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# Future of Fintech

**Financial technology (fintech) comprises new-age technology and innovation, that aims to compete with traditional financial methods in the delivery of financial services. BBD has been implementing fintech solutions for investment management and financial services groups for over 37 years to ensure they stay ahead of the curve.**

We help align our clients' business models to their IT requirements. Through our project advisory services we've implemented fund, service and performance fee management systems, front- and back-end mobile development and investment illustrators.

BBD is a key technology partner in the finance sector for some of the world's top companies.

The finance industry is rapidly evolving into a digital world. BBD has partnered with financial services organisations on both micro and enterprise-scale challenges.

On the one end of the spectrum, our familiarity with the rigours of regulatory compliance has helped us deliver comprehensive, yet pragmatic, solutions under intractable deadlines. On the opposite end, we have driven enterprise-scale data architecture, with a careful balance between existing constraints and future vision.

## | How BBD implements fintech solutions

### **Broker management**

BBD understands the significance of successful broker management. We leveraged our long-term partnership with a financial services group and developed a legacy desktop application, used by brokers and financial advisors to create local and international investment and annuity quotes. A BBD team at this financial services group has been responsible for developing and maintaining their international broker website and providing brokers with high-end internationally acclaimed brokerage tools. This team is currently one of the most successful business units within the group of companies, with their web tools leading the charge.

These broker-facing applications are critical for brokers to manage their clients and provide quotes for prospective investments. The application visually renders fund data and enables the broker to make fund recommendations based on the client's specific financial needs.

### **Payment systems**

BBD was tasked by an independent financial services client to develop a replacement debit order collection and payments system for insurance premium collections and disbursements. The new system allows brokers to upload collection and payment instruction files via a secure web portal. The legacy system had previously only allowed for instruction files to be imported via email, which is in contravention of the South African PoPI Act.

This new payment system allows for multiple levels of transaction authorisation via a configurable workflow system. BBD also provided the client with Management Information (MI) and Business Intelligence (BI) reporting tools and dashboards, as well as a mapping mechanism to define custom import file formats for different users.

BBD understood the need for an overall cloud-based solution and completed the above with a robust multi-tenant software platform in the cloud.

The platform is currently:

- › Hosting 619 online users and has 356 active clients
- › Processing an average of 770 000 debit orders and 53 000 payments per month
- › Reconciling an average of 90 000 bank account transactions per month

### **Portfolio management**

Effectively managing client portfolios are crucial in the world of finance. Leveraging fintech solutions has enabled BBD to create and streamline portfolio management tools for large financial services providers. One particular wealth and investment management firm needed a scalable solution for their personal share portfolio management system. The system BBD created manages users' portfolios in terms of assets invested and allocations per assets. This also allows the system to monitor share price and fund movements in real-time.

## | Cloud-native solutions

BBD has been the software solutions provider for established gaming players in the algorithmic trading industry. By recognising the client's strategic vision and goals, BBD has implemented beneficial risk management control, data feed integration and web and mobile solutions.

To reduce total costs of ownership for the client's users, BBD designed a new-generation, cloud-based solution that is highly scalable, innovative and unsusceptible to change. BBD provided a team of specialists to accelerate the initial development, while also providing SCRUM training to the client's internal resources for boosted productivity. This allowed for streamlining of the development process and technical augmentation of the client's workforce.

Their initial legacy system is gradually being replaced. This has been an exciting project for BBD as it delivered one of our first fully cloud-native projects on the public cloud.

## | BBD at a glance

900+

IT professionals with  
deep expertise



An international  
software firm

37+

Years in  
business



Diverse industry  
knowledge



Collaborative  
approach

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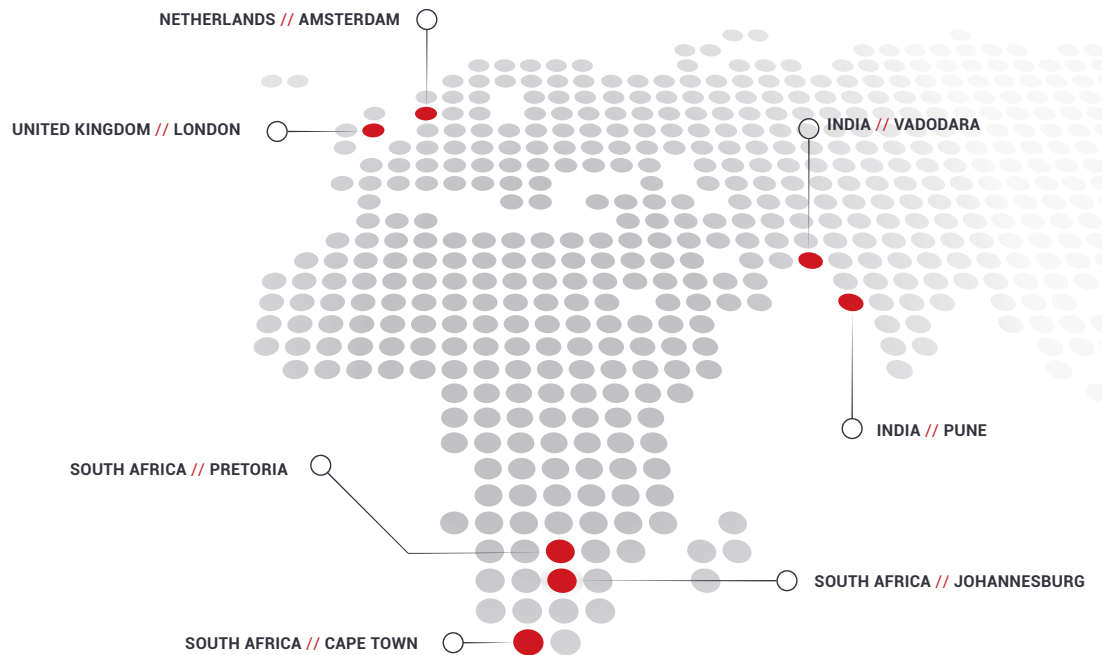
## | About BBD

BBD has had a reputation of delivery for almost four decades. Our expertise in the private and public sectors have resulted in a wealth of understanding on how to use technology as an enabler of business transformation and modernisation.

We provide effective business solutions to suit our clients' needs, using a consultative approach and drawing on our people's diverse range of experience and skill.


BBD is a level 1 B-BBEE partner, with a 135% B-BBEE recognition level and is over 51% black-owned.

## | Our international footprint



## Get in touch

If you'd like to engage with us, we'd love to hear from you.

 [info@bbdsoftware.com](mailto:info@bbdsoftware.com)  [www.bbdsoftware.com](http://www.bbdsoftware.com)