

# Suitability core banking adapter

– UNLOCK THE LAST MILE WITH THE PLUG & PLAY SOLUTION FROM CONFINALE & INVESTMENT NAVIGATOR FOR AVALOQ BANKS

## The challenge

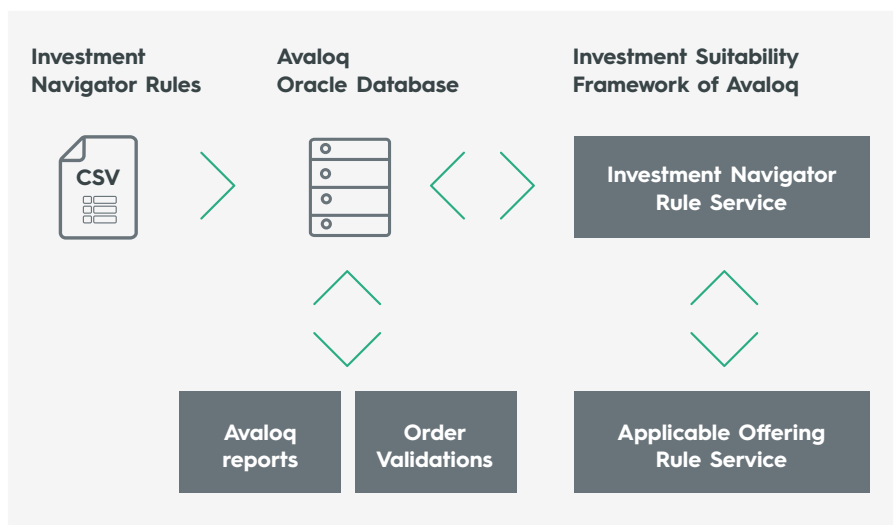
Investment suitability is at the centre of attention of the current regulatory waves. All banks are facing the implementation of suitability rules into their advisory process to fulfil domestic and international requirements. Avaloq banks need reliable suitability content (rules and data) to feed Avaloq's Investment Suitability Framework.

## The solution

Investment Navigator and Confinale have joined forces to allow the Avaloq Community to use Investment Navigator's product suitability data fully integrated in Avaloq.

## Use-cases

### Technical Solution



The solution, designed and developed by Confinale, provides a direct linkage of Investment Navigator product suitability data with core Avaloq functionalities such as order validations and reports. The Investment Navigator rules are integrated in the Investor Protection Module of Avaloq, by providing a specific Investment Navigator rule service as part of the Investment Suitability Framework (ISF) and they are updated on an ongoing basis. This new rule-service can be integrated into the existing kernel functionality of Avaloq, namely the Applicable Offering rule service, complementing any bank-specific checks.

Identify clients eligible for a given product

Periodic custody checks

Filtering out non-eligible products prior to a portfolio optimisation

Notification on runtime of restrictions of a trade

## Key-Features

Full integration  
in Avaloq's ISF

Ongoing updates  
of the Investment  
Navigator rule-set

Caching functionality  
ensures optimal  
performance

Maintenance  
of IN-adaptor  
by Confinale



**Unlock the last mile: Product suitability intelligence fed into your core-banking application**



**Investment Navigator can ensure coherent suitability information along the investment and advisory value chain**



**The implementation of the solution can be done by any implementation partner**

## About Confinale

IT solutions for taxes, compliance and wealth management - Confinale is a Swiss-based consultancy and software development company that specialises in digitalisation projects for the banking sector. We find solutions for current and future challenges either by implementing new functionalities in existing bank software, or by developing new applications.

## CONFINALE

Digital Banking applied

## About Investment Navigator

Investment Navigator makes suitability accessible and understandable by offering banks, asset and wealth managers around the world modular technology-driven solutions as well as holistic consultancy services to add value to advisory and distribution processes. The company provides cross-border and product suitability guidance with regards to regulatory, tax, product, and offering management specific requirements and restrictions. Established in 2014, the privately-owned business is headquartered in Zurich. In a very short time, Investment Navigator has become the go-to address for suitability, driving the future of compliance and advisory.

### Three ways to consume the Investment Navigator Suitability Service

Website



API



Core-Banking  
Adapter



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Visit [investmentnavigator.com](https://investmentnavigator.com) for more information and to experience our Product Navigator

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