



Major connected modules of wealth42

In production or testing

The platform runs on **AWS** with all APIs on serverless architecture.

AI-powered Goal-Based Financial Journey

- A **Sales tech solution** for your RMs to make better sales of your core and 3rd party products as a 360° solution
- **Advanced visualization** of a financial plan
 - **Savings plan** as contingency into deposits/liquid funds.
 - **Loan plan** for current loans and loans for future goals.
 - **Investment plan** for goals and their down-payment and future loan-pre-payment.
 - **Insurance plan** for term insurance.
 - Inflation-adjusted planning
- Reduces the number of RMs that need 3rd party product training and licenses. RM enters client needs (like goals), and the AI recommends suitable transactions in all products: Loans, Stocks, Mutual Funds, Term Insurance, Savings, and Pension Products.
- Align AI's advisory to your investment policy committee.
- Reduces the time an RM spends in need assessment per client.
- PFA our product deck and visualization of the value proposition.

CRM

- **RM/Agent** referral tracking, incentive tracking, and management.
- **Multiple attribution channels** for RM/Agent like pre-signed links, coupon codes, lead registration forms, etc.
- Advanced **Omnichannel Notification engine** with easy-to-set rules – for transactions, targeting, and re-targeting notifications. Usable for SMS, WhatsApp, Mobile Notifications (iOS & Android), Emails, etc.
- **Plan-based controls** for RM/Agent to sell core and 3rd party Bank products.
- **Screen Share and VoIP**: The client can share the screen with an agent for assistance to use the app.
- **Lead Management module**
- **Client ticket management module**

E-Commerce

- **Catalogue**: Services like estate planning, tax planning, etc.
- **Discount Code**: Multiple types of cohort-based discounting journeys.

Portfolio Tracker

- **Fetch**: CAMS/KFintech CAS Parser or MF Central API
- **XIRR** compute engine for different periods.

Integrations

- **BSE StarMF**: Wealth42 mobile app for iOS and Android is a full-featured mutual fund investment platform integrated with BSE StAR MF. One can execute Lumpsum, SIP, Bank Mandates, Open Accounts, etc through the app.
- **Morningstar**: The Mutual fund pricing data is integrated with Morningstar for daily metadata sync, NAV sync, expense ratio sync, and exit load.
- **KRA**: KYC integration for PAN Compliance check and KYC submission.
- **Freshchat**: Chat Conversation between your support and customer
- **MF Central**: Fetch client portfolios across all Mutual Funds.
- **KFintech and CAMS**: RTA transaction and revenue reconciliation reports
- **Razorpay**: Payment gateway integration with reconciliation.
- **Exotel**: For call center outbound calls.
- **WhatsApp**: For marketing and service messages
- **Calendly**: To help clients book and manage conversation slots with experts.

Miscellaneous

- **Multilingual**: Embedded Google Translation and Azure Transliteration for 14 Indian languages (including Kannada).
- **Content Management System**: To manage app copies without requiring a new release.
- **Deep linking**: Deep links with data integrity checks that prevent spoofing.