

CROSS-BORDER API

Use Case 1 - Ensuring appropriate portfolio proposals

► SCENARIO

The investment committee of a financial institution has approved a list of investment products that can be proposed to clients. The financial institution has over 100 clients and several relationship managers.

► CHALLENGES

The approved financial products list helps Relationship Managers propose investments to clients. Laura, a Relationship Manager, needs to propose investments to a Spanish client with an advisory agreement.

She wants to know which approved products she can offer and ideally filter out those that are tax-disadvantageous ("toxic") for the client.

MANUAL PROCESS

- ✗ Manually review the product list.
- ✗ Categorize products by asset class.
- ✗ Consult BRP country manuals.
- ✗ Identify those suitable for Spain.
- ✗ Collaborate with a Spanish tax expert to assess tax implications for each product.



Several hours to days

WITH INDIGITA AUTOMATED API PROCESS

- ✓ Automatically filter the product list based on the client's profile and domicile.



A few seconds

► KEY ADVANTAGES OF API

- ✓ Certainty of correct answers
- ✓ Competitive advantage due to tax suitability check
- ✓ Proper cross-border risk management for product placement
- ✓ Reduced risk of potential fines by foreign courts
- ✓ Reduced risk of civil cases with clients
- ✓ Audit trail on RM activity

INTERESTED?

Contact us at info@indigita.ch
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