



PRIVE INTRO

# FROM THE FOUNDERS

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When we founded Privé in 2011, we saw an opportunity to revolutionize the technology used by financial institutions and in doing so, bring professional wealth management to everyone. With a digital transformation now upon us, you have the opportunity to embrace that change and all the benefits that it can bring your business. Our commitment is to provide you with innovative digital tools and attentive service, bringing both you and your clients in to the digital era with reliability, efficiency and profitability.

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*Charles Wong*

Co-founder

*Julian Schillinger*

Co-founder

# FINANCIAL TECHNOLOGY EXPERTS

Privé's innovative and patented technology provides financial institutions with easy to adopt end-to-end, modular, digital solutions. Modules can be deployed on a standalone or integrated basis and are designed to fit together under one platform and one login. These tried and tested solutions allow you to go-live faster, cheaper and with a lower implementation risk.



## Leading B2B platform

Digital Wealth Management Solutions

## Proprietary & patented

Modular technology, validated by clients

## Global presence

With blue chip enterprise clients

## Increasing B2B AUM

Through integration and big data

## Reducing operating costs

Through digitalization for enterprise clients

## Supplier of multi-channel

Bionic and robo advisory solutions

# THE PRIVÉ DIFFERENCE

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## Profitable

Exponential revenue growth and profitability since 2016, with no external funding raised.



## First mover

Leader in “out-of-the-box” solutions for wealth and asset management institutions globally.



## Sophistication

Platform driven by proprietary and patented 'genetic optimiser' technology.



## Experience

Founded by an experienced team of technology and financial professionals from JP Morgan.



## Blue chip clients

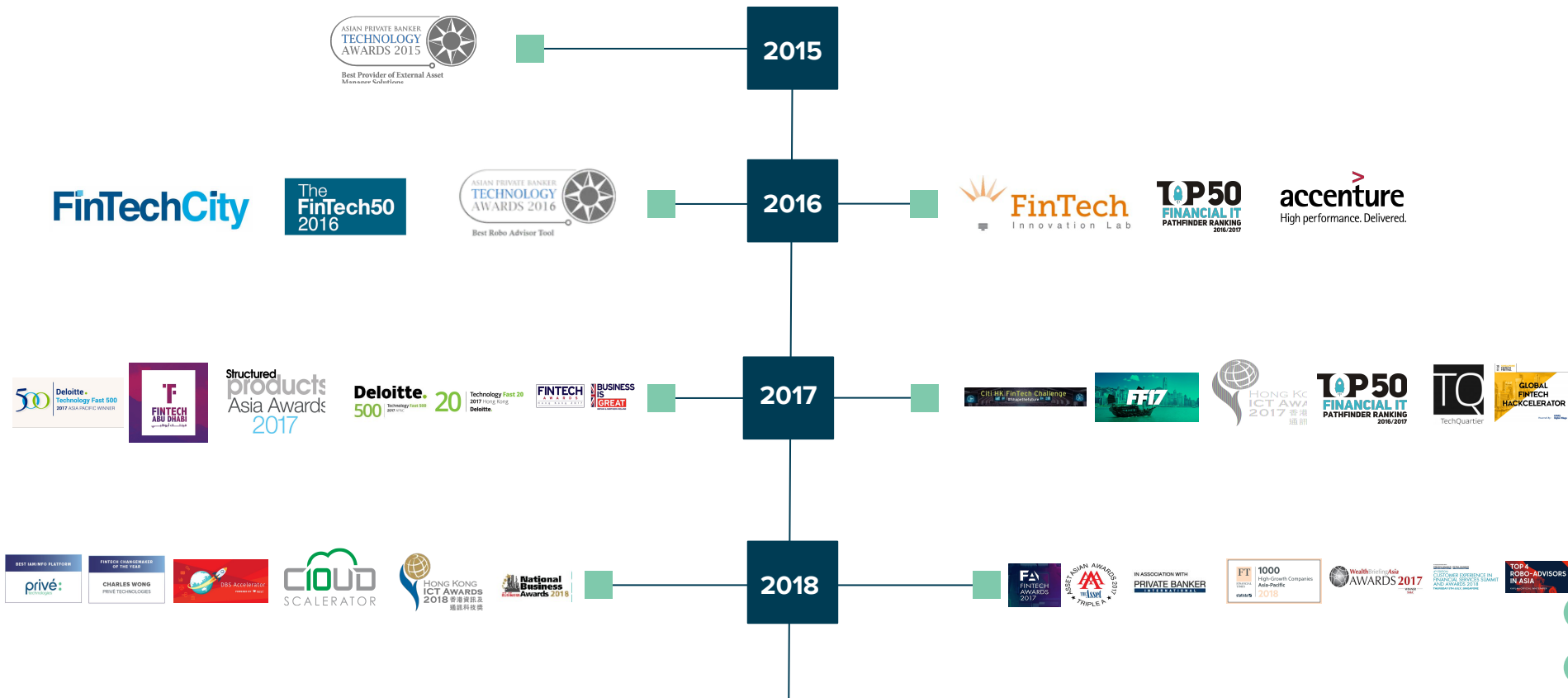
Over 60 institutional clients globally including some of the world's largest financial institutions.



## Awards and accolades

Prolific award winner, recognised amongst the fastest growing companies in Asia by Financial Times and Deloitte.

# AWARD-WINNER





Ranked the 14th fastest growing  
company in Asia, 2018



FT1000 APAC  
2018

# SOLUTIONS

## Our solutions:

### 1. Digital Engagement

### 2. Digital Advice

### 3. Digital Portfolio Management

### 4. Digital Operations

## Products offered:

- iEngage
- Wealthinasia.com
- Financial Learning
- Investment explorer
- Goal based wealth planning
- Portfolio proposal & comparison
- AI portfolio construction
- Structured Product Analytics
- vFunds
- Ordering & rebalancing engine
- Model portfolios
- Reporting & alerts
- Client portal
- Risk profiling & suitability
- CRM & document management
- Fee management & commissioning
- Workflows
- Digital Onboarding
- Text-to-Speech

# DELIVERY CHANNELS

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Desktop

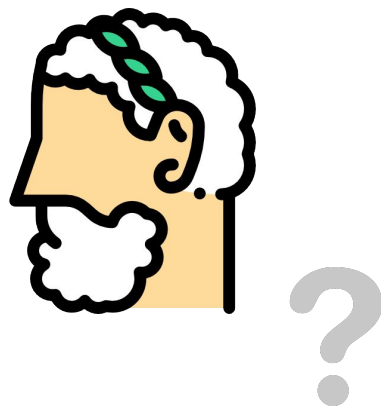
Mobile

Assistant

API



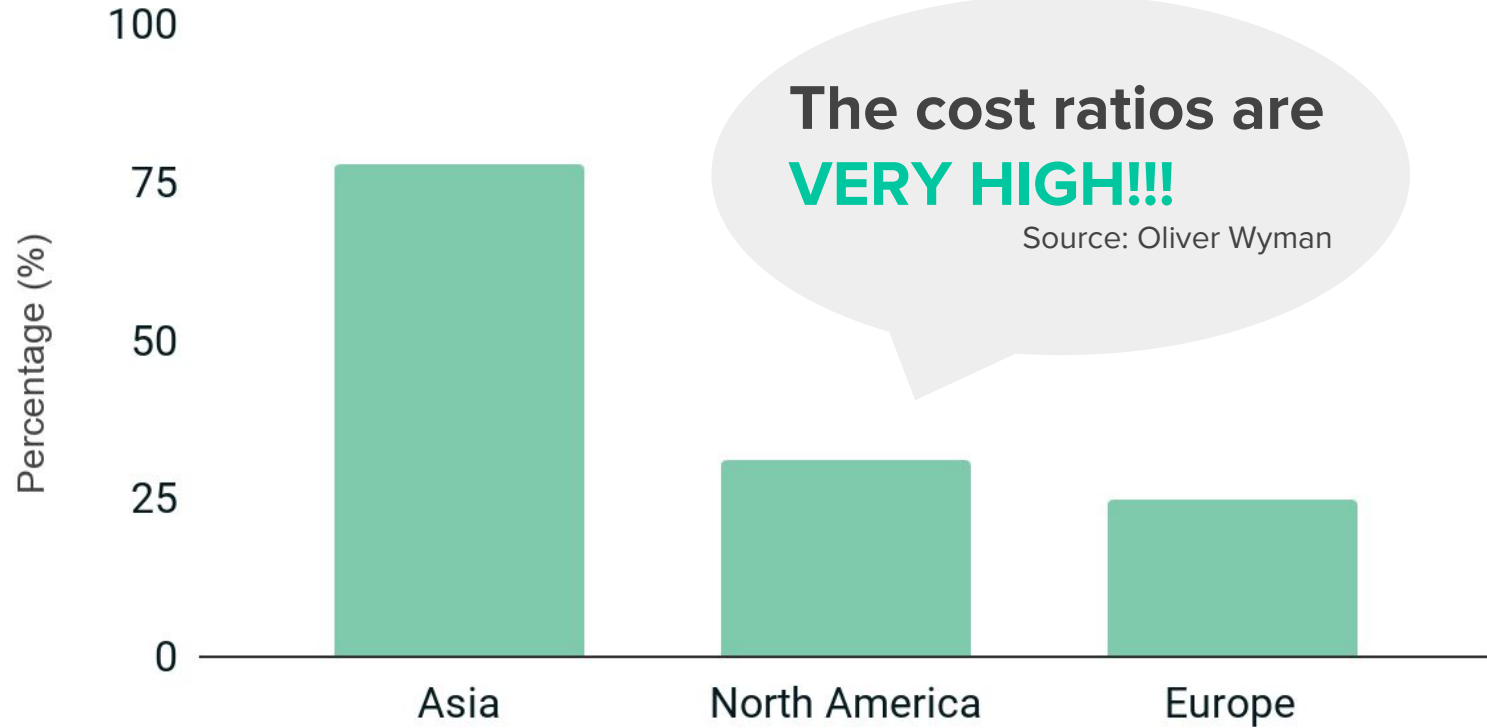
WHY FINTECH



We Wonder **WHY** Private Banking  
**CANNOT** Be For Everyone?

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# CHALLENGE #1: COST HURDLES



# CHALLENGE #2: DIGITIZING IS DIFFICULT



## In-house Digital Delivery



### PROBLEM #1:

High risk of **project failure**



### PROBLEM #2:

**Poor** user experience

# RESULT: UNDERSERVED MARKET



It's **HARD** to serve all customer well

**\$3trn** of Asia's **\$14trn** private wealth, ex Japan, is **professionally managed**

# Privé Technologies Believes That Private Banking **SHOULD BE FOR EVERYONE!**



**Socio-economic**  
Benefits



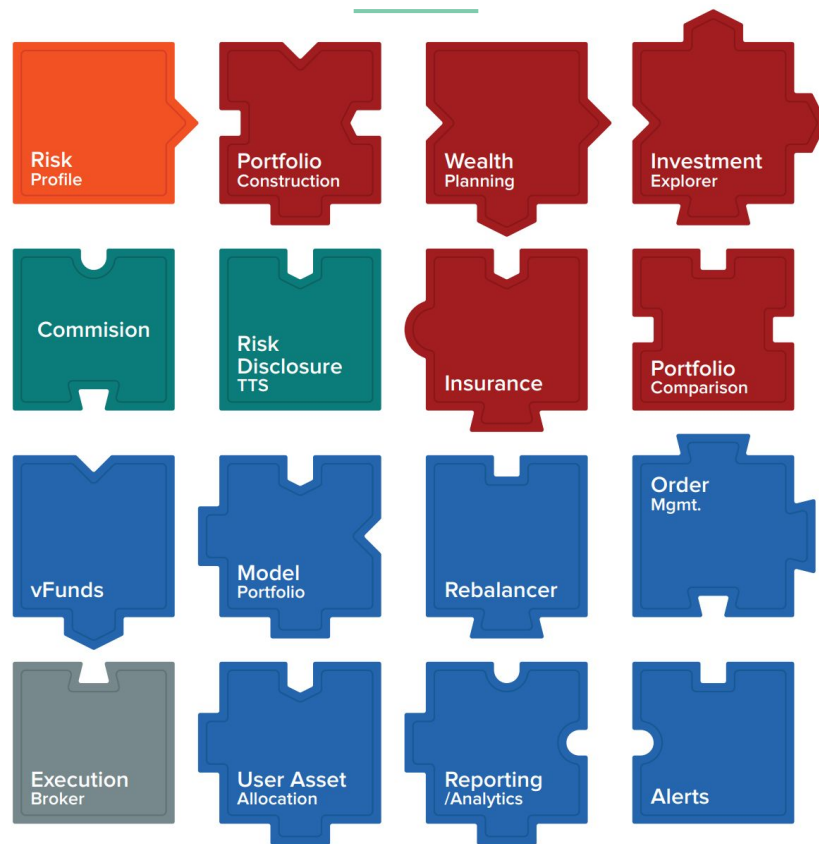
**Financial Industry**  
Benefits

& It **CAN** Be For Everyone!

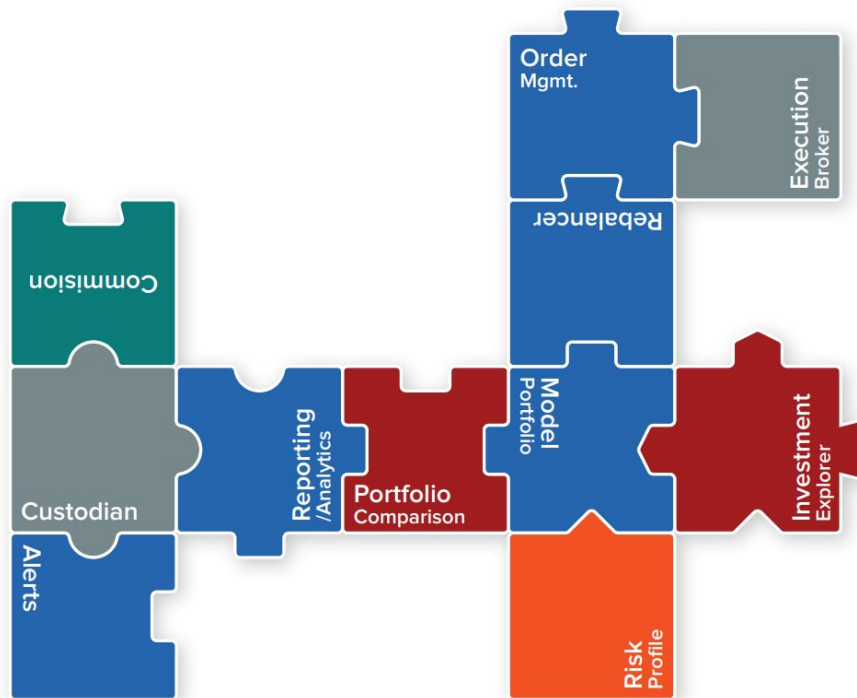


**Modular System of  
Digital Building Blocks**

# PUZZLE



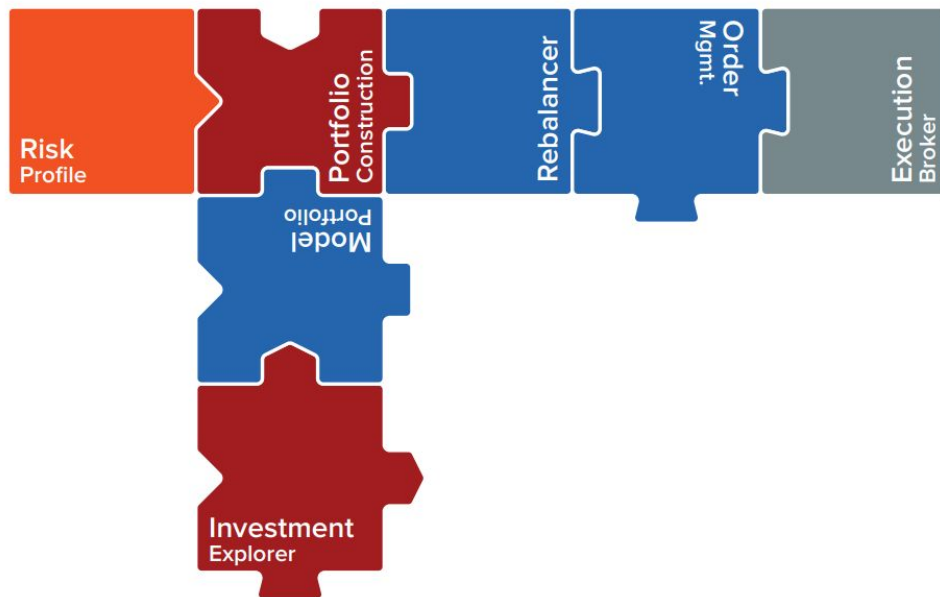
# PUZZLE



## USE CASE 1 : Model Portfolio Driven Robo Advisor

Digital wealth management system  
with pre-built model portfolios, selected  
based on client risk level.

# PUZZLE



## USE CASE 7 : Robo with Portfolio Construction

Digital wealth management system whereby the system generates a portfolio individually tailored for each client, taking the 'house view' into account.



# THE GROWTH OF FINTECH

# TECHNOLOGY IS **TAKING OVER**

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# TECHNOLOGY IS **TAKING OVER**

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# TECHNOLOGY is **TAKING OVER**

## THE LARGEST COMPANIES BY MARKET CAP

The oil barons have been replaced by the whiz kids of Silicon Valley



Top 5 Publicly Traded Companies (by Market Cap)



Tech

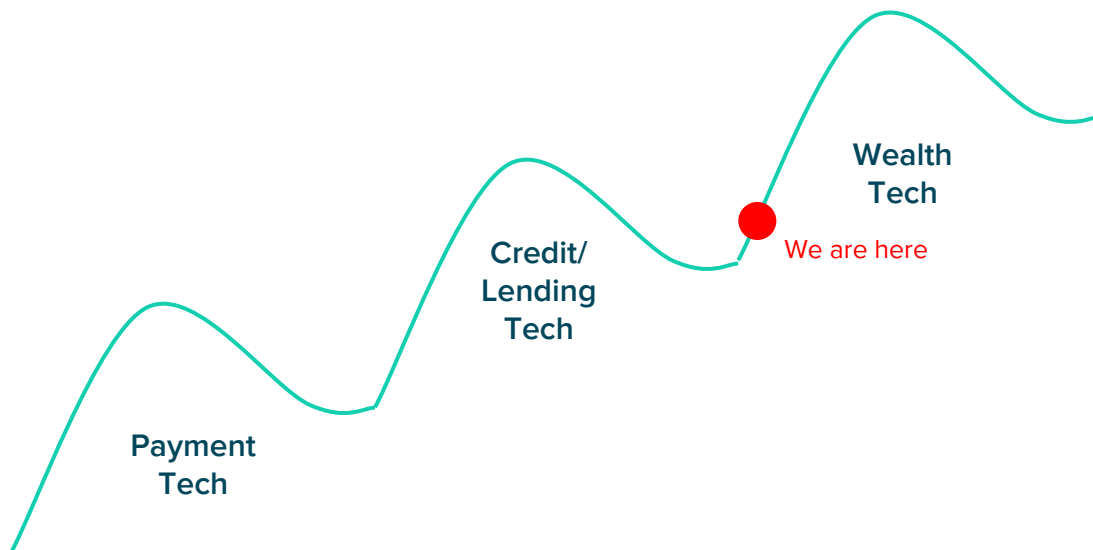


Other

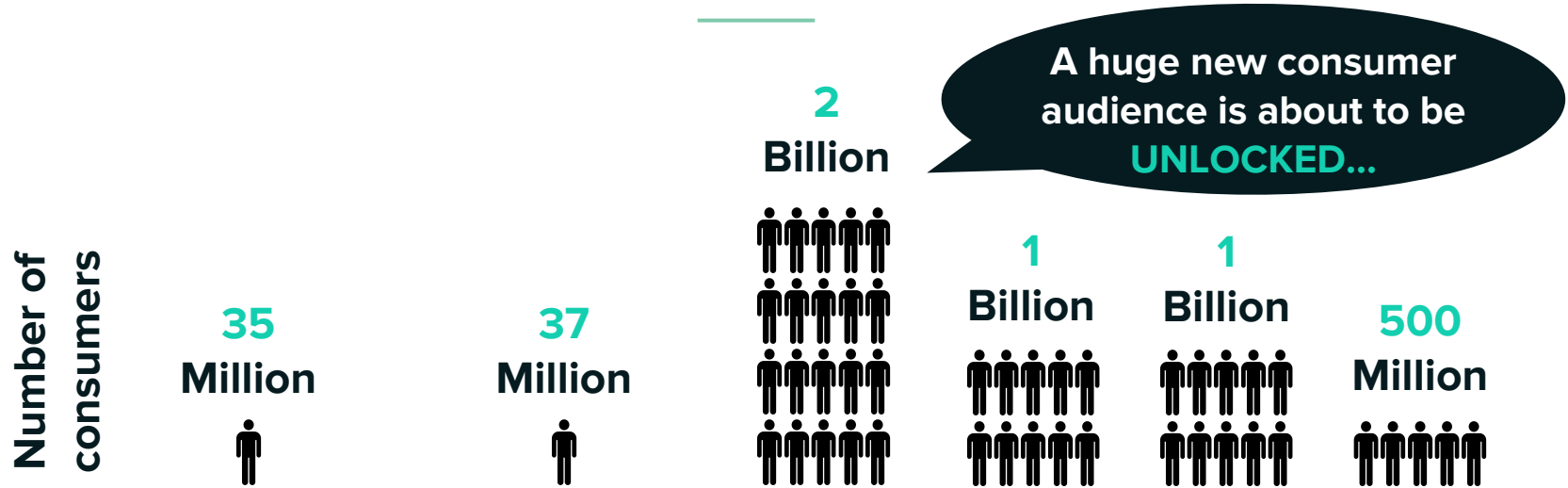


# FINTECH VERTICALS

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# WE'RE MAKING PRIVATE BANKING ACCESSIBLE TO ALL



“

I'm not nervous about fintech changing the way people are changing their banking habits but I think, in a capitalist world, it's good that your business model gets attacked. I applaud that. That's why we're all here in Silicon Valley.

**Some of our businesses will be hard to attack — others will be easier to attack. Like payments. There are weaknesses in these systems that were built a long time ago.**

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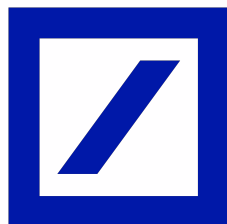


Jamie Dimon

Chief Executive Officer, J.P.

Morgan

**FINTECH  
IS TAKING  
OVER**



**wirecard**

FINTECH  
IS TAKING  
OVER



WORTH EUR **16.41B**

**wirecard**

WORTH EUR **19.31B**



# FINTECH IN SMART CITIES



**1 in 4**

People of the nation are migrant workers



**Salary**

An average migrant worker earns SGD 400 to SGD 2000 monthly



**30%**

Interest is paid to money lenders every month



# M-PESA



**Decrease**

Transaction cost



**2%**

Around 194,000  
lifted out of  
poverty



**Increased**

Access to mobile  
money



**185,000**

Women's lives  
improved as a result  
of mobile money

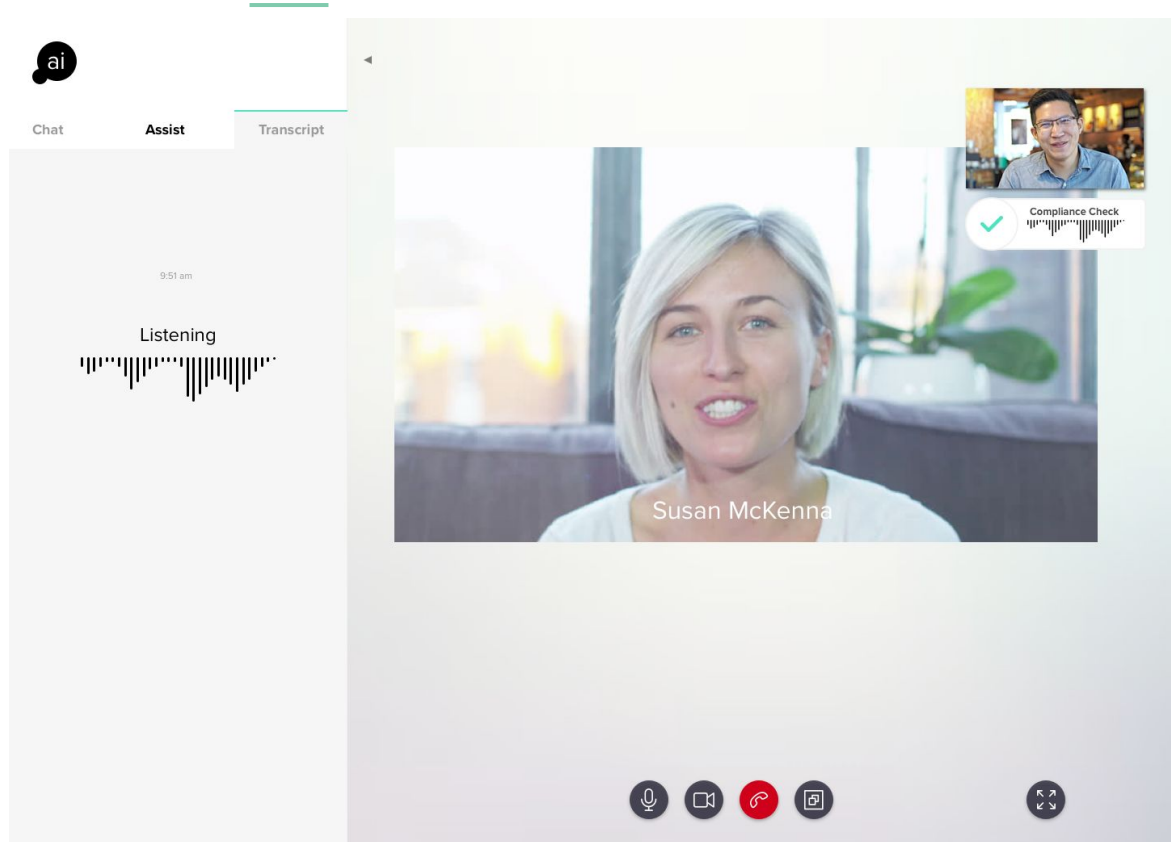




# AI in FINTECH

# AI AIDED CLIENT/ADVISOR COMMUNICATION

## Advisor View #1 System is listening



# AI AIDED CLIENT/ADVISOR COMMUNICATION

## Advisor View #2 System detected intent

The interface is divided into two main sections. The left section is a sidebar with tabs for 'Chat', 'Assist', and 'Transcript'. The 'Assist' tab is active, showing a list of investment recommendations. The right section is a video call window showing a woman, Susan McKenna, with a 'Compliance Check' overlay in the top right corner. The 'Compliance Check' overlay includes a green checkmark and a waveform icon. Below the video call, there are icons for microphone, camera, redial, and a square icon, along with a 'Type something here...' input field.

**Assist**

9:51 am

Seems like you are talking about Vietnamese Fund investments. Here are the top 6 by sharpe ratio.

Amundi Vietnam Opportunities Equity-Broad	↑ 12.33%
Fullerton Vietnam Fund B Hybrid-Broad	↑ 16.75%
JP Morgan Vietnam Opportunities (acc) - USD Equity-Broad	↑ 19.87%
KIM Vietnam Growth Feeder Equity A Unhedged Equity-Broad	↑ 19.23%
LionGlobal Vietnam Fund USD Equity-Broad	↑ 28.93%
Meritz Vietnam Equity Balanced Hybrid-Broad	↑ 4.19%

Do you want to show this to your client?

Show it Cancel

Type something here...

Compliance Check

Susan McKenna

# WILL ROBOTS REPLACE HUMAN?

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HUMAN

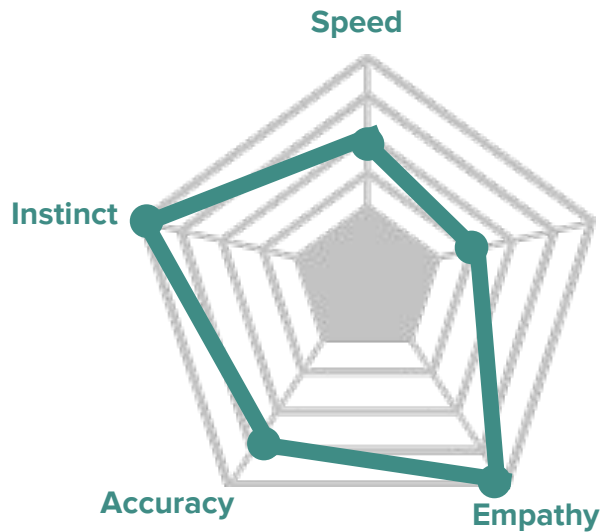


ROBOT

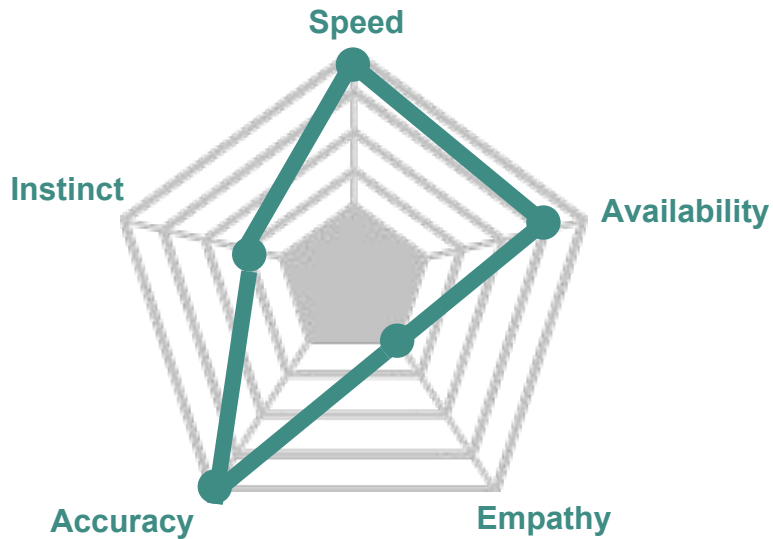


# WILL ROBOTS REPLACE HUMAN?

## HUMAN



## ROBOT



# AGE OF **AUGMENTED** INTELLIGENCE (AI)



# DOES AUTOMATION LEAD TO **JOB LOSSES**?

EXAMPLE: ATM MACHINES

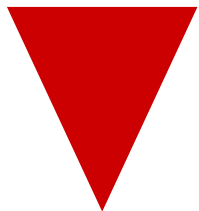


# DOES AUTOMATION LEAD TO JOB LOSSES?

EXAMPLE: ATM MACHINES



Demand for  
branches



Operating cost of  
a branch

= JOBS CREATED!





# Thank You

Let's talk more.

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