eMoney

Transforming the Planning Experience for Large Financial Institutions

Why modernizing planning and data systems is essential to delivering a cohesive, enterprise-grade experience.

The Challenge:

A Planning Strategy Without Planning Infrastructure

Large financial institutions operate across complex digital ecosystems. They must deliver a distinctive, branded planning experience on web, mobile, and advisor platforms without forcing clients or advisors into tools that don't align with the institution's design or workflows. At the same time, planning has become a core driver of growth, and leaders need better visibility into how planning happens across their advisor force. Many institutions struggle to answer foundational questions:

- Who has a plan?
- Which advisors are creating them?
- How does planning influence asset flows, product adoption, and retention?

Without unified data, firms can't quantify the business impact of planning, and supervisory teams can't effectively oversee plan quality or consistency. Institutions need a planning partner that can integrate deeply into their ecosystem, support brand control, and provide reliable enterprise-grade data for both oversight and strategy.

Tech Priorities for Large Enterprises

Full spectrum of planning solutions

- Intuitive, interactive client experience
- Reliable and accurate data aggregation
- Flexible, customizable solutions
- Enterprise-grade support and security
- Trusted partner

The Solution:

A Connected Planning Foundation Built with APIs

With eMoney, large institutions can power the client experience, advisor tech stack, and enterprise data strategy through one flexible planning layer. APIs make it possible to embed planning capabilities inside firm-branded environments, streamline advisor workflows, and feed clean, structured data into home-office systems for supervision and analytics. This approach empowers enterprises to build differentiated digital experiences while retaining the depth, accuracy, and data quality of the eMoney planning engine.

Branded Client Experiences That Deepen Engagement

eMoney APIs allow institutions to weave planning into their own digital experience while maintaining full control over branding and design. Firms can surface goal progress, plan scores, and other key planning metrics within their proprietary mobile app or online portal. When a client engages with goals or milestones, that activity can be sent back into eMoney seamlessly via APIs, keeping the planning workspace updated without requiring additional data entry from advisors.

Institutions can choose whether to:

- Use eMoney's planning calculations while presenting data through custom visualizations
- Integrate specific eMoney components directly into their branded interface
- Enable two-way goal updates so clients can add or refine goals in the app, triggering advisor review

Advisor Workflows That Start with Complete Data

For advisors, adoption hinges on workflow efficiency. eMoney APIs connect the planning workspace to the rest of the enterprise tech stack so work can begin with complete, accurate data.

Institutions can:

- Synchronize CRM data to automatically populate client profiles and household structures
- Pull in assets under management and held-away accounts through a blend of internal data and eMoney aggregation
- Build custom planning workflows aligned to the firm's preferred methodology

For firms migrating from legacy systems, APIs can also supplement CRM data with planning inputs to build a robust household in eMoney quickly and easily, reducing the rebuilding effort for advisors and accelerating adoption of a new planning standard. This results in fewer manual steps, less duplication across systems, and a more consistent planning process across the advisor network.

Enterprise Data That Drives Oversight and Business Intelligence

With eMoney as the centralized planning layer, institutions can feed comprehensive planning data into their enterprise data lake, supporting both supervision and strategic decision-making. Home-office teams gain the ability to:

- Identify which clients have completed plans
- Track advisor planning activity and productivity
- Pinpoint plans that may require supervisory review
- Compare outcomes for clients with and without plans

By pairing eMoney plan indicators with enterprise metrics like asset flows or product usage, institutions can finally quantify the impact of planning. Many discover that clients with active plans show higher asset consolidation, stronger retention, and more profitable behaviors than those without.

eMoney works closely with enterprise clients to shape the data delivered through its APIs, modifying and adding endpoints as needs evolve and aligning the output to firms' operational and analytical use cases.

This gives institutions a defensible, data-driven narrative about the value of planning—one that can guide enterprise strategy, advisor enablement, and long-term investment decisions.

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 Enterprise Planning

Solution	Core Benefit
eMoney Planning Suite	One planning environment that supports simple to advanced needs, ensuring consistent workflows and unified data
APIs	Embedded planning data and capabilities inside firm-branded experiences and custom workflows
Integrations	Bi-directional data exchange with CRM, account opening, trading, billing, and more
eMoney Aggregation	Centralized view of held and held-away assets to drive better planning and richer analytics

1. Source: eMoney research, 2024; n=704 advisors