A SEAMLESS CLIENT EXPERIENCE

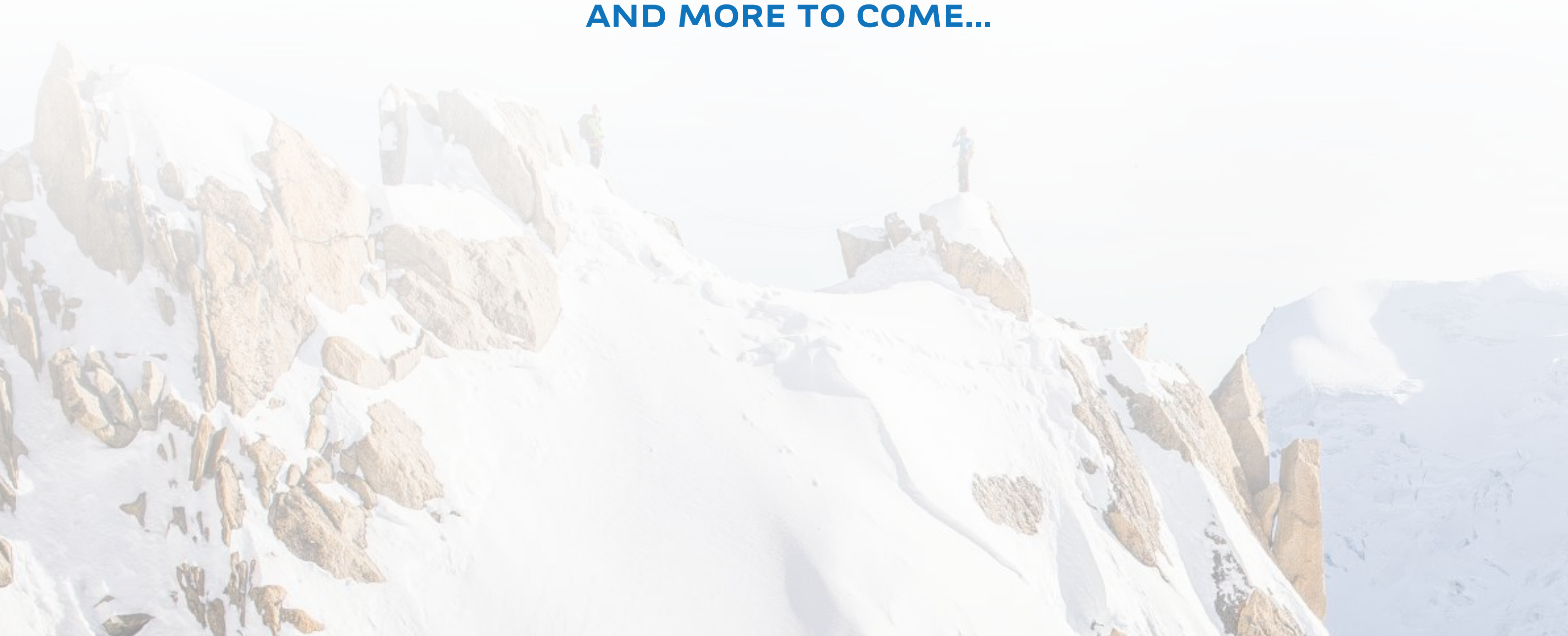
by BNP PARIBAS WEALTH MANAGEMENT

BNP PARIBAS
WEALTH MANAGEMENT

The bank
for a changing
world

A SEAMLESS CLIENT EXPERIENCE

AND MORE TO COME...



WELCOME TO OUR CLIENT EXPERIENCE REVEAL

THANK YOU FOR STOPPING BY!

We invite you to join us on our journey as we reveal the first Client Experience Solutions by BNP Paribas Wealth Management.
Our ambition is to define the best use of technology to bring our clients to the next level of experience which they have helped us to define. Each of these new solutions is improving a part of our client journey, be it starting their relationship with us, seizing investment opportunities or ensuring the highest level of security.
Our clients are already experiencing the changes and there are even more to come.

WE HOPE YOU'LL ENJOY THE EXPERIENCE!

Vincent Lecomte Sofia Merlo
Co-CEOs BNP Paribas Wealth Management

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A SIMPLE WAY TO ON-BOARD NEW CLIENTS

myOnboarding

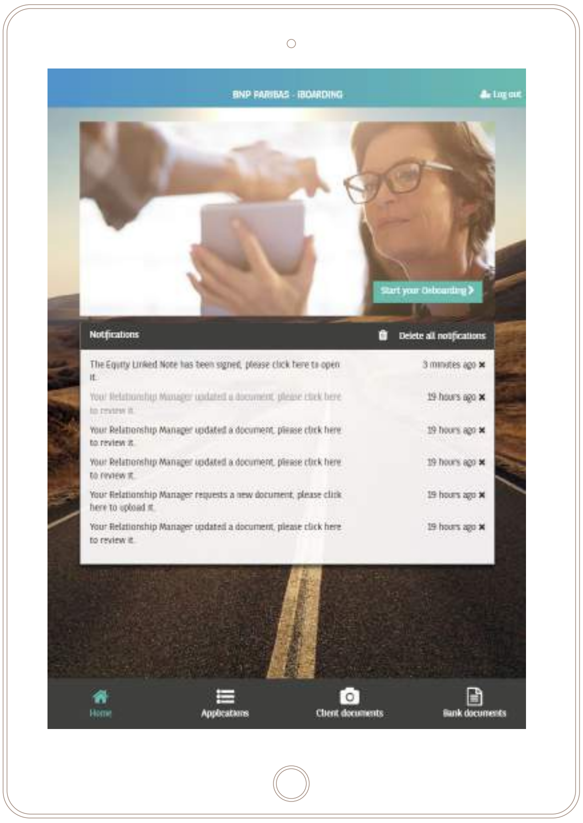
myOnboarding allows clients to be onboarded in a simple, efficient and paperless manner.

Our secure and client friendly app will guide clients and prospects, as well as Private Bankers quickly through the process and provide them with a transparent view of the status of their application.

KEY FEATURES

Checklist of all digital documents required

Digital document collection via scanning of documents through Optical Character Recognition (OCR)



Status & progress of application

Electronic signature

NO MORE TEDIOUS FORMS TO FILL IN,
PAPER DOCUMENTS, IDENTITY PROOFS, PAPER SIGNATURES.

USER STORIES

AS A CLIENT, I CAN...

- Complete my account opening documentation online on my tablet
- Upload documents directly online so that my checklist is completed automatically
- Upload and pre-fill information on the online form (via OCR)
- At any point of time, view the status of my application and pending items
- Sign electronically my account opening, in the presence of the Private Banker
- Complete Client Investment Profile (CIP) online
- Access all relevant documents online- product term sheets, client documentation etc.
- View notifications on what has changed and who has changed information.

AS A PRIVATE BANKER, I CAN...

- Create a profile for client/prospect, and initiate the online onboarding process.
- Fill out client information, upload documents.
- See status of client application; pending items.

myBioPass

We all have too many passwords to remember...

... that is the core idea behind myBioPass: your smartphone recognizes you just as your Private Banker would, and lets you access your bank accounts and validate your transactions in the blink of an eye!

How does it work?

Snap A Selfie
(Facial Recognition)

Touch To Approve
(Fingerprint ID)

Make Your Voice Your Password
(Voice recognition)

With myBioPass, log-in easily to your accounts, using face recognition and validate transactions with your fingerprint and voice.

Get detailed information on our site:
www.mybiopass.bnpparibas

USER STORIES

AS A CLIENT, I CAN...

- Log into Web Banking on my tablet using my biometrics
(log = face recognition) with my smartphone as a key.
- Validate transactions using my biometrics (validation = fingerprint+voice recognition).

AS A PRIVATE BANKER, I CAN...

- Activate myBioPass clients app via my own app on my smartphone.

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mySafePlace

A HIGHLY SECURE E-VAULT
FOR PERSONAL AND BANKING USE

SECURED, CONFIDENTIAL AND EASY TO USE

Accessible anytime and anywhere

Store

Your "concierge" for your personal documents.

On your exclusively private space, you can store your personal and confidential information (identity cards, ownership titles, succession documents...)

Consult and search

You need a notice of a transaction or a tax document?

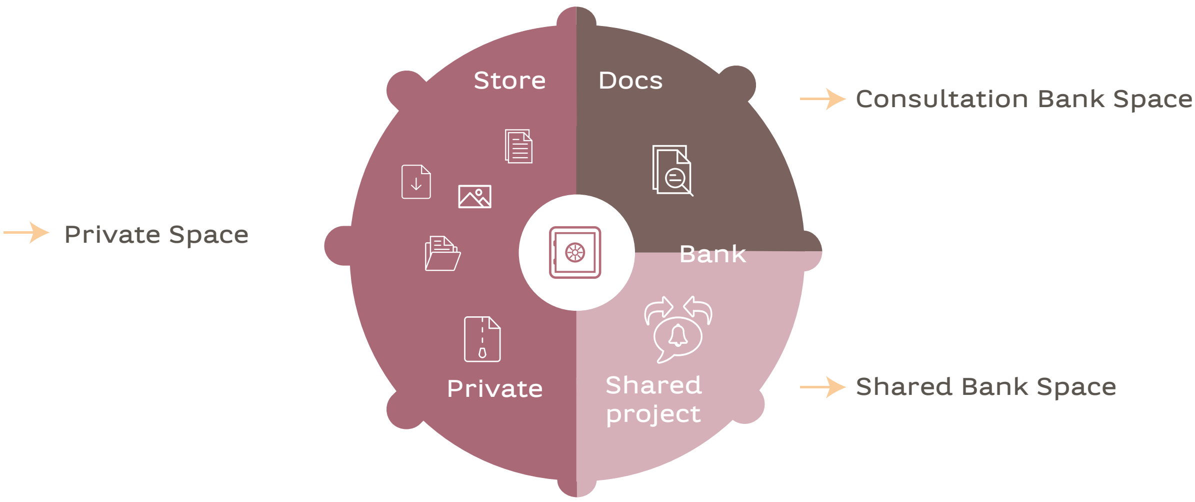
From your "Consultation Bank Space", you can easily move to your Private Space the documents issued by the bank thanks to our intelligent search engine.

Share and communicate

Discover a new way of communicating with your Private Banker.

Your "Shared Bank space" becomes your new communications central point for your banking or investment projects (deposit and exchange of documents, discussion forum, notifications, effectiveness...)

THE HIGHLY SECURE E-VAULT



Get detailed information on our site:
www.mysafeplace.bnpparibas

USER STORIES

AS A CLIENT, I CAN...

- Store personal documents in a secured Private Space
- Discuss and share with my Private Banker documents in a Shared Bank Space
- Access all my bank documents in a Consultation Bank Space

AS A PRIVATE BANKER, I CAN...

- Discuss investment projects directly with my client in a secured way, stay informed when new messages and documents are available in my safe
- Access the client bank documents more easily (search engine) when I need to do «account revision»

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myExpertVideoconference

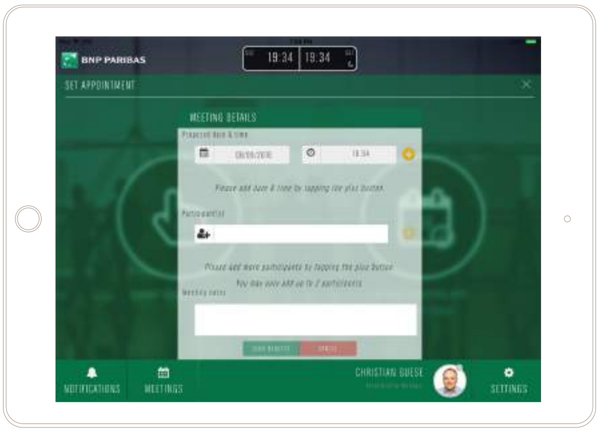
VIDEO CONFERENCING

THE BANK IN YOUR POCKET

myExpertVideoconference is a video conferencing tool for clients and prospects to connect remotely with their Private Bankers, as well as to place investment orders, in a secured and convenient way.

KEY FEATURES

- Face-to-face meetings via video conference
- Easy to use
- Addition of multiple participants e.g. investment advisors, family members, lawyers, etc.
- Recording on demand for order taking and advisory
- Optimized for smartphone and tablet
- Place orders instantly



USER STORIES

AS A CLIENT, I CAN...

- Schedule a video conference with my Private Banker on my tablet
- Invite additional participants (e.g. my lawyers & family members) to join
- Sync my appointments with my device calendar
- Poke my Private Banker for an ad-hoc video conference
- View notifications (new video conference requests)- accept / reject/ propose new time
- Reject an incoming call/ reject with a message to call after 5/ 10 / later time
- Mute/ put on speaker/ change camera during video conference
- Place orders to my Private Banker during video conference
- Login with One-time password or Touch ID

AS A PRIVATE BANKER, I CAN...

- Schedule video conference with my Client/ Prospect on my tablet
- Accept orders while on video conference, as it's recorded & secure
- Invite internal specialists or external attendees (upon clients request e.g. their lawyer/ son)
- View history of calls/ notifications

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A new generation in e-Banking
MyWealth

New design, new functionalities with a full range of online banking services, now available on tablet.

MANAGE YOUR ACCOUNTS WHEN & WHERE YOU WANT

CUSTOMISE IT!

Personalise your app to reflect you!
Select your favourite language and currencies.
Rename and create portfolio lists.

PORTFOLIO OVERVIEW

Keep a eye on your investments.
Have a clear view of your portfolios, monitor their performance and valuation at any time.

E-DOCUMENTS

Access your banking documents (notices, statements, tax report) and generate your own reports over a specific period.

DASHBOARD

Your investment portfolios at a glance.
Access to real-time market news and data.

TRADE & TRANSFER

Trade selected assets on your own and transfer your money safely.

CONTACT

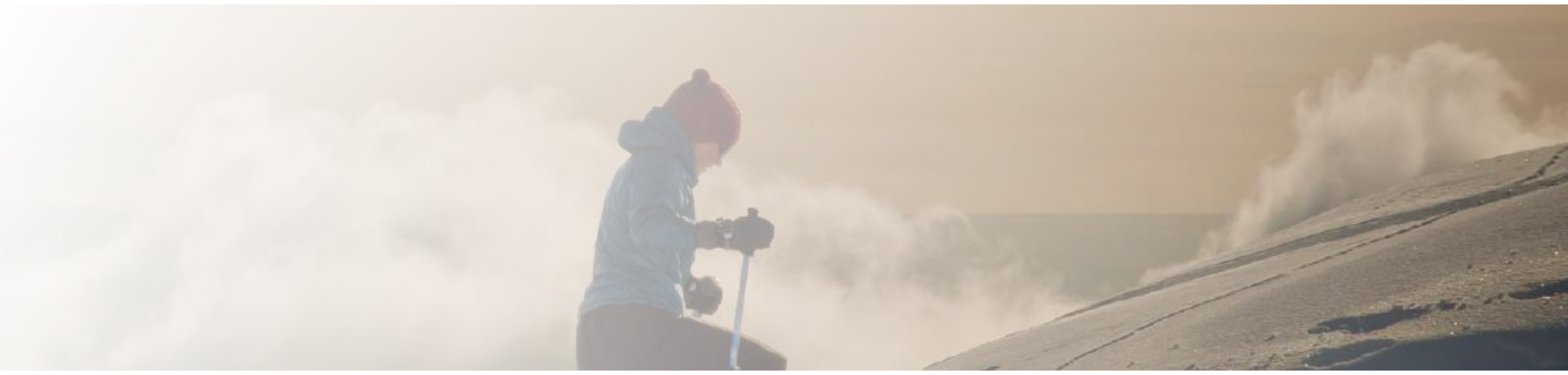
Stay in touch with your Private Banker by asking to be called back, send emails via secured messaging system.

Download on the App Store | ANDROID APP ON Google play

More information:

Scan the QR code:

More information on our dedicated website: wealthmanagement.bnpparibas/ch



USER STORIES

AS A CLIENT, I CAN...

- See my portfolio data, valuation and performance
- Find all my banking documents and generate some online
- Place orders on equities, bonds, funds, fiduciary deposits
- Contact my Private Banker (call back and secure messaging)
- Enter my cash and market orders
- Manage template orders and beneficiaries
- Customise the information displayed

AS A PRIVATE BANKER, I CAN...

- Co-browse to share the view as my client
- Send secured emails to my client

myAdvisory

AN INVESTMENT MANAGER AT YOUR FINGERTIPS

myAdvisory boosts your investments management and provides personalised financial advice directly via a smartphone

BE ADVISED

Receive tailor-made recommendations in a conversation format, sort of like texting.

We send you messages, graphs, videos from our specialists and you can decide whether you're interested in reading more.

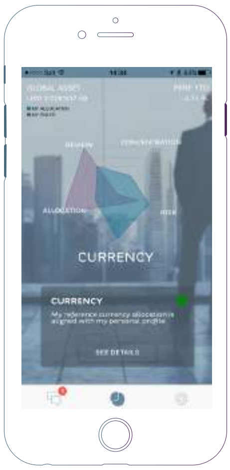
Recommendations are written by a dedicated advisory team, who knows exactly your needs and your guidelines to bring you personalised advice.

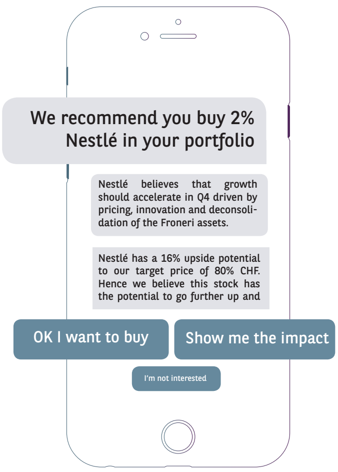
STEER & CONTROL

Not only recommendations. You can monitor your portfolio at any time.

Relevant notifications. You decide which recommendations to receive, and we won't buzz your phone unless it's really important.

A question about your portfolio? You can contact your Investment Manager anytime by message or phone and ask any question.





DECIDE & ACT

Thanks to **myAdvisory, our powerful in-house data engine, you can see the impact of a recommendation on your portfolio**. We bring you a simulation of your current situation and a forecast based on our advice.

You can give the instruction directly from the App.

Each session lasts just a **few minutes**, so it's perfect for the elevator, in taxi or whenever you have a spare moment.

USER STORIES

AS A CLIENT, I CAN...

- Receive recommendations aligned with my personal guidelines.
- See and analyse my portfolio and relevant metrics.
- Define my contact strategy to avoid over or under sollicitation.
- Give an order based on a recommendation provided by my bank from my smartphone.
- Keep my data secured.
- Provide feedback to enhance my relationship.
- Contact my Investment Manager to ask for more information or make an appointment.

AS A PRIVATE BANKER, I CAN...

- Save time by providing recommendations digitally.
- Reach clients that are not available during the day.
- See how my clients are using the application.
- Receive messages from my clients from the app.

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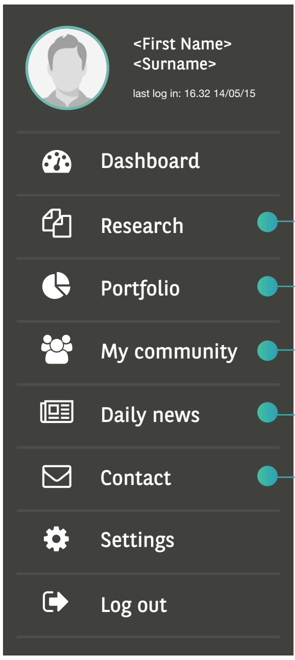
myAdvisory

YOUR CUSTOMISED INFORMATION PROVIDER

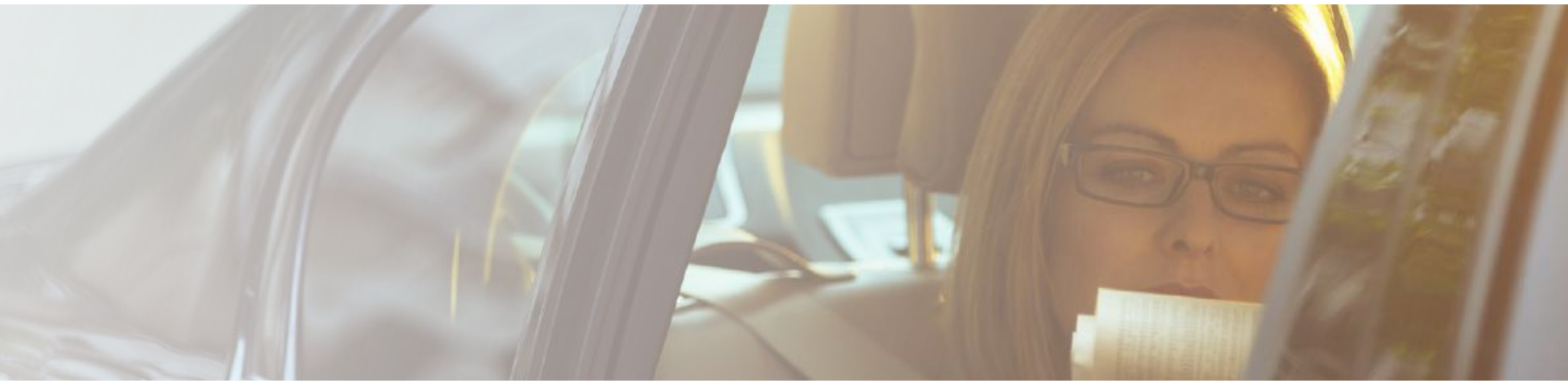
An online tool providing personalised alerts linked to your portfolio,
notifications of new investment ideas,
trends from the online social investment community and more.



KEY FEATURES

- BNP Paribas Wealth Management research
- Real time portfolio access
- Online social investment community
- Real-time market news & data
- Easy Private Banker contact

One-stop
interactive approach



USER STORIES

AS A CLIENT, I CAN...

- Access my portfolio, including price performance, market value and % holding.
- See my overall asset allocation, liabilities and risk profile
- Receive personalised news feeds (latest & most popular), from over 200 news sources, tailored to my portfolio
- Read desknotes (equities only) linked to my portfolio
- Benefit from exclusive in-house research including macro economic strategy from our Chief Investment Officers
- Obtain top equity and bond picks by country/ regions, recommended by the bank.
- Search for specific securities (equities) by name or ISDN
- See top buys & sell by BNP Paribas Wealth Management clients with my Risk Profile in equities, bonds and funds

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VOICE OF WEALTH

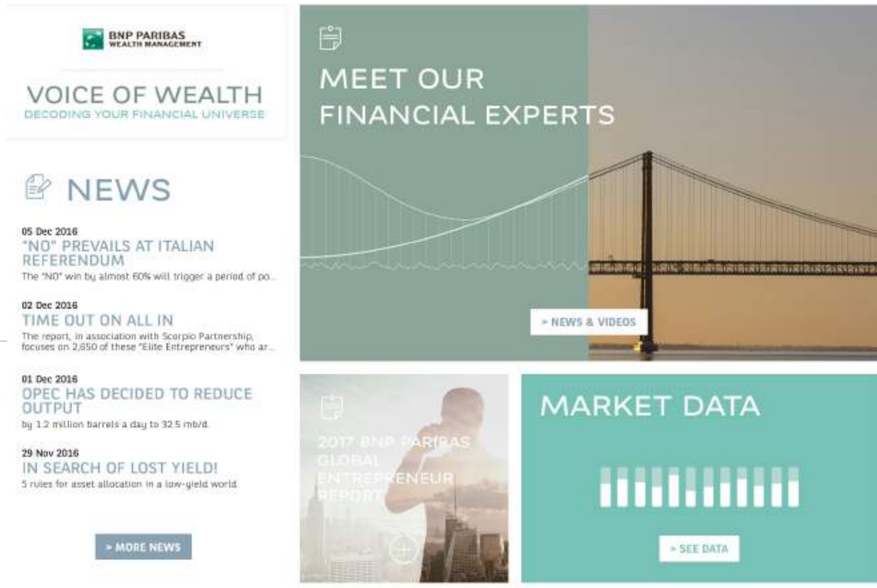
DECODING YOUR FINANCIAL UNIVERSE

OUR LATEST INSIGHTS IN OUR APP

Voice of Wealth provides all the news our clients need for smart investing:
In it, our experts share their insights on the financial markets.
With it, our clients can access the latest market trends, reports and research.

NEWS

Read our latest views on the financial market Find exclusive insights on business and investment trends



MARKET DATA

Keep an eye on the markets: equity, forex, alternative investments, fixed income and commodities.

DECODING

Our investment strategists analyse the markets and provide general or specific insights by asset class and investment solutions.

EXPLORING

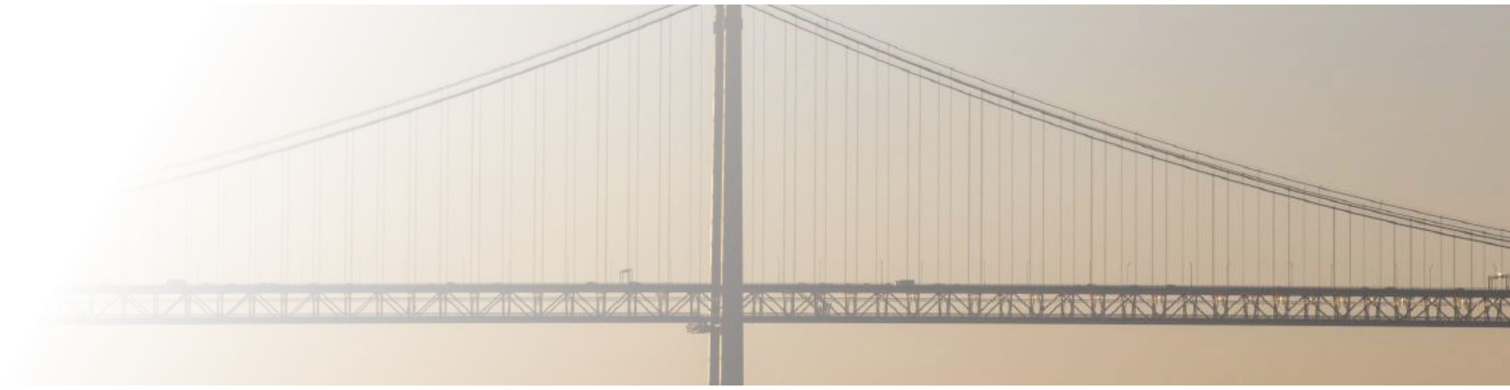
Access all our exclusive reports on entrepreneurs, philanthropy, rural lands, real estate and more...

UNDERSTANDING

Investment fundamentals at your finger tips.

AVAILABLE FOR SMARTPHONE AND TABLET DOWNLOAD THE APP ON:

Available on the App Store | ANDROID APP ON Google play



USER STORIES

AS A CLIENT, I CAN...

- Access the latest financial news.
- Read the latest experts' analysis and insights on the markets.
- Discover all detailed reports and studies about entrepreneurs, philanthropy, commercial real estate, rural estates and vineyards...
- Follow market data.
- Benefit from a more comprehensive approach to money management.
- Reinforce my understanding of how markets and certain asset classes work.

AS A PRIVATE BANKER, I CAN...

- Follow the latest experts' view on world markets.
- Keep up with the financial news and market trends, and share relevant information with my clients.
- Use the app as an apportunity to introduce our unique expertise such as Entrepreneurs and Philanthropy.

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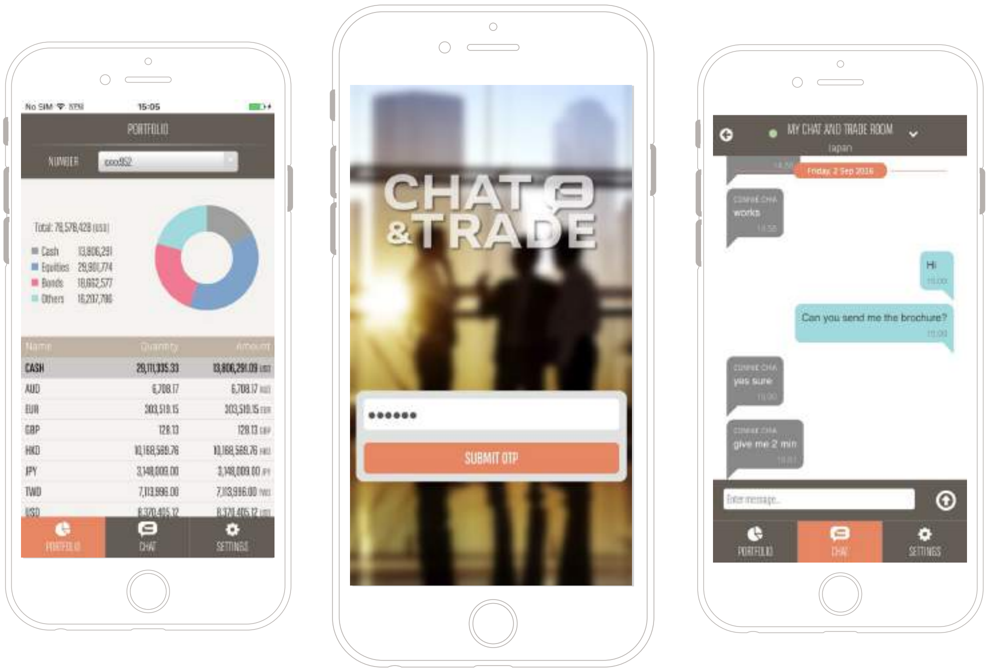
myChat&Trade

ONLINE TRADING

A FASTER AND SIMPLER WAY TO TRADE

myChat&Trade defines a new norm for trading: a chat-based trading platform, enabling clients to trade on all products and markets, at any time, anywhere. The platform is convivial, flexible, and highly secured – revolutionising the trading experience!



KEY FEATURES

- Ability to view portfolio and place orders (buy, sell, hold), via a chat-based trading platform.
- Trade products in all markets, from your smartphones
- Receive online trade notification
- Share documentation
- Secure and audit trailed

USER STORIES

AS A CLIENT, I CAN...

- Chat with my Private Banker, Marketing Assistant & Investment Counselor in a secured environment on my smartphone.
- Provide real-time instructions to the Private Banker for trading in any asset class, securely (upon Touch-Id or One Time Password authentification).
- See my portfolio in a secured environment (post-login).
- Send/ receive PDF documents and pictures.
- Change my country location.
- See chat room participants and their status (online, away, offline).
- Access my portfolio.
- Access my Investment Counselor and Marketing Assistant, when my Private Banker is away.

AS A PRIVATE BANKER, I CAN...

- Chat with my clients on-the go (App, web browser).
- Send authentication request (One Time Password or Touch-Id) before taking an order.
- Add/remove participants to the chat room from a defined list of Marketing Assistants & Investment Counselors.
- See my client's country of location in the chat room (enabling me to follow cross border rules).
- Send/ receive PDF documents and pictures.
- Change my status to offline or away when busy.
- See chat history.

THE LEADERS' CONNECTION

SHARE AND ENGAGE WITH UHNWI PEERS

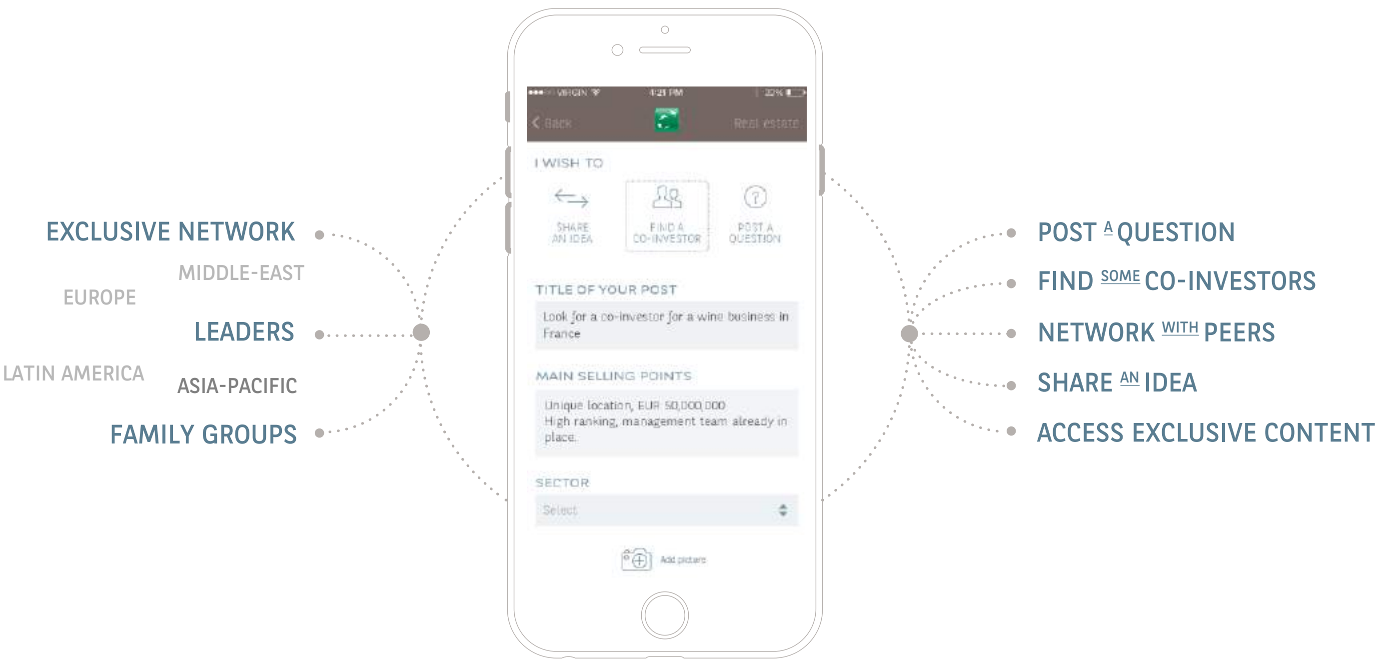
ABOUT THE APP

The Leaders' Connection is a digital platform available on smartphone and tablet that allows BNP Paribas Wealth Management to bring together eligible investors to facilitate co-investments and provide them with the opportunity to share their views on exclusive private investment opportunities.

OUR MISSION

Enable our UHNWI (Ultra High Net Worth Individuals) members to interact with their peers in other parts of the globe to share investment ideas and find co-investors in a secure way.

KEY FEATURES



HOW IT WORKS

2 minute sign-in process

Access all the functionalities from your smartphone or tablet

Browse investment opportunities posted by either your peers or BNP Paribas and register your interest

Take the discussions offline for privacy

SECURITY USE-DATA

Data are stored on BNP Paribas servers, and are secured in the same way as proprietary bank data and other client data.

Private Bankers have a read-only access to your public messages on the platform.

USER STORIES

AS A CLIENT, I CAN…

- Have a direct access to UHNWI peers, I can build a trusted circle along the way and enlarge my international network.
- Look for co-investors among my peers collaborate, raise questions and share ideas in a secured environment.
- Receive notifications when a co-investment opportunity is published or when a member sends me an email
- Connect privately with a peer in a secured way.
- View sell side mandates of private opportunities published by BNP Paribas and contact the bank.
- Search for opportunities or for other users on the platform.
- View the history of all co-investment opportunities and questions/posts from the community.
- Access the content of the app offline.

AS A PRIVATE BANKER, I CAN…

- Have a read access to public posts published by my clients.
- View the no-name version of the history of all co-in-vestment opportunities and questions/posts from the community.
- Follow my client's activity on the platform.
- Inform my client when a post published by another member is of interest.

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ABOUT NEXT GEN CLUB

The Next Gen Club is a digital platform designed for the heirs of BNP Paribas Wealth Management's key clients. We connect Next Geners to encourage interactions and provide them access to inspirational content. We have today 150 members across Asia, Europe, and MENA.

KEY FEATURES

CONNECT WITH PEERS FROM AROUND THE WORLD

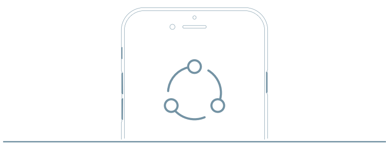
GAIN KNOWLEDGE ON MANAGING WEALTH

PROMOTE THEIR OWN SUCCESSES, **SHARE** THEIR THOUGHTS

DISCUSS WITH OPINION LEADERS

ACCESS EXCLUSIVE CONTENTS

- Business trends
- Financial education
- Lifestyle subjects



HOW IT WORKS

- A short sign-in process using Facebook login details
- Access all the functionalities from your smartphone
- Browse content posted by either your peers or BNP Paribas Wealth Management and like
- Take discussions offline for privacy

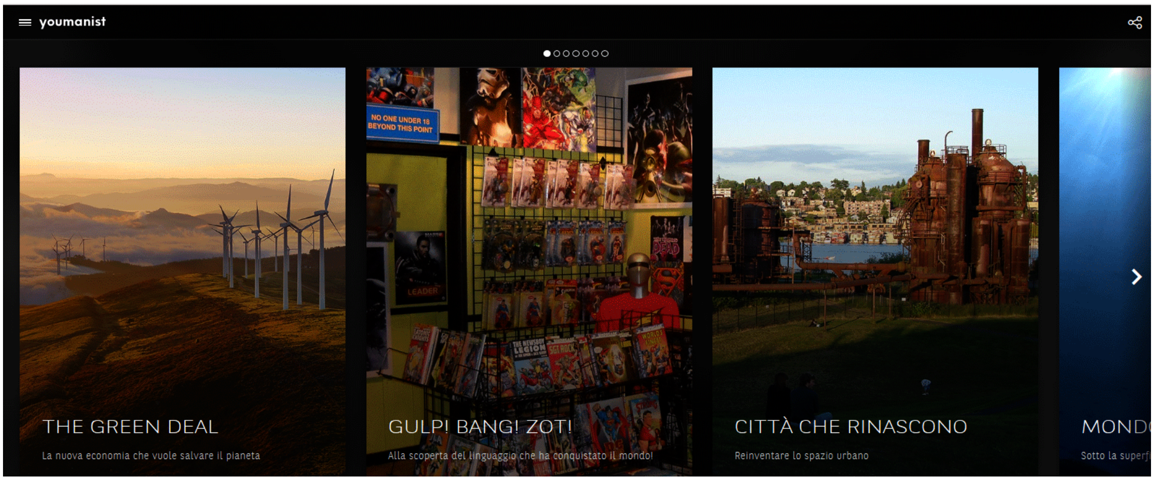
DOWNLOAD THE APP ON:

Available on the App Store | ANDROID APP ON Google play

KNOW-HOW AND LIFESTYLE ASPIRATIONS:
UPGRADE IN DOWNTIME

ABOUT YOUMANIST

Youmanist is the new way to invest available time in the acquisition of know-how and lifestyle aspirations.
It offers theme paths to understand ideas, transformations and opportunities in a contemporary world. Each path is curated by an important voice in the field. Contents are designed and adapted to downtime slots in daily life: a train trip, a waiting room or just a coffee break, all can become a moment of personal growth.
Youmanist is upgrade in downtime.



7 categories of interest
FOOD & WINE
TRAVEL & LEISURE
ARCHITECTURE & DESIGN
FINANCE
BUSINESS & INNOVATION
GREEN & SOCIAL

A theme path is an independent set of content, curated and certified by an influential author or selected from high reference international brands. Each path is made up of a rich variety of content and format (text, audio, video, photo).

MORE ON YOUMANIST.IT
(in italian!)

BNP PARIBAS
WEALTH MANAGEMENT

WHO'S EATING PIZZA?

More than 250 motivated and creative staff members bringing ideas, looking at new opportunities and helping to make a difference to the wealth management client experience.

FACTORY POSITIONS

THE PRODUCT OWNER

Has the vision of the target product and is in charge of the product conception

THE TECH LEAD

Brings technical expertise to the team to ensure the feasibility of the product

THE DESIGNERS (UI/UX)

Are responsible for defining the user experience, how the product feels.

THE SWISS-KNIFE

Will seek the answers to any questions that the team could face

THE SCRUM MASTER

Facilitates the communication within the team. Seeks to improve the productivity and the know-how of the team

THE DEVELOPER

Gets everything in shape, Front-end to Back-end, architecture of the app and the development of the different features.

THE GROWTH HACKER

Ensuring the product growth using creative communication and marketing techniques to turn visitors into happy clients.

THEY SHARE THEIR EXPERIENCE

LUCAS TISSERANT,
Product Owner

«You can imagine a product owner as a co-founder of a start-up : You defend the value proposition of your product, define the strategic view and orientation of the project and present it to clients for feedbacks and sponsors for validation. You are here to change the bank and mindset of people you work with by focusing on what really matters : Client Experience»

...

SEBASTIEN NICOLET,
Swiss Knife

«Being part of the factory as a Swiss Knife was a privilege of working with extremely bright and motivated people in a different way : focus on client! It was a pleasure to maintain the link between the pizza team and the rest of the bank for projects with a short timeframe.

Easier to send requests when you can show the product via a mockup or a prototype. Above all it was new and very interesting to get direct feedback from clients. Easier to do since we confirmed the need with the client beforehand!»

...

CHRISTINE AINSLIE
Tech Lead

«Working for the CX initiatives was a very enriching experience, very different from our day to day job, adopting a completely new method for the bank: in a multi-domain team in a dedicated and «unrestricted» environment and creating new ideas all along with the direct collaboration of all the different services of the group (communication, legal, compliance, etc) and with continuous feedback from real clients.

As tech lead I transformed the client's «user stories» into development tasks and enabled the full journey until the opening of the Minimum Viable Products to the clients.»

CONTACT

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