



**simplifying the customer experience**  
through account aggregation

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# total account aggregation



James

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Born  
29th June 2007

# What is account aggregation?



# Why is account aggregation important to your business?





Over 960,000 people use Personal Capital to track over \$208 billion.

Join Now, It's Free

TIME

THE WALL STREET JOURNAL

REUTERS

Forbes

The New York Times

Bloomberg Businessweek



### See Your Net Worth

Link all your accounts to the Personal Capital Dashboard for a complete picture of your financial life



### Analyze Your Portfolio

Assess the health of your current portfolio with our free tools, such as the Fee Analyzer and Investment Checkup



### Plan For The Future

Use Retirement Planner to build a customized retirement plan, or meet with an Advisor to discuss your investing strategy

# Challenges

- Breaking account provider T&Cs
- Change (credentials, security protocols, interfaces)
- Security (e.g. Talktalk)
- Advised assets
- Adoption

# Overcoming Challenges

- T&C threat diminishing
- Move from screen-scraping to direct formal links
- Positive UK legislation
  - *Midata Initiative*
  - *Pensions Dashboard (TISA, FCA, Altus)*
  - *Open Banking Working Group*
- Recognise adoption is gradual



Client Portal



Client Servicing Platform



Digital Marketplace

2013

2015

2017

Portfolio Reporting

Personal Finance Aggregation

Total Aggregation

Secure Document Sharing and Messaging

Personalised Content Marketing

Mobile Delivery

All of Your Finances Organised and Updated

Use Client Data to Highlight Needs

Offer Guided Solutions with Easy Access to Invest or Seek Advice



# Why not just wait?

Your clients will use technology to aggregate all of their financial life in one place providing them with access to financial advice on demand based on their own circumstances.

When that happens - whose technology do you want them to be using – yours or your competitor?



“the first draft of anything is sh\*t.”  
Ernest Hemingway.

 moneyinfo



“I’m pleased to say the Sammedia team delivered on their promises, helping us to launch a technologically advanced, client-friendly solution that meets our exacting standards.”

**Duncan Ross, Chief Operating Officer,  
Saunderson House.**

“My Towry allows clients to be able to record and access every aspect of their financial life in a simple and well-presented format.”

**Dave Percy, Chief Operating Officer, Towry**

The logo for 'moneyinfo' features a stylized 'i' inside a circle, followed by another circle containing a gear-like pattern, and then the text 'moneyinfo' in a lowercase, sans-serif font.