



Fortuna

An Intelligent Robo Advisory Platform for Automated Wealth Management, Investment and Algorithm driven Financial Planning Services.



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Whitepaper

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1 Vision

Vision



The world is rapidly becoming digital, smartphones are virtually taking over all aspects of human life, data is increasingly driving all decisions and AI has started making inroads into what people choose! Traditionally banking & finance domain has always been at the forefront of disruption and adoption of new innovations in technology. As we approach 2020, this decade has seen the banking & finance industry undergo complete digital transformation with mobile apps, data analytics & AI leading the way.

As most of the industry completes digital transformation, there is a huge surge in the amount of data being generated in real time and hence the banking & finance industry is naturally looking at AI driven solutions that are bringing the next wave of innovation. The past 5 years have seen lots of Challenger Banks, Neo Banks and other such Fintech companies launch disruptive digital products that promise to disrupt and change the way we know banking & finance today.

One such disruptive phenomenon is Robo-Advisory services. At its core, robo-advisory is simply an AI based solution that collates financial data, spend patterns, behavioral analytics, predictive models and other such data in real time to devise an investment strategy for the user. The user in this case is mostly individuals but could also be expanded to include small/medium companies, enterprises, group institutions and family trusts etc.

Our app, Fortuna – aptly named after the Greek Goddess of Wealth, aims to bundle AI driven robo-advisory services into a simple, intuitive and innovative app based solution. While there are many robo-advisory services, most of them are early stage startups in the Fintech space and their success/failure depends on their penetration in the market since Robo-advisory services need deep market penetration to generate voluminous real time data, to deliver any kind of successful service.

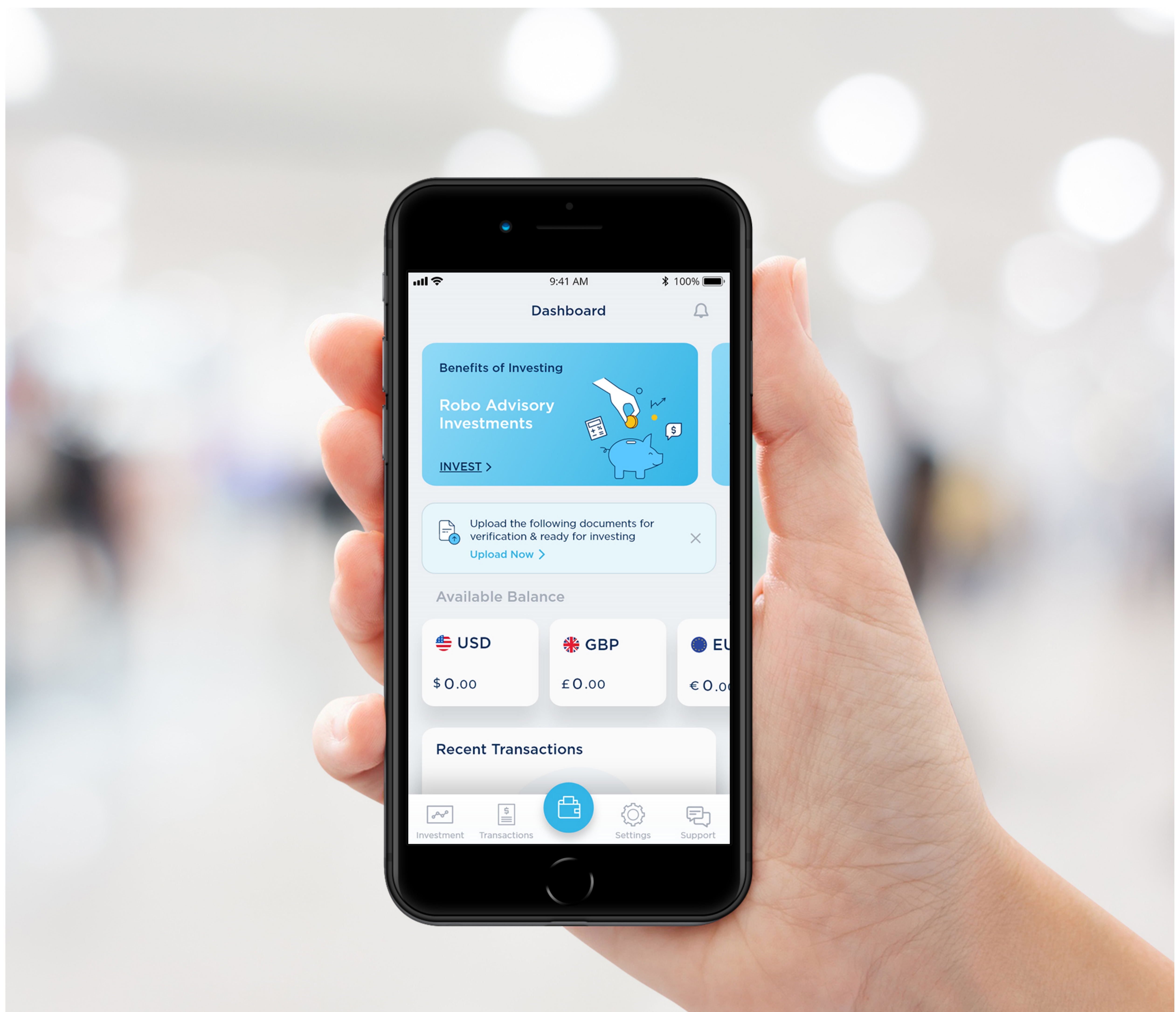
2 Executive Summary

Executive Summary

At a very basic level, Fortuna is an online investment platform available to users via Web, Mobile & even Wearable apps. It uses advanced AI based algorithms, data modeling and behavioral analytics to help users receive financial planning advice, investment strategies and financial roadmap based on their spend patterns, earnings, personal background, behavioral trends and other such factors in real time.

Banking & Finance industry is seeing a steady influx of new age Fintech startups, challenger/neo banks etc, that are disrupting tradition banking and steadily attracting new generation users with their seamless & simplistic processes. As a result traditional banks & financial institutions are slowly seeing erosion in their huge customer bases.

With Fortuna we have created a 'White Label' platform that has been built as a fully equipped, feature rich solution that enables banks & financial institutions to launch a competing robo-advisory service with minimum go-to-market time and further empowers banks & financial institutions to not only retain existing customer base but also attract newer generations.



3 Platform Modules

Fortuna offers basic modules as part of the standard package and there are additional modules which are offered as part of the advanced package.

3.1 Standard Package - Basic Module

Please note all below modules & features are based on the express assumption that the bank/ financial institution (referred henceforth as Client) are launching the app for customers within its own ecosystem.

3.1.1 App Module

A) Sign Up & User Persona (Profiling)

- Standard KYC (Manual) or Automated (eKYC)
- GDPR & Open Banking guidelines integrated User Profile
- Add/Remove Banking Details (link account, debit card)
- User Preferences
- Security (2FA, MPIN)

Users create a profile by downloading the app and signing up to the app. Users share consent for sharing all of their financial data (as per GDPR & also Open Banking guidelines) with the platform. Further users then answer a comprehensive questionnaire that gives the app/platform meaningful insights about the users such as demographics, location, financial status, credit/debit history, earnings, spending and other such information.

There would be a dedicated section for the users to answer on their preferences related to investments. These would be their preference for type of investments (Stocks, bonds, securities, gold etc) and their preferred investment strategy. The app would be providing 3 app investment strategy preferences – Aggressive, Hybrid and Conservative.

Once the user persona is created and a detailed profiling is completed, user would now receive an initial strategy roadmap. The AI driven solution itself would create a strategy based on data processed from the user profiling done. However the ultimate choice will always remain with users to choose how much recommendations they want to accept from the AI solution. For e.g. the app may suggest a hybrid style as the most recommended strategy but a user may still prefer to keep it aggressive so she can choose to do so. Similarly the app may recommend bonds as a preferred vehicle in a conservative style approach but user may still insist that all investments remain in stocks though the investment strategy is conservative.

B) Trading & Investing (Real Time)

- Load Funds
- Withdraw Funds
- Select Investment Options
- Manual Modifications
- Increase/Decrease monthly investments
- Multiple currency wallet
- Transaction History

Once user persona is created and user preference is captured, the AI algorithm will churn out an investment strategy for the user. User can of course modify the parameters to

3 Platform Modules

customize the strategy further to her liking or simply accept the suggested strategy. Once user is ready, she will load funds (via linked bank accounts or wallets) and set budget as well as frequency (daily, weekly, and monthly). The app platform would then start making automatic investments in real time as per defined parameters and provides a dashboard as well as reports (frequency determined by users).

C) Dashboard

- Daily/Weekly/Monthly/Quarterly/Yearly charts

- Notification Center
- Transaction History
- Help Section

Users will have access to their own dashboard which will help them in turn to monitor the performance of their investments. This would be a dynamic dashboard with the ability for users to select the kind of information that they would prefer. There would be a help section which can have video tutorials (depends on client preference)



3 Platform Modules

3.1.2 Web Based Backend Admin Module

Fortuna offers an extensive web based backend admin portal called Fortuna Management Console (FMC). FMC is the nerve center of the platform controlling all of the features and modules of the app itself.

A) Trade & Investment Portfolio

- Role Based User Management
- Portfolio Balancing
- Trade Executions & Order Management
- Trade Allocations/Reconciliation
- Manage Customer Profiling Questionnaire
- Interactive, Intuitive & Seamless Dashboard

B) Notification Center

- Marketing Notifications
- Pending Payments Notifications
- System/Technical Notifications

This will be used to send timely notifications to users. Notifications could include system updates or marketing offers or others.

C) KYC/Compliance

- Integration with 3rd party eKYC services (Jumio, OnFido, Hello Soda, Kofex)
- Manual KYC module
- GDPR/Open Banking compliance

Features such as e-KYC, compliance requirements, AML practices and other such regulatory mandates would be managed through this feature.

D) Reports Center

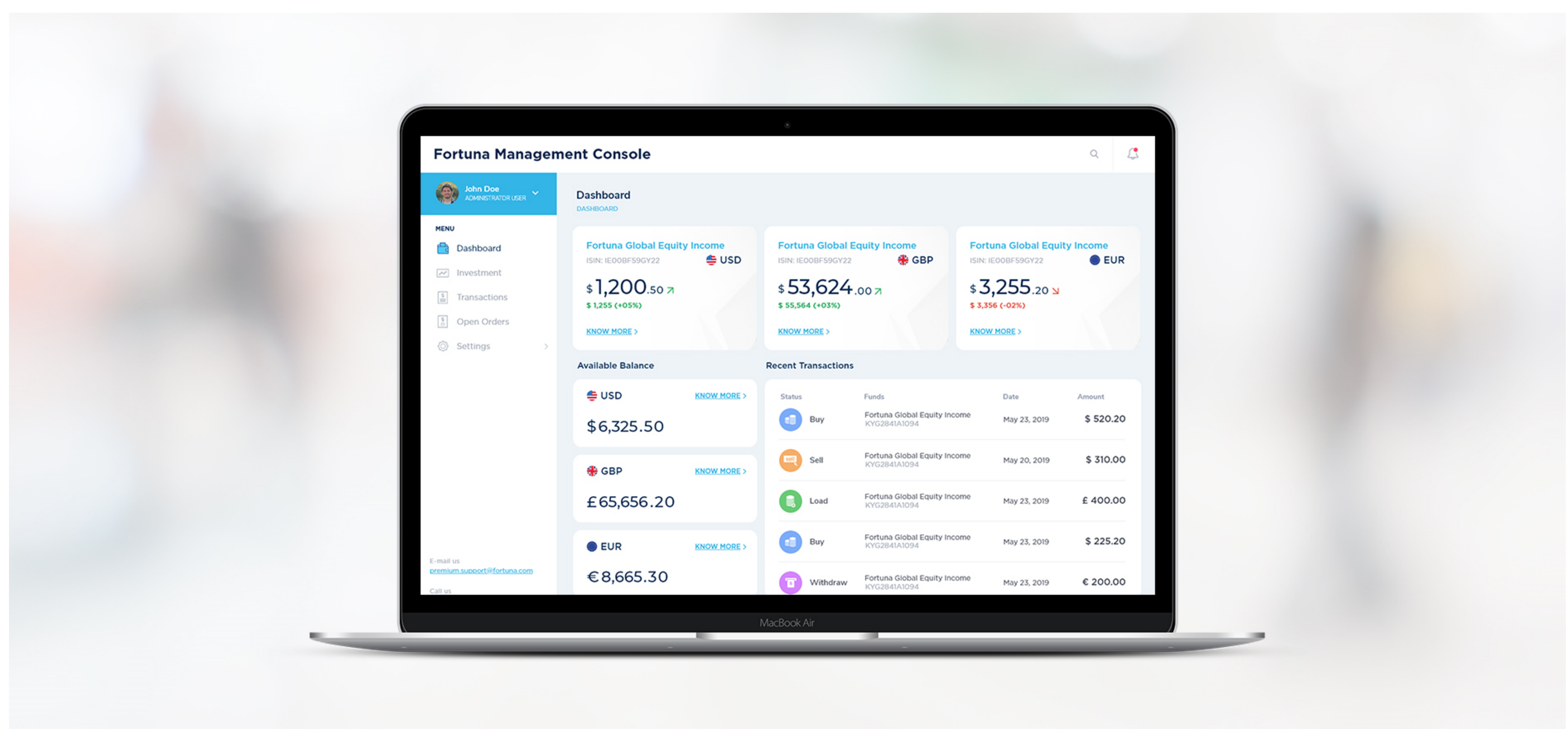
- Performance Metrics Report
- Spend Patterns
- Behavioral Analytics
- Individual investment instruments reports

A variety of reports would be made available for client teams and these reports will be customized as per each client's individual needs.

E) Support Center

- Chatbots
- Live Support
- FAQ & Help Section
- Upload/Remove Video Tutorials
- Tech Support Internal (SupportBee or Basecamp Integration)

This would enable Client to manage all user generated support tickets from within the app as well as raise tickets for tech support team.



3 Platform Modules

3.2 Advanced Package - Additional Modules

The ultimate goal for Fortuna white label app/platform is to enable banks/financial institutions to rapidly launch an effective & competitive product for its users and empower their users with an enriching experience. We believe that through Fortuna our clients will be able to effectively fight off threats from newer age fintech startups, challenger/neo banks etc.

While the above modules/features are available as part of the basic package, we also offer additional modules under our advanced package. These modules can be added to the basic package depending on the need of individual clients.

A) Financial Planning Module

It allows for the app to track user spends, monitor user investments & returns and then based on this suggest how much users can spend or when they can spend. The module enables the app to do financial planning for a user and set financial goals for users. Users can use this financial planning & goal feature to set different goals for themselves while relying on the app to do the necessary work.

B) Tax Planning Module

This is a location specific module and will depend on which locations the client has operations. According to the regional Tax rules, this module will offer tax planning, tax advice to users via the app itself.

C) Family Investment Module

This module enables the app to offer features that help users to open multiple 'Dependent' or 'Sub' accounts which are linked to the user's primary account. All features are similar to the features offered under the standard package of the app. The only difference is that this module is specifically for user's family or dependents.

D) Virtual Money Module

Most existing robo-advisory apps have a minimum investment requirement that starts from as low as \$100! However none of them offer a trial phase which is why we have a

Virtual Money module as an additional module in the app. Through this module, the app can offer virtual money which is credited in user's account when a user signs up. Using this virtual money, user can subscribe to various investment strategies to see how their investment is faring and then decide on a strategy before investing actual money.

E) Investment Advisor Module

For clients wanting to monetize the app even further, Fortuna provides Investment Advisor Module that allows for the client to offer the services of professional investors as advisors on the app. The advisors run their portfolio on the app and users can subscribe to the portfolios of these investors and mirror their investment strategies. Much like we can follow other users on Twitter or we can subscribe to YouTube channels of different users, users in the app can 'follow' the investment strategies of professional investors by subscribing to their portfolios.

F) Enterprise Module

Aimed at enterprises, allows for companies & organization to tie-up with clients to offer the benefits of automated investments to their employees using the client's investment options.

4 Technology Stack

Fortuna Technology Stack

Fortuna white label platform uses cutting edge technology stack to offer a seamless, intuitive & flawless performance of the platform. We have carefully selected technologies & platforms that are scalable, flexible and robust in their performance.



Fortuna's technology stack is coupled with its data science stream to offer a seamless and fully automated experience to the client and the client's users. Our data science team works relentlessly to improve our automated investment engine, perfect data models, enhance algorithms and effectively use deep learning methods to deliver the perfect solution for our clients

As part of a special promotional offer, QuadLogix is currently offering to build a POC free* for clients who sign-up and give a commitment for the Standard Package. Contact the sales team at QuadLogix to get more details on the promotional offer.

About Who We Are

We are an IT Consulting & Software Development team delivering end to end Digital, IT & Software solutions to Enterprises across the globe. Our deep expertise in Technology, our varied experience across multiple industries and our well designed software best practices makes us the preferred IT consultants & development partners for businesses across the globe.

We partner with Enterprises to define their IT strategy, IT Roadmap & deploy experts to build & deliver innovative solutions. An approach of Creative Thinking, a hunger for the next big challenges & a discipline of problem solving & logical reasoning is our definition of 'a day's work'! Our endeavor is to help propel our clients on an accelerated path to success through robust, secure & often disruptive solutions.

3

GLOBAL OFFICES

80%

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CLIENTS

Established Brands who chose us as their Digital Technology Partner

Commercial Bank of Dubai
Commercial Bank of Qatar
National Bank of Fujairah
Dragon Oil (ENOC)

Star TV
AgroStar
ClinicJot
Oxford University

Ebbon-Dacs - UK
Inchcape - UK
UK Mail
Warmup PLC - UK



BEST APP OF THE YEAR

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