additiv

Financial services how people really need them

It's all about putting people first

We're turning traditional finance on its head, creating value for everyone by redefining the value chain.

Customer/advisor-centric:
seamless financial experiences tailored to customer and advisor needs

Contextualized:
the right financial experiences in the right form at the right time

Comprehensive:
multiple services orchestrated from our open partner ecosystem

It's about transforming business models

In every industry, brands are seeking to innovate and become more central to our lives.

additiv empowers consumer brands to enhance customer value propositions and grow revenues with seamless and highly-contextualised financial experiences.

We enable financial institutions to enhance their customer experience and complement their offering by sourcing third-party services.

Industries

We've identified a range of businesses that can easily and quickly grow their addressable market and transform their customer experience through embedded wealth.

WEALTH AND ASSET MANAGERS, IFAS

Transform trust into value

Transform your business model and increase market relevance, by embedding efficient, new investment tools, assets and services into your value propositions.

BANKS AND NEOBANKS

Be relevant to your customers

Build recurring income streams, increase customer stickiness and maximise customer profitability by enabling your customers to start saving and investing early.

PENSION PROVIDERS AND LIFE INSURERS

Gain oversight and remove retirement planning silos

Remove retirement planning silos and combines investment, insurance and pension experiences throughout your client's lifespan.

HEALTH INSURANCE PROVIDERS

Move to a high value, high retention model

Transform your business model to transform your customer experience. Embed savings into health insurance to achieve higher engagement, lower switching rates and greater life time value.

CONSUMER PLATFORMS

Differentiate and grow wallet share

Increase customer life-time value, trust and loyalty by embedding regulated financial services at competitive prices.

EMPLOYEE WELLBEING SERVICES

Create competitive advantage

Embed workplace planning and wealth management capabilities to increase employee loyalty and retention, improve productivity and grow your employer brand.

Orchestrated finance

Rearranging the finance value chain. Tapping an open ecosystem of services and capabilities. Orchestrating them on one platform. Building seamless and highly-contextualized end-to-end value propositions.

Orchestration: what is it?

Orchestration is the act of combining and arranging services to achieve a desired effect. In our context, this means rearranging the finance value chain to give consumers the financial experiences that they really need.

- Combining and arranging relevant financial services and capabilities from an open ecosystem of providers, and/or from your own business
- Enabling these services and capabilities to work together seamlessly and intelligently
- Delivering them in a highly-contextualized way, in the right form, at the point of need, in any channel

> We empower you to rearrange the value chain so that you can give your customers what they really need.

Key benefits of orchestration

Innovate

Transform your business model
Enrich your value proposition

↓

- Deeper engagement
- Brand loyalty
- Stickier demand

Complement

Enrich your product/service offering

↓

- New revenue streams
- New market access
- Higher average sales

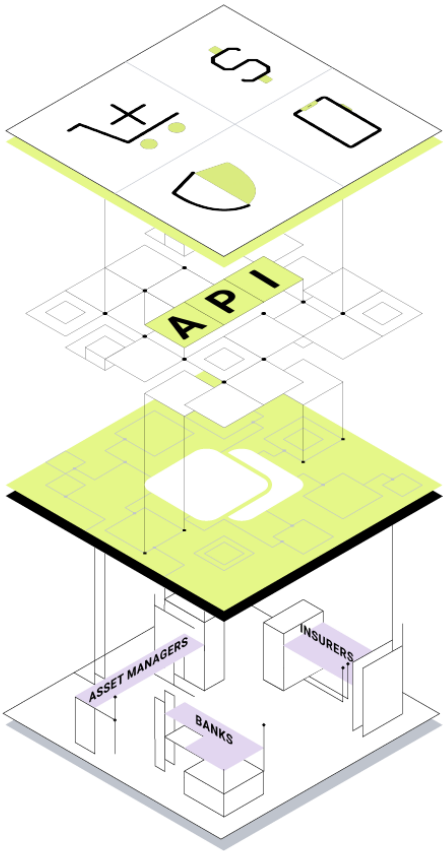
Renovate

Enhance your customer experience

↓

- Strategic agility
- Operational flexibility
- Lower cost-to-evolve

Our orchestration platform



Bringing together the technology, open ecosystem, expertise, framework, and business support to design and operate customer-focused financial experiences.

It's about bringing together the right things

additiv is the glue between you and all of the underlying capabilities that are needed to offer seamless and contextually-rich financial experiences.

- Open provider ecosystem covering the full finance value chain, all areas of finance, all key geographies and functionalities
- Everything to orchestrate financial services: the technology, open ecosystem, expertise, legal and operating framework, ongoing support
- Strategic partnership with you throughout the orchestration process, from business model definition to execution
- You get fully-fledged, ready-to-run, end-to-end financial experiences that are seamless, contextualized, and multichannel

Our technology

Our technology platform enables:

- The orchestration of third-party financial services and capabilities from our open ecosystem of partners, or/and your own, into seamless financial experiences
- Real-time contextualization so that you can deliver the right orchestrated financial experiences in the right form to each customer at the point of need
- The embedding of these orchestrated financial experiences into your own channels, or their distribution in apps provided by additiv

Our solutions

The vast array of financial services and capabilities that you can arrange on our platform lets you offer highly relevant and comprehensive solutions.

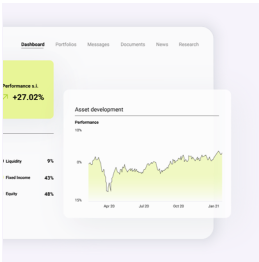
Access services and capabilities in all key areas of finance, at all stages of the finance value chain, and in all key geographies.

Use our platform to arrange them into comprehensive end-to-end value propositions which address complex, real-life customer needs.

A broad range including goal-oriented pension planning, tax-efficient savings, blended insurance protection, and employee wellness solutions.

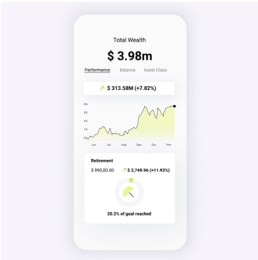
Hybrid Wealth Manager

Our Hybrid Wealth Manager gives a rich and seamless customer experience across all client touchpoints. It empowers users to manage their investments through an intuitive Client Cockpit or work with their advisors through the Advisor Hub, as well as giving operations teams a comprehensive suite of service and productivity tools with the Workbench.



Wealth Robo Advisor

Wealth Robo allows you to offer the same superior quality service as traditional advice with the added efficiency of an automated approach. It makes it easier for your wealth management clients to invest in lower value products or decumulate their investible assets to support their current or longer-term financial plans.

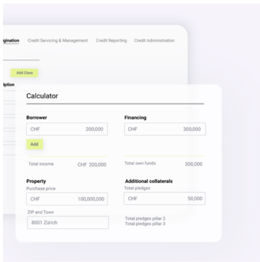


Risk Analytics Dashboard

The Risk Analytics Dashboard enables institutions, sales managers, or relationship managers to perform portfolio health scoring based on a multitude of configurable investment risk metrics. Your most demanding clients expect you to use the best risk metrics, up-to-date, consistently applied to all their portfolios, near real-time.

Credit Engine

Our Credit Engine is a comprehensive multi-lender and omni-channel distribution platform for secured and unsecured loans.



Ready to launch functionalities

Our solutions empower wealth managers and brands to build and maintain client engagement according to their individual needs. The functionality digitizes client on-boarding, advice, reporting, operations and portfolio management, giving a comprehensive overview of clients and their actions.

Onboarding
- Bank onboarding
- Wealth onboarding

Advisory
- Wealth Planning
- Proposal Generator
- Portfolio Reporting

CRM
- Client Communication
- Client Management
- Client Overview
- Task Manager
- Referrals

Portfolio Management
- Offering Builder
- Portfolio Modifier
- Portfolio Quant-Engine
- Instrument Master Data Management

Operations
- Authentication & Authorization
- Member Management
- Monitoring & Alerts
- Payment

CMS & DMS
- Engagement Content
- Document Management

Analytics
- MIS Reporting
- MIS Dashboard

Order Handling
- Order Generator
- Order Management

About additiv

Established in 1998, additiv partners with leading companies across the world to help them capitalize on the possibilities of digital wealth and investment management.

additiv's embedded finance operating system, DFS®, is an orchestration platform enabling financial institutions to access new distribution channels through a Banking-as-a-Service (BaaS) model. It also allows banking and non-banking providers to embed wealth services into their client proposition. While it supports wealth managers looking for best-in-class Software-as-a-Service (SaaS) to deliver better engagement at greater scale.

Headquartered in Switzerland, with regional offices in Singapore, UAE, and Germany, additiv is supported by a global ecosystem of partners.

26 points
post-implementation Net Promoter Score (NPS) increase

25%
increase in new customer acquisition

25%
customer AUM directed to e-asset management and rapid 'low touch' AUM increase from new clients

500+
RestfulAPIs in wealth and credit,

60+
Ecosystem Partners

7
offices (HQ Switzerland),

ESGFINTECH100 2022

WEALTHTECH100 2021

WealthBriefing European Awards 2021 – Innovative WealthTech Solution – Finalist Additiv AG

WealthTechAsia Awards 2021 – Innovator of the Year – Winner Additiv AG

MEAFINANCE Banking Technology Summit & Awards 2022

MEAFINANCE Banking Technology Summit & Awards 2021

aperture TRANSFORMERS in WealthTech and BaaS

SILVER 2022 ecovadis Sustainability Rating

Contact us

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