



Jersey Finance

Delivering Insight • Driving Innovation

Fintech 9 x 5: A Homegrown Start-up Showcase

Thursday 26 November 2020



Jersey Finance

Delivering Insight • Driving Innovation

Adam Brown

Strategic Projects Manager
and Fintech Lead

Jersey Finance

Jersey Finance Fintech 9 x 5: A Homegrown Start-up Showcase



9

Fintechs



5

Minutes



1

Announcement



Jersey Finance

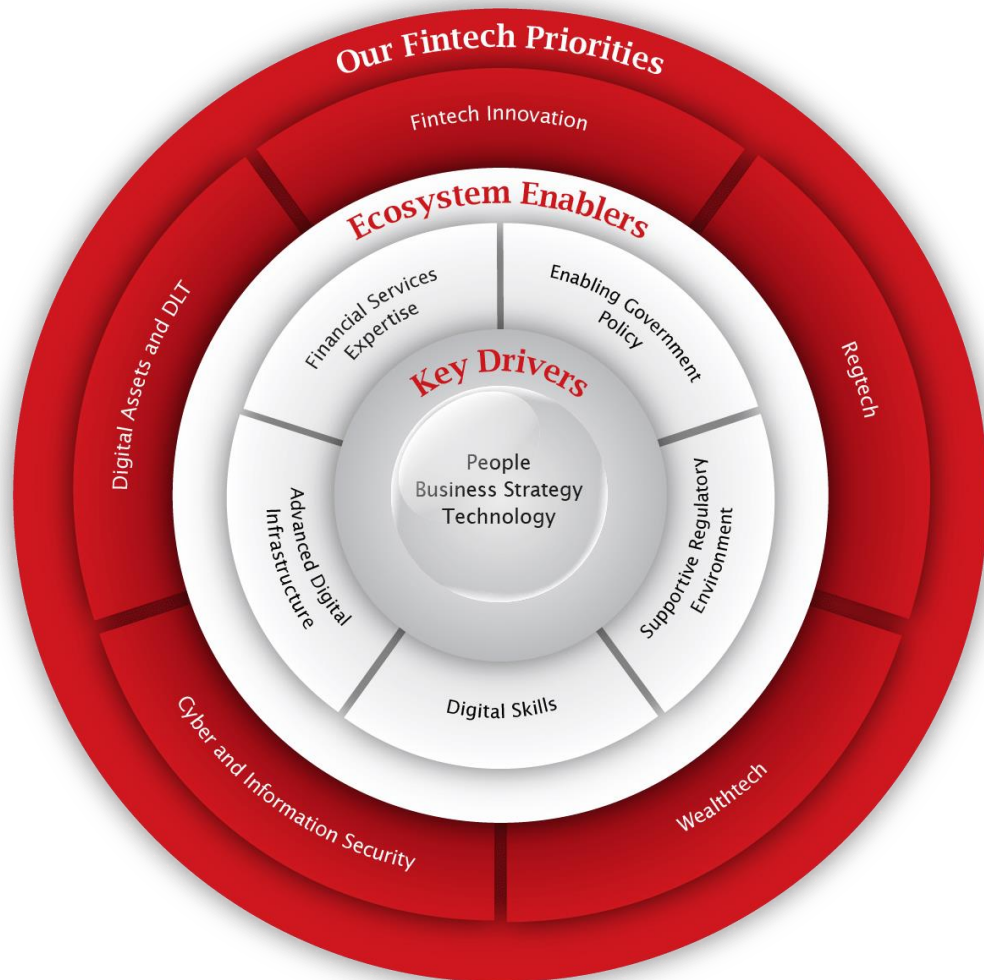
Delivering Insight • Driving Innovation

Our Digital Aspiration

To be the easiest international finance centre to do business with remotely in a digital world.

Our Fintech Priorities

- 13 focus areas
- Priorities shaped by feedback
- Focus on enabling the opportunities
- Technology enabled by people and strategy



Delivering for Our Members

2020 Fintech Highlights ...

- Annual Fintech Update February 2020
- Fintech Community of Interest
- Fintech Focus Webinars
- Lawtech - The Opportunities and Threats
- Fintech Put Simply
- Global Jersey: Innovation and Technology

... even more planned for 2021



2020 Engagement



48
Events



308
Participants



163
Firms



Jersey Finance

Delivering Insight • Driving Innovation

SCAN ME



Centralised Policy
Management Solution



TSG



Time Savings



**828
Days**

This is how much time
we can save you over
3 years



James.baker@tsg.je



#TimeSavingGurus



www.tsg.je



Problem statements

- Lack of centralisation
- Employee compliance
- Time taken to create, modify and distribution



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PolicyHub Benefits

- Efficiency
- Simplification
- Knowledge Assessment
- Compliant



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Assumptions Pre-Covid

User Base

50

Average Policies

77

Policy Changes Each Year

2x

* 7 Hour Working Day



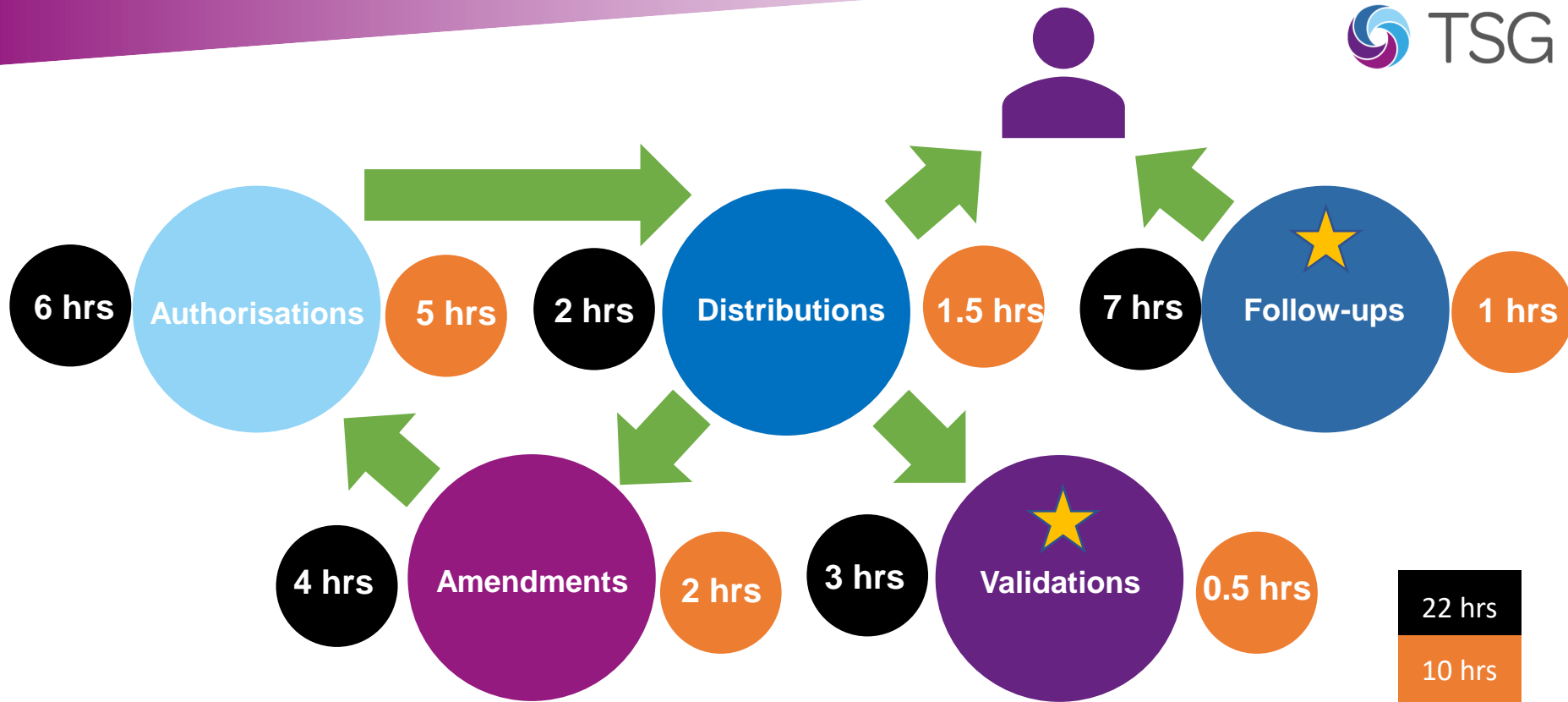
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Current State

Per Policy (Y1)

22 hrs

Y2 and Y3

16 hrs

Policies

77

Revisions

2

X

X

X

=

Year 1

484 days

Total

1188 days

* 7 Hour
Working
Day

* 7 Hour
Working
Day

@

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#

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W

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Future State

Per Policy (Y1)



Y2 and Y3



X

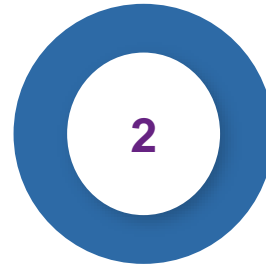
X

Policies



X

Revisions



=

* 7 Hour
Working
Day

Year 1



Total

* 7 Hour
Working
Day



Time Savings



**828
Days**

What will you do, with
this recovered time,
how will you reinvest
it?



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#TimeSavingGurus



www.tsg.je

Contact Me



James Baker

Business Development Executive

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James.Baker@tsg.je

#TimeSavingGurus

We empower our clients to use **TIME** more efficiently through technology-led solutions which provides:

- Competitive edge
- Reducing operational costs





DEFENCE LOGIC

Your System has been breached

Presented by: Anthony Flemmer

History of Attacks

1986

Brain Boot Sector Virus

Generally regarded as the first virus to infect MS-DOS computers. The age of cyber innocence is over.



2000 - 2010

Malware Increase

Malware grows significantly, both in number and the speed in which infections spread.



2010-2018

Ransomware

Increased funding as criminal gangs and state sponsorship grows significantly, resulting in more sophisticated and widespread attacks.



2020-

Targeting Smaller Companies

As larger companies become harder to attack. Criminal gangs are using Machine Learning to attack smaller companies with devastating effectiveness.

Add to this the GDPR burden and stretched resources and it is unsurprising that most small and medium sized companies are struggling to stay secure.



DEFENCE LOGIC

Winners and Losers

Winners

- Basics are done. Penetration tested and have robust policies and regular training takes place.
- Early detection system of breach (versus 180 day average time)
- They have a well prepared and tested instant response plan

Losers

- Believe that it won't happen to them
- Underestimate the true cost of a breach (Reputation, Business Continuity, etc.)
- Do not prepare for a breach
- Rely only on anti-virus, firewalls and end point protection.
- Risk regulatory investigation, fines and criminal investigation



Client trust
remains
high when

data remains confidential
– forever.

services are available at
all times - no excuses.

Breaches are **avoided**
or **managed** well.



Tomorrow's Breach Properly Managed

- Pre-empt the attack and heighten alert levels
- External attacks are detected quickly
- Insider threat identified in real-time
- Response is quick
- Damage is limited
- Forensic data is available
- Security experts are on hand to advise you on response



Can you answer these questions easily?

- When and who copied the client files to a new directory / USB stick?
- Why is John logging in from India?
- Did you know Mary from client onboarding is looking at HR files?
- Gill denies accessing the CEO's email, can you prove it?
- Who stole your data and sold it to the press?
- Are your servers Bitcoin mining?



Financial Services



DEFENCE LOGIC

A financial services company's clients demanded activity logging. A SIEM installation fulfilled this requirement and had multiple additional benefits.

“Defence Logic installed the SIEM with minimal involvement from our busy IT team.

Now I have peace of mind that they are monitoring our systems 24/7 and I don't have to build out a cyber team in-house”

Problem Solved



Expert eyes and ears throughout your systems



Alarms within your system to detect evolving threats



You will now be able to effectively respond to an attack whether internal or external



Instant response



Extremely valuable yet still affordable
<£15/user/month
100 users



DEFENCE LOGIC

Jersey Finance Fintech 9x5

A Homegrown Start-up Showcase

Presentation by: Tom Wiseman, CEO

Date: 26th November 2020





\$40BN+

ASSETS UNDER
REVIEW

15+

CLIENT
JURISDICTIONS

25+

OF THE WORLD'S TOP FIDUCIARY
COMPANIES ARE OUR CLIENTS

+ / M

+ / P

+ / C

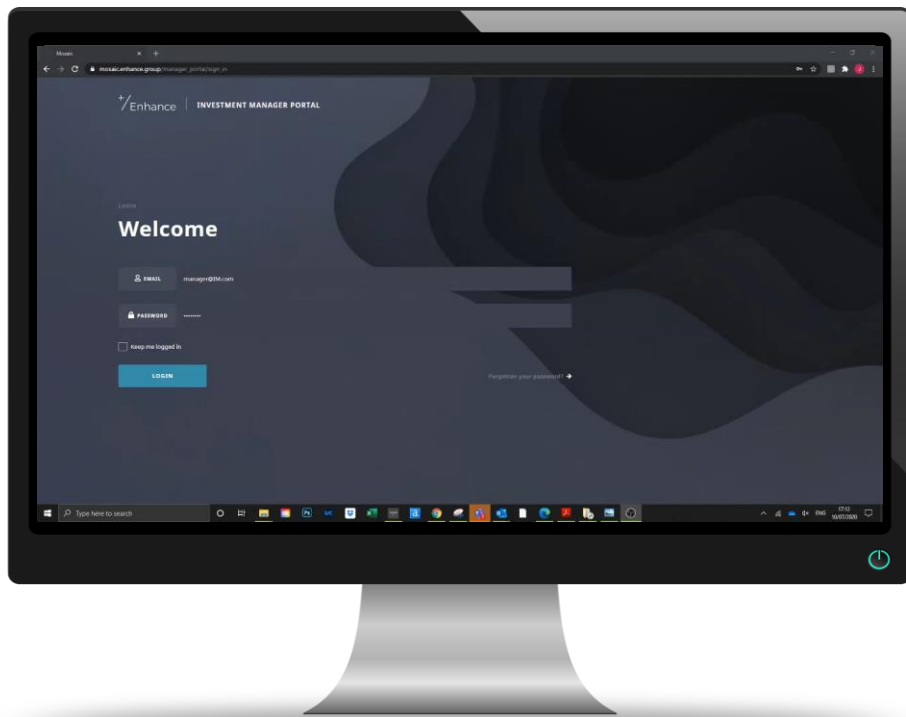
Enhance is an independent, privately owned company:

- + / Established in 2005
- + / Specialist Oversight & Advice partner to Fiduciaries
- + / Underpinned by proprietary technology
- + / 62% of our business is owned by Staff and Founders
- + / 38% of our business is owned by Private Equity (FSOIFL)
- + / Almost half of our team are equity owners

'The world of financial services is unpredictable and often opaque. At Enhance, we utilise our team's independence, extensive industry experience and custom-built technology to bring our clients clarity over their investment affairs. Our purpose is simple, we optimise investment performance by providing institutional discipline to private capital.'

Tom Wiseman
CEO

+ / E



01/ Data Collection

Collecting data from a wide variety of Investment Managers & Custodians requires flexibility.

At Enhance we offer multiple data collection/transfer mechanisms to make it as easy as possible for counterparties:

API

Data Portal

SFTP

Email

Paper

02/ Data Mapping

When data is received in a variety of formats it then needs to be mapped into a standardised format we can work with.

Via API we collect data in a format we prescribe, otherwise we employ various tools to map/transform data:

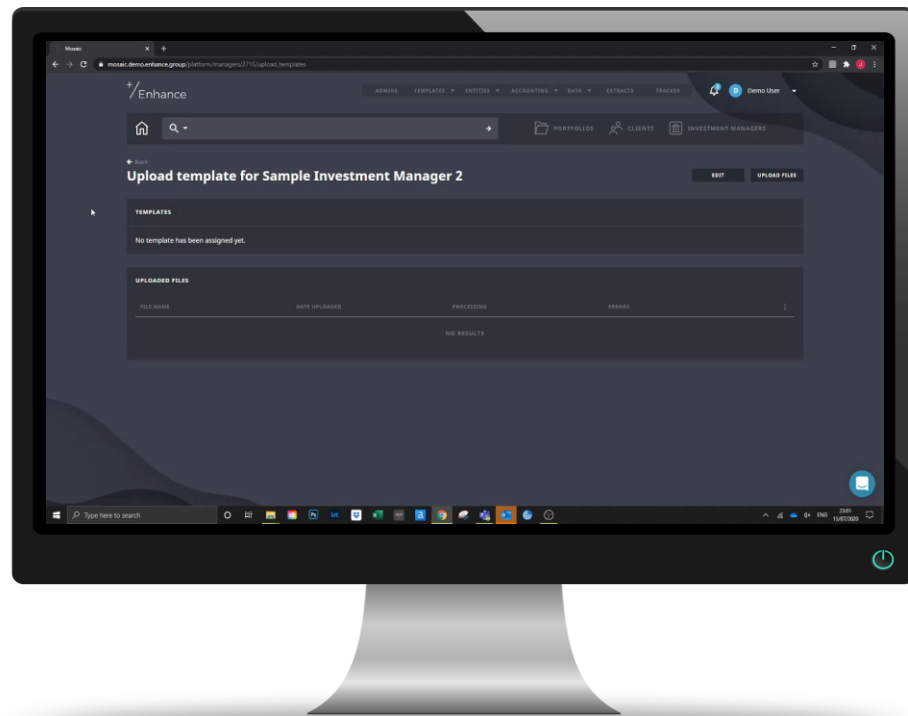
API

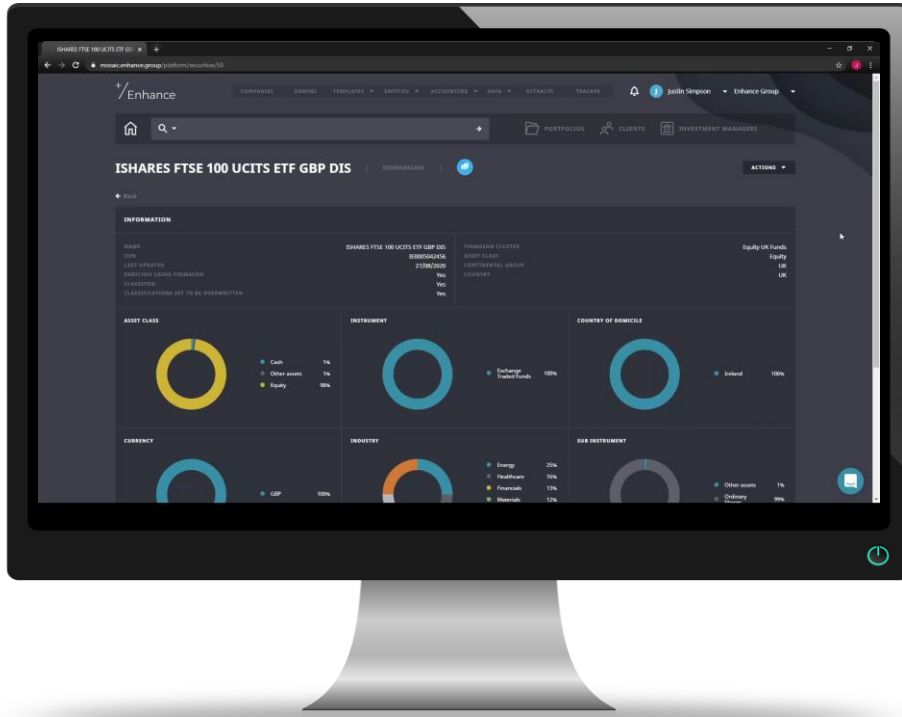
Proprietary Data Maps

Alteryx

PDF Extraction

Manual Input





03/ Data Enrichment

Data collection and mapping techniques are unlikely to provide a sufficient standardised data set for robust analytics.

We therefore independently enrich the standardised data set, by sourcing and assigning properties such as:

Asset Class (Multi-Layer)

Currency Class (of Risk & Domicile)

Sector

Domicile

Credit Quality

04/ Data Analytics

With a standardised and enriched data set we can then begin to analyse the investment portfolios we monitor.

We have an ever-growing library of investment analytics to deploy with clients, which can be summarised as:

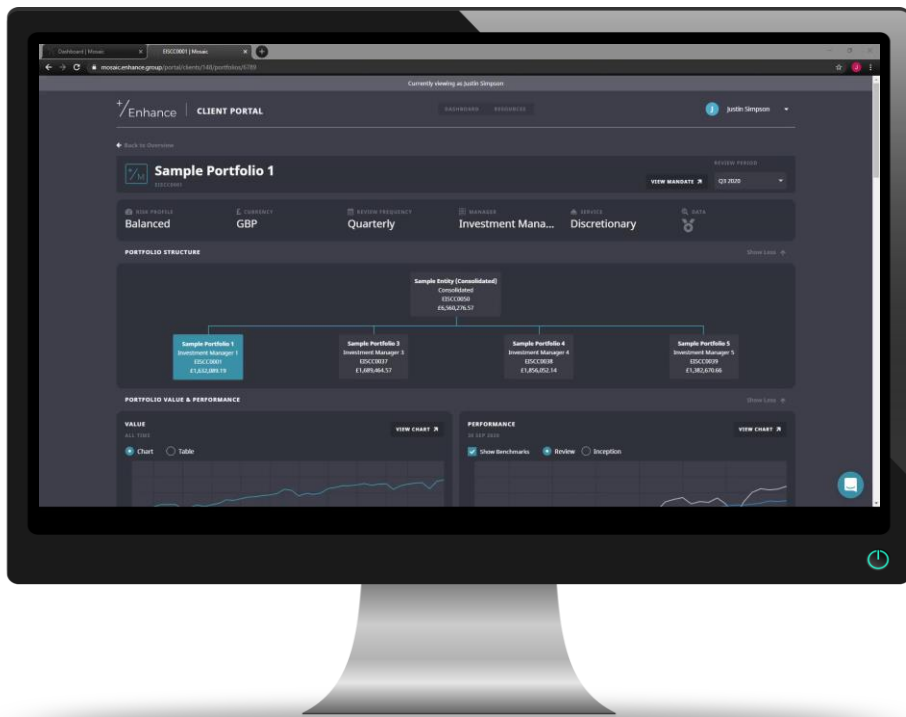
Returns-based analysis

- Return & Risk calculations

Holdings-based analysis

- X-Ray of portfolios





05/ Data Visualisation

Analytical data is only as good as its visualisations. The investment industry is guilty of overcomplicating their subject.

We believe that complex data can be represented simply and effectively so that it is understandable to all. Tools we use are:

Proprietary Report Builder

- Framework: Recharts in React

Client Portal

Tableau

Excel

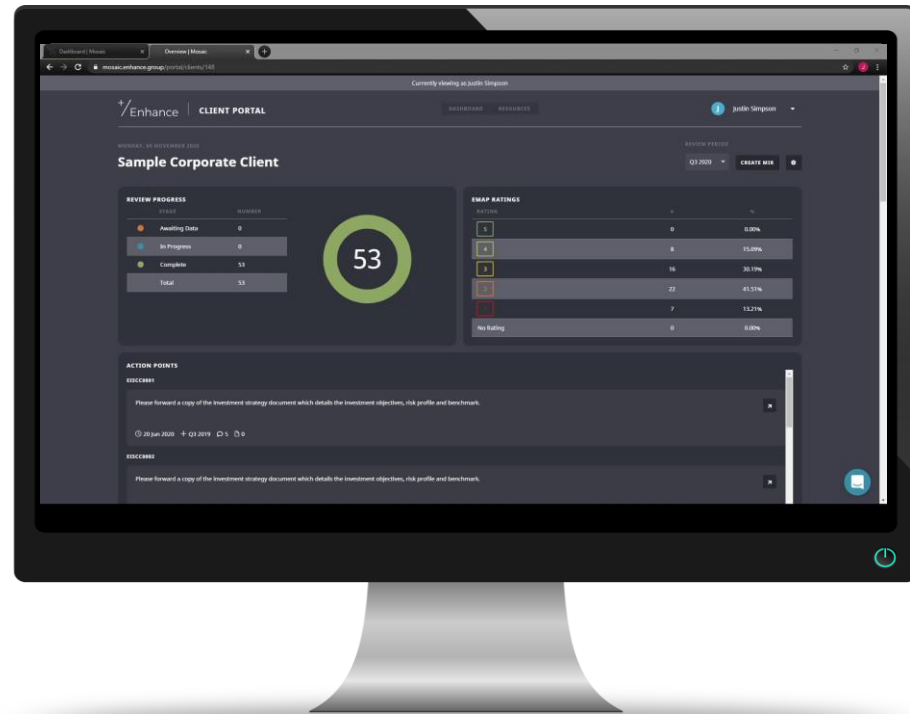
06/ Data Dashboards

Visualising data in a comprehensible way is only part of the challenge –intuitive accessibility is required.

Dashboards summarise complex data at a headline level and provide interactive access to the underlying visualisations.

At Enhance we make increasing use of data dashboards, particularly within our operational and client portals.

+/Mosaic



Thank you



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phundex

Streamlined and Simple

Phundex

Streamlined & Simple



Phundex is a comprehensive platform connecting all participants in the investment ecosystem

Phundex is a customizable, cloud based SaaS solution

We have decades of experience in financial markets, funding and company administration. Based in Jersey, we understand international regulatory frameworks and the nuances of cross border financial instruments. We also understand the complexities - so we decided to do something about it.

Phundex focuses on essential activities that we all do regularly - from intensive and mundane activities like creating, modifying and validating critical documents, maintaining and sharing information between the players across the funding ecosystem, to linking the creators of unique investments to those seeking a first mover advantage.

A New Platform

Streamlined & Simple

Phundex is a data and workflow platform that facilitates first-mover advantage on qualified initiatives – digitising fund raising and administration in the investment ecosystem.

Phundex coordinates data flows between incubators, accelerators and entrepreneurs, with investors, administrators and managers; providing management, tracking and reporting across the financial ecosystem in both junior and senior capital markets.

The Phundex approach enables coordinated regulatory compliance across the ecosystem, which is critical for you.



A Collaboration Hub

Streamlined & Simple



Think of Phundex as a collaboration hub between colleagues, clients and advisors with a single data source of truth. This hub allows you to coordinate and manage the creation, flow and reporting of information throughout the investment lifecycle. You can even coordinate tasks, activities and projects across multiple parties without spreadsheets or planning tools.

A screenshot of the Phundex dashboard showing a table of tasks and activities. The table has columns for Required By, Company, Project, Person, Instrument, Task, Assigned To, Status, Recurring?, Time Taken, and Comments. The 'Status' column includes visual indicators like 'Overdue' (red), 'In Progress' (blue), and 'New' (orange).

Required By	Company	Project	Person	Instrument	Task	Assigned To	Status	Recurring?	Time Taken	Comments
20-02-2020	Workhorse			ABC Fund of Funds ABC	add additional information about funds of funds	Heather-Anne Hubbell	Overdue		01:00	
21-02-2020	Hubbell Ventures Limited			ABC Fund of Funds ABC	set up new instrument information	David Kelly	In Progress	Weekly		still working on it
30-04-2020	Phinteq	second project			set up meetings	Heather-Anne Hubbell	In Progress		01:00	test comments
07-08-2020	ABC Limited	new test project		ABC Fund of Funds ABC	this is a new project	Heather-Anne Hubbell	New			
28-08-2020		new test project			test to check calendar	Heather-Anne Hubbell	New			
06-11-2020	ABC Limited		Heather-Anne Hubbell		to do	Heather-Anne Hubbell	New			
07-11-2020	Hubbell Ventures Limited	new test project	Heather-Anne Hubbell		sample project	Firm Administrator	New	Annually		

7 record(s) found

A screenshot of the Phundex interface showing the 'Projects' section and a calendar view. The 'Projects' section includes a form for creating a new project with fields for Project Name, Type, Description, and Company. The calendar view shows a month of November 2020 with a grid of dates. A 'User Tasks and Activity' table is also visible on the right side of the calendar view.

Projects Form:

- Project Name: new prospect co
- Type: Project 123
- Description: target client activity
- Company: Workhorse

Calendar View: November 2020. A calendar grid showing dates from Sunday to Saturday. A 'new event' button is visible on the 8th of November.

User Tasks and Activity Table:

Required By	Client	Project	Investor	Instrument	Task
20-02-2020	Craig Williams MVAM		Heather-Anne Hubbell	ABC Fund of Funds ABC	add additional information about funds of funds
30-04-2020	Jack Jones AB Family Office	second project			set up meetings
07-08-2020	Jane Smith IM Fund Management Co	new test project	Heather-Anne Hubbell	ABC Fund of Funds ABC	this is a new project
28-08-2020		new test project			test to check calendar
06-11-2020	Jane Smith IM Fund Management Co				to do

5 record(s) found

Mapping Data

Streamlined & Simple



Keeping the process streamlined and simple is at the core of what we do. We created a standardised mapping of data required across the ecosystem to raise and administer funds. Phundex takes a template approach to streamline data gathering, document preparation and reporting.

A screenshot of the Phundex web application showing the 'Templates' form. The left sidebar contains navigation links: Dashboard, Tasks and Activity, Companies, People, Appointments, Transactions, Instruments, Projects, Invoices, Reports, Templates (highlighted), Settings, and Admin. The main content area is divided into two sections. The 'Templates' section on the left includes fields for Document Type (Legal), Document Name (new legal document), Description (to be used as a template), Quicknote, Document Approver (Legal), Document Owner (Legal), Archive? (Yes/No), Created By (Heather-Anne Hubbell), Creation Date (07-11-20 15:12), Updated By (Select), and Last Updated (07-11-20 15:12). At the bottom are buttons for 'Clear changes', 'Save and Add New', and 'Save'. The 'Files' section on the right has a 'Drop files here' prompt and a 'Browse files' button.A screenshot of the Phundex web application showing the 'Templates' table. The left sidebar is identical to the previous screenshot. The main content area features a search bar, 'Advanced' and 'Refresh' buttons, and an 'Add New' button. Below is a table with 8 columns: Document Type, Document Name, Description, Quicknote, Document Approver, Document Owner, Created By, and Updated By. The table contains 4 records. At the bottom, it says '4 record(s) found' with a dropdown arrow.

Document Type	Document Name	Description	Quicknote	Document Approver	Document Owner	Created By	Updated By
Legal	Test Legal Doc					System	Delete
Legal	new legal document	to be used as a template		Legal	Legal	Heather-Anne Hubbell	Delete
Legal	new legal document			Legal	Legal	Heather-Anne Hubbell	Delete
Legal	new legal document			Legal	Legal	Heather-Anne Hubbell	Delete

The Source of Truth

Streamlined & Simple



The screenshot displays the Phundex web application interface. On the left is a dark sidebar with a navigation menu including Dashboard, Tasks and Activity, Companies, People, Appointments, Transactions, Instruments, Projects, Invoices, Reports, Templates, Settings, and Admin. The main content area is divided into several sections:

- Companies Table:** A table with columns for First Name, Last Name, ID confirmed, Phone, Mobile, Email, Quicknote, and Tax Residency. It lists three individuals: Heather-Anne Hubbell (Jersey), David Kelly (Guernsey), and Jane Smith (Jersey). A "4 record(s) found" indicator is at the bottom.
- Companies Table (Detailed):** A table with columns for Company Name, Date Incorporated, Jurisdiction, Incorporation Number, Tax Residence, Financial Year End, Annual Filing Due, and Client Level. It lists three companies: ABC Limited, Phinteq, and Ventures Limited. A "4 record(s) found" indicator is at the bottom.
- Form Section:** A section for adding or updating a company record. It includes fields for Company Name, Types of Service, Date Incorporated, Jurisdiction, Incorporation Number, Tax Residence, Financial Year End, Annual Filing Due, Revenue Type, Paid Employees, Unpaid Employees, and Market. It also has a "Last Updated" field and an "Archive" checkbox.
- Additional Information Section:** A section for additional information, including a Quicknote, Authorized Signatories, Date Joined, and Client Level.
- Appointments Table:** A table with columns for Person, Position, Consent to Act, Appointment Start, Appointment End, and Resigned. It lists three appointments: Heather-Anne Hubbell (First Administrator), Heather-Anne Hubbell (Director), and Jane Smith (Company Secretary). A "3 record(s) found" indicator is at the bottom.
- Company Addresses Table:** A table with columns for Address Type, record(s) found, and a "New" button.
- People Table:** A table with columns for First Name, Last Name, ID confirmed, Phone, Mobile, Email, Quicknote, and Tax Residency. It lists three people: Heather-Anne Hubbell, Heather-Anne Hubbell, and Jane Smith. A "3 record(s) found" indicator is at the bottom.
- Documents Table:** A table with columns for Document Type, Document Name, Description, Quicknote, Document Approver, and Document Owner. It lists three documents: Share Issue, Transaction Date, and Shareholder Name. A "3 record(s) found" indicator is at the bottom.
- Share Issue Table:** A table with columns for Transaction Date, Shareholder Name, Class of Share, and Number of Shares. It lists three share issues: 10-03-2020, 10-03-2020, and 10-03-2020. A "3 record(s) found" indicator is at the bottom.

A text box at the bottom of the screenshot contains the following text:

Phundex creates the environment for each participant to access a minimum standard of validated data in an industry standard predetermined data model. User permissions allows this single source of truth to be shared as needed with trusted partners in the investment decision-making process – streamlining the investment funding ecosystem at a fraction of today's costs to identify, validate, quantify, administer, report and manage investments.

Phundex

Streamlined & Simple



We'll be with
you – every
step of the
way



For a demo or free trial of Phundex, contact: admin@phundex.net

To subscribe to our newsletters and announcements, it's:
hello@phundex.net

To explore partnership or investment opportunities, or
to hear about our innovation management system,
contact heather-anne@phundex.net

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Website: <https://phundex.net/> (under construction)

FaceBook: <https://www.facebook.com/Phundexfundingandinnovation>

Google: <http://phundex-limited.business.site/>



phundex



Our products

Flexible and scalable solutions

PureClient



Client Data

Client data, CDD &
Risk Management
“Single source of
truth for data”

PureFunds



Transfer Agency

Portfolio
management
with share
register
and dealing

PureManager



Ledgers

Fund accounting,
ledger and
reconciliations

Asset Allocation



Pensions

Asset Allocation,
Portfolio
modeling and
dealing

Investor Portal

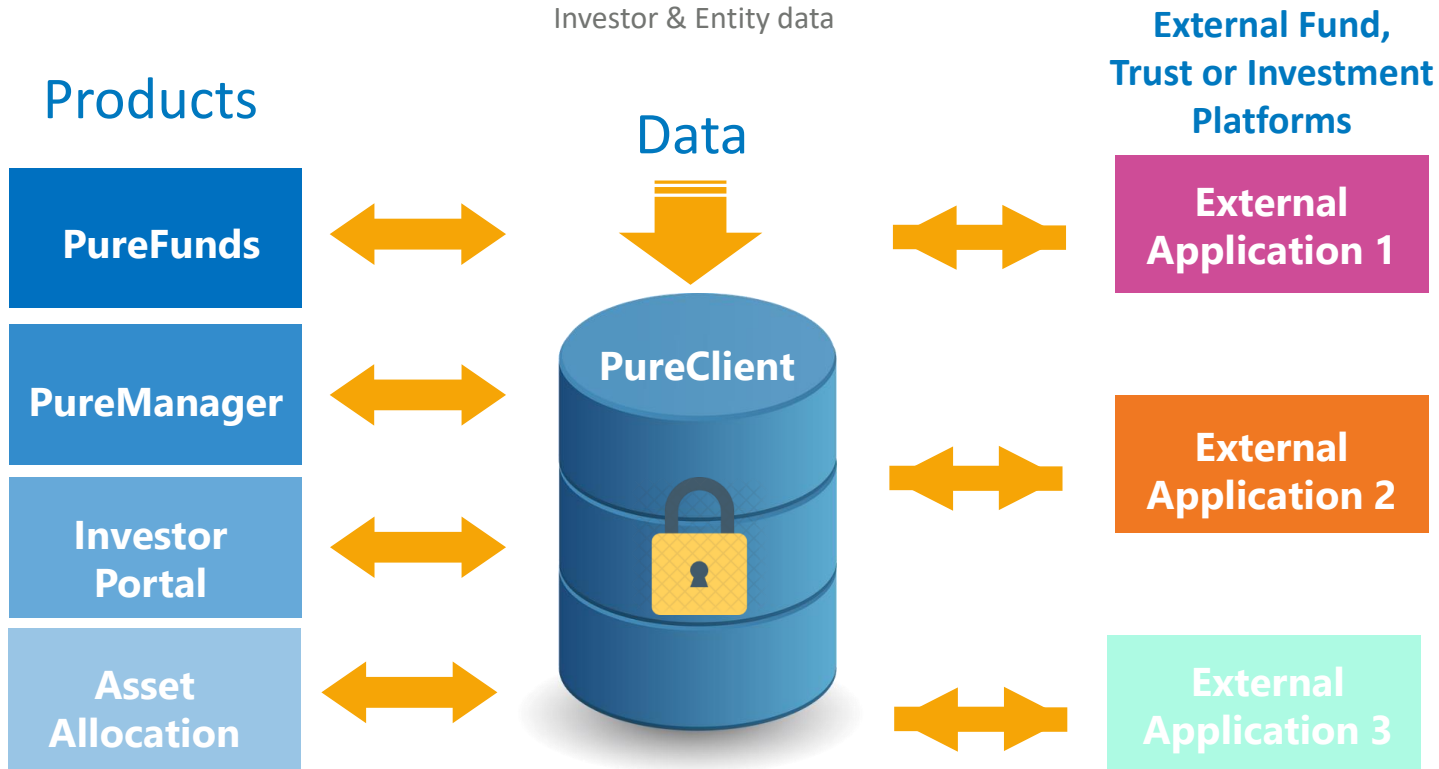


White Labelled Portal

Online portal for
Investors, IFA's
and Managers

PureClient

Providing a single source of truth for
Investor & Entity data



PureClient

Client Data Management, CDD & Risk Platform

Key data Captured



PureClient

Key Features



Multi-jurisdiction
AML/CDD configuration



API with World Check

1. Zero Footprint
2. Ad hoc screening
3. Ongoing screening



Risk Assessments

*New 2021 – Daily
automated entity risk



FATCA / CRS
(includes XML
Reporting)



Jurisdictional Role
Level security



Relationship Management
Providing a 360 view of
entities or Investors



Automated Filing of
Documents



Maker / Checker
(4 eyes) principle
throughout application



Reporting &
Dashboards

Investor Onboarding

1

[Download Application Form](#)



Investor Complete Application

Submit form

2

PureClient - Workflow

The screenshot shows a web browser window with a single tab titled "New Document - 1". The address bar displays "http://localhost:8080/jsp/submitForm.jsp;jsessionid=76E9A9D9B8C888888888888888888888?_afPfm=1". The page title is "FURSTAS STANDARD APPLICATION FORM".

The form itself has a blue header bar with the title "FURSTAS STANDARD APPLICATION FORM". Below this, there's a section titled "Individual Application Form". The fields and their values are as follows:

- Title: Mr
- First name: David
- Surname: Test
- Last Name: Ferguson
- Gender: Male
- Date of birth: 09-Apr-1980
- Nationality: British (UK)
- Residency: United Kingdom
- Country of birth: United Kingdom
- Place of birth: Manchester
- Residential Address: 56 Great Bridgewater

The bottom part of the form shows three empty input fields for additional information.

Import Data

3

PureClient Application

[illegible]

Receive → Review → Approve

PureClient

Generic Data Import (GDI)

Bulk processing of data

1

Business completes
Template



Save

2

GDI

ID	Source	File Path	File Name	File Size	File Type	Validated	Processed	Import Status	Import Date
1	1	1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2	2	2
3	3	3	3	3	3	3	3	3	3
4	4	4	4	4	4	4	4	4	4
5	5	5	5	5	5	5	5	5	5
6	6	6	6	6	6	6	6	6	6
7	7	7	7	7	7	7	7	7	7
8	8	8	8	8	8	8	8	8	8
9	9	9	9	9	9	9	9	9	9
10	10	10	10	10	10	10	10	10	10

Import

3

PureClient Application

The screenshot shows the PureClient Application interface with various settings and data entry fields. The interface includes sections for 'Entity Data', 'Entity Settings', 'Entity Details', and 'Entity Actions'. The 'Entity Data' section shows a list of entities with columns for ID, Name, and Status. The 'Entity Settings' section shows fields for Name, Address, and Phone. The 'Entity Details' section shows fields for Date of Birth, Date of Death, and Date of Entry. The 'Entity Actions' section shows buttons for Add, Edit, and Delete.

Validate → Process

PureClient

Puritas Bot

Internal and External Reporting

1

Business, Investment
Manager or Investor



2

PureClient bot



Select & Run Report

3

Download Report



For a demo - Contact

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+44 1534 874100





About us.

Dedicated **business analytics** specialists.



The Summit Team



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Owen Harper

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=

Microsoft Partner





The Analytics You Want.

We are specialists in:



Visualisation



Data Modelling



ETL & Automation



KPIs & MI Reporting



The **Partner** You Need.

We are specialists in:



Data & Analytics Advisory



Data Strategy & Guidance



Roadmaps & Frameworks



The Experience Necessary.

We are specialists in:



Data Platforms & Data Marts



Data Migrations & M&A



Regulatory Reporting



Data Warehousing



We turn this



Your Data

_id	IPCCCL	Emissio...	Emissio...	Source...	Activity...	NCFormat	Pollutant
1	1A1at_P...	1990	0.10603...	Power st...	Fuel oil	Energy...	CO2
2	1A1at_P...	1990	0.00016...	Power st...	Fuel oil	Energy...	CH4
3	1A1at_P...	1990	0.00008...	Power st...	Fuel oil	Energy...	N2O
4	1A1at_P...	1990	0.02290...	Power st...	Gas oil	Energy...	CO2
5	1A1at_P...	1990	0.0000241	Power st...	Gas oil	Energy...	CH4
6	1A1at_P...	1990	0.0000575	Power st...	Gas oil	Energy...	N2O
7	1A1at_P...	1990	0.01231...	Power st...	MSW	Energy...	CO2
8	1A1at_P...	1990	0.00000...	Power st...	MSW	Energy...	CH4
9	1A1at_P...	1990	0.00003...	Power st...	MSW	Energy...	N2O
10	1A1at_P...	1991	0.16712...	Power st...	Fuel oil	Energy...	CO2
11	1A1at_P...	1991	0.00016...	Power st...	Fuel oil	Energy...	CH4
12	1A1at_P...	1991	0.00008...	Power st...	Fuel oil	Energy...	N2O
13	1A1at_P...	1991	0.02290...	Power st...	Gas oil	Energy...	CO2
14	1A1at_P...	1991	0.0000241	Power st...	Gas oil	Energy...	CH4
15	1A1at_P...	1991	0.0000575	Power st...	Gas oil	Energy...	N2O
16	1A1at_P...	1991	0.01230...	Power st...	MSW	Energy...	CO2
17	1A1at_P...	1991	0.00002...	Power st...	MSW	Energy...	CH4
18	1A1at_P...	1991	0.00004...	Power st...	MSW	Energy...	N2O
19	1A1at_P...	1991	0.00000...	Power st...	MSW	Energy...	CO2

+

Your Strategy



Into this



Powerful

Interactive

Visual



Power BI



Our Approach



Discover

We analyse the business context, factoring in people, strategy, data and technology requirements.



Design

Applying the discovery and our experience, we produce pertinent bespoke designs for your solution.



Develop

Using our technical skills and knowledge we develop a quality solution.
Futureproof,
performant,
accurate and robust.



Deliver

We manage the project personally end to end, handling any obstacles along the way, delivering as promised.



Accelerate your analytics



Level 1 Visibility

How much X do we have now?
What state is X in now?
How many X do we have now?

Current Point in time
Focused Coverage

Level 2 Enhanced Perspective

How has this changed over time?
What trends can be seen?
How does X compare to X?

Aggregating systems & locations
Time series and tracking
Blending datasets

Level 3 Budget & Forecast

How are we performing vs X?
Predict impact of if we have X?
What is likely to happen when X?

Budget Allocation
Budget Tracking
Leverage Forecasting & AI



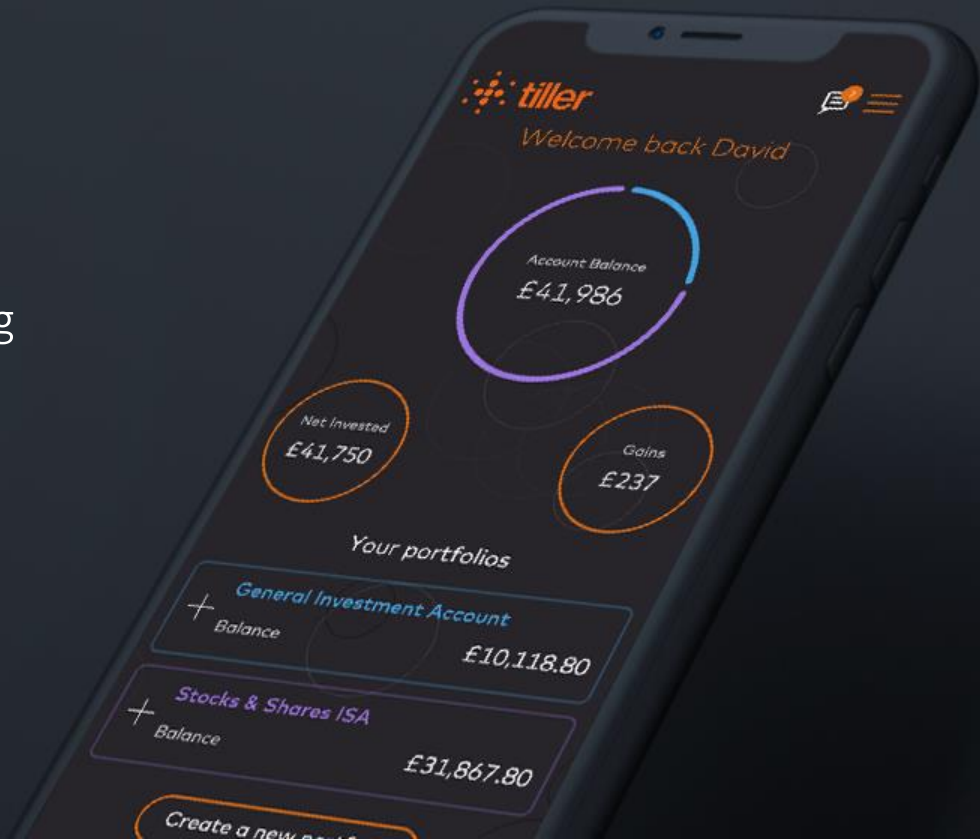
Start your journey

How high will we take you?



Tiller WealthXcel Onboard

Digital automated client onboarding



About Us



Why we exist.

To tackle the toughest challenges facing regulated client businesses.

Build next-generation technology solutions to digitise, automate and transform client engagement.

Benefits Case

The complex needs of both regulators & clients has ended the reliance on aged checklists, basic form filling, and the collection of photocopied ID documentation



Financial

85% Less Expensive*

- ✓ Significant reduction in onboarding costs
- ✓ Increased productivity & throughput
- ✓ Improved sales efficiency

Operational

95% more efficient*

- ✓ Reduced manual processing errors
- ✓ Frees up resources for higher value-add activities
- ✓ Standardised processes increases regulatory robustness



* Based on Tiller's observed estimation

Benefits Case

The complex needs of both regulators & clients has ended the reliance on aged checklists, basic form filling, and the collection of photocopied ID documentation



Strategic

Allow for growth

- ✓ Remove manual logjams for more products / clients
- ✓ Free up manpower for higher-value opportunities
- ✓ Future-proof competitive market position

Customer experience

Clients now expect omni-channel access

- ✓ Be perceived as innovative / enhance the brand
- ✓ Increase customer satisfaction / engagement
- ✓ Lower client drop-out / higher retention



Key USPs

WealthXcel brings together various leading-edge technologies to provide an all-encompassing solution to onboarding clients of all types, around the world



All-encompassing capability

We cover joint & corporate accounts, including ongoing reviews



Flexibility

Core 'out-of-the-box' functionality, but with in-built ability to adjust and adapt



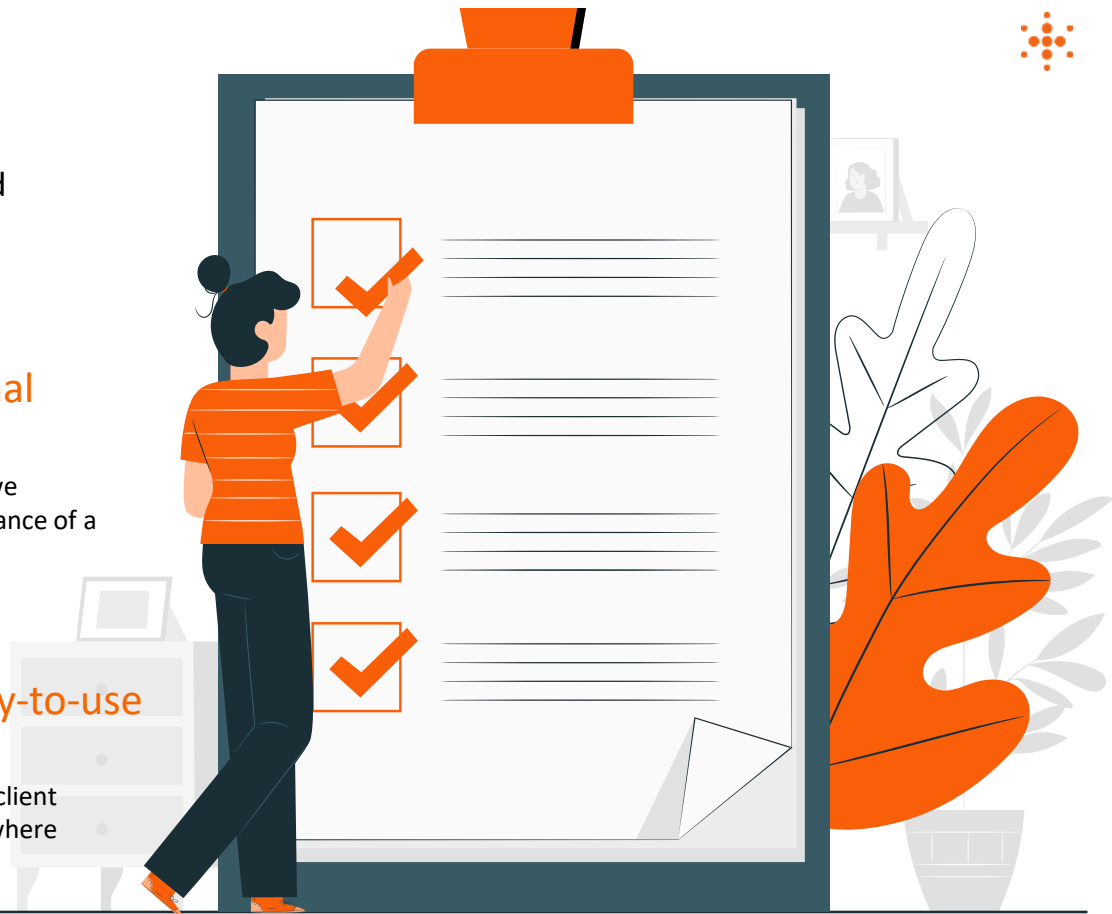
For international markets

We are Jersey-based, we understand the importance of a global business model



Appealing, easy-to-use interface

We automate and use client self-service approach where possible

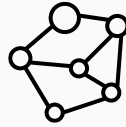


WealthXcel

'One version of the truth'



Individuals



Complex
Structures



Sophisticated
Monitoring
Dashboard





Individuals

Client Facing

Client Self-Service approach

'Intelligent' Web App

Mobile App (Android/iOS)

Fully automated Customer ID&V

ID Document Verification

Live-Test Video Biometric

Automated PEP/Sanctions

Document capture

International address verification



Specialist requirements for international countries



Building an onboarding system that can cater for international countries is complex!

It requires a flexible, dynamic approach and a multitude of specialist components, such that we adjust to idiosyncrasies from country to country



Multiple ID types

Requirement to deal with ID docs from around the world – and adapt to changes



Address verification

No one database can cope with the complexity and variety of countries



Individual country requirements

Some countries require verification of national ID cards instead of passports

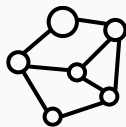


WealthXcel

'One version of the truth'



Individuals



Complex
Structures



Sophisticated
Monitoring
Dashboard





Complex Structures

Multi Customer Types

Self service approach, where possible.
Joint Account
Legal Vehicle (Company)
Trust / Partnership

Complex Clients

Group Structures
Entity Relationship
Secure Document Capture



Open a Mandate

Mandate type

Select Mandate Type

Firstly we need to know what type of mandate you would like to open.

[Learn more about the mandate types and what you will need when opening one](#)

☐

Individual

or

☐

Joint

or

☒

Limited Liability Company (Ltd) ▼

Limited Partnership (LP)

Trust Arrangement (Trust)

☐

If you are opening this mandate on behalf of another party, i.e. you are not the owner or a significant party for this mandate

Next

Customer self-serve ID&V using latest technologies

Smart data collection using multiple automated methods

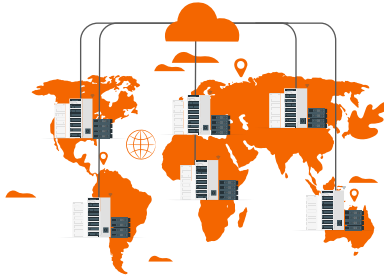


Automated data retrieval via API for company, director and submitted-document data



opencorporates.....

Automated data retrieval for companies' data around the world



Two-way Secure document upload

Secure upload allows for file transfer direct to & from the client in real time





Sophisticated Monitoring Dashboard

- Centralised collation of all information
- Automated work-flows
- Transparency across teams & business
- Consolidated Data View
- Real-Time Data Processing
- Inflight Status Visualisation
- Exception Handling

- Role-Based Access Control
- Document vault
- Secure messaging

Real Time Monitoring

- Daily PEP /sanctions
- ID document expiry check
- Automated flags
- Adverse media (companies)*





Important Information

This document has been prepared by Tiller to provide background information on its WealthXcel Digital Wealth Platform and is to be used solely for this purpose. It is being provided to you for information and discussion purposes only. The document is confidential, and no part of it may be reproduced, distributed or transmitted without the prior written permission of Tiller.

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Tiller Technologies Limited ("Tiller") was incorporated on 15 May 2019, under the Companies (Jersey) Law 1991 as a private Tiller, and is registered with the Jersey Registry under Tiller number 129056. Tiller's registered office is at the location of 5 St Andrews Place, Charing Cross, St Helier, Jersey, JE2 3RP. Tiller has a UK Office at Charter House, 1/11 Carteret Street, London SW1H 9DJ.

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[Linkedin.com/Tiller/tiller-group](https://www.linkedin.com/company/tiller-group)



Capturing the quality of human connections

Julian Box

Founder

26th November 2020



Why is belonging important?

Belonging and wellbeing are the leading staff challenges.

A workplace culture of belonging can lead to significant increases in job performance, and reduction in turnover risk and absenteeism.



56% ↑

job
performance



58% ↓

turnover
risk



75% ↓

employee
sick days

Flexible workplaces need strong connections.

With the world moving to a more flexible workplace model it's never been more important to ensure you are connected to your employees and that the connections between your employees are strong and resilient.

Vybbe can identify where you need to support those connections.

30%

less connected
to leaders

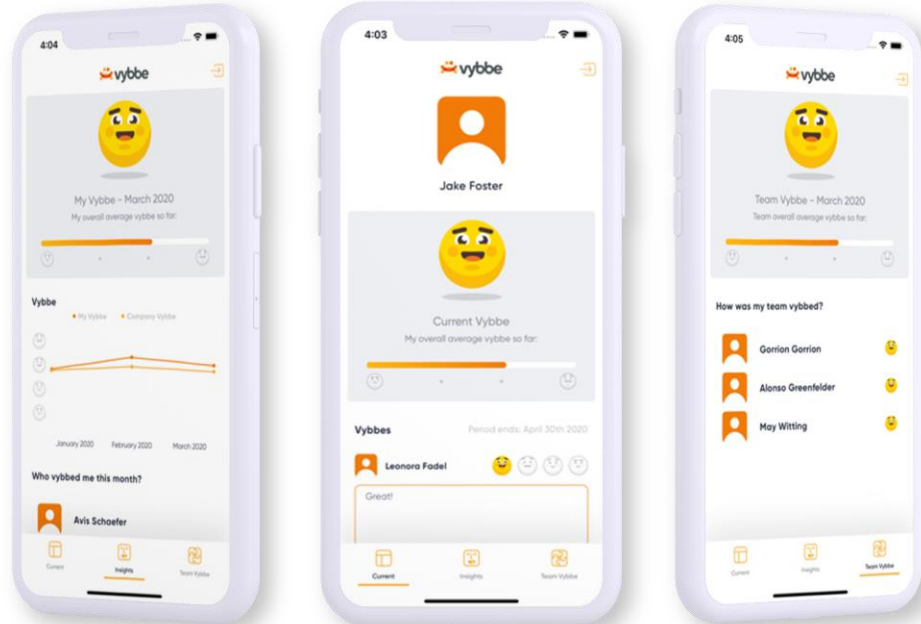
40%

less connected
to teammates



So what is Vybbe?

- **Vybbe** is a digital platform that captures the quality of connections between your employees.
- It's easy to use, cost effective and provides timely results.
- It builds the data to foster a culture of “belonging” within your organization.



Here's how Vybbe works.

Employees capture the strength of their connection with other employees.

This data builds into an unbiased score that shows how well each employee is engaging with others.

What vybbe faces mean?



Enthusiastic, Exceptional, Resilient



Well-motivated, Collaborative, Cheerful



Friendly, Consistent

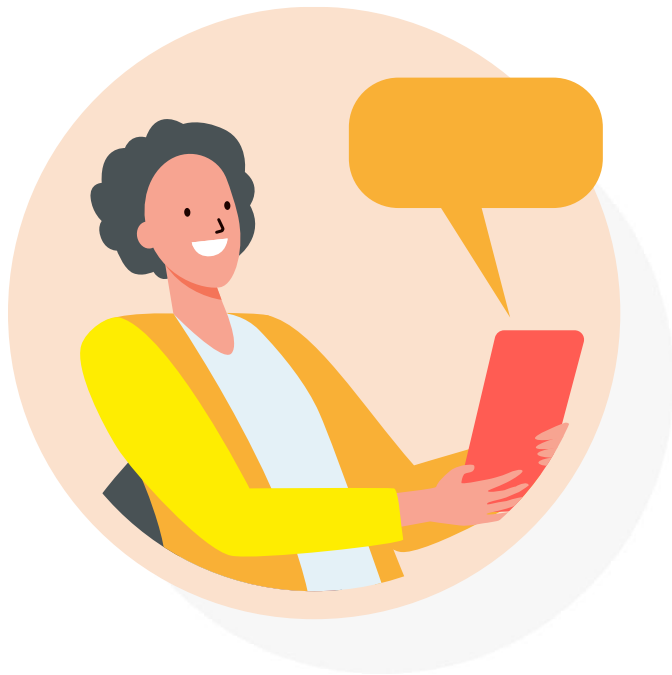


Inconsistent, Demotivating

The pulse of your people.

Ensuring the wellbeing of your employees has never been more important.

The **MyVybbe** feature gives your employees a voice to share how they're feeling and provides you with continuous insight into their sense of wellbeing.





Build stronger connections, achieve better results.

Julian.box@vybbe.com

www.vybbe.com

07797765087



Introduction to the Pandora Platform



WARM and its sister company OPAL are market leading Admin Software Provision



Over £10 billion of
funds administered



Accredited with
ISO 27001
for Information Security



Directly authorised by the FCA,
number:
459719



Hundreds of thousands of
protection plans currently under
administration



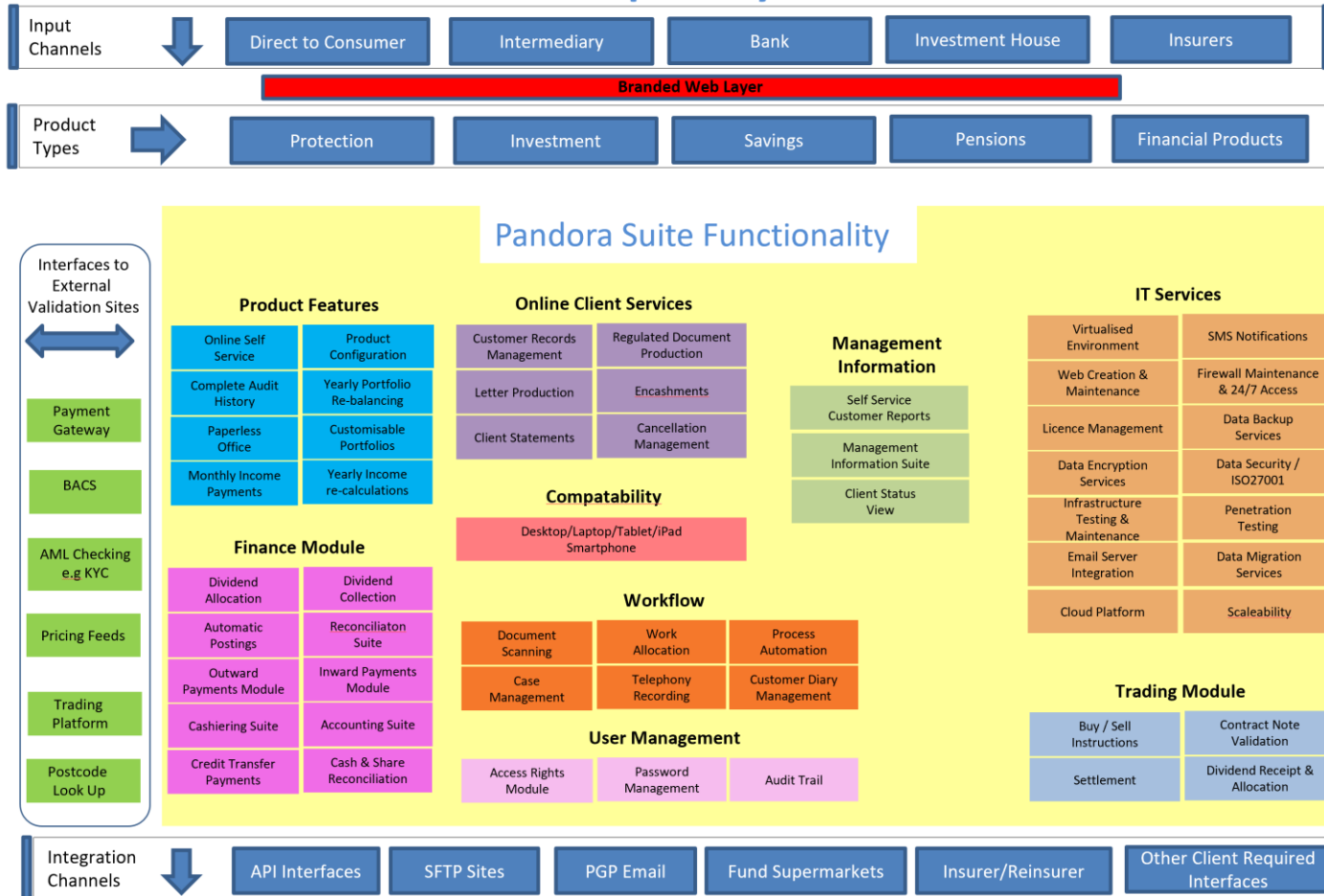
Over 100 Employee's in
Jersey, St Albans and Jaipur

PROTECTION



INVESTMENT ADMIN

Business Capability Framework



Technology Stack



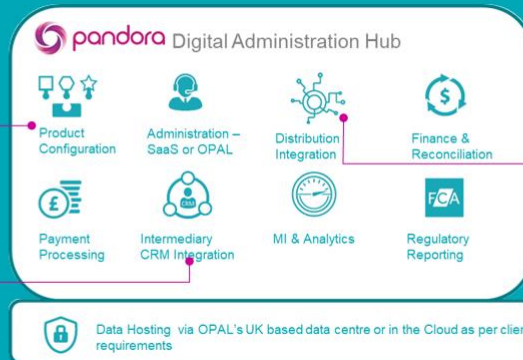


Launch

Pandora Launch enables Partners develop new products and rapidly deploy them via digital channels. The Digital Administration Hub can be rapidly configured to support a broad range of Protection and Investment products. These products can then be distributed in digital channels such as intermediary CRMs, Aggregators or D2C marketing tools through the Pandora connected ecosystem.

Rapidly configuration to support a broad range of Protection and Investment products

Integration into all major digital distribution points (CRMs, Aggregators, branch networks)

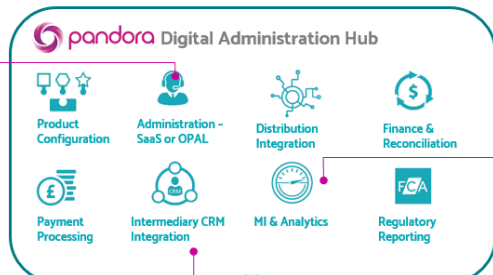


Case Study HSBC

This development won HSBC the “Most Improved Insurer” in Lifesearch Awards 2019.

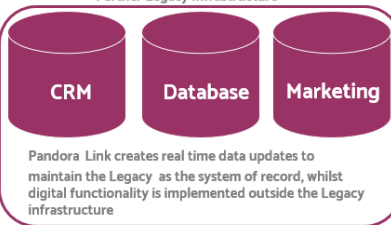
Administration processes can be digitised for better compliance and workflow

New communication and distribution channels can be opened up



New analytics and real time MI reports become available

Partner Legacy Infrastructure



Link

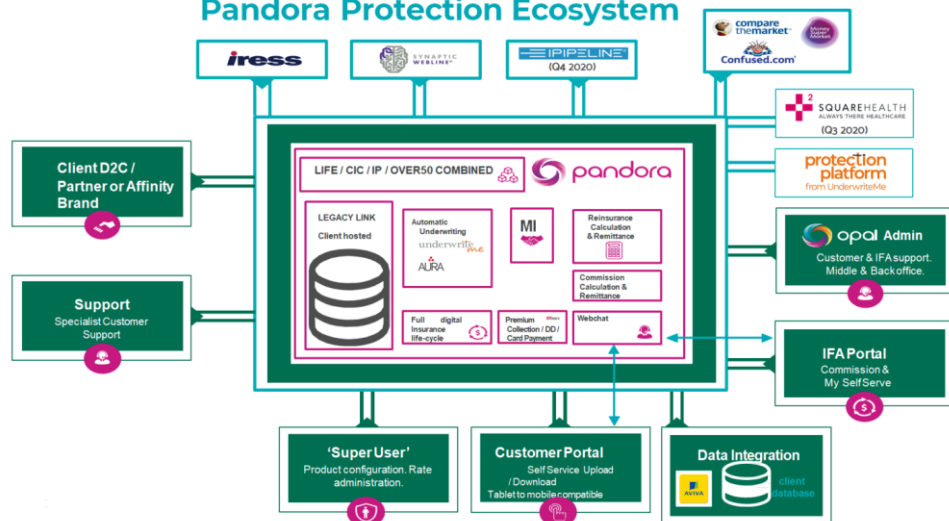
Pandora Link connects Legacy systems to new digitised front ends via API or agreed data transfer protocols. This enables banks and insurers to add functionality to existing products that cannot be implemented in the current infrastructure. Link creates opportunities to transform the customer experience of “old” products and to take cost out of analogue processes.

Case Study

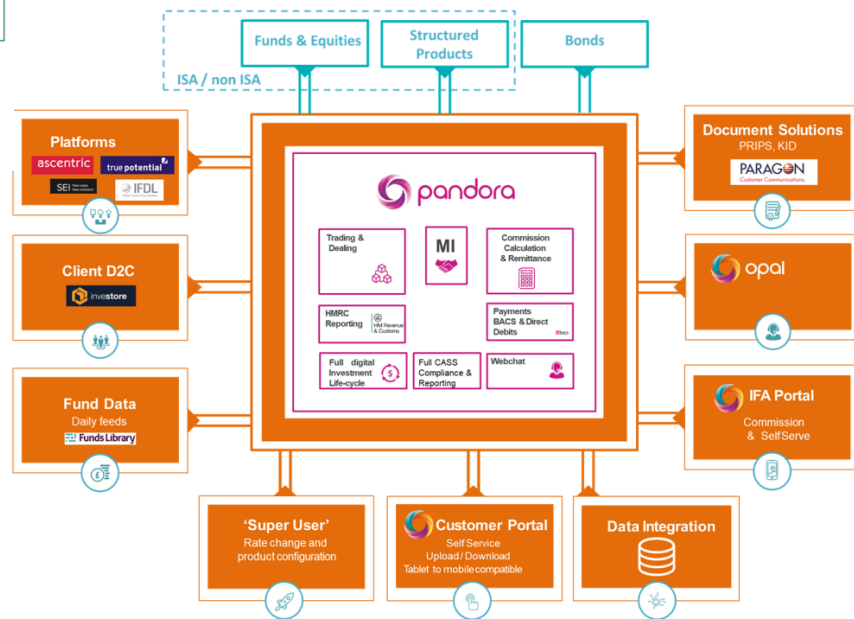
OPAL used Legacy Link to become an early adopter to integrate with the MyAviva portal



Pandora Protection Ecosystem



Pandora Investment Ecosystem



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Jersey Finance

Delivering Insight • Driving Innovation

Jason Laity

Chair Elect, Jersey Finance

Head of Fintech, Digital Jersey

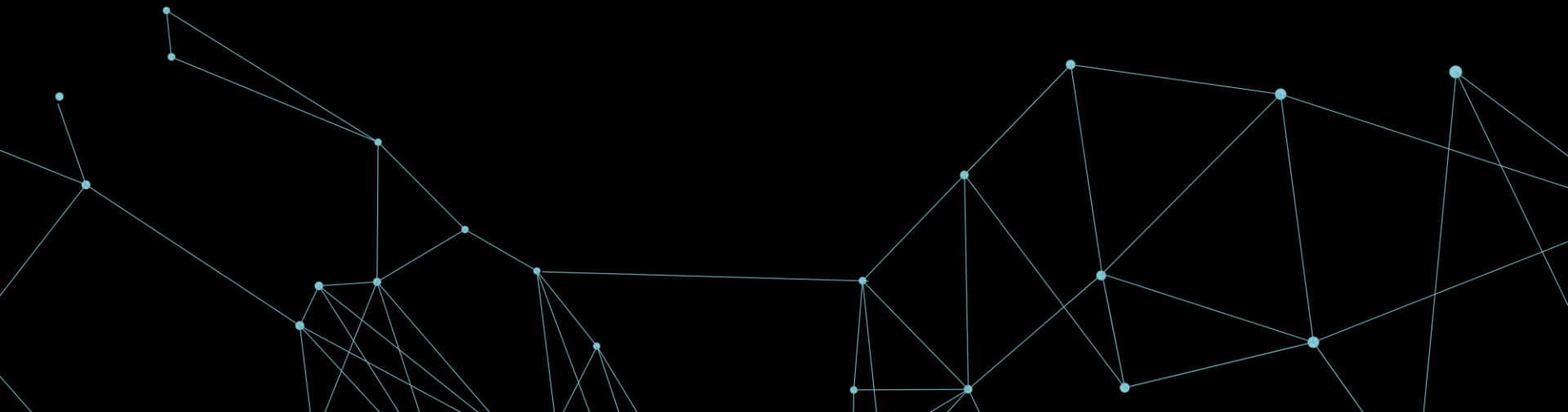


JERSEY FOR FINTECH



FINTECH.JE

Jersey for Fintech is a collaboration between the Government of Jersey and key agencies to promote Jersey as the ideal location for fintech firms to establish, grow and flourish.



FAST GROWING DIGITAL ECO-SYSTEM

Jersey is one of the first jurisdictions in the world to make full fibre available to 100% of broadband users, and the Island ranked 2nd in the 2019 Worldwide Broadband Speed League.

With 95% of the Island covered by three 4G mobile phone networks, Jersey provides resilient fixed and mobile capabilities for working in a way that suits both companies and individuals.

Jersey's network infrastructure can process significant volumes of data at high speed to other global locations. This, when combined with the Island's central time zone, is a significant benefit for businesses seeking to undertake high-intensity, time-critical technology development and testing.



**1GB FULL-FIBRE
TO THE HOME
NETWORK**



**3 TIER-1 TELECOMS
PROVIDERS WITH
4G NETWORKS
(5G BY 2021)**




**3 IOT NETWORKS
LORA + LTE CAT M
+ NB-IOT (M2M)**



**4 WORLD-CLASS
HOSTING AND
DATA CENTRES**

6






ABOUT JERSEY

Jersey is a self-governing Crown Dependency, located between the UK and France, with a stable government and its own independent legal and tax systems. Jersey is neither part of the UK, nor the EU, although it's proud to say that it works closely with both, through longstanding business and trade agreements with the UK and EU Member States.

With an established reputation for attracting successful businesses and entrepreneurs to its beautiful shores, Jersey is a location for those who want to be based in a thriving business climate.

Finding a location that offers the best advantages for your business might be one of your driving forces, but choosing a place to become your home is about much more. Jersey gives you the connectivity of a city with an island lifestyle – the best of both worlds for you, your family and your business. With the right employers in place, Jersey has created an ideal environment for fintech to thrive.

-  **TIMEZONE GMT**
-  **LANGUAGE ENGLISH (UK)**
-  **CURRENCY GBP**

A THRIVING TECHNOLOGY COMMUNITY



**DIGITAL
JERSEY HUB**

The hub provides a meeting place for Jersey's tech community, offering hot desking, dedicated desk spaces, meeting rooms and event facilities for work, networking, educational events, and hackathons.



**DIGITAL JERSEY
ACADEMY**

The Island's first centre of excellence for digital education. A dedicated facility working with leading industry partners and education providers to offer a wide range of full-time and part-time digital courses, workshops and events.



**SANDBOX
JERSEY**

Jersey's diverse combination of industries, including financial services, tourism, agriculture and digital, together with home grown but internationally recognised rules and regulations, provide the perfect "sandbox" location to innovate and test, before scaling up internationally.



**DIGITAL JERSEY
XCHANGE**

Digital Jersey Xchange (DJX) is a research and development space located outside of St Helier, close to Jersey's airport and one of Jersey's best known business for start-ups, available to members to work on the latest innovations in IoT, Digital Health and more.

100
DIGITAL JOBS
CREATED
EACH YEAR

3,000
PROFESSIONALS
EMPLOYED IN THE
DIGITAL SECTOR
IN JERSEY

400
DIGITAL
BUSINESSES
ON THE ISLAND

6

FINTECH.JE

#JERSEYFORFINTECH

SCAN ME



Jersey TechAwards 2020

Sponsored by Jersey Finance – ‘Best use of Technology in Finance’

- Any kind of interesting technology used in the Finance industry; or
- Finance-oriented technology used in any industry, financial or otherwise
- The winning entrant will have used technology to make a significant financial or productivity difference



SCAN ME





Jersey Finance

Delivering Insight • Driving Innovation

Thank You

www.jerseyfinance.je/fintech



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