



Trends in technology for the wealth management community



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Foreword

The wealth management sector is rapidly evolving; the pace of change in terms of client expectations, service delivery, product offering, breadth of services and digitisation is breathtaking. Covid-19 was transformative for the industry, accelerating changes that were already in play, such as a digitised offering to allow for an omni-opti channel approach. It accelerated the need to provide a tailored and personalised offering to meet individual customer needs and exceed expectations. Add to that thematic trends such as the ‘Great Wealth Transfer’, move to ESG and private markets, and against a backdrop of economic and geopolitical uncertainty, and wealth managers certainly have plenty to think about.

The role of technology in this mix cannot be underestimated – it serves to underpin and enhance wealth management offerings from any number of angles; is crucial in delivering the service customers expect; and in delivering insights to shape the strategic agenda.

Accordingly, our survey of wealth management executives revealed a host of priorities and focus points. The aim was to get a feel for what wealth managers are experiencing in terms of their technology situation, current limitations, priority areas and how the need to provide a better service level for the client and optimising the wealth manager’s time rely on solid technology tools.

The report reveals not only the survey responses but also puts them into context, thinking also about the impact of broader or underlying industry issues, competing priorities, budget, expertise and culture – now and in the future. Indeed, the overall impression was that all respondents are keenly aware of the need to provide high-quality and differentiated customer experience in terms of the actual service and investment proposition and the way that it is delivered.

To deliver on that, wealth managers need to have robust technology in terms of both the architecture and the software.

It is no surprise then that technology strategy centres around software to support the wealth manager’s front end and operations experience through enhancing data management and analytics capabilities. In terms of what wealth managers want to offer to the client themselves, digital channels, collaboration tools, rich UX, digital and hybrid offerings along with front office tooling are deemed essential and in high demand. If a customer cannot easily connect with the wealth manager, they are highly likely to go elsewhere. Indeed, collaboration tools and co-browsing capabilities are now a central part of the delivery of an enhanced client experience.

Underneath the delivery mechanisms, the investment requirements of wealth individuals are broad – they want to have access to the full spectrum of investment vehicles and expect to have regular communications as well as digital reporting in place. ESG in particular was discussed as something that all firms now need to offer, given its importance to the next generation of investors.

To that end, meeting not just the needs of today’s investors but also staying relevant into the future, wealth managers know that they need to invest in a robust architecture that will allow them to be flexible and deliver on product, service and delivery – now and in the future.

Key findings

Respondents are conscious of the pressure to provide high-quality and differentiated customer experience, and the key role that technology plays in meeting these expectations.

Some 45% of respondents seem aware of the need to meet

customer experience expectations, including self-fulfilment capability. This figure rises to 63% in the US.

Expectations on service provision and its delivery are high, and a robust technology in terms of both the architecture and the software is a must.

Data management, in particular, was cited by 42% of respondents as important in adding analytics capabilities to support the front-end experience.

Digital channels, collaboration tools and co-browsing capabilities are a particular focus. A rich and intuitive UX is also deemed important. Broken digital processes and a lack of workflow tools were cited by 35% of respondents as a technology challenge.

41% of respondents cited streamlined onboarding, mid/front office processes and client profiling as key offerings they look for in the wealth management solution. Seamless digital and hybrid experience followed by the flexibility to configure and a faster time to market were other key considerations.

Access to a full range of investment vehicles is a must. The investment options of most interest to respondents’ customers include alternative investments (56%), debt/fixed income (54%), equity/ETF/mutual funds (48%) and real estate (44%). ESG investing was mentioned by 38% and digital currencies and Islamic investing were both cited by 30% of respondents. A combined 57% see ESG as relevant and of interest.

45% seem aware of the need to meet customer experience expectations.

42% say data management is important in adding analytics capabilities to support the front-end experience.

35% believe broken digital processes and a lack of workflow tools are a technology challenge.

41% cited streamlined onboarding, mid/front office processes and client profiling as key offerings they look for.



The TCS BaNCS point of view

We are delighted to be publishing this report on technology trends within the wealth management community. The past few years have not only seen exponential advances in technology which enterprises can leverage but also in culture, as there is widespread acceptance in integrating digital and mobile technologies into the day-to-day lives of consumers.

Given the rise in general affluence across large sections of the global population, wealth management driven both by advisory and self-service models is becoming an essential offering across the financial services spectrum, including retail banks. This is enabling and driving a 360-degree engagement with customers, resulting in a critical revenue stream for the industry.

With increasing uncertainties in geo-political situations and ongoing inflation, firms are seeing increased interest for wealth management services across all segments, including the Mass Market, Mass Affluent and High Net Worth Individuals. Traditional

investment advisory is actively being supplemented by hybrid and robo-advisory, as the younger generation seeks more digital experiences and engagements.

Customer and advisor user journeys which leverage omnichannel models, simplified user experiences, hybrid advice and collaboration tools will continue to evolve as a priority. Core applications will aggressively adopt emerging technologies like AI/ ML tools, cloud, among others, based on the use cases relevant to the business.

From the results of the survey described in this report, we see a clear need for wealth managers to take advantage of the benefits that technology can bring in terms of day-to-day efficiencies and improved customer experience. They can enhance their abilities to grow and scale and build a sustainable strategy for the future.

We hope you enjoy reading these findings and we look forward to hearing from you.

SECTION ONE

Providing a differentiated experience with the right technology tools

- Customer experience is the biggest technology challenge for wealth management.
- The retail segment is most likely to have maximum demand for wealth management services, across all geographies.
- Robo advisory is key to delivering on customer experience and is also important to wealth managers as it reduces cost to serve and opens up the possibility of moving down the value chain.
- Technology strategy centres around software to support the wealth manager's operations. Data management was seen as critical.

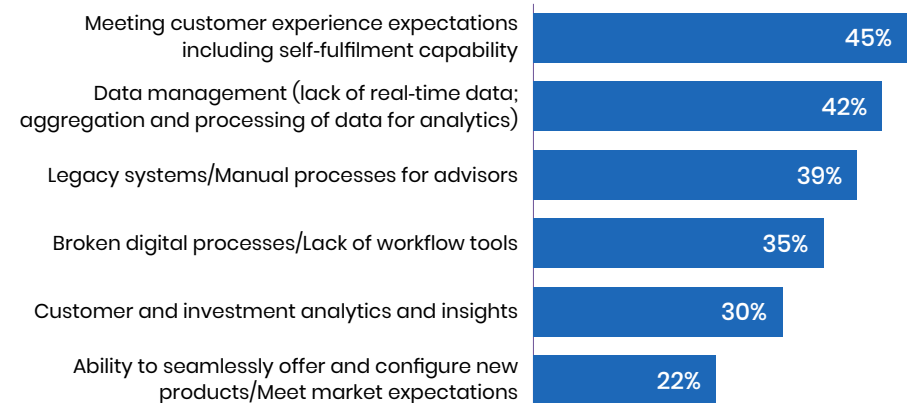


Technology to meet customer expectations

The biggest technology challenge or pain point for wealth management is meeting **customer experience** expectations, with 45% of respondents globally and 63% in the US citing this as the main pain point. Customers expect a Netflix or Amazon-like experience from their wealth managers and are quick to look elsewhere if these expectations, in terms of service or the actual offering, are not met.

Data management was cited by 42% of respondents; without the right data and its right management, the provision for a value-added, personalised service is difficult. And without the right systems in place to store and process data, the task becomes impossible. Indeed, legacy systems and manual processes were cited by 39% of respondents as the biggest pain point globally. Broken digital processes and a lack of workflow tools were cited by 35% of respondents as a technology challenge, while lack of customer and investment analytics were highlighted by 30%.

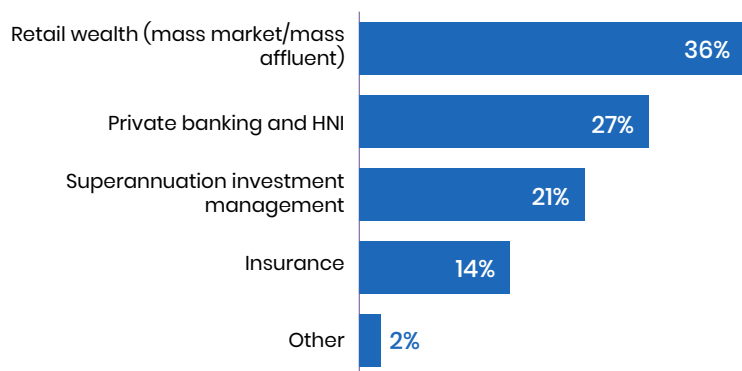
What are your biggest technology challenges or pain points for wealth management? (Select up to three.)



Segmentation and service

36% of respondents see maximum demand for wealth management from the **retail wealth sector**, followed by private banking and high-net-worth individuals (HNWI) coming in at 27%. However, some 21% see a demand from the superannuation investment management sectors and 11% thought the insurance segment has a need for wealth management too. This broad array of potential customers is good news for wealth managers who want to extend their reach into new segments.

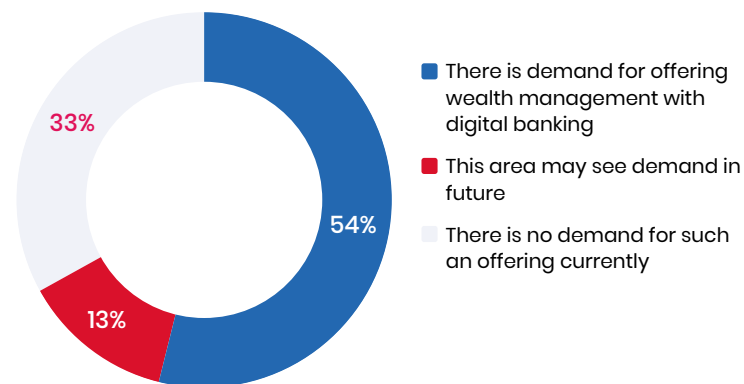
Where do you see maximum demand for wealth management in your region?



54% see demand for offering wealth management within a **broader digital banking proposition**, perhaps offering an opportunity for wealth managers to embed their solutions further down the value chain within generic digital banking services, and thus potentially capturing the mass affluent while they are still in the process of acquiring wealth. This is because the cost to serve reduces with greater technology involvement and the more self-service. However, there were geographically

“ Robo advisory was seen as very important by 48% of respondents. This is probably because it reduces the cost to serve and allows involvement in the mass affluent sector where a degree of self service is acceptable. ”

What is the scope for digital-only banks to include wealth management as an offering in your region?



specific differences; in the US and EMEA about 60% see demand for wealth management with digital banking today. Globally, 13% see potential for this model in the future; however, 33% did not see such a model as relevant.

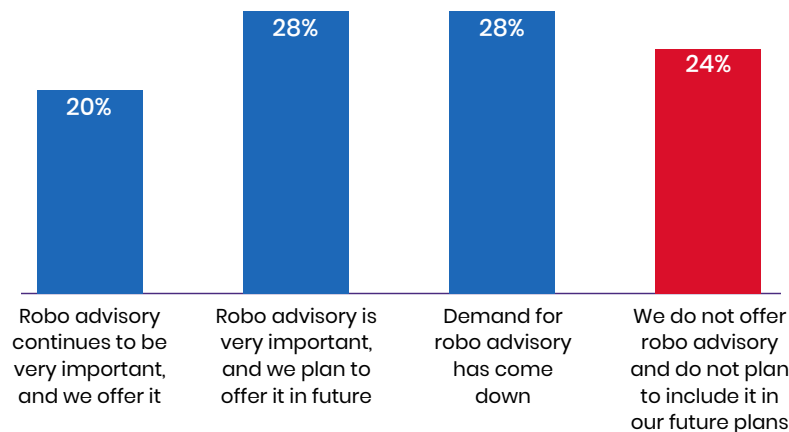
Robo advisory

Robo advisory was seen as very important by 48% of respondents. This is probably because it reduces the cost to serve and allows involvement in the mass affluent sector where a degree of self service is acceptable. The growth of the hybrid model in the higher segment of wealth management

for HNWI probably plays a part, too. Some HNW clients are happy to self-invest up to a point. However, currently only 20% of respondents offer this capability. Some 28% plan to offer robo advisory in the future but 28% feel it is not as important as it has been in the recent past.

Some 24% do not offer any robo capability and do not have future plans to do so. These include either those involved in a service model where robo is not relevant or those with a high-touch, personalised service model. Robo seems to be an area that is host to differing views that can be attractive to customers.

How crucial is robo advisory as part of your wealth management offering?



Technology strategy

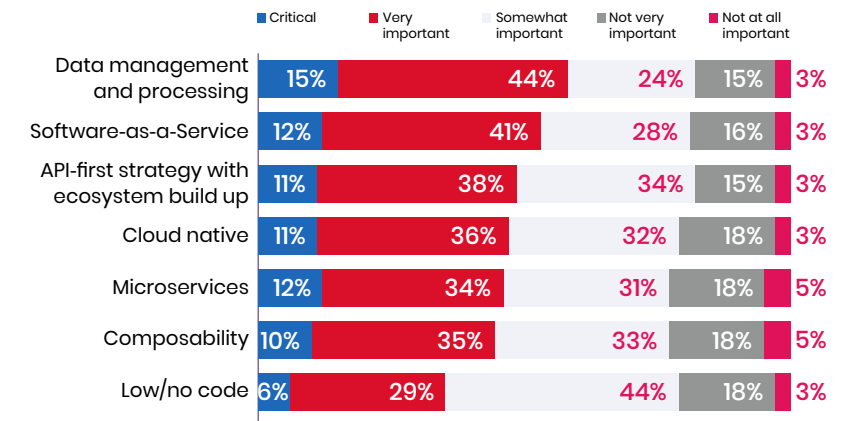
Data management and processing emerged as the most important factor to respondents' company technology strategy; 59% cited it as critical or very important. This is not surprising given data proliferation and the need to cleanse, normalise, analyse and store data in a secure way. In addition, the critical insights that data can provide in improving customer experience and services for wealth management were cited.

SaaS was the second most important factor, voted for by 53% as either critical or very important. Firms prefer to outsource software rather than create and manage everything in-house; they also like the software to be maintained and upgraded by the provider.

API strategy with ecosystem build up was cited by 49% respondents as critical or very important, therefore indicating the importance given to cut down time to market for new products.

Being **Cloud native** was cited by 11% as critical and by 36% as very important, as it provides crucial elasticity in the face of huge data volumes and processing requirements.

How important are each of the following to your company's technology strategy?



Microservices followed next, with 12% saying they were critical while 34% cited them as very important. Composability followed with 10% saying it was critical and 35% very important. Low or no code was seen as somewhat important by 44%, perhaps reflecting increased skills and experience in this area by the industry as a whole and thus firms' ability to work with existing code.

"TCS has been investing in wealth technology with the objectives of helping innovate advisors' practices and building a superior digital customer experience across the entire wealth management spectrum, including mass market and affluent segments that are growing rapidly," says Venkateshwaran Srinivasan, Global Head – Financial Solutions, Tata Consultancy Services. "These investments reflect our focus on building capabilities that cater to the new-age demands of wealth management across a variety of customer segments, giving customers the flexibility to select the solutions they need via a deployment mode of their choice."

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Venkateshwaran Srinivasan,
Global Head – Financial Solutions, Tata Consultancy Services **”**

SECTION TWO

Investment priorities and drivers

- Digital channels and collaboration tools are in high demand.
- Front-office tooling was deemed essential for future success with a digital and hybrid offering, and rich UX was also important.
- Analytics capabilities, particularly artificial intelligence (AI), are very sought after – albeit yet to become a part of the everyday technology make-up.



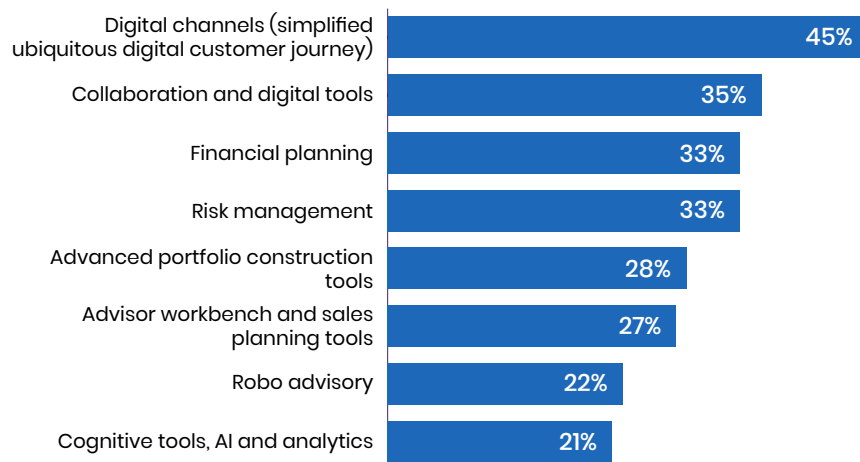
Investment priorities

When it comes to key areas to invest in, **digital channels** came out top with 45% saying they were likely to or planned to invest in them. This was already happening pre-Covid-19 but it has seen massive acceleration since then and has now become normalised and de facto. However, while digital channels were the top priority in APAC and EMEA, it was a low priority item

for US respondents who cited risk management and advisor workbench/sales planning tools as the most important priority. Collaboration and digital tools came in next at 35%. Both elements are in strong demand by clients who now want digital processes and communication tools that are high quality, easy to use and convenient. This is again something that was massively accelerated as a result of Covid-19 and is here to stay, so it is no surprise that the focus is on technology to boost the front end and support an enhanced client experience.

Financial planning and risk management came in at 33% each while advanced portfolio construction tools and advisor workbench and planning tools – both things that can help the advisor provide a value add and thus enhance the overall customer experience – came in at 28% and 27%, respectively. Finally, robo advisory followed by cognitive tools, AI and analytics came in at 22% and 21%.

What are the key technology areas you are investing in currently, or plan to invest in the near future? (Select up to three.)



Key technology capabilities and goals

When it comes to choosing the right technology solutions to help their business succeed and to be well positioned for the future, 41% of respondents cited **streamlined onboarding, mid/front office processes and client profiling**. This requirement was especially high in APAC with 56% of the respondents asking for it, followed by the Americas at 46%.

Seamless digital and hybrid experience were mentioned by 36%, with 56% asking for it in the Americas, the highest requirement in that geography. Intuitive and rich UI/UX were considered important by 35% of the respondents. State-of-the-art analytics tools were cited important by 31% of the respondents while 25% highlighted seamless integration with existing infrastructure as important.

“ Front-office tooling was deemed essential for future success with a digital and hybrid offering and rich UX also important. ”

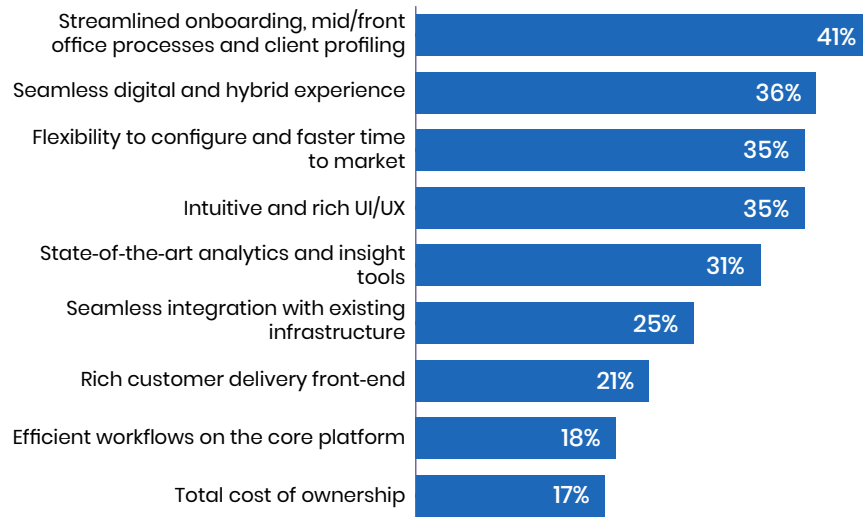
A rich customer-facing front end was cited by 21% of respondents. Indeed this – combined with digital and hybrid experiences and a rich UX – were critical factors in 92% of responses. Again, this is due to the need to have a deeper engagement with the customer which is only likely if the

“ A rich customer-facing front end was cited by 21% of respondents. Indeed this – combined with digital and hybrid experiences and a rich UX – were critical factors in 92% of responses. ”

customer finds dealing with the wealth manager a pleasurable experience. Indeed, all of these capabilities add significantly to the advisor in terms of process and time efficiency – thus leaving them free to build the relationship with the client.

Flexibility to configure and faster time to market were cited by 35%. Efficient workflows on the core platform were cited by 18%. The total of these three elements, all related to orchestration and efficiency, amount to 78% of respondents. Total cost of ownership was mentioned by 17% of respondents. Removing friction from day-to-day workflows makes the lot of the advisor easier, enabling more time to be spent with the client.

What are your top three considerations when selecting wealth management technology solutions? (Select up to three.)

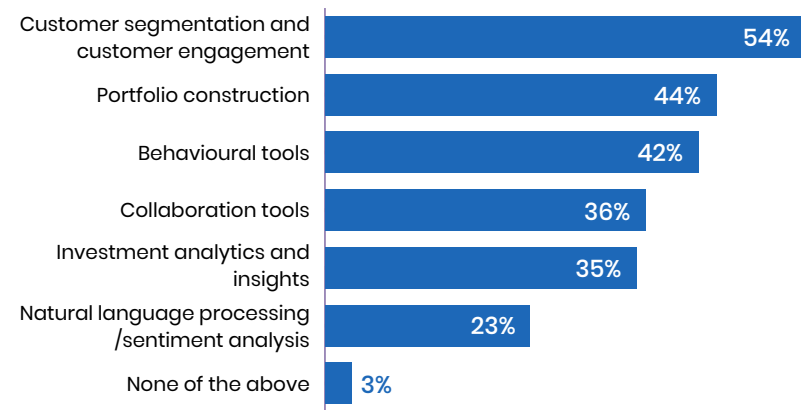


AI & analytics investment areas

Virtually all respondents – some 97% – consider at least some areas of AI and analytics high priorities for investments, including customer segmentation and engagement at 54%, **portfolio construction at 44%** and behavioural tools at 42%. The collaborative tooling offered by AI came in at 36% while **investment analytics and insights** was scored by 35%. Finally, natural language processing and sentiment analysis was cited by 23%. Only 3% said that none of the options were appealing.

How much of this translates into actual investment or stays in the consideration zone remains to be seen; although AI and its related technologies are not new, proven case uses within the wealth management community are few and far between. In addition, many – if not all – wealth managers have a lot of work to do to make sure that their data is clean and well organised enough to actually be useful to the AI algorithms in the first place.

What specific areas of AI and analytics do you consider high in priority for investments? (Select up to three.)



SECTION THREE Customer preferences

- Customer experience, including collaboration tools and co-browsing capabilities, is deemed critical to an enhanced client experience.
- Digital reporting and access to the full range of investment options are a requirement.



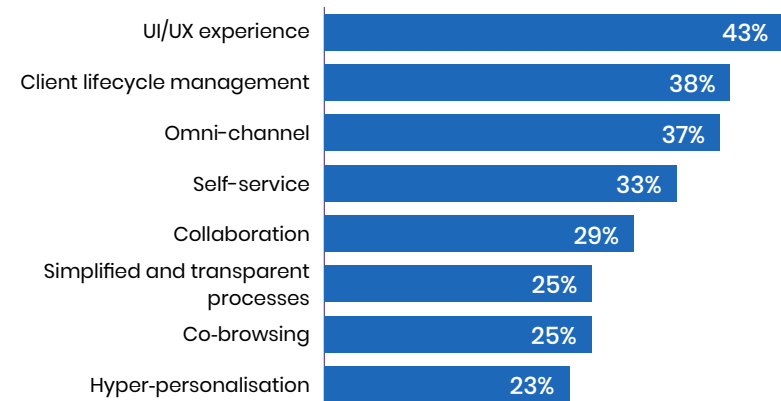
Elements critical to customer experience

With **customer experience** being top of mind for many if not most wealth managers, then it is no surprise that the digital UX/UI is cited by 43% of respondents as critical. If a client cannot easily navigate the digital front end of a customer portal, then they are unlikely to use it. Along the same lines, if the information presented to a client is not relevant and timely, then uptake will be limited. But while UX/UI is very high for EMEA, in APAC the focus is more on customer lifecycle issues. In the US, omni-channel capabilities score highly.

Staying relevant to the client and providing a differentiated experience overall account for 61% of respondents.

Subsections of this finding are having robust and easy-to-use collaboration tools, cited by 29%, and co-browsing capabilities, cited by 25%. Together, these three elements account for 97% of respondents.

What specific areas do you consider critical to customer experience? (Select up to three.)

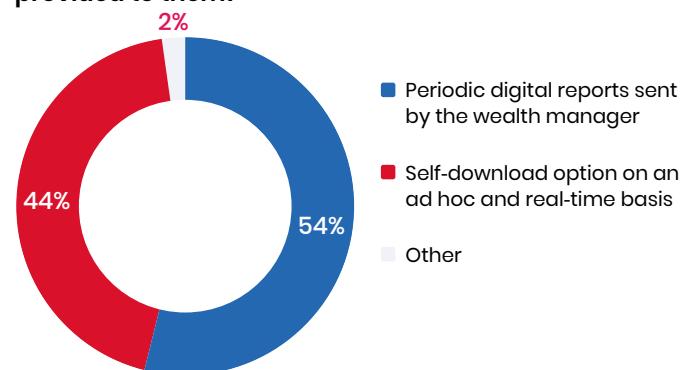


Related to this, hyper-personalisation was mentioned by 23%, meaning staying relevant to the client and providing a differentiated experience overall accounted for 61% of respondents. An omni-channel service offering to provide optionality and choice was cited by 37%, and self-service by 33%. A simplified and transparent process was mentioned by 25%.

Reporting & investing

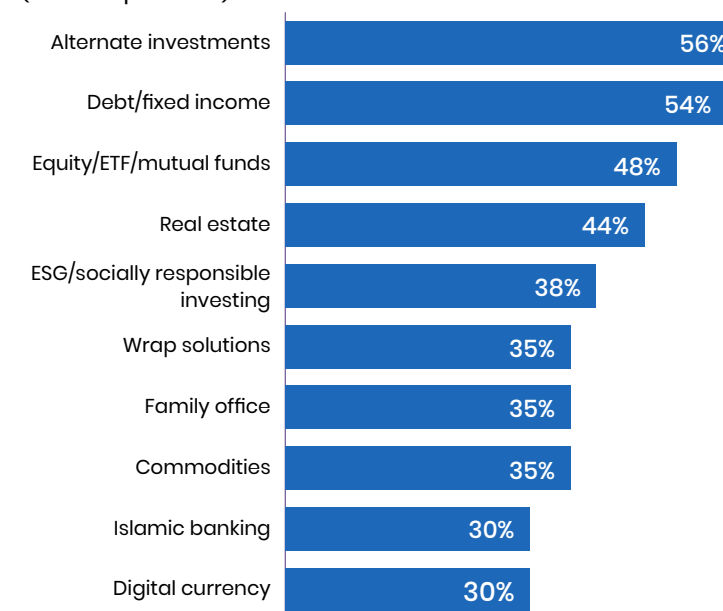
54% of respondents say that their clients like periodic digital reporting sent by the wealth manager while 44% like a self-download option on an ad hoc and real-time basis.

How do your customers prefer portfolio reporting to be provided to them?



The investment options of most interest to respondents' customers include alternative investments (56%), debt/fixed income (54%), equity/ETF/mutual funds (48%) and real estate (44%). ESG investing was mentioned by 38% and digital currencies and Islamic investing were both cited by 30% of respondents. Americas rated equity/ETF/mutual funds highest at 74% with alternates at 70%. In EMEA, alternate investments and debt/fixed income had highest preference at 56% and 55% respectively. In APAC, debt/fixed income ranked highest at 63% with commodities being the next preferred at 52%.

Which investment options are your clients most interested in? (Select up to five.)



SECTION FOUR ESG: impact & challenges

- ESG is seen as important and fast becoming a must-have.
- The lack of clarity from regulators and a mix of taxonomies is making reporting harder.



57%
see ESG as relevant and of interest.

Impact of ESG decisions

With ESG investing cited by 38% of respondents as of most interest to their client base, it is interesting that 24% say ESG considerations are already in the mix when it comes to determining product offering. Some 33% think ESG will become increasingly important. Thus, a combined **57%** see ESG as relevant and of interest. But on the other hand, this is far from a done deal; 28% regard ESG as mostly a regulatory reporting requirement rather than a distinct investment parameter. 14% consider ESG as irrelevant.

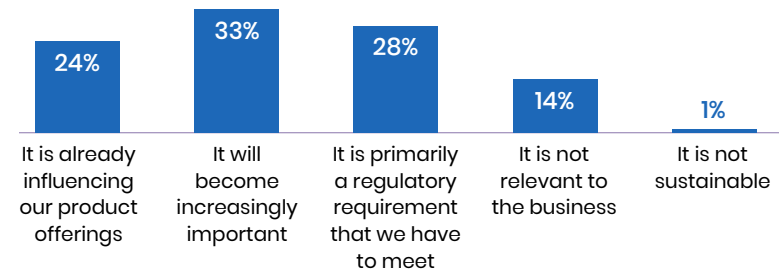
Challenges in ESG reporting

ESG requirements are evolving and there are a number of taxonomies, metrics and reporting requirements – making harmonisation more difficult. It is no surprise then that the top two challenges in meeting ESG requirements are

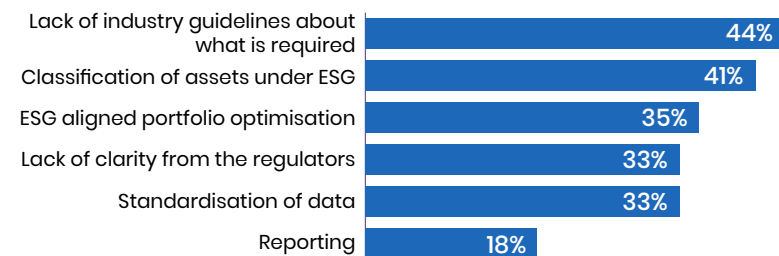
lack of industry guidelines about what is required, cited by 44%, and classification of assets under ESG, cited by 41%. The lack of clarity from regulators was cited by 33%. And 35% thought that ESG-aligned portfolio composition is problematic while the lack of standardisation when it comes to data was mentioned by 33%. Some 18% cited reporting as an issue. Friction like this could well dissuade wealth managers, even in the growing face of investor demand. However, the direction of travel is that advisors will need to introduce ESG as an overlay in due course as standard.

“ The top two challenges in meeting ESG requirements are lack of industry guidelines about what is required and classification of assets under ESG. ”

How much are ESG decisions impacting your investment advice, portfolio construction and so on?



What are the biggest challenges in meeting ESG requirements? (Select up to three.)



SECTION FIVE

Conclusion

Ultimately, wealth management firms know they need to have an end-to-end solution. Picking isolated areas for improvement will only work up to a point because the interdependence between front, middle and back office is such that a data error at the back end will have a negative impact at the front end if it is not corrected. Indeed, all the components of the overall system need to work in harmony and be suitable to meet the needs of the wealth manager in delivering on customer experience.

To that end, SaaS and cloud will be critical to provide the flexibility and up-to-date architecture to host the software that will provide customer experience and its component parts of intuitive and rich UI/UX, client lifecycle management, a 360-degree customer view and personalisation; all over a seamless digital/hybrid model of delivery.

High-quality technology will also be required to deliver on the investment proposition. Clients expect to be able to access a full range of investment vehicles and the ability to offer various models across execution, advisory and discretionary, including a choice of hybrid/robo advisory or advisor assisted.

Related to that, insights and reporting – including portfolio performance analytics, automated advisor recommendations, standardised advisory frameworks plus managing and monitoring financial plans – will also need to be amply catered for within the overall technology stack.

A 360-DEGREE SOLUTION COVERING THE PRIVATE BANKING AND WEALTH MANAGEMENT VALUE CHAIN



Relationship management
 Digital experiences
 Multi-asset class investments



SECTION SIX

Overview

Methodology, data collection and analysis by *FinTech Futures*. Data was collected between 27 March and 30 May 2023. Methodology conforms to accepted marketing research methods, practices and procedures.

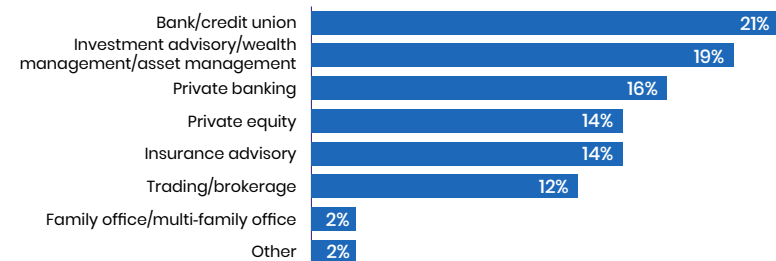
Methodology

Beginning on 27 March 2023, *FinTech Futures* emailed invitations to participate in an online survey to active users. By 30 May 2023, *FinTech Futures* had received about 150 completed responses.

Respondent profile

Some 21% of respondents were from either from a bank or credit union and a further 19% came from the investment advisory, wealth management or asset management communities. 16% came from private banking with a further 14% from either a private equity or insurance advisory background. 12% were from a trading or brokerage background and the remaining 4% were split evenly between family offices or other.

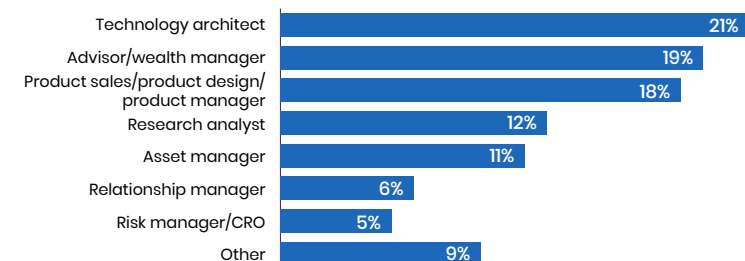
What type of financial institution do you work for?



Respondent background

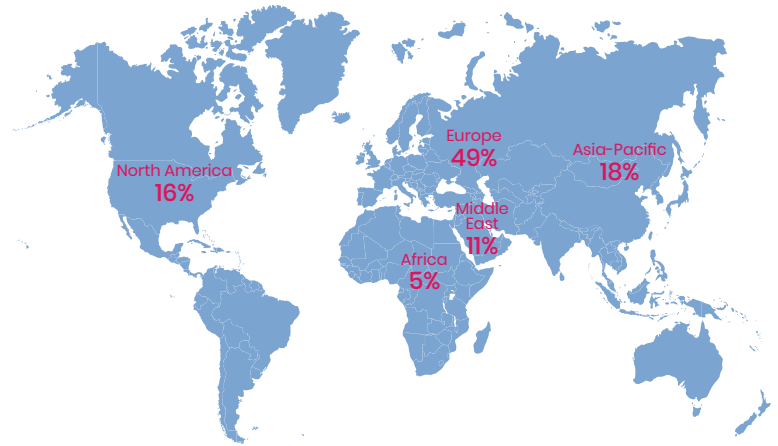
Some 21% of respondents were technology architects while 19% were either an advisor or a wealth manager. A further 18% were from either a product sales, design or management roles while 12% were research analysts. Some 11% were assets managers and the remaining 20% were either relationship managers, risk managers or CIO, or described themselves as other.

Which of the following best describes your role?



Respondent geography

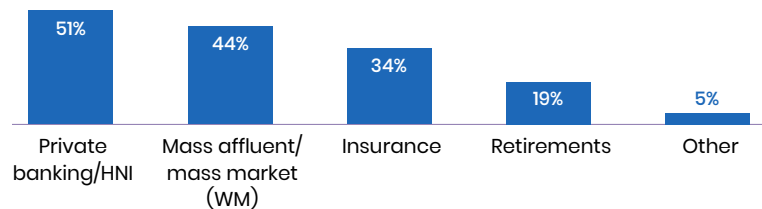
The respondents were based all over the world but 49% are based in Europe with 18% in APAC, 16% in North America, 11% in the Middle East and 5% in Africa.



Wealth management involvement

51% of respondents were involved in private banking and the high-net-worth segment. A further 44% were concerned with the mass affluent segment and a further 34% in insurance. Some 19% were in retirement planning. Other areas cited for the remaining 5% were commercial, corporate and investment banking, credit, cards issuing and payments acquiring, crypto trading, custodian, financing, private equity, property management, and trading.

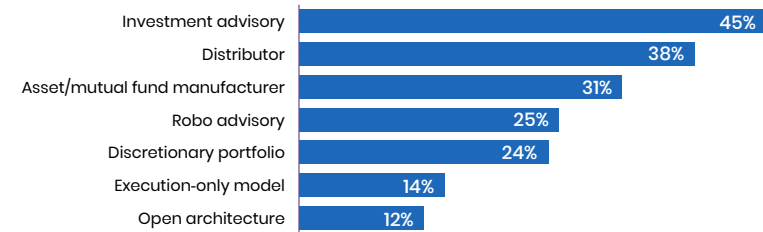
What type of financial institution do you work for?



Business models supported

Investment advisory accounted for 45% of respondents with a further 38% describing themselves as distributors. Some 31% were fund manufacturers and 25% were involved in robo advisory. Discretionary portfolio management came behind at 24% and execution only at 12%. Finally, 12% described themselves as working within an open architecture business model.

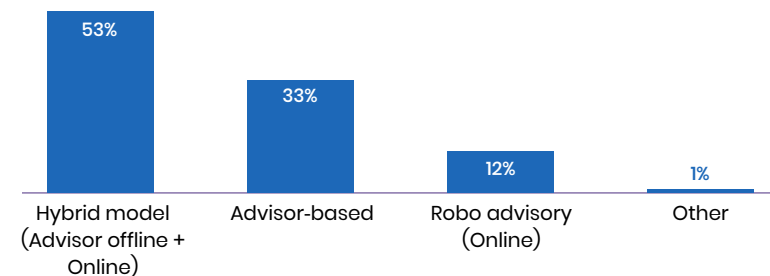
Which business models does your company support or leverage? (Select all that apply.)



Primary service channel

Some 53% used a hybrid model while 33% stated they were advisor-based. Only 12% described themselves as robo-based. Other channels mentioned by the remaining 1% were custodian and exchange service-based.

What is the primary service channel offered by your company?



About TCS BaNCS

The TCS BaNCS universal financial solution is designed to help financial services institutions enhance end customer experience, enabling them to embrace open and innovative technologies that embody true digital customer engagement. Deployed at more than 450 installations worldwide, it is the largest collection of components, enterprise and consumer apps for the financial industry made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems.

Contact us

To know more about TCS BaNCS, please visit www.tcs.com/bancs or email tcs.bancs@tcs.com

About Tata Consultancy Services

Tata Consultancy Services is an IT services, consulting and business solutions organisation that has been partnering with many of the world's largest businesses in their transformation journeys for over 55 years. Its consulting-led, cognitive powered, portfolio of business, technology and engineering services and solutions is delivered through its unique Location Independent Agile™ delivery model, recognised as a benchmark of excellence in software development.

A part of the Tata group – India's largest multinational business group – TCS has over 615,000 of the world's best-trained consultants in 55 countries. The company generated consolidated revenues of US\$27.9 billion in the fiscal year ended 31 March 2023, and is listed on the BSE and the NSE in India. TCS' proactive stance on climate change and award-winning work with communities across the world have earned it a place in leading sustainability indices such as the MSCI Global Sustainability Index and the FTSE4Good Emerging Index. For more information, visit www.tcs.com.



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