

tcs BaNCS™



# TCS BaNCS for Wealth Management



## Integrated and User Centric Solution for Wealth Advisors and Investors

Differentiated customer experiences and superior performance are the hallmarks of a successful wealth management solution today. Be it wealth advisory customers in a retail or private bank, or a broker dealer or investment/insurance firm, such experiences result from the ability to seamlessly offer innovative products and investment choices in a personalized manner to a variety of customer segments, while also enabling instant portfolio access and timely decision-making to facilitate the end goal – that of risk optimized returns.

Offering hybrid advice across multiple channels and making the experience equally rich and satisfying for both the end customer and the advisor is equally important. And, finally, reinforcing advisory services with the right technology infrastructure and a culture of collaboration and communication completes the picture of a robust wealth management offering.

TCS BaNCS for Wealth Management offers all of this and more. Focused on helping wealth advisors offer personalized and intuitive end-customer experiences at the right time and place, it is designed on a modern technology stack that ensures high performance, intelligent insights and a streamlined user experience.

### Personalization, Collaboration and Communication

TCS BaNCS for Wealth Management can help easily conduct thorough customer profiling and wealth segmentation, analyze client preferences and risk appetites to offer attractive model portfolios, and measure progress on financial goals.

It supports various forms of investments including equity, fixed income, mutual funds, private equity, crypto, structured products and money market instruments. Its flexibility ensures that new and associated asset classes and instruments can be added on with ease.

The solution can manage both standard wealth management offerings as well as custom solutions targeted at specific market segments. Digital customer and advisor user journeys leverage omnichannel models to simplify user experiences through hybrid advice and collaborative tools. It enhances advisor productivity, while offering customers more control and visibility of their portfolios through a self-service portal. It can uncover market patterns and understand client investment behavior through in-depth data analysis and social media monitoring. The user-friendly intuitive interface based on adaptive and responsive design methodologies allows for seamless access across a range of devices and operating systems.

### Differentiated Customer Experiences Targeting Self-fulfilment

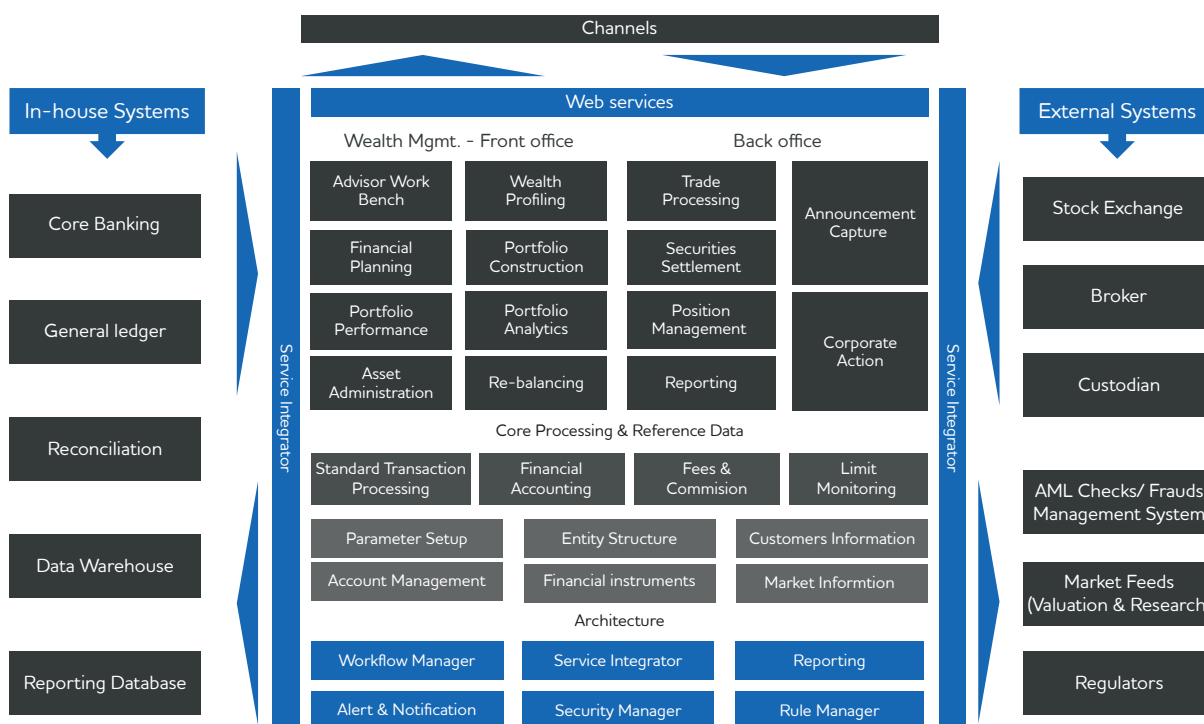
- **Personalized and Collaborative Solution:** It empowers wealth management firms to offer advice across all life stages, with intuitive UI/ UX, self-service options, collaboration, personalization and multichannel experiences. Personalization as per the life stage helps customers make the best fit decision as per their financial journey.
- **A Single Platform for End-to-End Wealth Management:** It encompasses advisor workbench, wealth profiling, planning, portfolio management, performance analytics and reporting, supporting all customer segments including mass market/ mass affluent, high-net-worth and ultra-high-net-worth individuals across multiple markets. It can support various business models, products and services including robo advisory and a range of investment options.
- **Integrated IT Landscape:** The solution can be offered as independent components and can also be integrated with customers' existing back-office solution and/or trade processing systems. It is microservice-enabled by exposing the required APIs that help integrate with internal or external applications. The solution is available both on-prem and on cloud.
- **Rich Customer Experiences:** With rich graphical representations, intuitive and self-explanatory process flows for easy access to investment information, rules and decision parameters to guide navigation, the solution allows users flexibility to explore outcomes and take informed decisions.
- **Intelligent Analytics:** Data analytics provide insights across portfolio performance, next best action, automated advisor recommendations considering risk appetites, trading insights, financial plan and portfolio management. Reduced cost of advice combined with the ability to ease investment decisions across various parameters is a strong point for the solution.
- **Increased Productivity:** Enables higher productivity for advisors, allowing them to spend less time on workflows and more time on revenue generating activities, and building better connections with customers.

### Features

TCS BaNCS for Wealth Management comes with an advanced breadth and depth of features. Its key components include:

- **Advisor Workbench:** The solution helps onboard independent financial advisors as well as internal and external advisory firms. 360-degree views of the business, pipelines, commissions, payments, and holdings help improve performance monitoring. The solution also serves as a primary dashboard for advisors to keep track of all customer interactions, documentation and gather knowledge to develop an understanding of their needs.

- **Profiling and Planning:** The solution uses a series of configurable qualitative and quantitative questionnaires to help wealth managers better understand customer requirements and expectations. Advisors can record information about clients and prospects, including information related to held-away assets and liability figures, to provide a comprehensive view of net worth, as well as assess risks and conduct needs analysis. The solution can record trade constraints and projects financial needs and available resources to identify appropriate saving strategies. It can simulate multiple scenarios factoring a customer's investment capability and risk profile to offer a goal-based financial plan and also reports progress made towards these goals.
- **Portfolio Management:** Model portfolios can be built using asset-based research. Users can construct custom portfolios factoring in risks and other customer constraints, allocate strategic and model assets and track changes. This component provides automated and ad-hoc re-balancing features that include standard cash-in and cash-out options, with reporting functions. These tools can help managers reassess their investment strategies and trigger rebalancing in case of deviations. The solution also supports tax optimized rebalancing by selecting the right location for traded assets.
- **Portfolio Performance:** The offering adopts a return calculation practice, including a Daily Time-Weighted Return (DTWR) approach with a modified Dietz method for performance computation. The system is also capable of computing money-weighted returns for a portfolio. Organizations can choose the approach most aligned with their requirements, measuring performance across the holding, account, goal or client level, based on asset or sub asset classes. Security performance can be computed daily and presented either in an aggregated or stepwise view for internal analysis. Rolling, calendar and annualized return computation are allowed. The solution can provide comparisons against standard market, spliced, and custom benchmarks, too.
- **Portfolio Analytics:** This module offers multi- dimensional dispersal analysis of customer portfolios, helping advisors understand how they've added value, while empowering them to provide meaningful allocation advice. It offers portfolio efficiency analytics, risk analysis, the computation of VaR, asset look through, concentration, sector/geo/risk exposure, and asset-class specific analysis such as credit quality exposure and interest rates. Advisors can compare customer portfolios to target asset allocation and drill down to asset class and individual asset performance levels. Asset allocations and portfolio performance can be visualized and exported to multiple formats.



## An overview of TCS BaNCS for Wealth Management

### TCS BaNCS Advantage - Transforming Outcomes with Robust Wealth Management

The TCS BaNCS product suite stands out for its fail-proof track record in deployment across more than 500 customers across the globe.

TCS BaNCS for Wealth Management caters to the entire value chain—from helping with understanding customer needs and preferences to categorizing risks, recommending model portfolios, executing Investment strategies, managing portfolios and finally measuring performance through rich analytics.

It is available for all market segments, across business models of advisory, execution and discretionary models. It helps customers build modular and scalable solutions, providing them with tools to offer innovative products and services in a timely manner.

Deployed both on the cloud and on-premises, along with a rich set of APIs that enable seamless integration with third-party applications and TCS BaNCS' core and trade execution systems, it is a preferred choice for a holistic universal banking solution.

## About TCS BaNCS

The TCS BaNCS suite of products are designed to help financial services institutions enhance end customer experience, enabling them to embrace open and innovative technologies that embody true digital customer engagement. Deployed at more than 450 installations worldwide, it is the largest collection of components, enterprise and consumer apps for the financial industry made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems.

To know more about TCS BaNCS, please visit: [www.tcs.com/bancs](http://www.tcs.com/bancs)

## About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services (TCS) (BSE: 532540, NSE: TCS) is a digital transformation and technology partner of choice for industry-leading organizations worldwide. Since its inception in 1968, TCS has upheld the highest standards of innovation, engineering excellence and customer service.

Rooted in the heritage of the Tata Group, TCS is focused on creating long term value for its clients, its investors, its employees, and the community at large. With a highly skilled workforce of over 607,979 consultants in 55 countries and 180 service delivery centers across the world, the company has been recognized as a top employer in six continents. With the ability to rapidly apply and scale new technologies, the company has built long term partnerships with its clients – helping them emerge as perpetually adaptive enterprises. Many of these relationships have endured into decades and navigated every technology cycle, from mainframes in the 1970s to Artificial Intelligence today.

TCS sponsors 14 of the world's most prestigious marathons and endurance events, including the TCS New York City Marathon, TCS London Marathon and TCS Sydney Marathon with a focus on promoting health, sustainability, and community empowerment.

TCS generated consolidated revenues of over US \$30 billion in the fiscal year ended March 31, 2025. For more information, visit [www.tcs.com](http://www.tcs.com)