

Industry Challenges

Sustainability and Use of Technology

Data Optimisation

Continuous demand for reporting compliance. More transparency, more integrity, more well-informed choices

- Accuracy
- Timelines
- Granularity of risk
- · Financial reporting requirements

Customer **Knowledge**

Ability to measure and cross sell products + servicing (High customer demand on capital returns)

- Customer Retention
- Customer Growth Cross sell

ESG

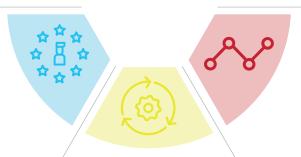
Sustainable investing. Asset managers whose own ESG ambitions have driven significant efforts to augment their investment processes, will be able to support these clients by becoming ESG advisors, not just ESG product providers:

- More governments/agencies

Regulation

Too much pressure to reduce cost base due to complex infrastructure and governance hurdles.

- EU's new Framework of sustainable finance regulations (SFDR)
- · IFRS 9 Will Significantly Impact Banks' **Provisions and Financial Statements**
- · Basel III has increased focus on maintaining core liquidity and leverage ratios with pressure on reducing short-term funding



Faster Time to Serve

Clean up AML/KYB processes

Common Trends

- 1. Lenders Market Place: Securing consumer debt (90% fees from new loans).
 - Transparency
 - Low interest-rate
- 2. M&A showing signs of Recovery.
 - · Technology, media and telecom sector
- 3. Private Equity returning to normalcy.
 - · PE involved in management and oversight of portfolio companies

VASS Approach

The Build Gap

rather than Reporting

What the problem is...

Unable to have one single source of truth of the customer. Improve customer recurrency + retention



Data Optimisation

Customer Knowledge

Client Onboarding



360° View. Lack of Connected data within Salesforce. Salesforce use as a reporting tool. Live Data + Cross sell

Solution Requirement

Customer Adoption. Onboarding Acquisition + **Business Growth**

Ease of use for Daily users, getting greater business benefit from Salesforce. Motivational

Account Managers Adoption

Omnichannel Digital onboarding. Underwriting automation. Speed to serve. Customer Experience

Lack of Unified Sales Process, Record Keeping



Getting users to run their customers from Salesforce utilizing data touch points like activities & Action Plans (360)+ Automation + Nurturing

& Engagement History



Action Plans, Dashboards, Task's orchestration. Collaboration Record Keeping. Efficiency.

Unable to have and 2e2 process from research to-lead management - opp management - deal execution & servicing



Data Optimisation

Customer Knowledge



Lead & Customer 360° view. Historical Track. All stakeholders fully involved on a customer centric strategy from Financial Advisors, M&A and Research roles.