

Financieel Vooruitzicht

Making financial planning truly accessible

Mark Leck (Yellowtail), Andy Jessurun & Dennis Jansen (ABN AMRO)

Innovation by collaboration, making use of OPAL technology

Andy Jessurun,

*Father of 3, ex partner of 1 (their mom)
and partner of 1.*

*I'm a family man and primarily focused on
the wellbeing of the 3 apples of my eyes and
my 2 great parents.*

WHY

We believe that expert financial planning should be accessible to all.

HOW

We empower people through intuitive financial planning technology combined with the support of world class financial experts.

WHAT

We create and maintain state-of-the-art financial insight propositions, including the applications that support them.

Banking for better,
for generations to come

Continuous improvement of our services

Challenge

How to **provide** integral **financial insights** to significantly **more people within and outside** of the traditional **target group**?

Solution

Develop an **optimally automated** financial planning application that supports a **barrierless hybrid financial planning service**.

Ensure that **clarity** and **empathy** are leading principles in the development of this service so that:

- finances turns into something the customer understands and
- our advisors are empowered to also take on a **coaching role**

Result

A financial insights service to customers based on a **1-conversation-is-all-you-need** philosophy.

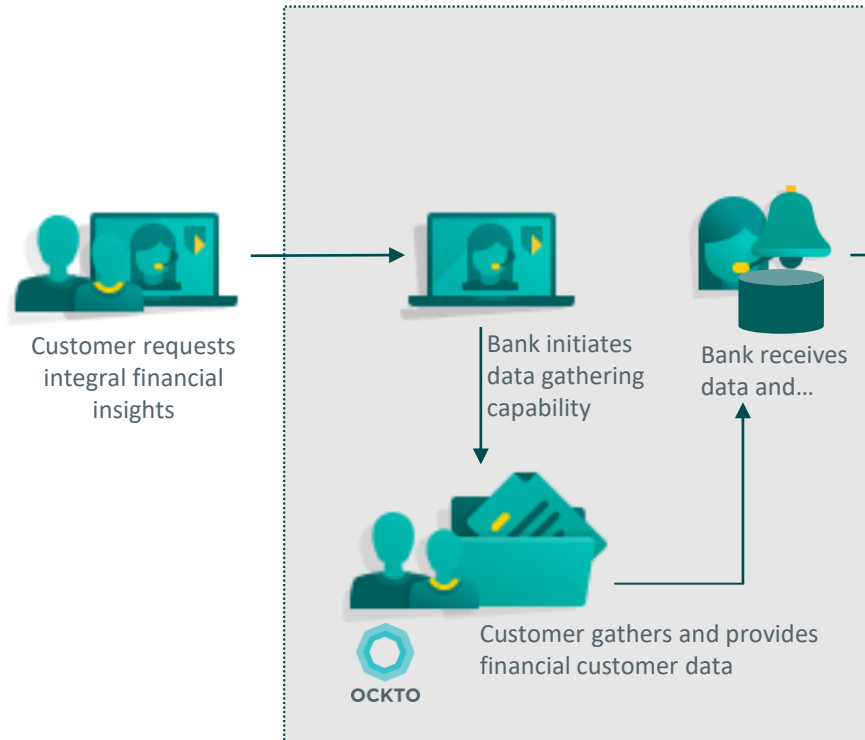
An application that delivers **automated basic insights, projections and action points** for all relevant client needs and life events, for instant use by advisor and customer.

Time saved can be for advisors to support more customers.

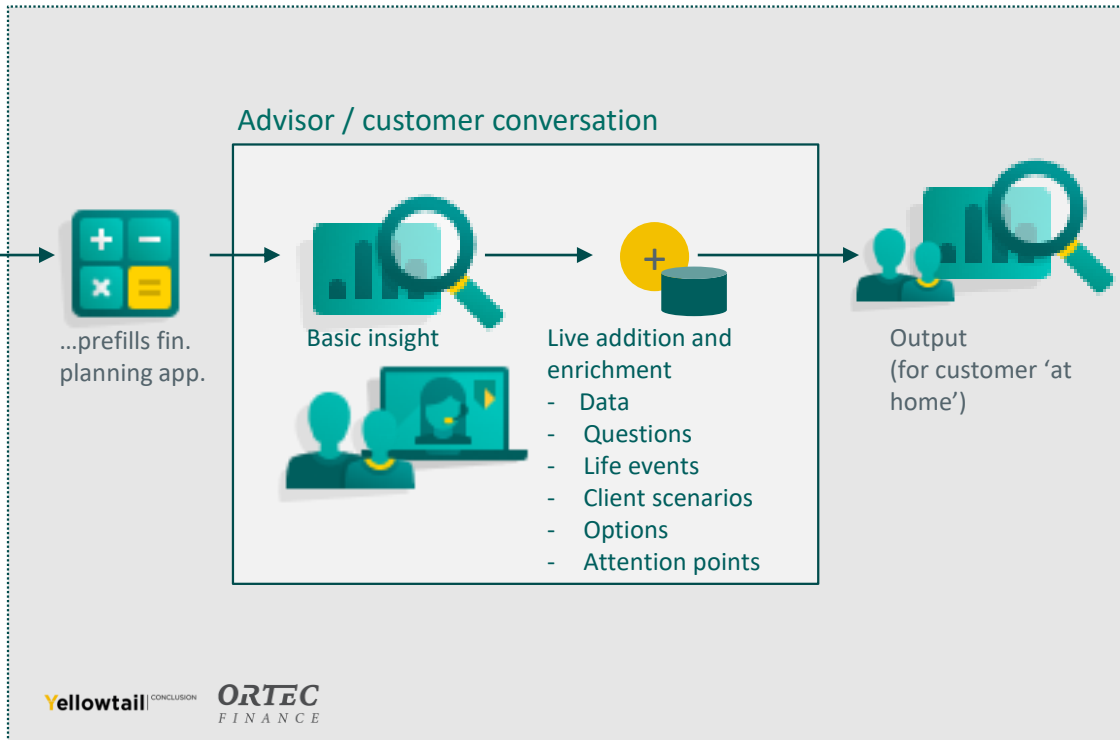
A personal bank in a digital age

High level proces

Prepare: Data gathering



Share and enhance insight: Hybrid financial planning



Yellowtail

Project role and architecture



*Mark Leck,
Married, father of 3 'costly' children, a
mortgage, several pension schemes, bank
accounts and insurance policies. Probably just
like you, I am very interested in practical,
accessible, holistic financial insight.*



HQ, Naarden

Pune

Cape Town

+/- 200
colleagues

70+
customers

20 years
experience

"We want to improve customers their financial quality of life"

Yellowtail | CONCLUSION



YELLOWTAIL OFFERS



FinTech

Fresh ideas proven results



Financial planning aggregator

CORD Finance



Full service organisation

- Concepting
- UX design
- Realization
- Hosting
- Maintenance



Financial sector

Specific focus



Strong Partner network



SOME OF OUR CLIENTS & OUR PARTNERS

Pensions



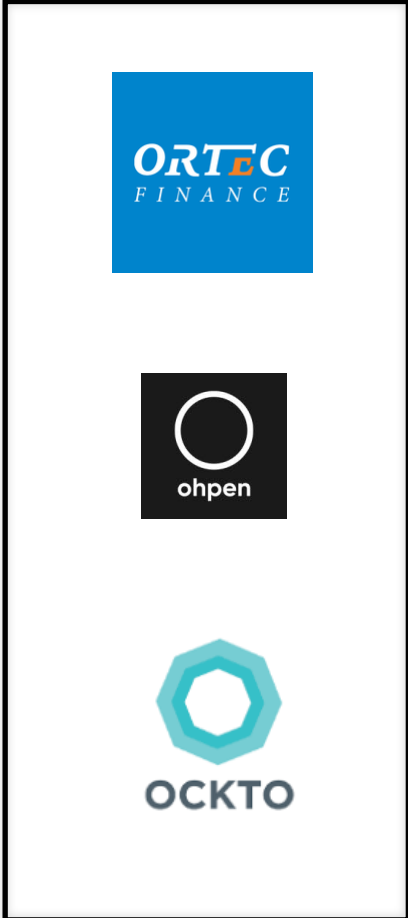
Banking



Insurance



Partners



CORD Finance

What is CORD Finance?

A platform for integrating and combining external and internal systems in a smart and flexible fashion to create new data driven propositions.



INTERNAL SYSTEMS

Traditional; no external sources



SYSTEM X

- Name format x
- Salary format & definition x
- Business rules definition x



SYSTEM Y

- Name format y
- Salary format & definition y
- Business rules definition y



SYSTEM Z

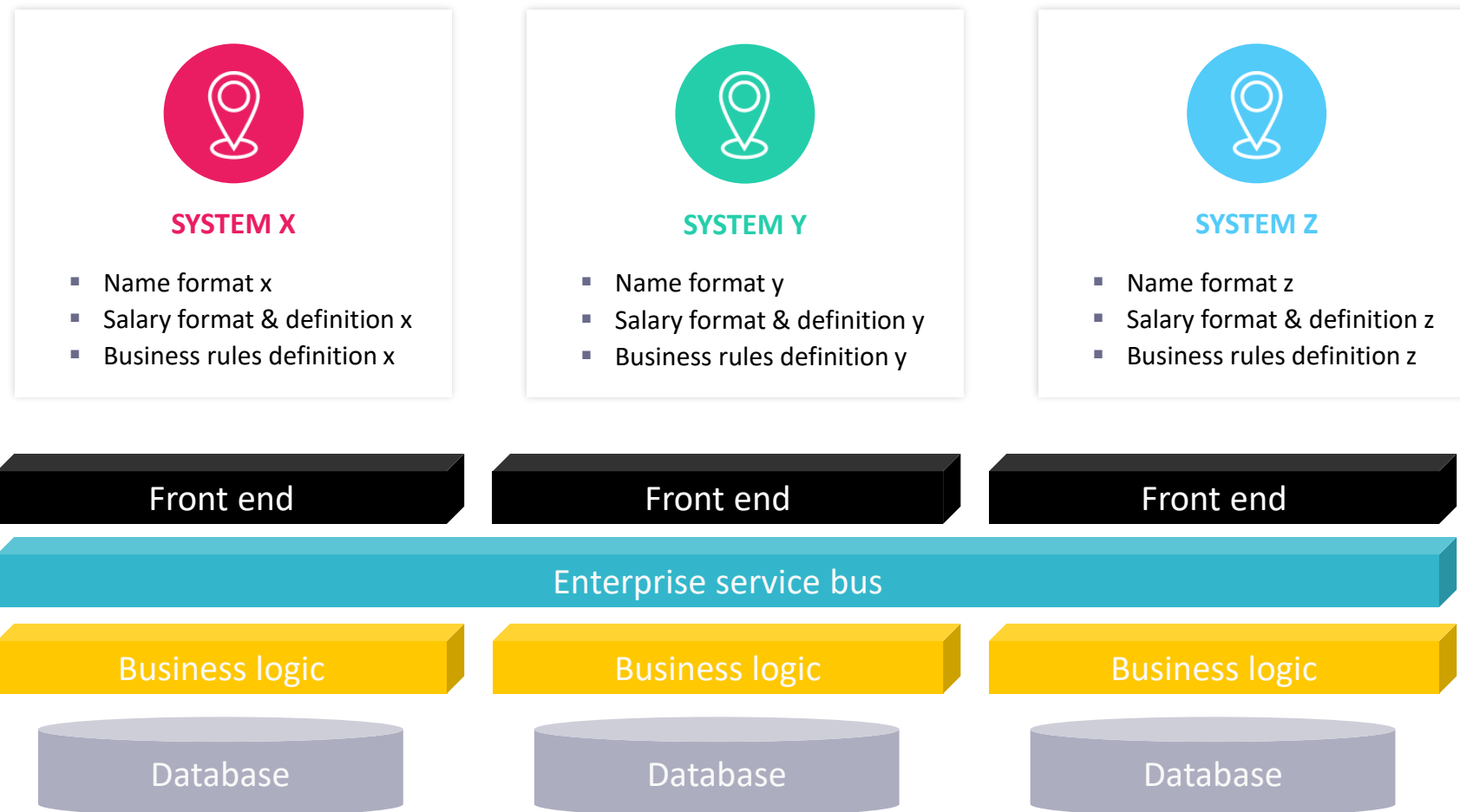
- Name format z
- Salary format & definition z
- Business rules definition z

- Internal = stable datamodel in own control



TRADITIONAL INFRASTRUCTURE

Inside-out

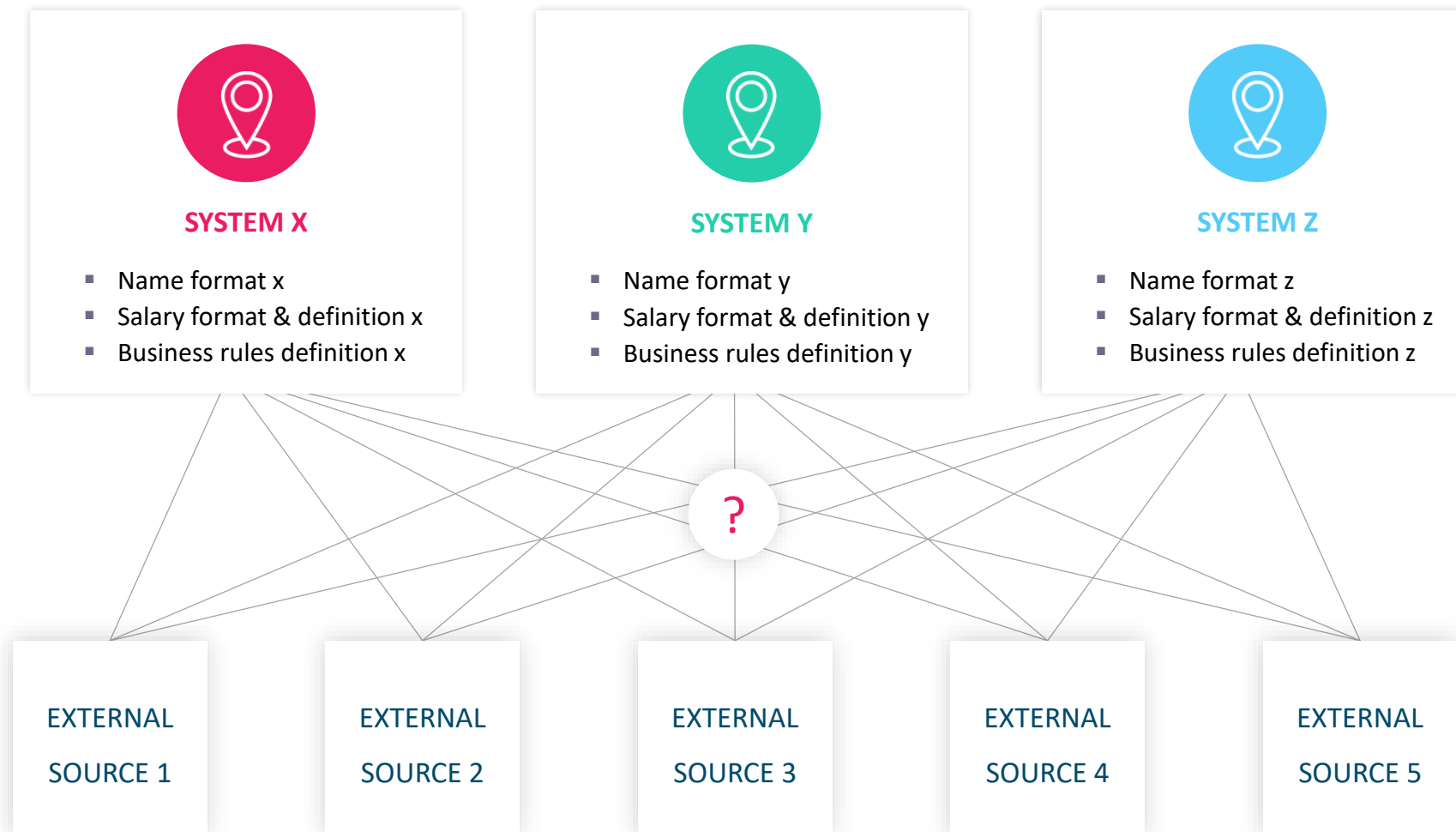


- Internal = stable datamodel in own control



TRADITIONAL INFRASTRUCTURE

Limitations



External Data, no control over:

- data definition
- Business ruling
- Timing

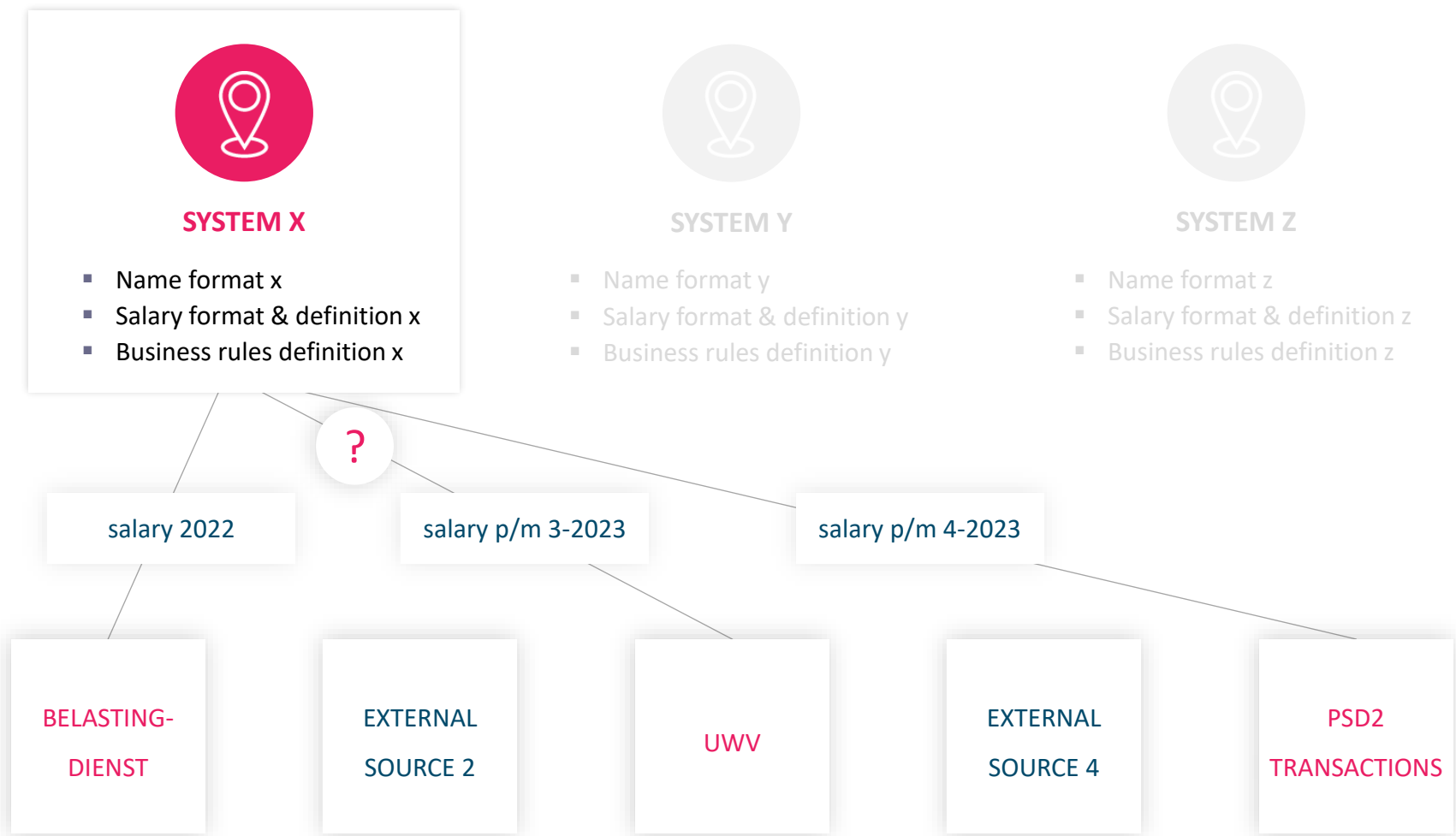
and

- GDPR is a challenge



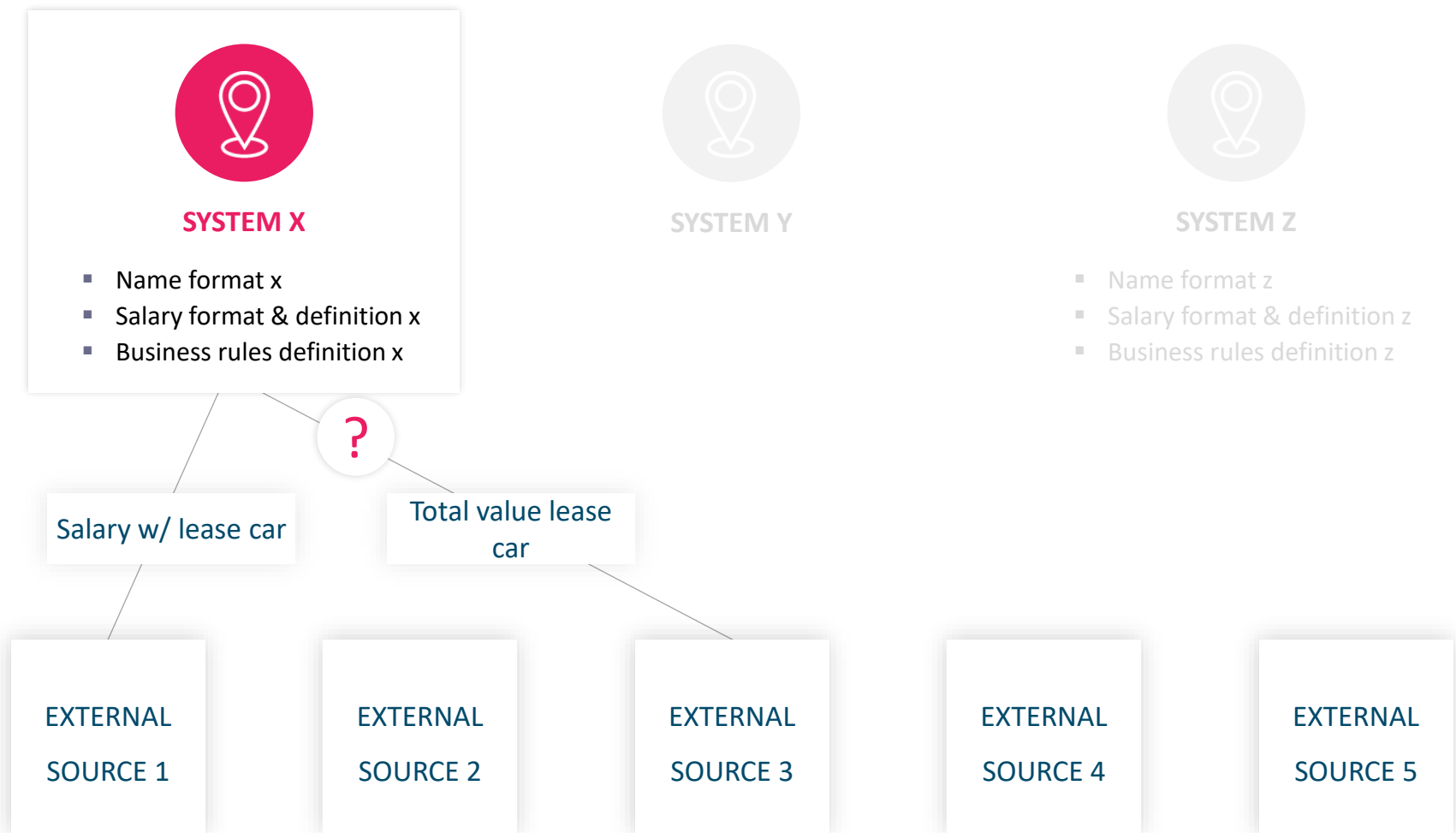
MULTIPLE TRUTHS

Definition & Time





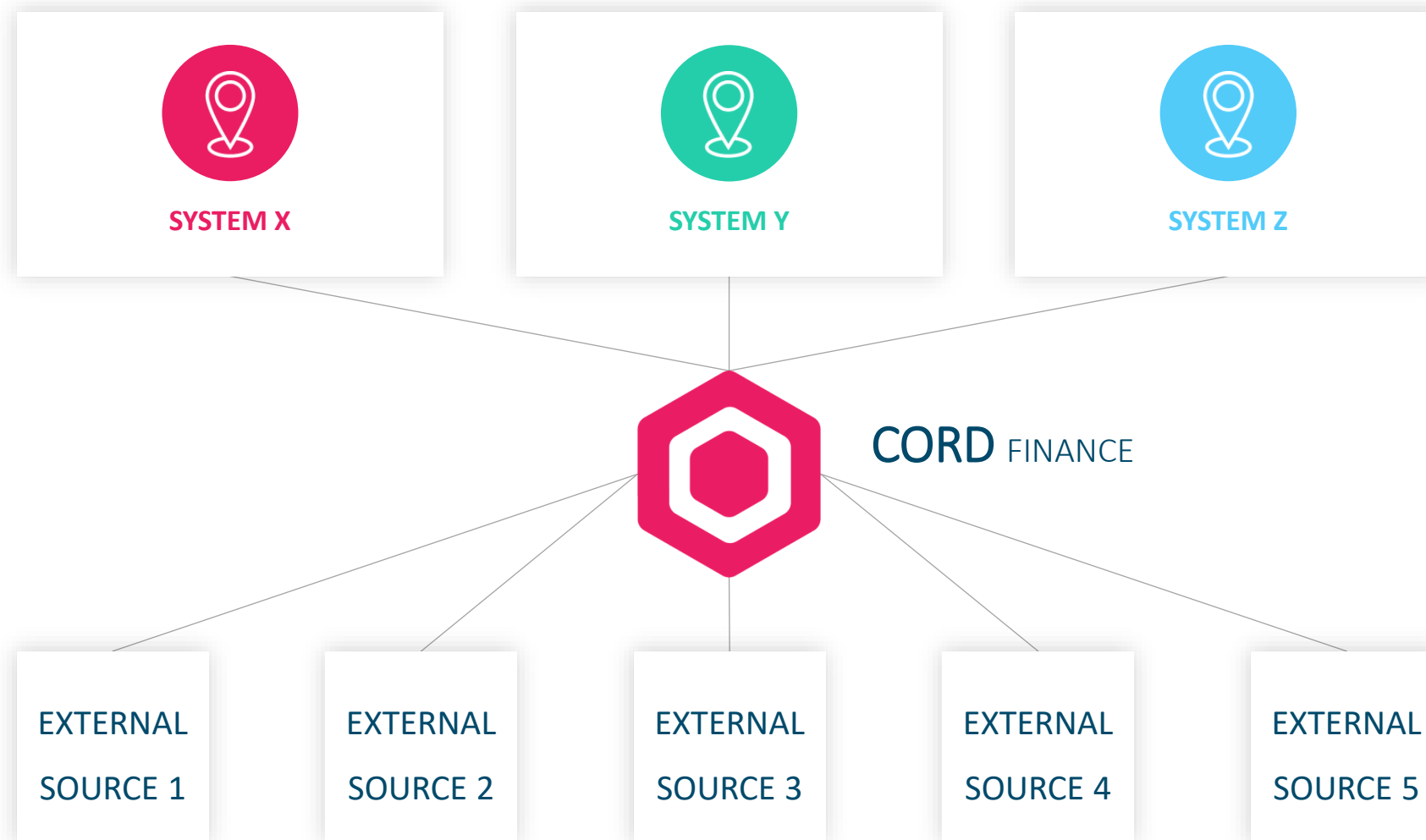
COMBINING MULTIPLE TRUTHS





CORD ARCHITECTURE

Outside-in



- Connection between internal and external
- Generic integrations
- Configurable business ruling
- Practical GDPR/AVG implementation



CORD WITH EXTERNAL DATA

Data-driven solutions

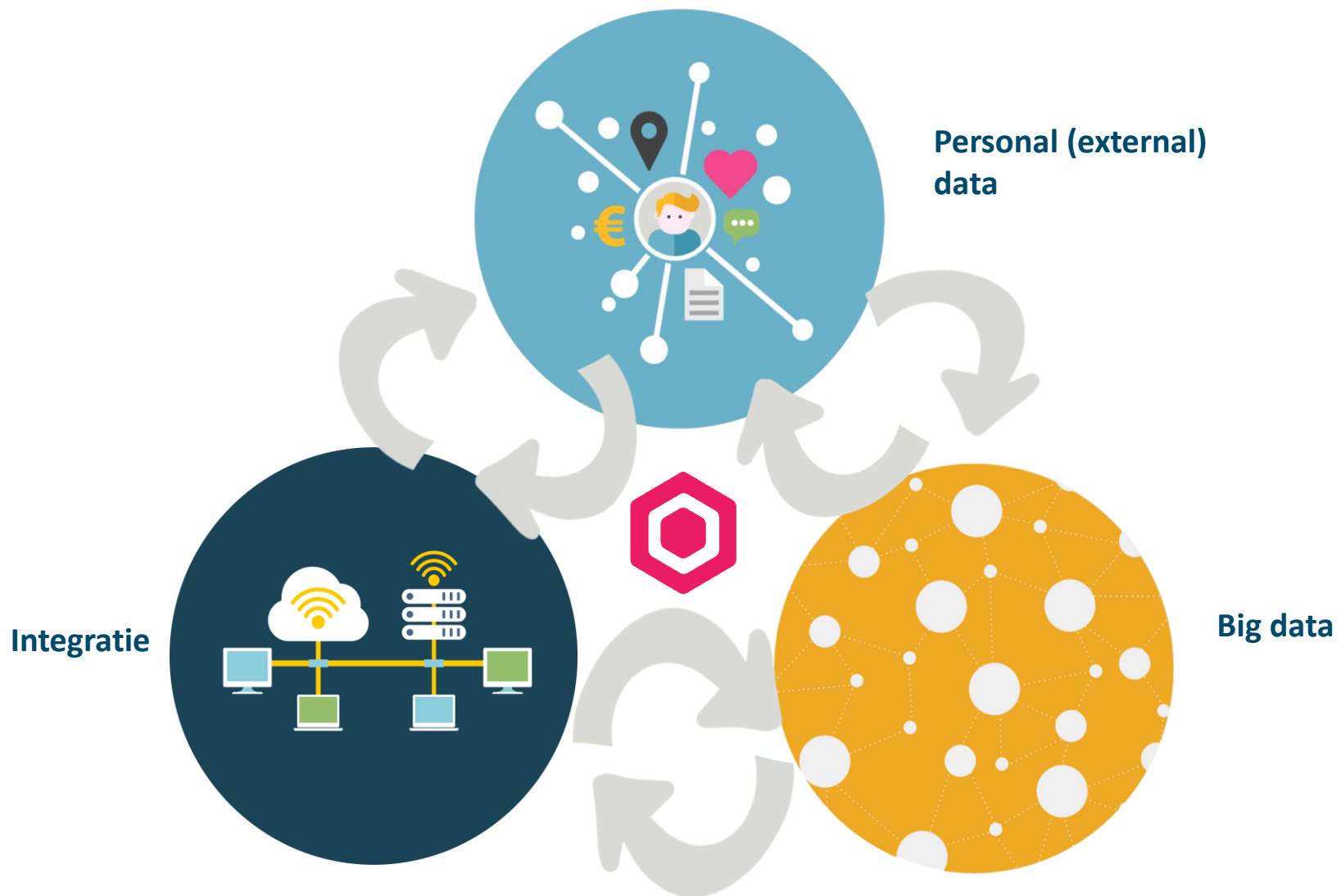
Integration



Personal (external) data

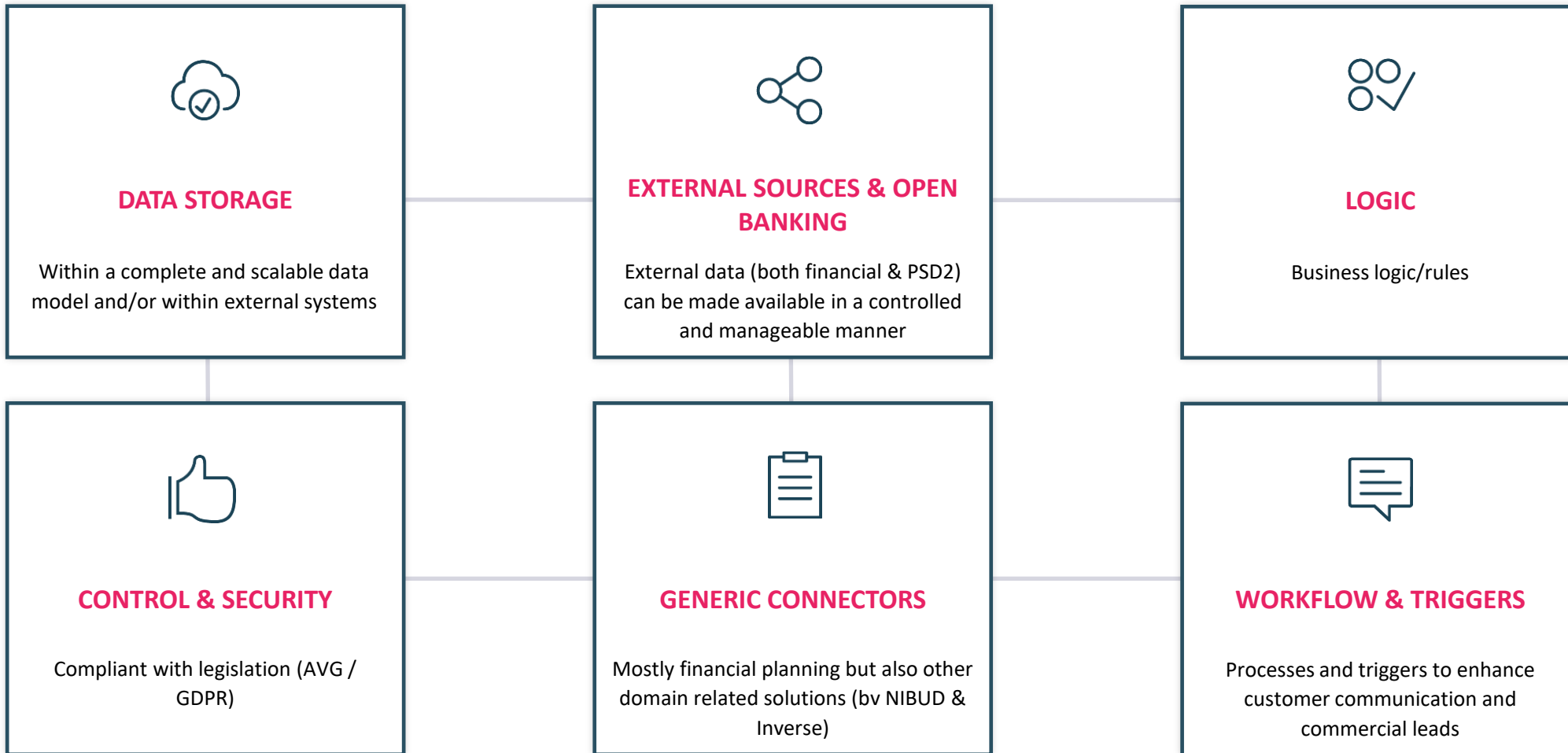


CORD WITH EXTERNAL DATA & BEYOND



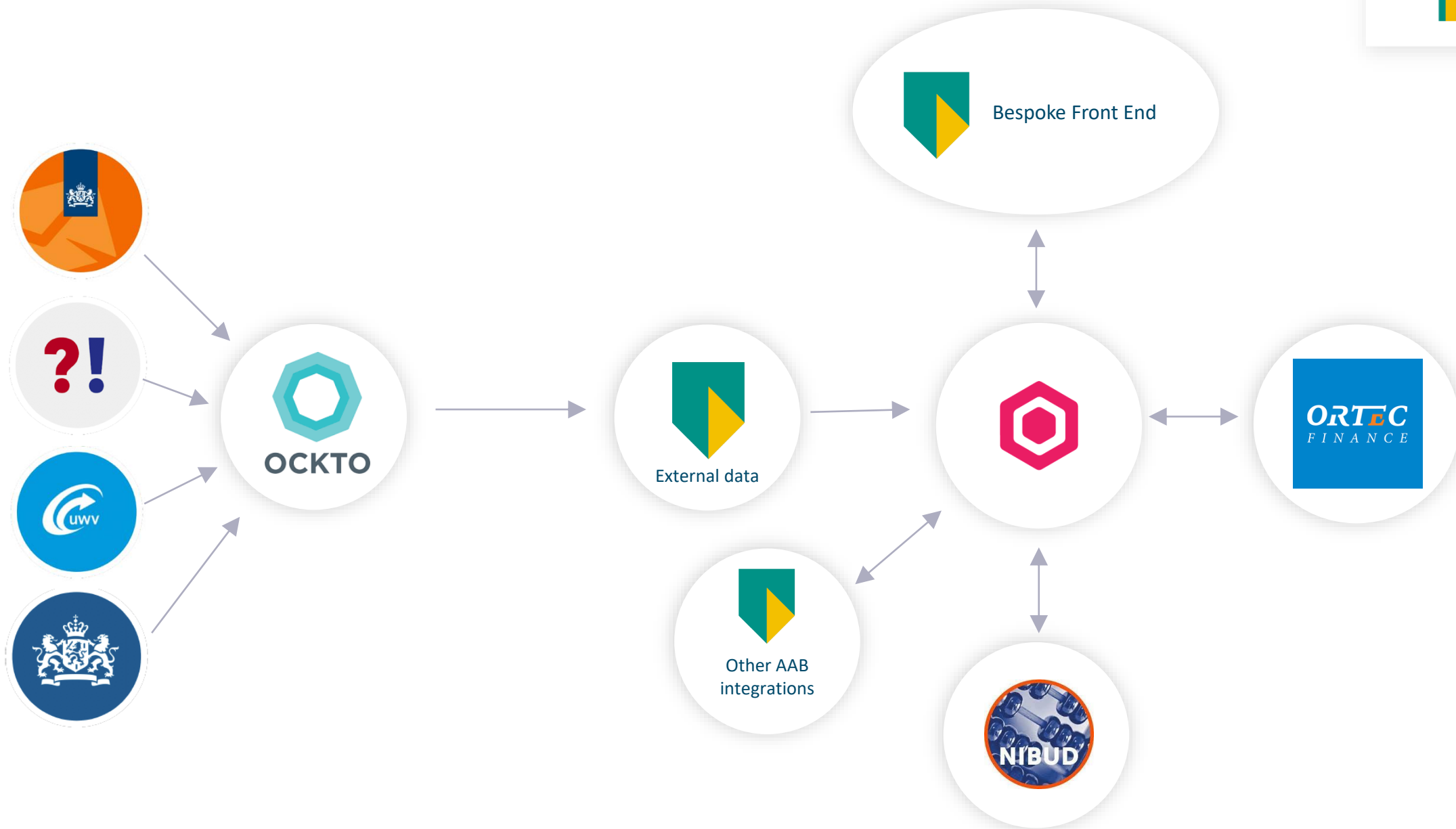


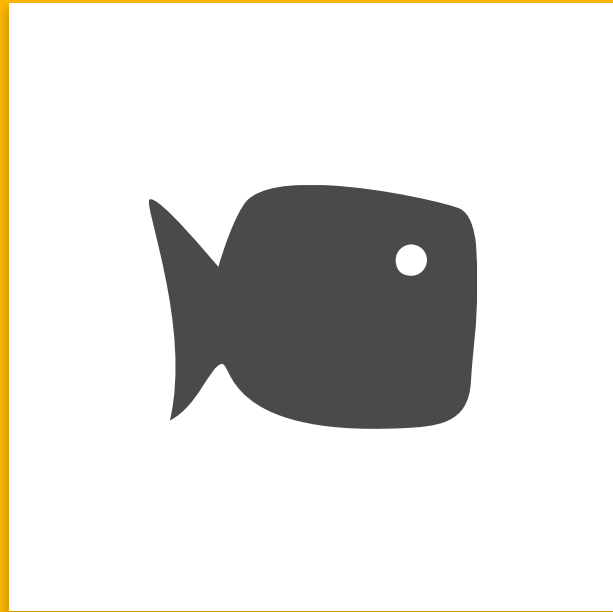
CORD BASE FUNCTIONALITY





SETUP FOR ABN AMRO HFP





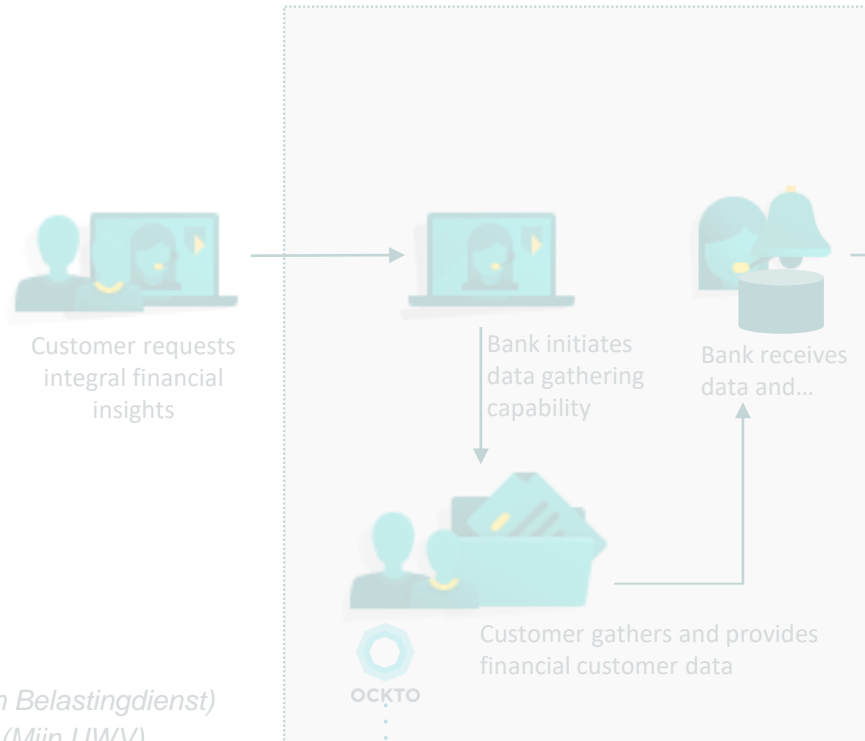
Financieel Vooruitzicht

Demo and outlook

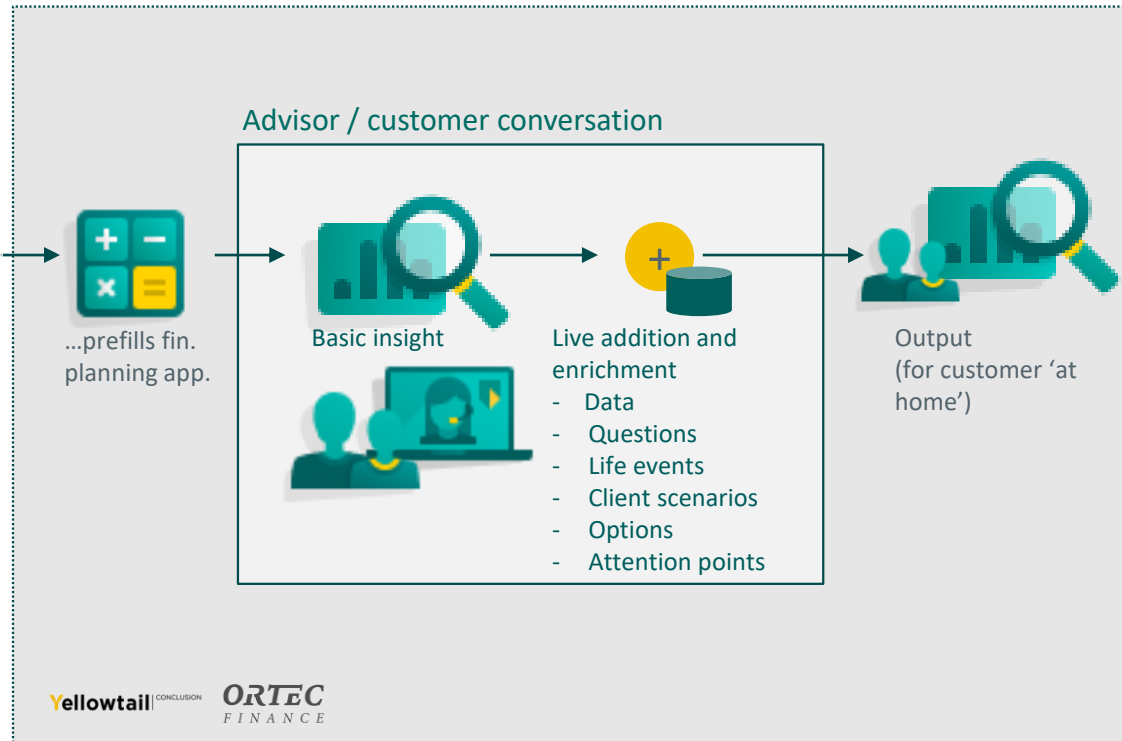
*Dennis Jansen,
Married with my wife and ABN AMRO,
father of 3 great adults, living in the east.
Financial Planning is in my DNA.*

Context demo Financieel Vooruitzicht

Prepare: Data gathering

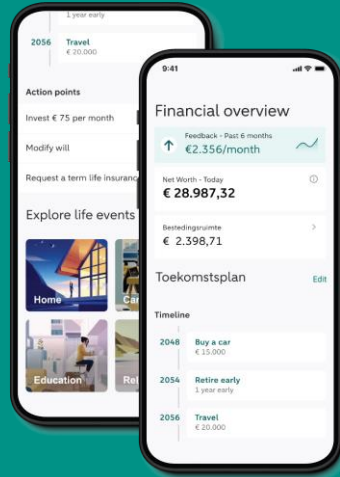


Share and enhance insight: Hybrid financial planning



This is just the beginning

Roadmap



Integration in mobile banking app

Extend data sources

Plan and goal monitoring

Introduction in other countries

Making financial planning truly accessible