eMoney

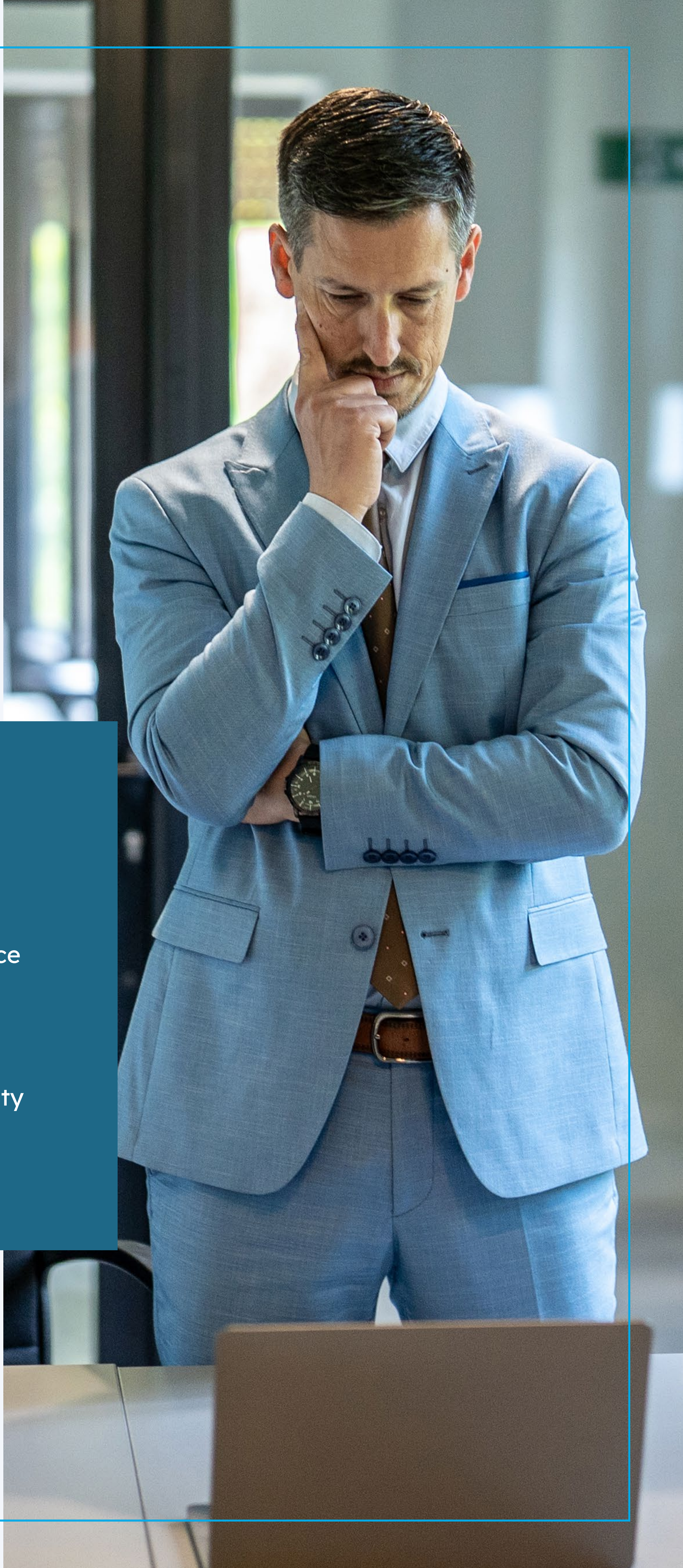
Personalized Advice at Scale:

A Blueprint for Enterprise Banks

The Challenge:

Fragmented Tools, Disconnected Experiences, and a Sub-Optimal Return on Investment

Many banks use different planning platforms across their lines of business, with one geared toward basic needs-based planning and another designed for more complex, high-net-worth (HNW) scenarios. This dual-platform setup introduces complexity into the tech stack, limits their ability to share data between business units, and disrupts the client experience as relationships deepen. As a result, they are not maximizing the return potential of their planning services.



Tech Priorities for Major Banks

- Full spectrum of planning solutions
- Intuitive, interactive client experience
- Best-in-class aggregation
- Flexible, customizable solutions
- Enterprise-grade support and security
- Trusted partner

The Solution:

Unifying the Planning Experience Across All Channels

Financial planning plays a central role in asset management and revenue generation for HNW clients. To protect their most valuable relationships, banks need a platform that offers best-in-class planning and client experience capabilities. By embedding eMoney capabilities throughout their digital, branch, and advisor-led channels, banks can offer a best-in-class experience to their HNW clients and lay the groundwork for improving advisor efficiency, connecting with more planning prospects, and scaling personalized planning to millions of customers.

From Siloed Tools to Seamless Journeys

With different planning platforms split between wealth and retail teams, banks face operational inefficiencies and inconsistent customer experiences. Advisors can’t easily share data or transition clients between service tiers. Consolidating to eMoney across the organization resolves these disconnects, creating a unified, end-to-end planning experience without disrupting existing HNW relationships.

- A single platform now powers both ultra-high-net-worth and everyday banking conversations.
- Planning journeys progress naturally, from quick needs-based assessments to complex wealth strategies.
- Clients experience consistent, personalized advice no matter where they start: online, in-branch, or with an advisor.

Seamless Integration to Maximize Digital Engagement

Digital experiences often rely on static content to capture interest—educational, but not interactive. eMoney integrates seamlessly into this experience, providing an interactive experience that turns interest into insight.

- Embedded tools like Needs Analysis transform routine financial inquiries into interactive planning scenarios.
- Topical planners are armed with the solutions they need to have quick, interactive, and meaningful conversations with potential clients.
- Self-directed modules let customers explore financial goals on their own terms—retirement, education, or major purchases—without friction.

From Advisor Overload to Intelligent Scale

Advisors spend valuable time manually testing plan scenarios, limiting their capacity and leaving little room to engage with other customers. With eMoney advisors can deliver more plans in less time while still delivering insight-rich, personalized guidance.

- Every planning touchpoint feeds into a single data ecosystem, enhancing outcomes and uncovering new product-fit opportunities.
- Advisors can scale their practice to serve hundreds of clients instead of just dozens.
- Ongoing platform enhancements, including intelligent optimization tools that analyze plans in real time and surface improvement strategies, will help drastically reduce planning time in the future.

Real Results from Enterprise Users[1]

94%
improved customer satisfaction

80%
gained new clients

77%
improved client retention and referrals

71%
increased advisor productivity

eMoney Solutions Powering an Enterprise Bank's Journey to Scalable, Personalized Planning

Solution	Core Benefit
eMoney Planning Suite	Deliver consistent, personalized advice to every client, from basic goals to complex estate plans.
Needs Analysis	Empower field teams and customers with quick, intuitive assessments built for fast, needs-based planning.
Client Portal	Deepen trust and engagement with transparent, interactive digital planning experiences.
eMoney Aggregation	Streamline workflows and uncover new opportunities with real-time visibility into the finances of all clients.
APIs and Modular Components	Integrate planning tools into existing infrastructure without requiring major system changes.
Intelligent Planning Insights	Help advisors scale by surfacing intelligent plan improvements and reducing time spent on manual inputs.

[1]eMoney research, 2024; n=704 advisors