

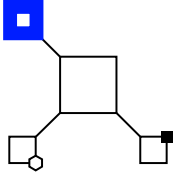
# Client Data Layer

How Technology Will Transform the Advisory Process

REFINITIV<sup>TM</sup>

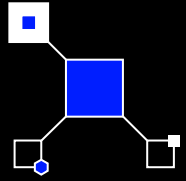
DATA IS JUST  
THE BEGINNING





‘The key deliverable at Refinitiv is to transform Refinitiv from a market data platform to effectively a combined information system by integrating the entire client record with market data and content.’

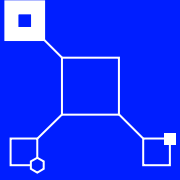
Christopher Sparke,  
Global Head of Wealth Proposition Refinitiv



## What Advisors want

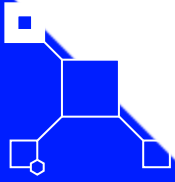
- **Single view** - account, client and relevant market data
- **Educate** - 'Why' market movements – macro, geo-political
- **Relevance** – Which news events have impacted my clients
- **Prepared** - unexpected client call
- **Efficiency** – improve engagement across larger client base
- **Personalisation** – increase trust and engagement





Relevancy - 58% of advisors are not satisfied with their firms technology and data to help generate insights for clients.

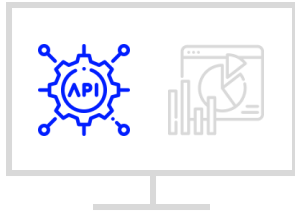
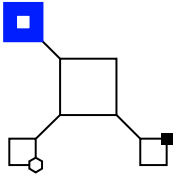
Customising the Investor Experience – Refinitiv Webcast



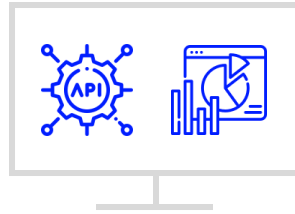
**“We predict that AI/ML will be the single greatest enabler of competitive advantage in the financial services sector.”**

Tim Baker

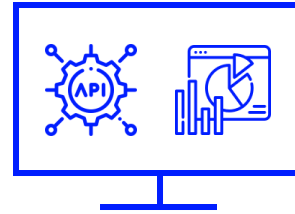
Global Head of Applied Innovation & Refinitiv Labs



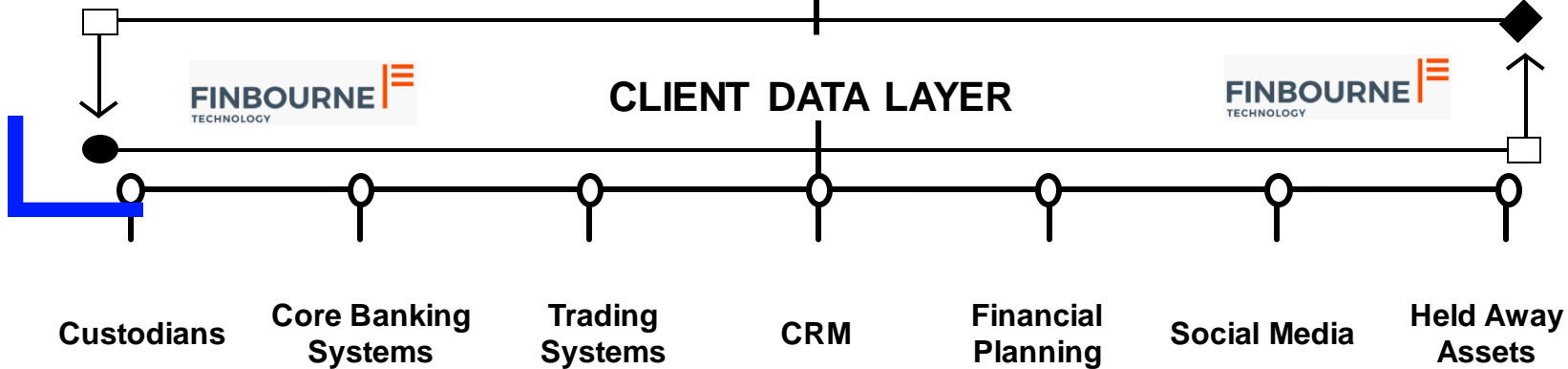
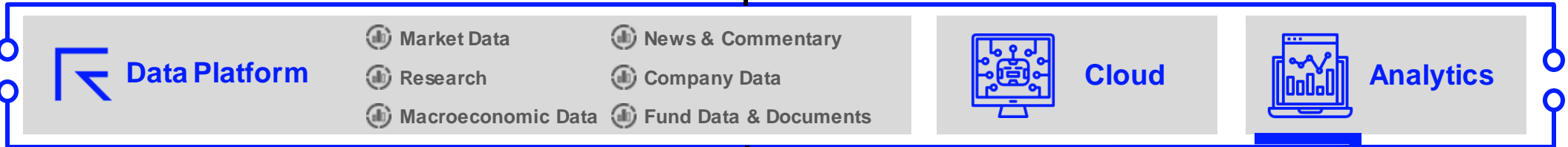
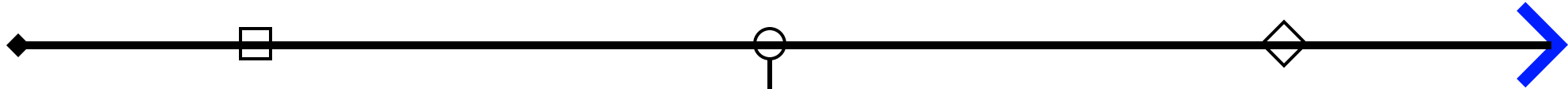
API only



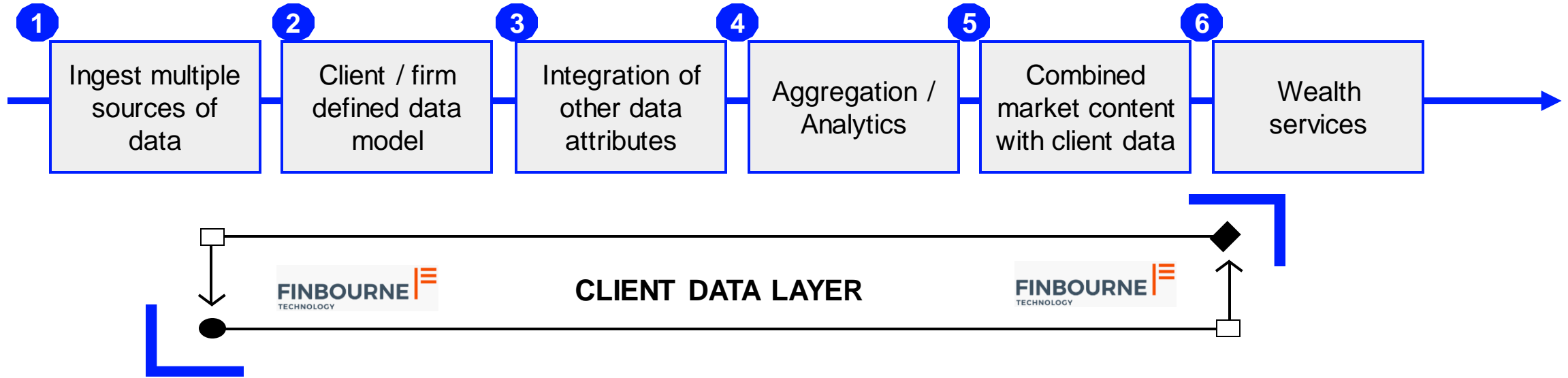
API + Widgets



Pre-built Advisor Workflow



# Client Data Layer – Overview



- **Open Data Platform**
- **Cloud native technology stack** – Hosted, VPN, Hosted with token, Fully Deployed
- **Extensible Data Model**
- **Map transaction and holdings data from any source / data model**
- **Scopes** – Ringfence data, then permission access by portfolio, branch, client, advisor
- **Aggregate** across scopes, by any data model property
- **Bitemporal Event Register.**
- **Recipes** – Decouple portfolio data form analytical libraries, market data, accounting conventions etc.



**SINGLE USER INTERFACE  
TO ALL SYSTEMS**

**ADVISOR PRODUCTIVITY  
SIGNIFICANTLY ENHANCED**

**GREATER RELEVANCY  
IMPROVES CLIENT  
EXPERIENCE**

**MULTI-CHANNEL  
EXPERIENCE BETTER FOR  
ADVISOR & CLIENT**

**MANAGING THE  
“IRRATIONALITY” OF  
PRIVATE INVESTORS  
BECOMES SIMPLER**

**SEAMLESS INTEGRATION  
OF “BEST-OF-BREED”  
THIRD PARTY  
APPLICATIONS**



**THANK YOU**

**REFINITIV**<sup>TM</sup>  
DATA IS JUST  
THE BEGINNING

