

United Kingdom Toolkit 2025

Page 26

A collection of industry perspectives

Insights into the technology themes and tools that support and enhance the delivery of modern wealth management.

CX insights

Client Experience

Explore how the UK wealth management sector is reimagining CX to focus on engagement, trust, and service.

Page 40

Eight

Featured solution
showcases

Page 48

Leading wealth management focused technologies

WealthTech Innovation

This report showcases eight technology solutions of relevance to the wealth management industry in the United Kingdom.



SHOWCASE #2

THE WEALTH MANAGER TOOLKIT

Equipping the modern wealth manager

Private bankers and wealth managers must evolve beyond traditional advisory as clients demand hyper-personalisation, real-time interactions, and transparency. To stay competitive, they need an all-in-one digital platform that integrates data-driven insights, seamless client engagement, and operational excellence into a unified, modernised service model.

Contributed by **ERI**

The digital arsenal is not merely a set of standalone technologies, but a cohesive ecosystem that empowers advisers to deepen relationships, optimise portfolio strategies, and navigate complex regulatory and cross-borders constraints with agility.

ABOUT ERI

More than 400 banks and financial institutions across 60 countries have chosen OLYMPIC Banking System, a fully-integrated, front-to-back, parameter-driven digital platform to streamline and automate their business activities across their clients' lifecycle. Our solutions assist financial institutions in achieving cost and operational efficiency and client satisfaction.

www.olympicbankingsystem.com

Equipping the modern wealth manager: the essential digital toolbox for enhanced client engagement and augmented operational efficiency

By Adam Kasraoui, Sales Manager at ERI

The role of private bankers and wealth managers is continuing a profound transformation. As client expectations shift toward hyper-personalised experiences, real-time interactions, and greater transparency, the traditional toolkit of relationship-driven advisory is no longer sufficient on its own.

To remain competitive and deliver sustained value, modern wealth managers must embrace a robust platform that also has all the required digital capabilities. This is an all-in-one empowered toolbox, that integrates data-driven insights, seamless client engagement capabilities, and operational excellence.

This digital arsenal is not merely a set of standalone technologies, but a cohesive ecosystem that empowers advisers to deepen relationships, optimise portfolio strategies, and to navigate complex regulatory environments and cross-border constraints with agility. From client-facing portals, and AI-enhanced advisory tools, to automated compliance engines and predictive analytics, the right blend of technology enables a more responsive, informed, and scalable approach to wealth management.

This article explores the full spectrum of tools that constitute a high-performing digital toolkit, providing a strategic roadmap for equipping today's private bankers with the capabilities necessary to efficiently cater to their clients' needs.

Client-centric digital interfaces

At the heart of a modern wealth manager's digital toolbox lies a suite of client-centric interfaces designed to enhance engagement, trust, and transparency. Chief among these are client lifecycle management tools that offer a holistic 360-degree view of the client — aggregating financial data, behavioural patterns, preferences, and life events into a unified profile. These tools enable more precise segmentation and unlock the ability to deliver highly-personalised recommendations, timely communications, and tailored service experiences.

Complementing these are secure client portals and mobile applications that act as digital extensions of the advisory relationship. These interfaces provide real-time access to portfolio performance, documentation, and communication channels — empowering clients with self-service capabilities while reinforcing a sense of control and connectivity.

By combining intuitive design with robust functionality, client-facing tools have become foundational to building trust and fostering long-term loyalty.



Portfolio management and advisory tools

In an era defined by market complexity and heightened client expectations, portfolio management and advisory tools are essential enablers of differentiated service delivery. Hybrid advisory platforms exemplify the new paradigm, where automation enhances efficiency and scale, while human expertise remains central to high-value, relationship-driven advisory. This hybrid approach allows wealth managers to serve a broader client base while preserving the bespoke nature of traditional portfolio construction.

Scenario analysis and goal-based planning tools further elevate the advisory process, enabling advisers to simulate market events, evaluate outcomes, and align investment strategies with individual client objectives, risk tolerances, and life milestones. As demand for responsible investing continues to surge, ESG integration tools are becoming indispensable.

Collectively, these tools empower wealth managers to deliver more informed, adaptive, and purpose-driven investment advice.

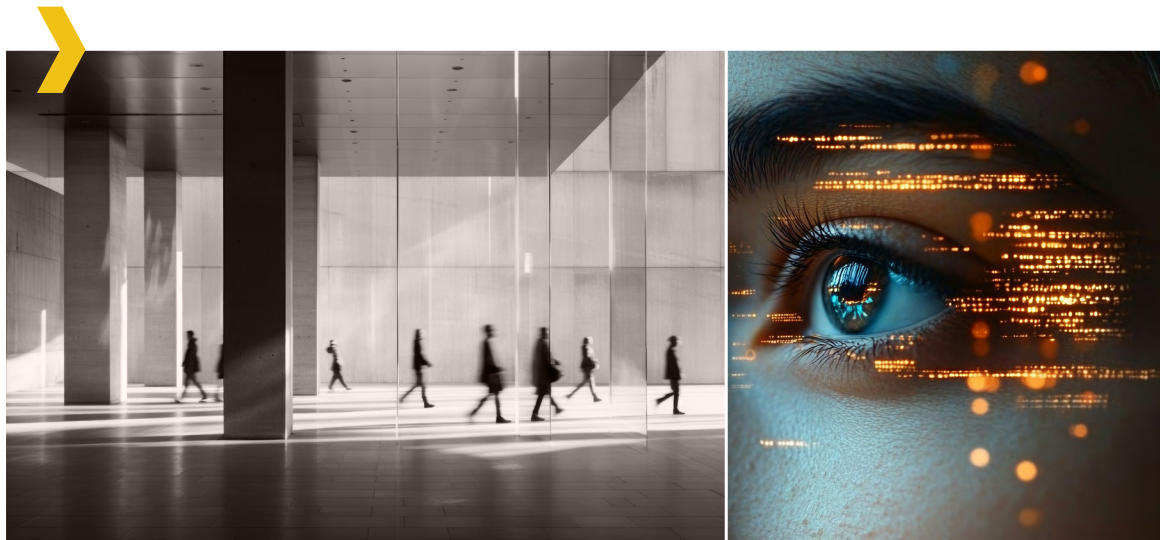
Compliance, risk, and reporting infrastructure

As regulatory scrutiny intensifies and risk environments grow more dynamic, a robust compliance and risk management infrastructure has become non-negotiable for modern wealth management operations. RegTech solutions play a pivotal role in automating critical functions such as Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures and screenings, streamlining regulatory reporting, and ensuring comprehensive audit trails.

These tools not only reduce operational burdens but also enhance accuracy, consistency, and regulatory alignment, enabling wealth managers to maintain compliance at scale and strengthen client trust. In parallel, sophisticated risk analytics engines provide real-time visibility into portfolio exposures, liquidity risks, and market sensitivities.

Together, these technologies form the backbone of a resilient and compliant advisory framework, one that supports transparency, safeguards client assets, and reinforces institutional trust.

At the heart of a modern wealth manager's digital toolbox lies a **suite of client-centric interfaces designed to enhance engagement, trust, and transparency.**



Productivity and collaboration enablers

To deliver a consistently high-touch service in a scalable manner, wealth managers must rely on tools that optimise productivity and facilitate seamless collaboration. Workflow automation and task management are instrumental in streamlining internal processes, from client onboarding and document verification to compliance reviews and follow-up actions. By reducing manual workloads and minimising process bottlenecks, these tools enhance operational efficiency and free up valuable adviser time for client-facing activities.

Equally critical are secure communication channels that ensure data protection while supporting real-time collaboration. Encrypted messaging and integrated video conferencing tools enable advisers to engage with clients and internal stakeholders in a compliant, seamless, and frictionless manner.

When embedded directly into advisory workflows, these communication solutions help to maintain the balance between responsiveness and confidentiality. Collaboration between stakeholders of the same ecosystem is also crucial, to ensure that a consistent customer experience is provided across all channels.

Data and AI capabilities

In the age of intelligent advisory, data and artificial intelligence (AI) are redefining the way wealth managers anticipate client needs and deliver strategic counsel. Predictive analytics and next-best-action engines leverage a combination of behavioural data, transaction patterns, and market signals to generate timely, context-aware recommendations. These tools empower advisers to proactively engage their clients with relevant advice, identify emerging opportunities, and mitigate potential risks, enhancing both portfolio outcomes and client satisfaction.

Complementing these insights are AI-driven content and communication tools that automate the generation of personalised updates, performance summaries, and market commentary. This not only ensures consistency and relevance in client communications, but also significantly reduces the time spent on manual content creation.

By embedding intelligence into every interaction, data and AI capabilities enable a more responsive, personalised, and scalable approach to relationship management. This positions wealth managers to deliver differentiated value, while ensuring data accuracy by a solid foundational system that collects and processes data to become the single source of truth.

Integration and scalability

A truly effective digital toolbox is not defined solely by individual tools, but by how seamlessly those tools work together. Integration and scalability are therefore critical pillars of any modern wealth management technology strategy. Open architecture platforms ensure interoperability between internal systems and third-party providers, enabling wealth managers to build flexible ecosystems tailored to their unique operational and client engagement needs.

This open approach facilitates real-time data flows, reduces silos, and enhances the overall adviser experience by creating a unified digital environment. Whether integrating new data sources, enhancing digital client channels, or responding to evolving regulatory demands, infrastructures driven by Application Programming Interfaces (APIs) enable rapid innovation without the constraints of legacy systems.

Together, these enablers of integration and scalability lay the foundation for a future-proof tech stack, one that evolves in lockstep with client expectations and market dynamics.

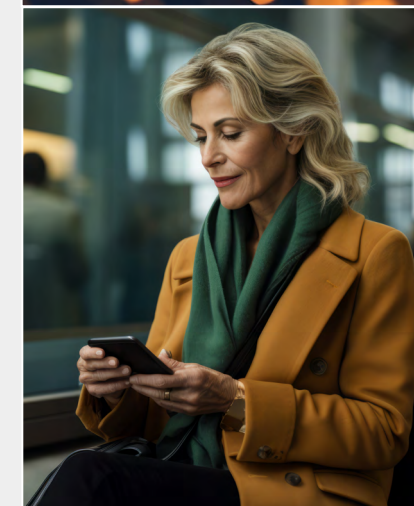
Conclusion

In an increasingly complex and competitive wealth management landscape, the deployment of a comprehensive digital toolbox is no longer optional, it is a strategic imperative.

Private bankers and wealth managers can significantly elevate the client experience, while optimising operational performance and minimising risks, by integrating client-centric interfaces, advanced portfolio management solutions, robust compliance infrastructure, productivity enablers, and cutting-edge data and AI capabilities. Furthermore, embracing open architecture ensures that these technologies remain adaptable and scalable, positioning firms for sustainable growth in a dynamic market environment.

Ultimately, the right combination of tools within an integrated and flexible wealth/investment management system empowers wealth managers to deliver personalised, agile, and compliant advisory services at every stage of the client journey. By covering all essential functions across each touchpoint, from onboarding to personalised investment proposals, such a system enables a seamless and enhanced client experience. Wealth managers benefit from streamlined, automated processes and consistent, readily-available data across the entire value chain.

Adam Kasraoui



In an increasingly complex and competitive wealth management landscape, the deployment of a **comprehensive digital toolbox** is no longer optional, it is a strategic imperative.



SOLUTION SHOWCASE

ERI is the provider of OLYMPIC Banking System, a fully integrated, real time, front-to-back, parameter-driven technology platform. Over 400 banks and financial institutions across 60 countries have chosen the platform to streamline, automate and digitise their daily processes. Purpose-built for private banks, wealth managers, the system supports digital transformation through automation, cost-efficiency, and operational excellence.

OLYMPIC Banking System delivers a complete suite of client-centric tools, including CRM, client onboarding, regulatory reporting, portfolio management, and digital banking. With experts and offices in global financial hubs, ERI offers end-to-end support and continuous innovation, ensuring future-ready, scalable solutions for a rapidly evolving financial landscape.



SOLUTION OVERVIEW

OLYMPIC Banking System is a fully integrated, front-to-back, parameter-driven technology platform designed to streamline and digitise operations across the wealth management landscape. Built around a unified, client-centric architecture, it enables firms to manage all financial products and services through a single, integrated system.

Institutions benefit from real-time updates to positions and balances, ensuring accurate, up-to-date data across all business lines. The platform's flexible, parameter-driven design allows users to customise workflows, products, and accounting logic without coding, making it highly scalable and adaptable to the UK's evolving regulatory and market environment.

Delivered with a pre-configured best-practice model, OLYMPIC Banking System accelerates implementation while reducing costs. Its comprehensive functionality including digital channels, seamless integration capabilities, and support for straight-through-processing make it a future-ready choice for UK wealth managers looking to modernise infrastructure and enhance client engagement.

FEATURES & BENEFITS

OLYMPIC Banking System is a fully integrated and real-time technology platform that empowers wealth managers to streamline and automate operations, enhance service delivery, and drive digital transformation.

The platform's integrated general ledger, multi-currency support, and 360° client view deliver end-to-end control, while real-time and straight-through transaction processing mitigate risks and boost efficiency across all back-office operations. With extensive API capabilities, seamless third-party integration, and embedded task management, OLYMPIC Banking System enables firms to modernise infrastructure without disruption.

Scalable and secure, it supports multi-entity, multi-language, and multi-time zone operations, making it ideal for UK-based wealth managers seeking a proven, future-ready solution. Through configurable automation and consistent data access, enabling quick and effective decision making, OLYMPIC Banking System helps firms improve compliance, address clients' specific requirements, and ensure operational efficiency and agility in a competitive and increasingly digital landscape.

USE CASES

Designed for wealth management and private banking, OLYMPIC Banking System supports portfolio and investment management with real-time performance, risk, and valuation analysis across individual and consolidated portfolios. Its fully integrated architecture removes the need for data reconciliation, ensuring accuracy and speed. The system supports discretionary portfolio management, investment advisory services, and multi-asset order handling, enabling UK firms to manage complex, multi-currency global portfolios efficiently and compliantly.

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GET IN TOUCH



Adam Kasraoui
Sales Manager
ERI
adam.kasraoui@ldn-eri.co.uk

COMPANY
ERI

WEBSITE
www.olympicbankingsystem.com

EMAIL
info@olympicbankingsystem.com

EMPLOYEES
101-500

CLIENTS
101-500

CLIENT TYPE
EAMs, Bank Wealth Managers, Financial Advisers, Trust & Fiduciary, Digital Wealth Platforms, FinTech/WealthTechs (B2B), Investment Managers, Fund Managers

CLIENT LOCATIONS
Africa, Asia, Caribbean, Central America, Eastern Europe, Middle East, North America, Oceania, South America, Western Europe



WWW.THEWEALTHMOOSAIC.COM

GET IN TOUCH

www.thewealthmosaic.com
office@thewealthmosaic.com

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