

# GAMBiT

Innovating for a healthier financial future

## Gambit Profiling

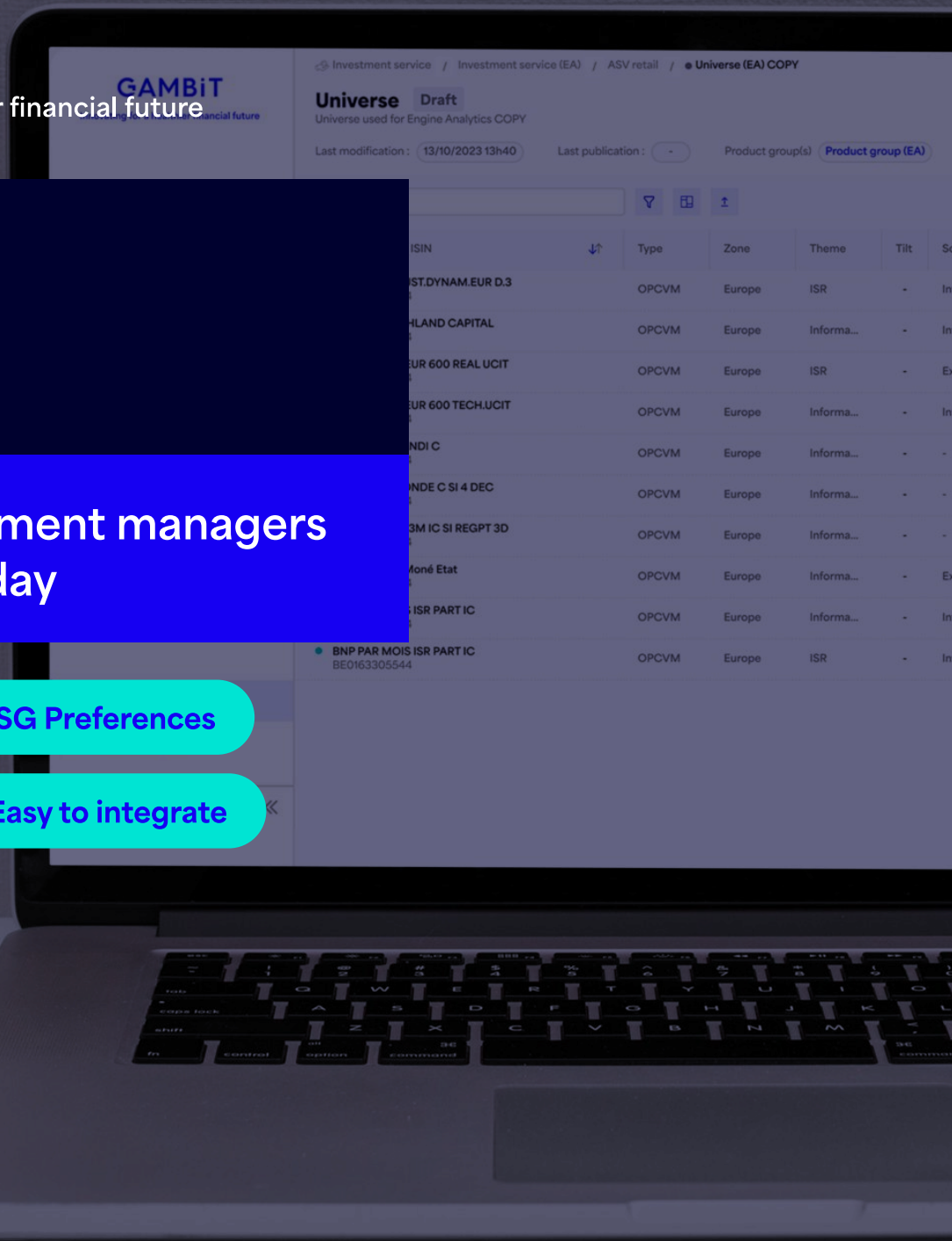
Support investment managers  
in their day to day

Configuration

ESG Preferences

Customization

Easy to integrate



## 1 / Your business challenge

The banking industry is evolving rapidly as consumers demand personalized services, flexibility, and tailored investment options. This shift challenges teams to not only deliver impeccable services but also innovate to meet these rising expectations effectively.

How can we ensure that our investments accurately reflect our clients' desires and preferences?

How can we customize investment strategies to meet the unique needs of each client?

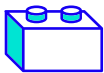


How can we align client profiles with suitable investment portfolios to optimize outcomes?

## 2 / Solution Benefits

Profiling captures your investors' financial situation, knowledge & experience, risk appetite & tolerance, as well as sustainability (ESG) preferences to craft a tailored and MiFID compliant profile, driving recommendations that align perfectly with your clients' aspirations.

The main features are:



### Modular

Can accommodate various types of questionnaires, question formats (multiple choice or open-ended), and languages.



### Highly Configurable

Allows different calculation methods for each questionnaire and customization of those scoring/weighting for each answer within the questionnaire.



### Efficient Profile Management

Dynamically calculates and stores unique profiles for each customer and/or contract.

### 3 / Customer journey

This user journey illustrates customizable questionnaires that assess financial profiles, enabling us to match users with suitable investments.

Begin by gathering or updating any expired or missing data to create a comprehensive financial profile.

Complete the risk profile questionnaire to determine which category you belong to.

Define how important it is to consider your ESG preferences when determining the portfolio allocation.

Determine your level of knowledge and experience regarding investment services.

Get a comprehensive profile that encompasses your risk tolerance, ESG preferences, and the level of knowledge and expertise tailored to your investment needs.

The screenshots illustrate the following steps in the customer journey:

- Step 1: Clients list** - A table showing client details for Louise Hamon and others, including total assets, risk profile status, and last connection date.
- Step 2: Risk profile** - A questionnaire titled "Which one do you prefer?" with three wheels (A, B, C) representing different risk levels.
- Step 3: Sustainability profile** - A questionnaire titled "What is your approach in terms of integrating Environmental, Social and Corporate Governance (ESG) issues into your investment choices?" with two options: "I would like to integrate ESG criteria into my investment choices" and "These criteria are not decisive in my investment choices."
- Step 4: Risk profile** - A questionnaire titled "Risk profile" with options: Defensive, Protector, Stable, Moderate, and Dynamic. It also includes a "Sustainable preferences" section with options: Neutral, Conscious, and Committed, and a "Knowledge & Experiences" section with options: Novice, Initiated, Confirmed, and Expert.

## 4 / Why Gambit ?

### Comprehensive toolbox

All the building blocks for the creation of a self-guided or advisor-guided investment advisory or Portfolio Management service.

### Fast implementation

Using state-of-the-art technology, including an API-first approach and cloud, it is possible to combine re-use of modules with transparent integration both in the front (screens) as back (data).

### Global mutualization, local configuration

All modules have been designed to support multiple use-cases, by allowing a local configuration for your specific workflow. The multi-tenant architecture allows for a secure separation of data and config.

## 5 / Use case

Need some hands on experience before making a decision?



**BNP PARIBAS**  
La banque d'un monde qui change

### Context

The digital transition was crucial for BNP Paribas to reduce operational costs and enhance efficiency across its operations. A significant challenge lay in striking a balance between digitalization and maintaining the personalized approach that customers expected from a leading financial institution. Initially, disparate tools were employed within various teams to manage different services and offerings.

### Our solution

Thanks to the GWP platform and its administrative console, teams across BNP Paribas were able to :

Easily configure investment strategies using preferred portfolio optimization algorithms.

Execute necessary portfolio rebalancing automatically.

Quickly identify any anomalies or issues during the lifecycle of customer investment contracts.