log for future reference and analysis.



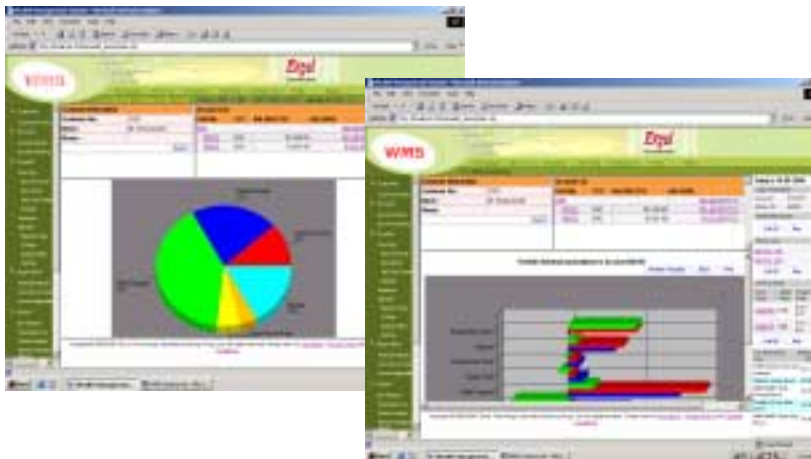
Localisation – Allow companies to address the global aspects of customer relationship management and commerce. Content, catalogues and promotions can all be localised to reach customers and partners in their native languages.

The Excel Multi-Channel Server

The Excel Multi-Channel Server is a comprehensive solution that enables business to rapidly deploy scalable and adaptable e-commerce and m-commerce applications. Users are able to browse catalogue, place order, and check order status through mobile devices.

Financial Planning Module

Financial planning module offers financial planner an even greater array of tools for meeting a client's increasingly complex requirements. Financial planners can model a client's unique financial situation, expectations, goals and calculate and compare projected net worth throughout the client's lifetime and develop comprehensive recommendations. Features of the Financial Planning Module include Financial Calculators, Retirement Protection Need Analysis, Insurance Protection Need Analysis, Child Education Need Analysis, Asset Enhancement Need Analysis, Risk Appetite Assessment, Cash Flow Analysis and etc.



Technology Design and Construction

Web-based Application

The Internet is clearly a major influence on business trends, and WMS had been designed to take full advantage of this medium. By building all of the business logic into components known as business objects, it is easy for WMS to use almost any web browsers as a presentation layer.

Hence, remote users (whether they are internal users from branch offices, or external clients from all over the world) can connect to the live WMS database, and perform any processing their access control profile permits. Firewalls provide an additional layer of security and all communications are encrypted via the Secure Socket Layer.

This web-based design provides a simple but profound extension to the inherent functionality of WMS, and allows thousands of clients to access pertinent data efficiently and cost effectively.

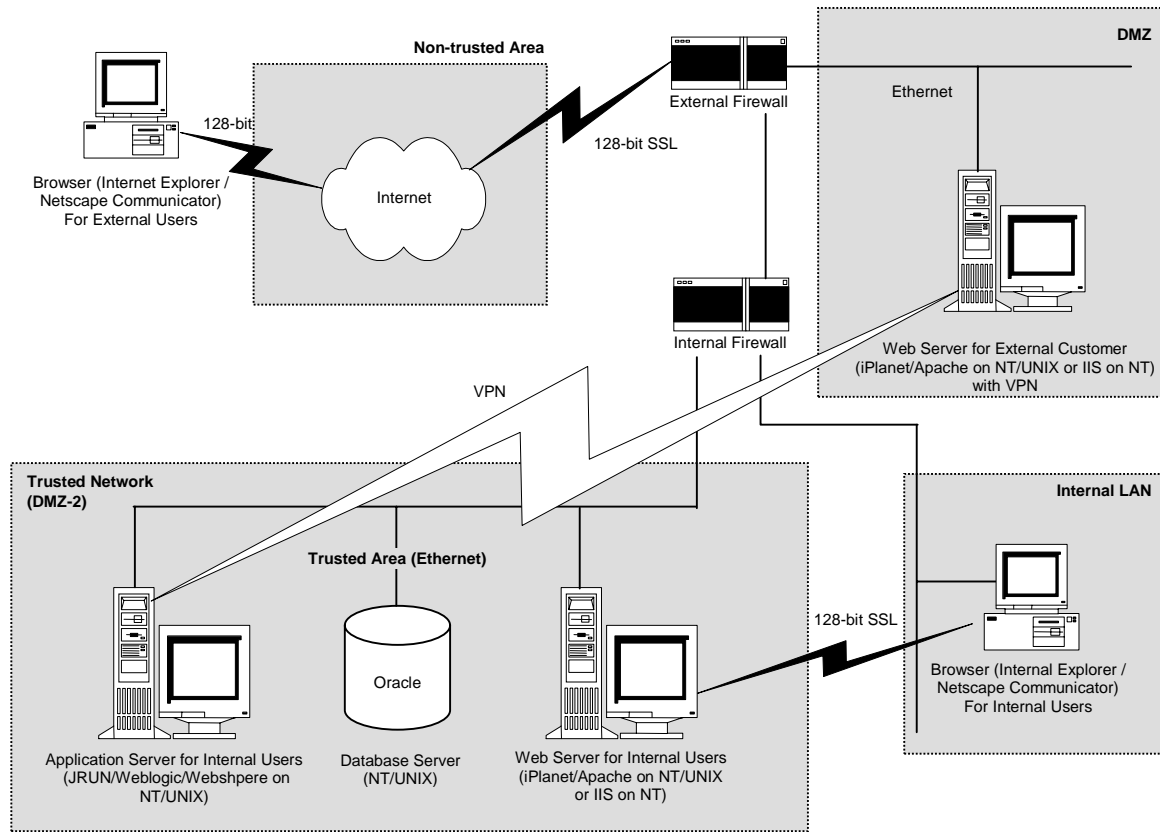
Openness

The emphasis on Business Objects as system construction components facilitates end-user access to the internals of the application in such a way as to not compromise the application integrity yet offers the potential for elegant and tight integration with other internal systems.

Performance and Scalability

The use of a multi-tier, distributed architecture permits unrivalled scalability, since additional hardware can be added in a modular fashion as required.

System Architectures of Excel Wealth Management System



Technical Platform

- The system can support both Intranet and Internet connection.
- For the web browser, the system supports Internet Explorer 5.5 or Netscape Communicator 6.0.
- The System supports web servers such as iPlanet Web Server 4, Apache 1.3 or IIS 5.
- The System supports application servers such as JRUN 3.1, Weblogic 6 or Websphere 4.
- The system is written in JSP 1.1 and Java 1.3.
- The system supports any JDBC 2.0 compliant database, such as Oracle 8I, SQL Server 2000 or DB2.