WEALTH OS

INTRODUCTION TO WEALTHOS

THE OPERATING SYSTEM FOR DIGITAL WEALTH MANAGEMENT

2024

WHY WEALTHOS?

Cloud native, modularised, SaaS operating system for digital wealth management products.

Achieve digital transformation 3x faster and 40% cheaper.
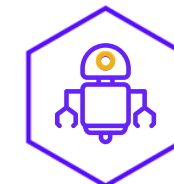
Building digital infrastructure to enable equitable financial access for everyone, everywhere.

Future-proof your tech stack

Accelerate your digital roadmap

Increase automation & operational efficiency

Explore new markets, segments & propositions

WE SOLVE THE DISECONOMIES OF LEGACY SYSTEMS

Existing core wealth platforms are built to run analogue experiences.

Building digital products on them, or even connecting to them, is simply uneconomical.

The economics of legacy architecture discourages organisations from pursuing new ideas, evolving and leveraging their various propositions.

SLOW

EXPENSIVE

HIGH
MAINTENANCE

SILOED

WEALTHOS | THE WEALTH MANAGEMENT OS

WE ARCHITECT OUR PLATFORM TO BE FUTURE READY

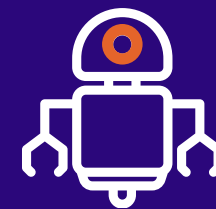Cloud-native infrastructure

Extensive feature-set

Orchestration

API connectivity

Automation

No code integration

THE WEALTH MANAGEMENT STACK

WE DO IT ALL
WealthOS covers the entire Wealth Management Operations Life Cycle

☑ CLIENT ONBOARDING & DUE DILIGENCE

☑ TAX WRAPPER FEATURES   ☑ ASSET CLASSES + SECURITIES   ☑ PORTFOLIO MGMT

☑ CASH MANAGEMENT   ☑ ACCOUNT RECORDKEEPING   ☑ TRADING   ☑ CUSTODY FEATURE

☑ FEES & BILLING   ☑ PERFORMANCE & PROJECTIONS   ☑ CLIENT COMMUNICATIONS   ☑ REGULATORY REPORTING

THE WEALTHOS PLATFORM

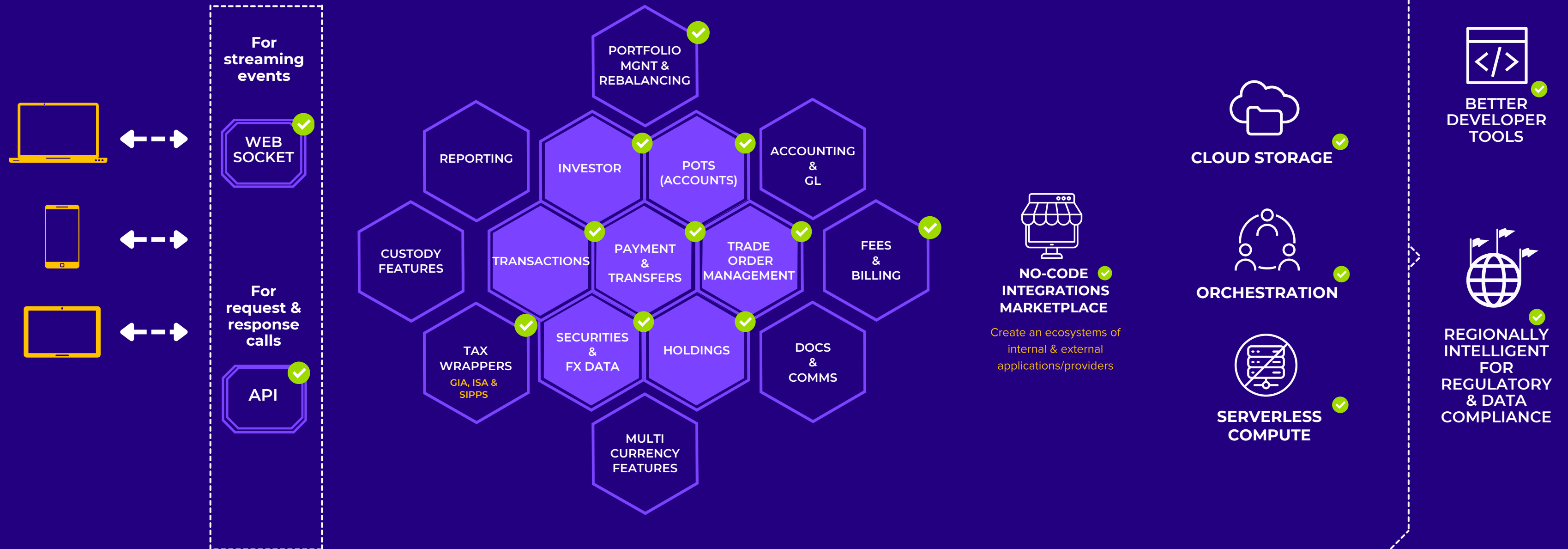Composable backend technology that powers your products and ecosystems.

CUSTOMER EXPERIENCE (CX)

UNIFIED API
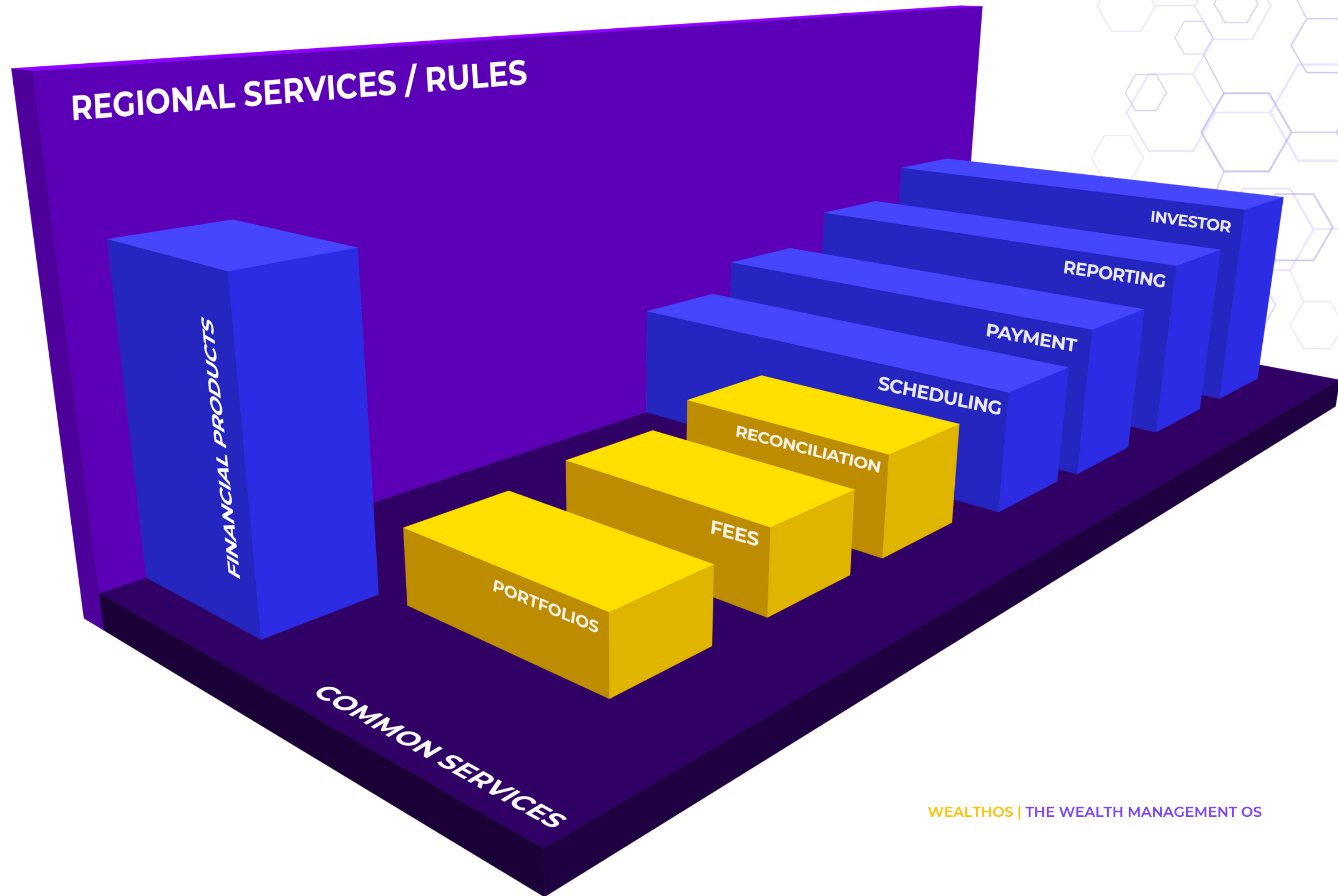
MICROSERVICE BASED MODULAR PLATFORM

CONNECTIVITY TO THE WIDER FINTECH ECOSYSTEM

CLOUD INFRASTRUCTURE

For streaming events

WEB SOCKET

For request & response calls

API

PORTFOLIO MGNT & REBALANCING

REPORTING

INVESTOR

POTS (ACCOUNTS)

ACCOUNTING & GL

CUSTODY FEATURES

TRANSACTIONS

PAYMENT & TRANSFERS

TRADE ORDER MANAGEMENT

FEES & BILLING

TAX WRAPPERS

GIA, ISA & SIPPS

SECURITIES & FX DATA

HOLDINGS

DOCS & COMMS

MULTI CURRENCY FEATURES

NO-CODE INTEGRATIONS MARKETPLACE

Create an ecosystems of internal & external applications/providers

CLOUD STORAGE

ORCHESTRATION

SERVERLESS COMPUTE

BETTER DEVELOPER TOOLS

REGIONALLY INTELLIGENT FOR REGULATORY & DATA COMPLIANCE

✓ LIVE AND FUNCTIONAL   ⬡ CORE MODULES   ⬡ ADDITIONAL MODULES

ENSURE CONSISTENT TECHNOLOGY AND CX GLOBALLY

REGIONAL SERVICES / RULES

FINANCIAL PRODUCTS

PORTFOLIOS

FEES

RECONCILIATION

SCHEDULING

PAYMENT

REPORTING

INVESTOR

COMMON SERVICES

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ACCELERATING YOUR DIGITAL TRANSFORMATION

We enable you to access new clients and unlock distribution channels

Meet users where they are and how they want to interact

Improve accessibility of your proposition with easy integrations through our Unified API Layer and marketplace.

Data driven customer acquisition

Get better insights on clients and product usage with improved data collection and warehousing. More robust data also improves training for AI and ML algorithms.

Tap into new distribution and servicing technology

Attract and service new client segments with the latest and previously unused technology (e.g. blockchain, chatbots, AI, smart speaker) that easily connects to our modern tech stack.

Profitably cater for emerging and underserved segments (e.g. mass affluent, mass market, un-banked)

Reduce the cost to serve through high degrees of automation. Extensive feature sets also help you capture and in-source more of the value chain, reducing costs further.

WHAT CAN YOU ACHIEVE WITH WEALTHOS?

USE CASES

INVESTMENT PLATFORMS

TRADITIONAL WEALTH MANAGEMENT

FINANCIAL PRODUCT PROVIDERS

ROBO ADVISORY

BROKERAGE

CUSTODIANS

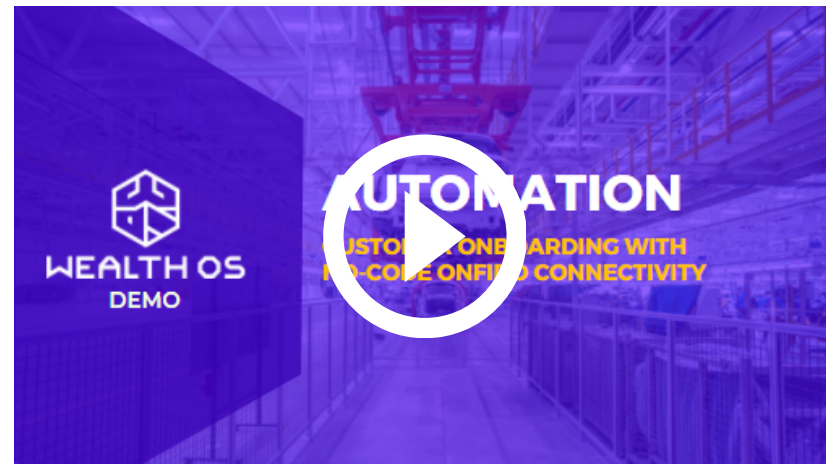REDUCE BUILD TIME FOR DIGITAL PRODUCTS

REDUCE COST OF OPERATIONS

WIN THE MARKET

ELIMINATE MAINTENANCE COMPLEXITY

ACCESS NEW SEGMENTS/MARKETS

WATCH WEALTHOS IN ACTION

See how WealthOS **automates customer onboarding** for a digital wealth app with no-code integrations to Onfido.

See how WealthOS **orchestrates account creation, payments and trading** through a single workflow, for a digital wealth app.

APPENDICES

PLATFORM TECHNOLOGY

READY TO WORK WITH YOU

We combine start-up agility, next generation tech and enterprise security

Cloud-native

Secure

Modular

Ease of Internationalisation

Ease of Integration

Operation ready

Scalable

MULTI-DIMENSIONAL SECURITY LAYER TO COMPLEMENT YOUR STANDARDS

Design, Development, Deployment, Operations

Secure SDLC

- Data classification and threat assessment
- Separation of security critical code
  (e.g., client-side encryption, anonymization)
- Least privileges (e.g. lambdas)

Defence in depth

- TLS, WAF, VPCs, NACL, Secure Links, Security groups,
- Mandatory Encryption at rest

Separation of duties

- Operations are done by a separate organisation
- WealthOS has no access to production/sandbox environments

Defence against operator snoops & tampering

- Application encrypted PII
- Data anonymisation
- Tamper proof ledgers [RM]

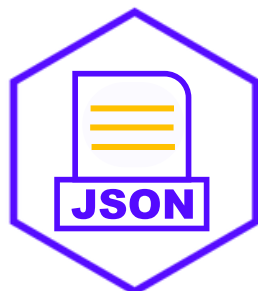# LOW RISK/COST FEATURE EVOLUTION

Designed to drive down your TCO

API backward Compatibility

- Supported through versioned APIs

Microservices

- Modular, microservices-based design
- Decoupling via service abstractions
- Independently scalable

Application level schemas

- Application level schemas on read/write

Service Abstraction

- All underlying services are wrapped via interfaces
- Enables better testing
- Technology independence

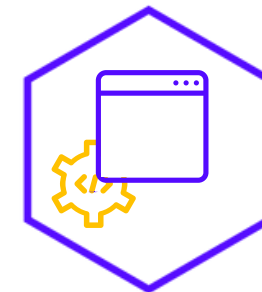**JSON based messaging**

- 100% allows easier upgrades
- Public and private messages passed through validators to ensure integrity

SCALABILITY AND PERFORMANCE
Rapidly scalable, highly performant architecture

Database scaling

- DynamoDB - on demand and provisioned scaling capability
- Multiple cluster instances on DocumentDB to increase the read capacity
- Increased cluster instance size to improve the write capacity
- MongoDB Atlas - automatic vertical and horizontal scaling

Computational scaling

- Lambda functions
- Hot Lambda
- Lambda chaining
- AWS step functions/AWS batch - long running jobs
- AWS ECS/EKS/EC2

API Gateway scaling

- Burst capacity to handle increased traffic
- Multiple levels of throttling to protect the backend

In-memory cache scaling

- Horizontal scaling allows to change the number of node groups
- Vertical scaling allows to change the node type to resize the cluster
- Online scaling - scaling the cluster while serving incoming requests.

Profile-based performance testing

- Load Profiles
- Defined critical benchmarks
- Minimum HW footprint for defined SLA

FAULT TOLERANCE AND RELIABILITY

PaaS, Serverless and FaaS

- Leverage AWS high availability features
- Improved operability and manageability of system
- All services configured to run in at least two Availability Zones

Idempotent Microservices

- Ensure a failure and recovery event does not result in duplicate data
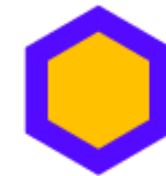- Non-idempotent services have business-level keys

Workflow Orchestration

- AWS Step Functions allow for elegant failure handling

Message Queues

- Asynchronous communications handled via AWS SQS
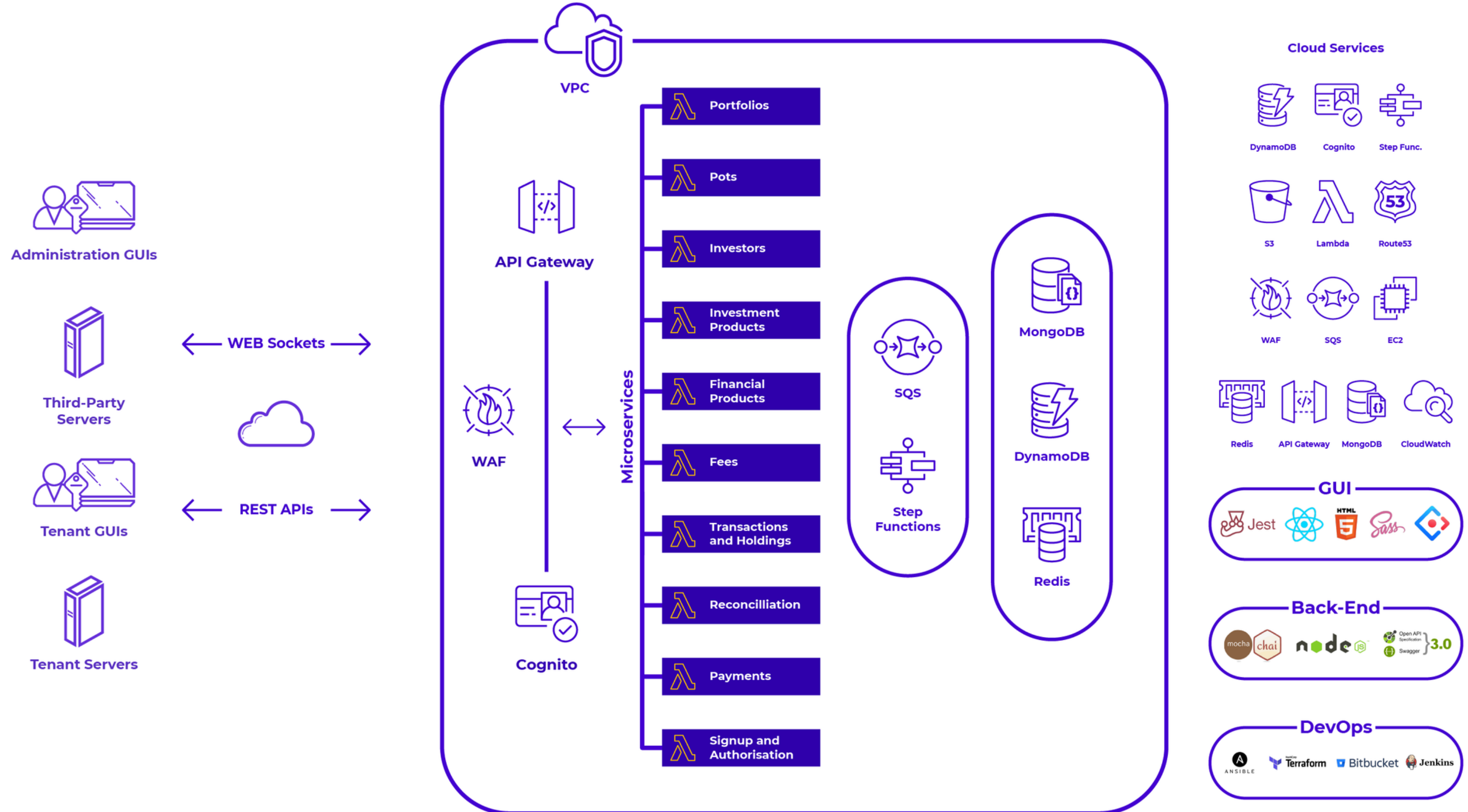
Throttling and Rate Limiting

- Control each tenant's API flow
- Protect against message flooding

Automatic Retries with Back-off/Cut-off

- Automatic retries on failures with preconfigured cut-off limits
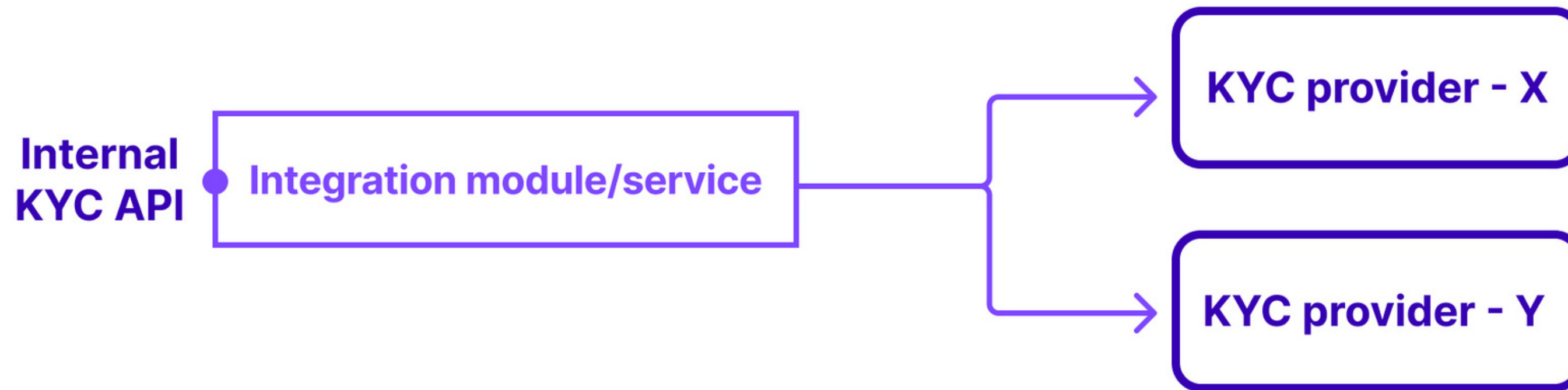
WEALTHOS TECH STACK

DEFENCE IN DEPTH

INTEGRATE SEAMLESSLY WITH AN ECOSYSTEM OF EXTERNAL PROVIDERS

- Asynchronous internal event models for all external interactions
- All external services are hidden via internal APIs / microservices

Internal KYC API → **Integration module/service** → **KYC provider - X**, **KYC provider - Y**
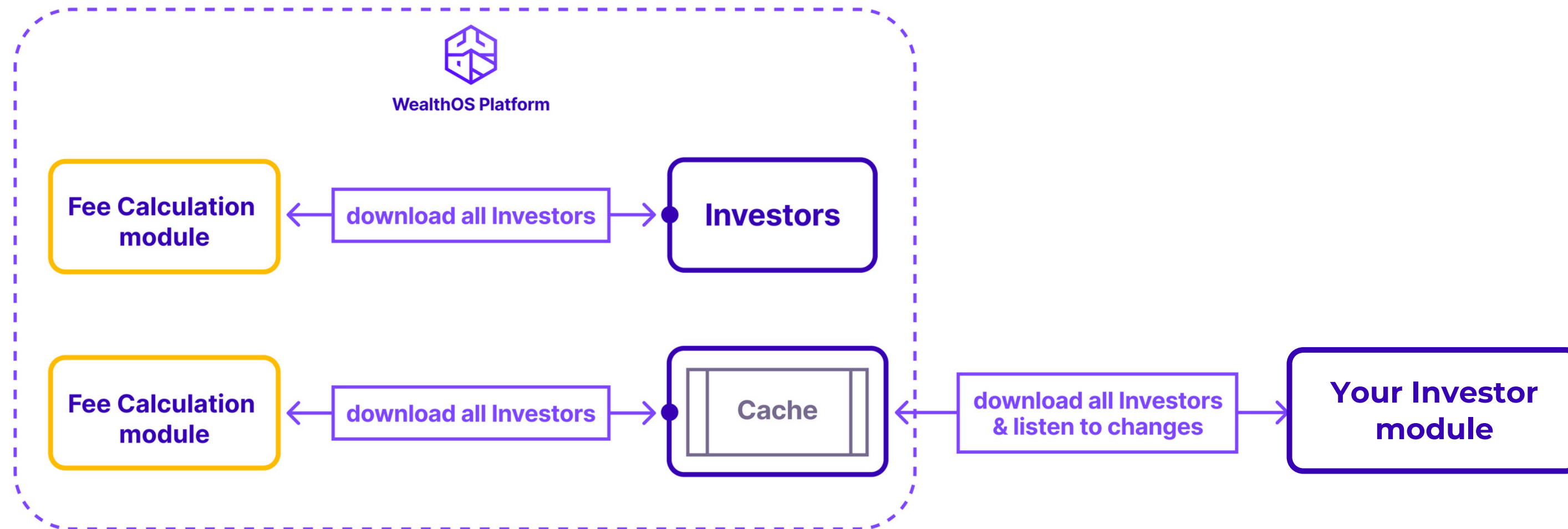
Integration options: Files, REST, XML/Web Services, Databases

...AS WELL AS WITH YOUR INTERNAL SYSTEMS

- All modules interacts via APIs & loosely coupled
- Existing modules can be replaced by proxy modules

WealthOS Platform

Fee Calculation module ← download all Investors ● Investors

Fee Calculation module ← download all Investors ● Cache ← download all Investors & listen to changes ← Your Investor module

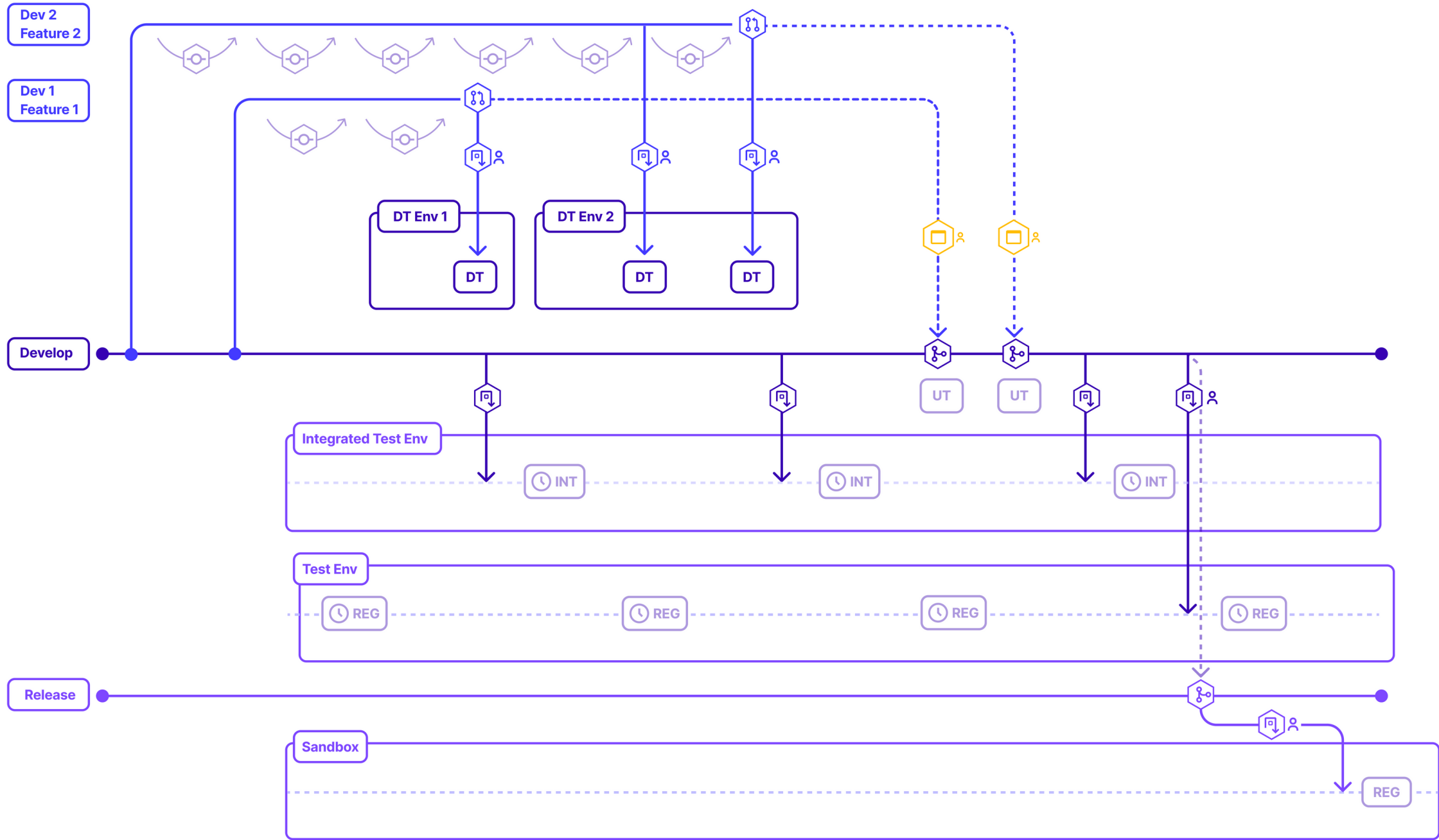**Integration options** Files REST XML/Web Services Databases

SECURE AND CONTINUOUS FEATURE DELIVERY

TO ENSURE FEATURES GET DELIVERED FASTER & SAFER

- Product and tech roadmaps
- Agile feature build
- Two week sprints
- Multi-stage reviews
- Rigorous testing
- Continuous integration and continuous delivery
- Deployment-time feature flags

Dev 2 Feature 2

Dev 1 Feature 1

DT Env 1 — DT

DT Env 2 — DT — DT

Develop

Integrated Test Env — INT — INT — INT

Test Env — REG — REG — REG — REG

Release

Sandbox — REG

Legend

- Commit
- Code Review
- Build and Deploy
- Build and Deploy - Manual Decision
- Pull Request
- Merge
- Scheduled
- Develop
- Feature
- Release
- **DT ENV #** - Developer Testing Environment
- **INT** - Integration Testing
- **DT** - Developer Testing
- **UT** - Unit and Component Testing
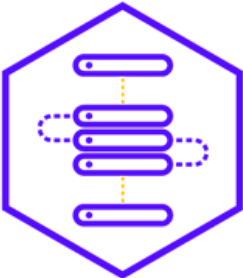- **REG** - Regression Testing

ROUND THE CLOCK SUPPORT FOR YOU

Enterprise-grade SOC and NOC with 24*7 operations

Service Desk Management

Infrastructure Management

Security Services

PROVEN TRACK RECORD

A LEADERSHIP TEAM THAT HAS SUCCESSFULLY DELIVERED LARGE SCALE PROGRAMMES

ANTON PADMASIRI

Founder / CEO

- Wealth & retirement product expert
- 18+ years of experience
- Grew Fidelity's retail retirement product suitebfrom 0 to £10B AUM in 5 years.

CHAMAT ARAMBEWELA

Founder / COO

- Business architect and delivery leader
- 13+ years of experience
- Projects - ICAP, Tullett Prebon and London Clearing House

MANOJ BANDARA

Chief Architect

- Former Head of Platform Architecture at LSEG.
- 20+ years of experience
- Designed & implemented the fastest exchange for LSE, Turquoise and 15 venues including UK, Europe, US, Hong Kong and India.

SAMEERA UDAYANGA

Architect & Head of Engineering

- Software architect
- 12+ years of experience
- Projects - LSE Trading System, Risk management system for LCH - EquityClear Ltd & Securities Clearing Corporation of the Philippines

ANAJANA JAYAWARDENA

Senior Product Lead

- Expert product owner and scrum master
- 11+ years of experience
- LSE Surveillance and Turquoise MTF Surveillance - implementation and upgrades for MIFID II. Surveillance implementation in JSE and London Metal Exchange.

Fidelity INTERNATIONAL

London Stock Exchange Group

London Stock Exchange Group

London Stock Exchange Group

London Stock Exchange Group

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TEAM WITH A VISION & EXPERIENCE

- Lean, Agile Product Management (Digital Wealth & Pensions)
- Wealth & Asset Management Expertise
- Digital Transformation & Data Migration
- Design, Develop & Test Mission Critical Capital Markets Technology
- Cloud Transformation Expertise
- CEO/MD Level Leadership in Asset Management

ANTON PADMASIRI

CHAMAT ARAMBEWELA

STRATEGIC PARTNERS

ADVISORS

exactpro
EXITUS ACTA PROBAT

ENGINEERING PARTNERS

MIKE O'BRIEN

WACHI BANDARA

LEADERSHIP TEAM

MANOJ BANDARA

SHRI KRISHNANSEN

SHA OMAR

ANJANA JAYAWARDENA

STEVE TAYLOR

SAMEERA UDAYANGA