EQUALIFI

EWS | EQUALIFIED WEALTHTECH STRATEGIST

# Syllabus

**Module 1: Wealth Management and the WealthTech Landscape**

- Wealth management across retail, affluent, HNW and UHNW segments.
- Wealth-management value chain and operating models.
- Evolution of digital wealth and WealthTech.
- WealthTech firms, incumbents and platform models.
- Digital, hybrid and human-led advice.
- Client journeys and changing expectations.
- WealthTech ecosystem: providers, users, partners and regulators.
- Emerging themes in Indian and global wealth management.

**Module 2: Client Experience and Digital Journeys**

- Digital client acquisition and onboarding.
- Know Your Customer (KYC) and client verification.
- Risk profiling and suitability.
- Goal-setting and financial planning journeys.
- Digital account opening and servicing.
- Client portals, mobile applications and reporting.
- Personalization and segmentation.
- Accessibility and inclusive design.
- Human support and escalation in digital services.
- Measuring client experience and engagement.

**Module 3: Digital Advice and Portfolio Technology**

- Digital advisory and robo-advisory models.
- Goals-based investing and model portfolios.
- Risk profiling and asset-allocation tools.
- Portfolio construction and rebalancing.

- Portfolio monitoring and alerts.
- Performance measurement and benchmarking.
- Tax-aware and cash-flow-aware portfolio features.
- Human adviser oversight of automated recommendations.
- Limitations of models, assumptions and inputs.
- Suitability, disclosures and client understanding.

**Module 4: Wealth Products and Digital Distribution**

- Mutual funds, portfolio management services and AIFs.
- Digital access to deposits, bonds and other investments.
- Product discovery, comparison and execution.
- Digital onboarding and transaction processes.
- Direct, advised and platform-led distribution.
- Open architecture and product shelf design.
- Product governance and target-market assessment.
- Fees, commissions and conflict disclosures.
- Digital communication and financial promotions.
- Risks of gamification and unsuitable product nudges.

**Module 5: Wealth Data and Analytics**

- Data types used in wealth management.
- Client, transaction, portfolio and product data.
- Data collection, quality and standardization.
- Data aggregation and consolidated wealth views.
- Financial dashboards and reporting.
- Client segmentation and personalization.
- Predictive and descriptive analytics.
- Alternative and unstructured data: overview.
- Data lineage, ownership and access controls.
- Data privacy, consent and retention.

**Module 6: Artificial Intelligence and Automation**

- AI, machine learning and generative AI: core concepts.
- AI use cases in wealth management.
- Research, document review and summarization.

- Client-service automation and conversational tools.
- AI-assisted portfolio insights.
- Workflow automation and robotic process automation.
- Human review and accountability.
- Hallucination, bias and explainability.
- Model risk and validation.
- Responsible use of client and confidential data.

**Module 7: WealthTech Architecture and Integration**

- Core wealth-management technology components.
- CRM and client-relationship platforms.
- Portfolio-management and reporting systems.
- Financial-planning tools.
- Order-management and execution systems.
- APIs and third-party integrations.
- Cloud and software-as-a-service models.
- Data warehouses and single-client views.
- Legacy-system integration.
- Vendor selection and technology due diligence.
- Build, buy or partner decisions.

**Module 8: Cybersecurity, Privacy and Resilience**

- Cybersecurity risks in wealth management.
- Identity, authentication and access management.
- Phishing, ransomware and social engineering.
- Data encryption and secure communications.
- Third-party and vendor risk.
- Client-data confidentiality.
- Incident response and breach escalation.
- Backup, disaster recovery and business continuity.
- Operational resilience.
- Cybersecurity awareness for advisers and clients.

**Module 9: Regulation, Compliance and Conduct**

- Regulatory landscape for digital wealth services in India.

- Relevant roles of SEBI, RBI, IRDAI, PFRDA and IFSCA.
- Digital KYC, AML and customer due diligence.
- Investment-advice, research and distribution boundaries.
- Suitability and investor-protection principles.
- Digital recordkeeping and audit trails.
- Outsourcing and technology-provider oversight.
- Data privacy and consent requirements.
- Regulatory technology and compliance monitoring.
- Ethical conduct in technology-enabled advice.

**Module 10: WealthTech Operations and Process Automation**

- Digital workflows from onboarding to servicing.
- Transaction processing and reconciliation.
- Document management and e-signatures.
- Automated reporting and client communications.
- Exception handling and operational controls.
- Straight-through processing.
- Service-level monitoring.
- Reducing manual errors and operational friction.
- Outsourced operations and oversight.
- Process mapping and improvement.

**Module 11: Digital Assets and Emerging Technologies**

- Blockchain and distributed-ledger concepts.
- Tokenization of financial and real-world assets.
- Digital custody and wallet concepts.
- Digital assets: opportunities and risks.
- Smart contracts and programmable assets.
- Open finance and consent-based data sharing.
- Embedded wealth services.
- Digital identity.
- Emerging payment and settlement models.
- Technology, regulatory and investor-protection considerations.

**Module 12: WealthTech Strategy and Business Models**

- WealthTech business models and revenue sources.
- Target users and value propositions.
- Platform economics and unit economics.
- Customer acquisition, engagement and retention.
- Partnerships between banks, wealth firms and fintechs.
- Product management and service design.
- Technology implementation and change management.
- Vendor and outsourcing strategy.
- Measuring business and client outcomes.
- Scaling innovation responsibly.

**Module 13: Ethics, Governance and Responsible Innovation**

- Client-first technology design.
- Transparency and informed consent.
- Fairness and non-discrimination.
- Conflicts in digital product recommendations.
- Algorithmic accountability.
- AI and data governance.
- Human oversight and escalation.
- Responsible use of client information.
- Conduct risk and reputational risk.
- Balancing efficiency, personalization and trust.

**Module 14: Global WealthTech and Cross-Border Models**

- Global wealthtech hubs: US, UK, Singapore, UAE, Europe.
- International platforms
- Cross-border wealth: GIFT City, DIFC, Singapore.
- Regulatory arbitrage and compliance.
- Global expansion playbooks.
- Cross-border data flows and privacy.
- International partnership models.
- Case studies in global wealthtech.

**Module 15: Product Management for WealthTech**

- Product thinking for wealthtech: user, problem, solution.
- Writing PRDs and user stories for wealth products.
- Agile development: sprints, standups, retrospectives.
- Working with engineering, design, and compliance.
- Product metrics: activation, retention, AUM, revenue.
- Go-to-market for wealthtech products.
- Roadmapping and prioritisation.
- Managing product risk and compliance.
- Product-led growth in wealthtech.
- Case studies in wealthtech product success and failure.

**Module 16: Talent, Culture and Change Management**

- Building and scaling wealthtech teams.
- Hiring product, engineering, data, and compliance talent.
- Culture in fintech and wealth firms.
- Change management in legacy institutions.
- Training advisers for digital tools.
- Incentives and behaviour change.
- Leadership in digital transformation.
- Managing resistance and adoption.
- Remote and hybrid operating models.
- Measuring organisational readiness.

**Module 17: Measuring Impact and Client Outcomes**

- Defining client outcomes in wealthtech.
- Financial well-being metrics.
- Engagement and adoption metrics.
- Advice quality and suitability measures.
- Client satisfaction and trust.
- Behavioural outcomes.
- Long-term client value.
- Impact reporting and dashboards.
- Regulatory expectations for outcome reporting.
- Balancing commercial and client outcomes.