

Hello, I'm Brandon.

**My work focuses on both the high-level strategy and the surface level details.**

Because of that, I have had the good fortune of collaborating with some of the world's most ambitious brands and organisations during my time working in agencies, internal teams and my own design consultancy.

Here's the story of one of my past projects...



## **This document is unlocked but please keep it private**

The following information has been shared in confidence and anything you see here should not be shared beyond the context of your evaluation. If you have any questions or comments, please say [hello@bschmittling.com](mailto:hello@bschmittling.com)

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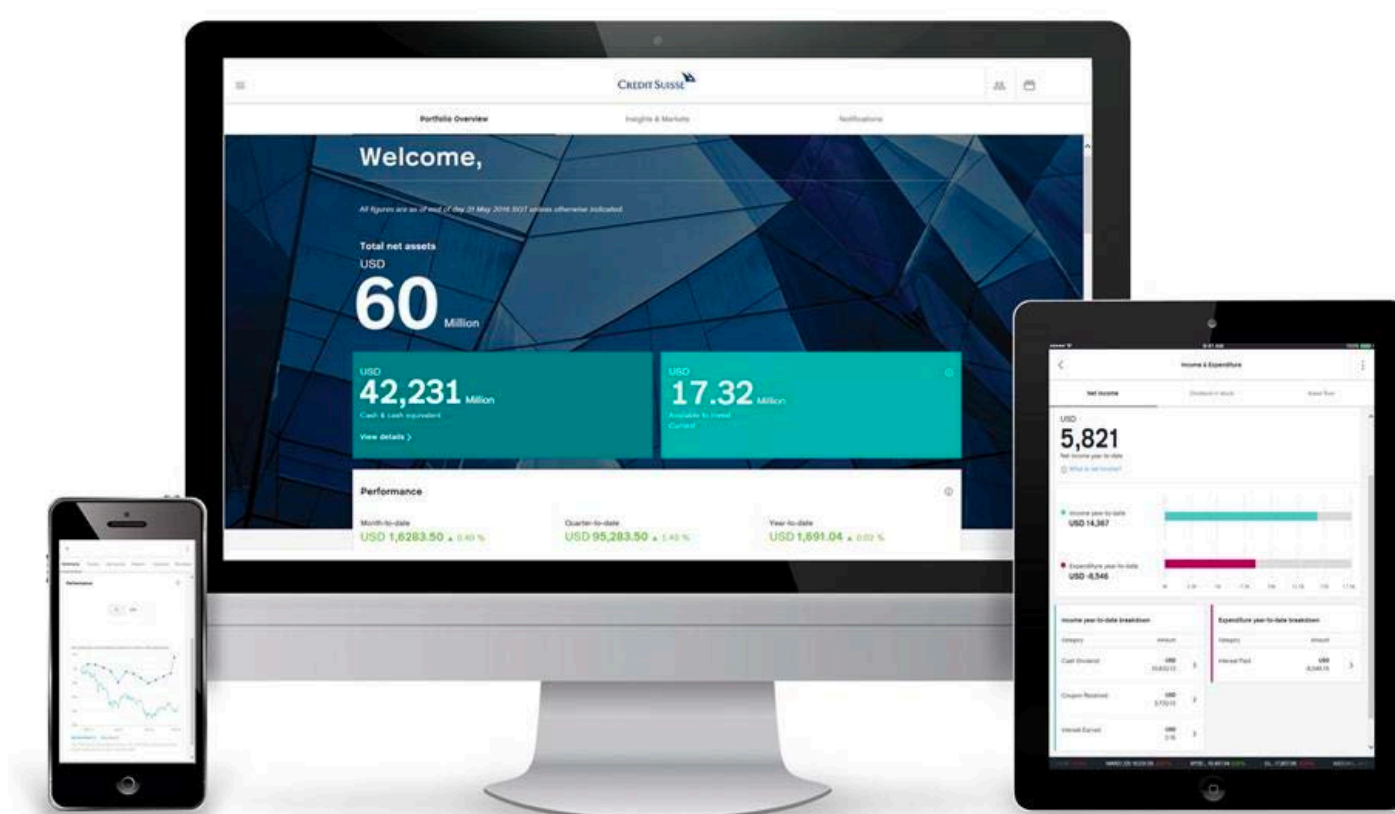
CASE STUDY

# Building a world class digital banking platform

CREDIT SUISSE 



**Credit Suisse needed to establish itself as a premier digital bank in order to keep pace with customer expectations and get ahead of emerging fintech disruption. An international effort was undertaken in Singapore to design and build DPB.**



**Digital Private Banking**, a marquee digital platform for Credit Suisse launched in APAC in 2015. My team from Huge was tasked with leading the way with a rapid product launch strategy and delivering an industry leading financial advisory platform for iOS and Android, as well as a browser-based experience.

## Who were our users?

Relationship Managers  
and UHNWI Clients



“I want to show Cindy value that only Credit Suisse can provide”

### Goals

- Understand the who the client is
- Present the RM and bank USP to the client
- Generate interest

### Digital Expectations

- Simple tools for sharing tools and content
- Client analytics



“I want to understand how Credit Suisse can benefit me in a way no one else can”

### Goals

- Learn something new
- Understand the bank platform and expertise

### Digital Expectations

- Intuitive access to utilities and insights
- A direct line to a consistent point of contact
- Frictionless help and FAQs

## Who were our users?

Relationship Managers



### **Anthony, the Advisory RM.**

- Joined Credit Suisse 4 years ago from Deutsche Bank
- Graduated with a BA in finance
- Has an MBA from INSEAD
- Specializes in advising Entrepreneurs

# Anthony.

## **About Anthony.**

- Focuses on delivering the bank to the client
- Drives recurring revenue

## **Key needs.**

- Support of my clients and their goals
- Relevant information and education
- Protection against regulatory and compliance issues

## **Digital behaviors & expectations.**

- Personalized to my business and style
- Efficient and reliable
- All needs to be met by one system

## Who were our users?

UHNWI Clients



### **Cindy, the Engaged Validator.**

- Entrepreneur
- Inherited family business
- Married, with 3 children
- \$15-20 million net worth, \$10 million invested with CS

# Cindy

## **About Cindy.**

- Goal-oriented and focused on a plan
- Lifelong learner who wants to learn
- Wants CS to understand her values & intentions
- Wants assurance that she has made a good decision
- Focused on her family and legacy

## **Key needs.**

- Partnership in all relationships
- A plan and planning
- Engagement across all channels

## **Digital behaviors & expectations.**

- Personalized
- Collaborative
- Trusted & holistic view

# Discovery

To kick things off, our team did our own research by talking to APAC UHNWI through a recruiting agency in Singapore. We produced a vision video to show what we had learned.





# Good morning, Amir. Your overnight growth beat your peers by 9%.

[Review your performance](#)

**16** NEWS ALERTS

**Russian movements in Ukraine contributing to latest selloff.**

[See all news on your positions](#)

SIGNATURE DUE BY 5/10/2014

**Your signature is required on a hedge fund compliance form.**

[See all action items](#)

RISK MANAGEMENT

**You are exceeding your risk budget by 3%. We can help.**

[Analyze your risk](#)

[ALL NOTIFICATIONS →](#)

Your portfolios

Today ▾

TOTAL BALANCE

**\$7.21M**

+ \$73,326k

+ 1.1%



DEFENSIVE PORTFOLIO

**\$1.51M**

+ \$33k

+ 2.01%



HIGH YIELD PORTFOLIO

**\$3.2M**

+ \$70k

+ 2%



EXPERIMENTAL PORTFOLIO

**\$2.5M**

- \$15k

- 1%



↓ DOW  
-25.68 -0.63%

↓ S&P 500  
-2.68 -0.14%

↑ NIKKEI  
+3.54 -0.82%

↓ HANG SENG  
+0.25% +0.25%

↑ CREDIT SUISSE 100  
+0.25% +0.25%

↑ CREDIT SUISSE 500  
+0.25% +0.25%

# Portfolios

Transaction History

Export Data

Portfolio: All Group by: Asset Class

### TOTAL VALUE

**\$7.215M** + \$73,326k  
+ 1.1% Last 24 hrs  
100% of total investment

### GOAL TRACKING

You're tracking well towards your 2014 quarterly income goals. Well done.  
[View goals](#)

### RISK MANAGEMENT

You may have an equity volatility risk. We can help you rebalance your equities.  
[Analyze Risk](#) [Request Proposal](#)

### EQUITIES

**\$3.856M** - \$42,236k  
- 1.2% Last 24 hrs  
55% of total investment

### FX & CASH

**\$1.802M** + \$2,356k  
+ 0.2% Last 24 hrs  
25% of total investment

### FIXED INCOME

## Performance

1D 1W 1M 3M 1Y

All Portfolios Your Peers Benchmark Add Comparison



## News affecting your positions [See All News](#)

A

Samsung Plans \$680 Million Factory in Lower-Risk Push

SSNLF

B

DuPont Said to Be Concerned about Japanese Housing Market

DD

C

Abercrombie Leads Plain Packs Battle in Global Trade Arena

D

Nippon Telephone triumphs in landmark privacy case.

9432:JP

# News & Research

Your Purchasing Power  
\$332,722

Your Cash Balance  
\$86,362

Your Credit from Leveraging  
\$246,360

Search

Browse Products:

Equities

Funds & ETFs

Structured Products

Bonds

Interest Rates

FX & Banknotes

Commodities

## Risk Profile

In your risk profile

## Selection

Credit Suisse High Confidence

## Region

Americas

Asia-Pacific

Europe

Middle East & Africa

## Industry

## Currencies

## Asset Type

## Structured Products recommended for you

In your risk profile x

Asia-Pacific x

Callable BRC  
Nestlé / Roche  
/ Novartis

6.00% P.A.

Callable BRC  
SAP / Bayer /  
Daimler

7.00% P.A.

BRC SMI /  
EURO STOXX  
50 / S&P 500  
/ Nikkei 22

8.625% P.A.

95% Money  
Market Note  
CHF-LIBOR &  
Multi Indices

11.25% P.A.

LL Barrier  
Discount  
Certificate  
Credit Suisse

8.25% P.A.

Callable BRC  
Clariant / Lonza  
/ Syngent

8.50% P.A.

BRC EURO  
STOXX 50

5.00% P.A.

American Call  
Wts CHF SREN  
x80.00

5.00% P.A.

Callable BRC  
Multi Indices

Relative BRC on  
Swiss Shares vs  
SMI

Bonus  
Certificate  
EURO STOXX  
50

Callable BRC  
Barrick Gold /  
Newmont Mining  
/ Goldcorp



CS-Visionary-Design.mov



Open with QuickTime Player



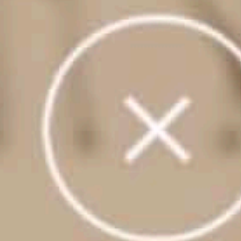
CREDIT SUISSE 



Mute



Share Screen



Done





CREDIT SUISSE



3



## Notifications



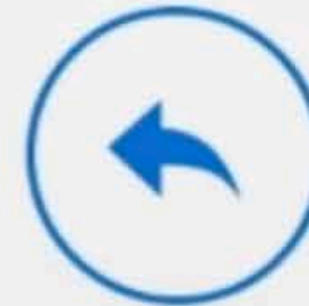
Andrew  
Sorenson  
YOUR RM  
ONLINE NOW

Instant Message

Video Conference

PROPOSAL

### Retail portfolio proposals



Reply

From: Andrew Sorenson  
Sent: 4/30

Based on our recent talk, I've prepared three options to help rebalance your retail portfolio in light of the news on A&F.

# User Summit

We convened a series of open sharing sessions about the intended user groups. We heard from internal stakeholders, researchers and seasoned Relationship Managers.

# The Engaged Validator Engagement & Moments That Matter

*Digitally Enabled, Integrated, Omni-Channel Experience*

RM    PHONE    WEBSITE    MOBILE    MESSAGING

- Meet with my Advisor to partner in our long-term relationship
- Connect with my Advisor for questions or check-ins
- Information / capabilities that complement and integrate with the live channel experience
- Quick access to my portfolio and investment performance
- Maintain the dialogue via relevant, timely and proactive content

**LIFECYCLE PHASE**  
**KEY EMOTIONAL NEEDS**

**ACQUISITION**    **ONBOARDING**    **ADVICE**

1. Understanding my options
2. Feeling confident that I know what I'm getting into
3. Prioritizing my investment goals
1. Validation that my advisor is the right choice
2. Understanding how a relationship with CS works
3. Getting to know their advisor and team on a personal level
1. Feeling confident that I made the right choice
2. Dealing with changes in the market and confirming that my plan is still relevant
3. Adjusting to changes in my personal circumstances

**KEY MOMENTS OF TRUTH**

Reviewing with content  
Getting advice from people I trust  
Understanding fees  
Choosing to start  
Calling for longer information  
Feeling in control  
Making a real decision

1<sup>st</sup> Meeting with my CS Advisor  
Seeing my CS plan presented  
Discussing the CS plan  
Formulating preferences  
Building my plan  
Reviewing the plan  
Meeting Client's Core Objectives  
My plan meets goals  
My portfolio aligns with my goals  
My advisor understands my needs  
My advisor is available  
My advisor is responsive



## Suzie's Key Activities within Signature Experiences

- 1. BUILDING A PARTNERSHIP**

  - Suzie builds a relationship with CS
  - She sets up her plan
  - Selects her service model & resources
  - Learns about & how to leverage all CS's resources & capabilities
  - Leverages capabilities to engage in her plan & communicate with CS
  - Suzie sets up her own learning objectives for the year
- 2. PLANNING ENGAGEMENT**

  - Suzie's life & plan are dynamic and always changing, she adjusts in check-ins to keep her plan on track
  - She sets up appointments with her team
  - She engages in tools & individual or team assisted guidance
  - Suzie engages her family in planning to make it a 'family exercise' that benefits her entire family's future
- 3. LEARNING & EMPOWERMENT**

  - Suzie educates herself about her plan & accesses insights to better enable engagement with her plan
  - She attends webinars & other education forums
- 4. MONITORING PLAN PERFORMANCE**

  - Suzie actively monitors investment and retirement life/market events from drafting her plan
  - She partners tightly with CS to fine-tune

# Interviews

We filmed the interviews and packaged them as a series of videos for internal circulation in order to speed up alignment and gain stakeholder buy-in on many levels.





**Germane Wee**

Relationship Manager, Singapore Market



**Talant Begaliev**

Team Leader, IWM



**Desmond Tan**

Market Leader, Greater China – Taiwan Market

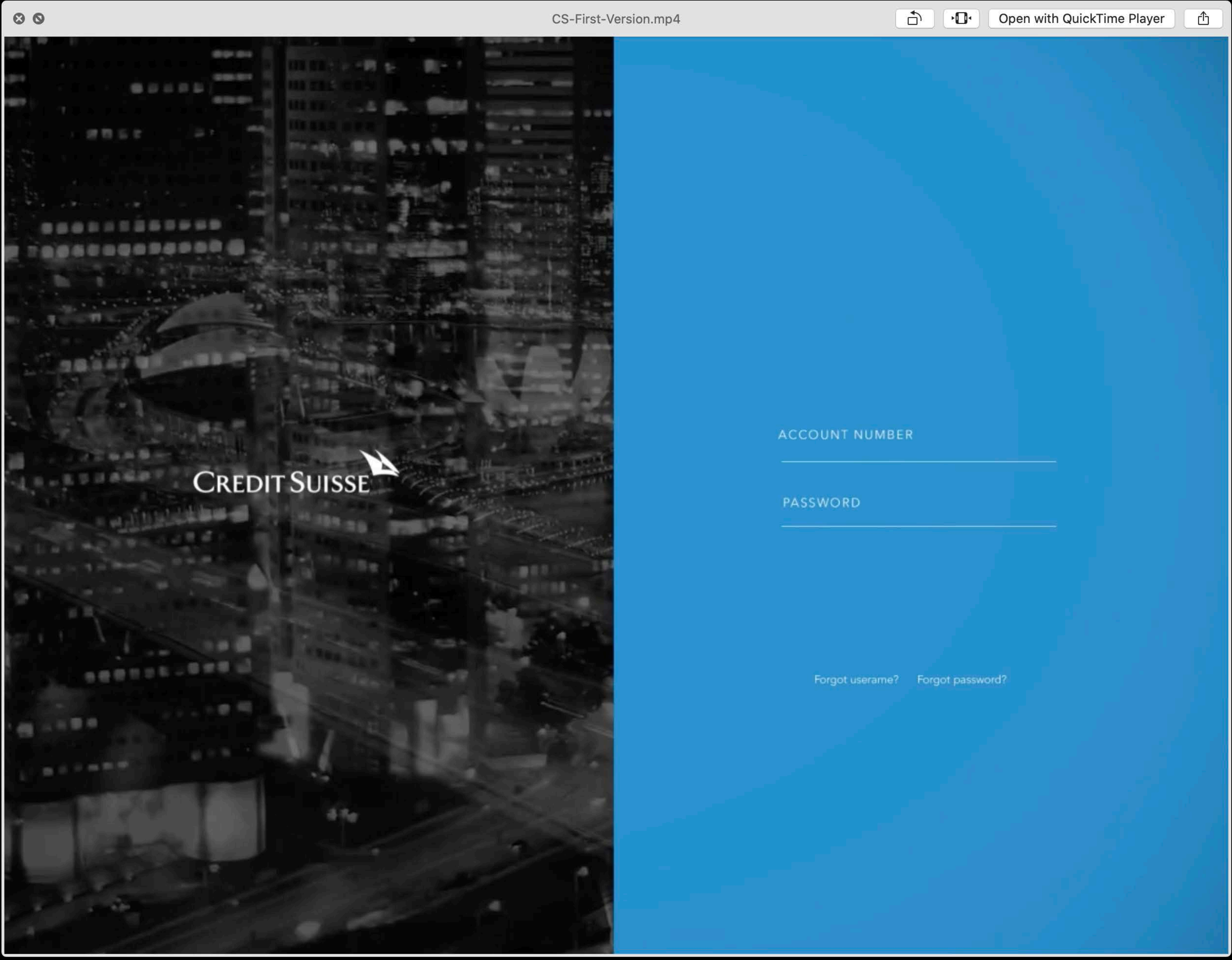


**Jade Tee**

Relationship Manager, Malaysia Market

# Concepts

During all of this research we were also concepting and developing multiple potential solutions.

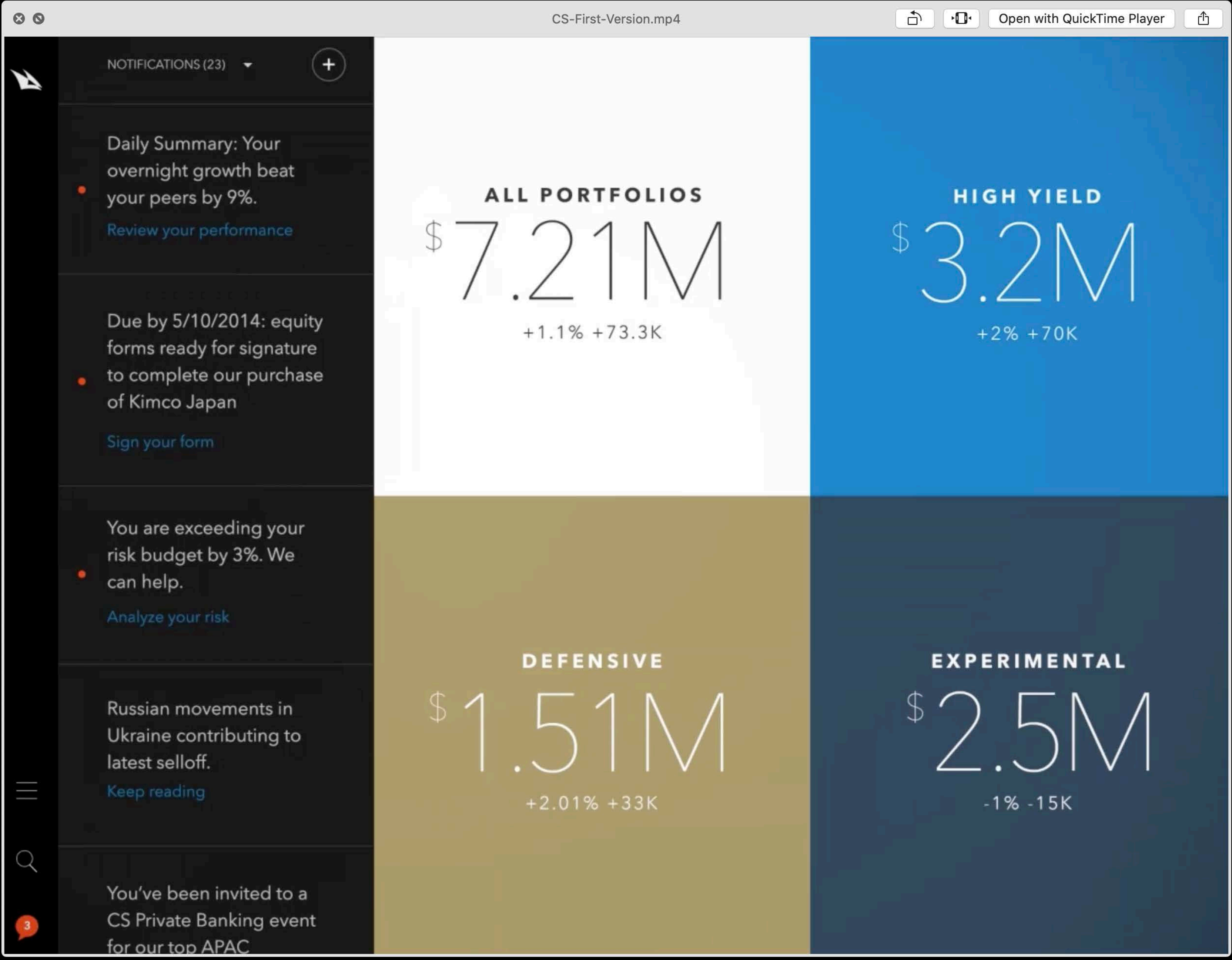


CREDIT SUISSE

ACCOUNT NUMBER

PASSWORD

[Forgot username?](#) [Forgot password?](#)



NOTIFICATIONS (23) +

Daily Summary: Your overnight growth beat your peers by 9%.  
[Review your performance](#)

Due by 5/10/2014: equity forms ready for signature to complete our purchase of Kimco Japan  
[Sign your form](#)

You are exceeding your risk budget by 3%. We can help.  
[Analyze your risk](#)

Russian movements in Ukraine contributing to latest selloff.  
[Keep reading](#)

You've been invited to a CS Private Banking event for our top APAC

**ALL PORTFOLIOS**  
\$ 7.21M  
+1.1% +73.3K

**HIGH YIELD**  
\$ 3.2M  
+2% +70K

**DEFENSIVE**  
\$ 1.51M  
+2.01% +33K

**EXPERIMENTAL**  
\$ 2.5M  
-1% -15K

### ALL PORTFOLIOS

# \$ 7.21M

Interest  
+ \$42,521

Unrealized Change  
+ \$4,800,550

+ \$73,326k  
+ 1.1%

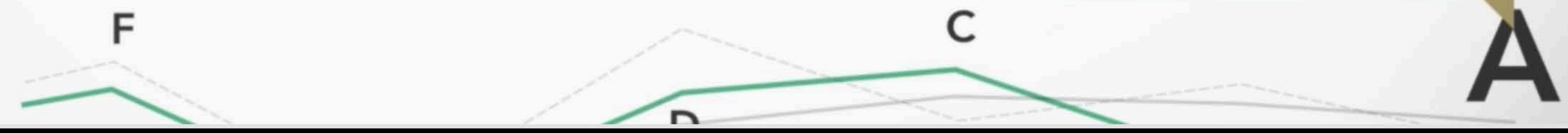
Dividends  
+ \$737,000

Total Income  
+ \$6,267,550

**APRIL 24**  
TUE  
You're tracking well towards your 2014 quarterly income goals. Well done.  
[View goals](#)  
You may have an equity volatility risk. We can help you rebalance your equities.  
[Analyze Risk](#) [Request Proposal](#)

### PERFORMANCE

All Portfolios Your Peers Benchmark + Add



Navigation sidebar with icons for home, search, and notifications (3).

# HIGH YIELD

# \$ 3.24M

Interest  
+ \$42,521

Unrealized Change  
+ \$4,800,550

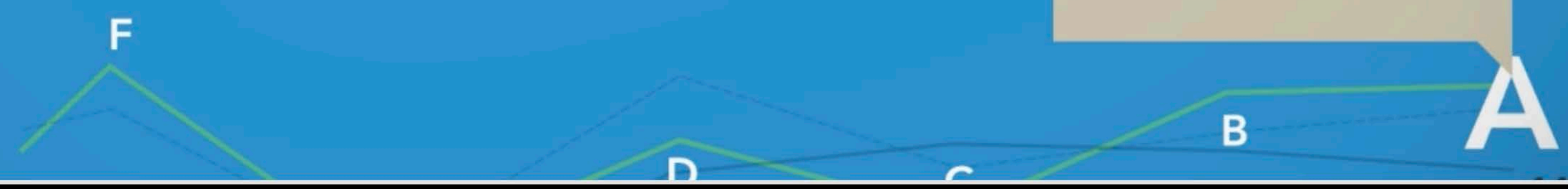
+ \$70,456k  
+ 2%

Dividends  
+ \$737,000

Total Income  
+ \$6,267,550

## PERFORMANCE

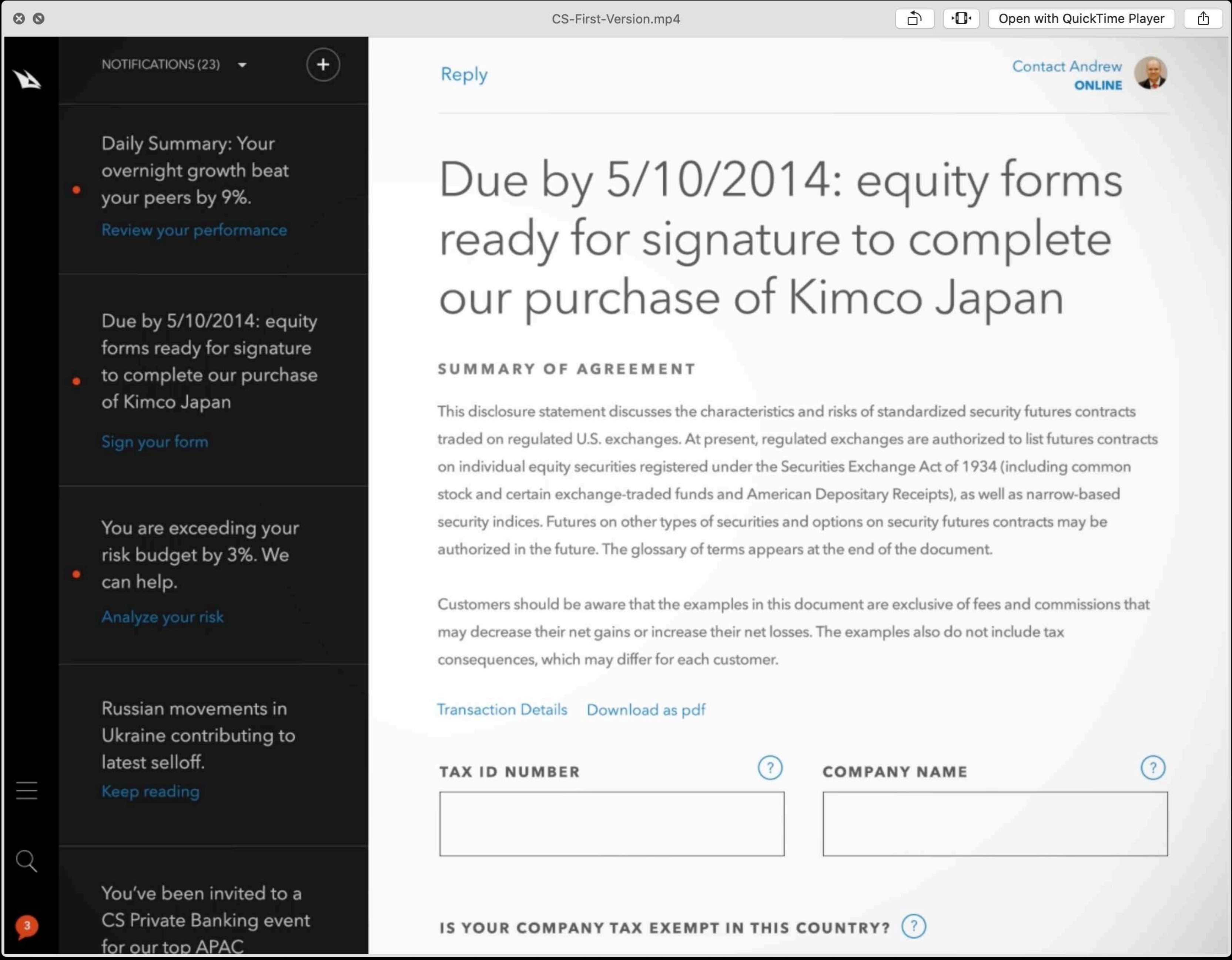
All Portfolios Your Peers Benchmark + Add



**APRIL 24**  
TUE

You're tracking well towards your 2014 quarterly income goals. Well done.  
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Russian movements in Ukraine contributing to latest selloff.  
[Keep reading](#)

You've been invited to a CS Private Banking event for our top APAC

Reply

Contact Andrew ONLINE 

# Due by 5/10/2014: equity forms ready for signature to complete our purchase of Kimco Japan

## SUMMARY OF AGREEMENT

This disclosure statement discusses the characteristics and risks of standardized security futures contracts traded on regulated U.S. exchanges. At present, regulated exchanges are authorized to list futures contracts on individual equity securities registered under the Securities Exchange Act of 1934 (including common stock and certain exchange-traded funds and American Depositary Receipts), as well as narrow-based security indices. Futures on other types of securities and options on security futures contracts may be authorized in the future. The glossary of terms appears at the end of the document.

Customers should be aware that the examples in this document are exclusive of fees and commissions that may decrease their net gains or increase their net losses. The examples also do not include tax consequences, which may differ for each customer.

[Transaction Details](#) [Download as pdf](#)

TAX ID NUMBER 

COMPANY NAME 

IS YOUR COMPANY TAX EXEMPT IN THIS COUNTRY? 

# Personas

We also created an internal video showing how a DPB client would use the app to illustrate key use cases. This video included screens from yet another iteration of the pilot iOS app animated to appear real.

View User Story: <https://btiny.link/CSUserVideo>

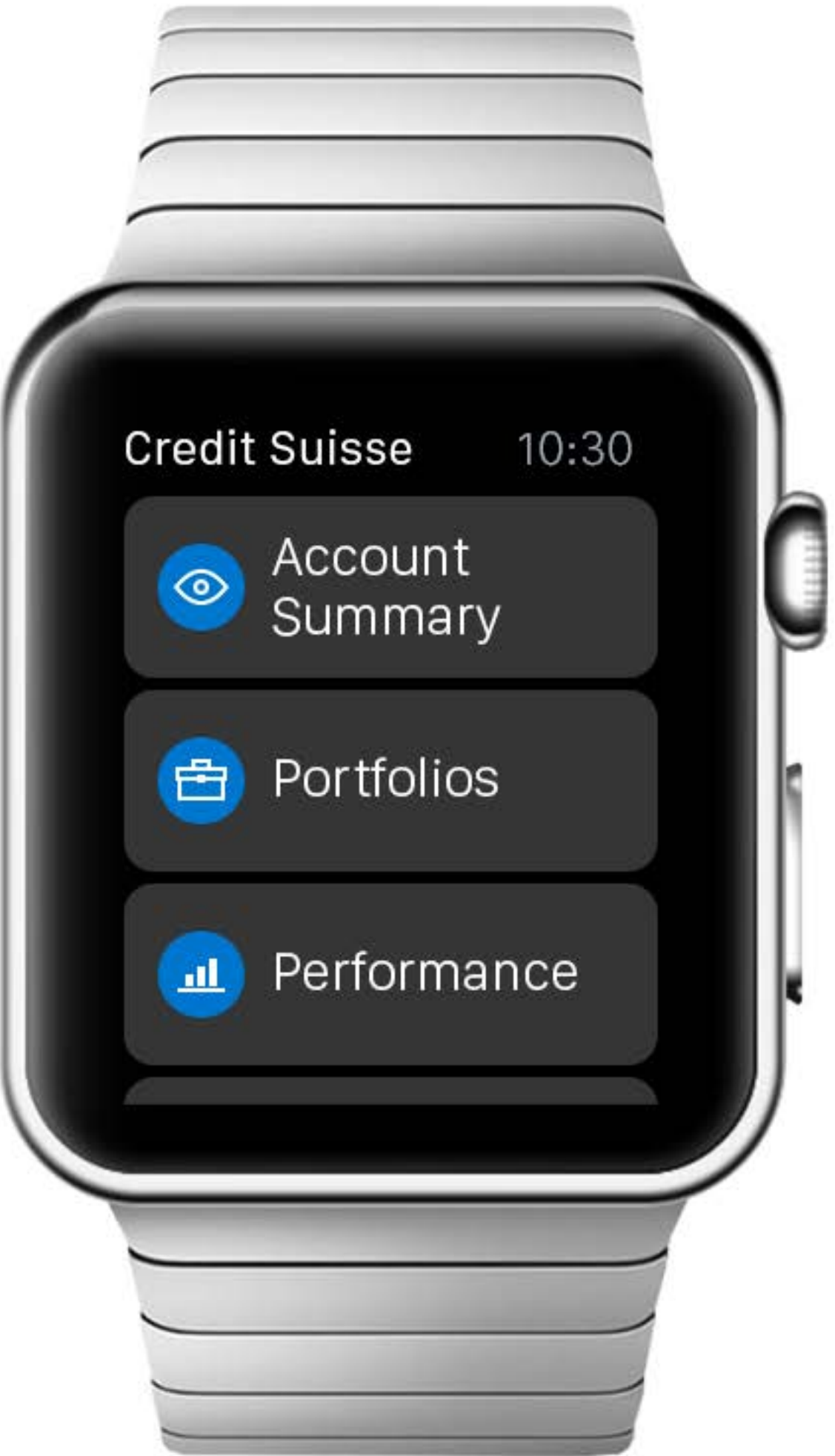


# Watch

Around this time the first Apple Watch hit the market.

I immediately did concepts to suggest suitable use cases for this new class of wearables.

Overview



RM Engagement



Risk check with geolocation



# CREDIT SUISSE




**Customize specific notifications to stay informed in a timely manner, even on the go.**  
Depending on your country of residence or incorporation, you may not be eligible for access to or certain features may be restricted or unavailable. Please note that the above is for illustrative purpose only and does not constitute an offer or a solicitation to buy or sell any interest of any issuer.

## Credit Suisse Private Banking Digital Capabilities

Empowering you to reach your financial goals.

 Download on the  
App Store

 Scan to find out more



# Launch

After the pilot was released we learned a whole lot more about what users and RMs wanted from future releases of the app. Positive traction from the pilot unlocked resources to build a more extensive next version with scalability in mind.

View Pilot Video: <https://btiny.link/CSPilotVideo>



Mr Manoj Bhojwani (left), head of Credit Suisse's IT operations for private banking and wealth management in Asia-Pacific, and Dr Francois Monnet, the bank's managing director and chief operating officer for private banking in Asia-Pacific. Dr Monnet said that outside of Switzerland, Singapore is the largest private banking centre for the bank. PHOTO: CREDIT SUISSE

"doubled in the last three years, and is now in triple-digit millions" of Swiss francs. The project, which started last year, involved about 200 employees.

Mr Manoj Bhojwani, head of Credit Suisse's IT operations for private banking and wealth management in the Asia-Pacific, said feedback from customers was essential in developing the app in just seven months, down from the two years it would normally take.

"It is a major project. We spent

more than 113,000 man-hours of work integrating the private banking digital platform with 29 other in-house IT systems," he said.

Dr Monnet said developing the app also required a sea change in the way the bank operated: "There is greater transparency. Now our clients can see our research reports, market intelligence... We have to open up all this information to our customers, which required us to be more open."

DBS bank also employs high technology in its private banking business. It uses the supercomputer IBM Watson to digest research reports and other complex data to identify connections between customers' needs and the bank's research recommendations.

Relationship managers would otherwise have to read these reports themselves, reducing the time they can spend advising customers.

✉ chngkeg@sph.com.sg

5:04 PM

Fed Prepares to Maintain Record  
Balance Sheet for Years

3:20 PM

Siemens Mulls Joint Alstom  
Energy Bid with Mitsubishi

1:17 PM

Argentine Officials Head to Congress  
to Discuss Debt Plan

YESTERDAY

Fed Prepares to Maintain Record

CREDIT SUISSE

ACCOUNT NUMBER

PASSWORD

CONTINUE

[TROUBLE SIGNING IN?](#)

[TERMS OF USE](#)

[PRIVACY POLICY](#)



# My Portfolios

Good morning, Amir.

AVAILABLE TO INVEST  
**419K** **629K**  
*Liquidity* *Trading Limit*

**\$7.56** MN  
*Your Total Net Worth in USD as of 25 Aug 2014*

**CS INSIGHT**  
You are exceeding your risk budget by 3%. We can help take action.  
[ALL INSIGHTS](#)

NET INCOME YTD  
**+240K**

SEE ALL YOUR POSITIONS

1D 1M 6M 1Y YTD

YOUR ALLOCATIONS



ASSETS CURRENCIES

	All Your Portfolios <b>7.56</b> MN USD	<b>68K ▲ 0.9%</b>
	Portfolio 522250-60 <b>4.16</b> MN USD	<b>65K ▲ 1.6%</b>
	Portfolio 672708-09 <b>1.13</b> MN USD	<b>13K ▼ 1.2%</b>
	Portfolio 522250-60 <b>2.27</b> MN USD	<b>16K ▲ 0.7%</b>

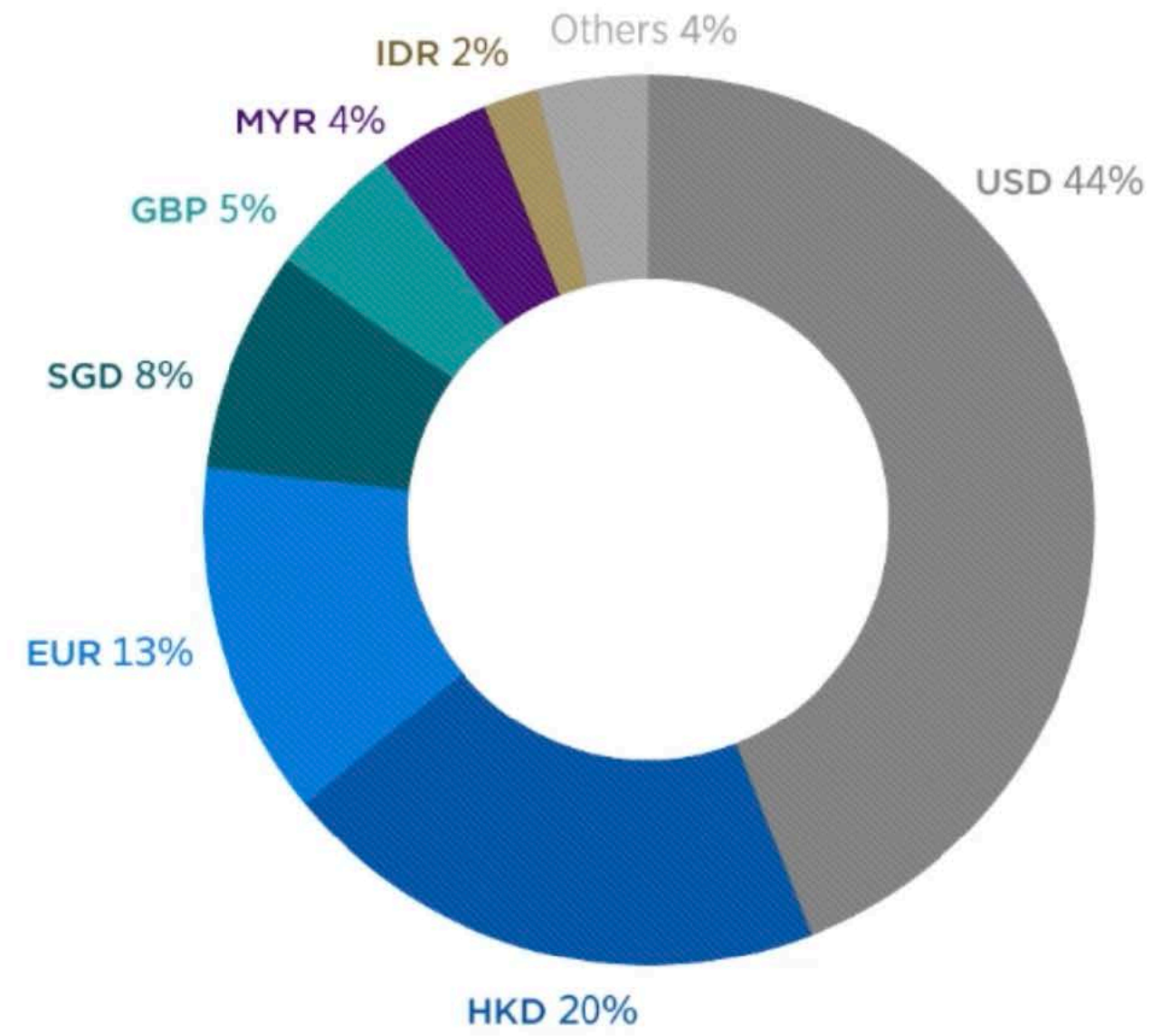
**LATEST NEWS**  
Asian indices show dramatic gains, Indonesia up after election.  
[ALL NEWS](#)

**UPCOMING EVENT**  
JULY 18  
Tesla Motor Company dividend payment issued.  
[ALL EVENTS](#)



ASSET CATEGORIES

CURRENCIES





### Currencies

Last Updated 7:31PM ↻

CURRENCY PAIR	VALUE	DAY CHANGE
EUR-USD	1.3608	▼ 0.0052 0.37%
USD-CHF	0.8934	▲ 0.0046 0.52%
EUR-SGD	102.0500	▲ 0.4200 0.41%
AUD-USD	139.0500	▲ 0.0500 0.04%

### Market News

Google sets sights on TVs, cars and watches, beyond mere smartphones...

2 MINS AGO | THE WALL STREET JOURNAL  
 You hold 100 shares of GOOG.

In Beats restructuring, Tim Cooks sends subliminal message to Pandora

3 HOURS AGO | SEEKING ALPHA

Somalia's Shell-ExxonMobil deal likely to destabilize

3 HOURS AGO | BARRON'S

Posted 01/07/2014 13:16:37 PDT

# In Beats restructuring, Apple's Tim Cook sends subliminal message to Pandora.

BY JING CAO



Bloomberg News is reporting that Apple, Inc (NASDAQ:AAPL) is laying off 200 employees related to its \$3 billion acquisition of Beats Electronics LLC. The job cuts will be in the areas of human resources, finance, and other job functions where the two companies have overlapping operations.

Mentioned in the article:

<b>AAPL</b> Apple	96.13 <sub>USD</sub> 1.35 ▲ 0.71%
<b>P</b> Pandora Media Inc	24.54 <sub>USD</sub> 0.65 ▼ 0.33%
<b>GOOG</b> Google Inc	566.07 <sub>USD</sub> 1.35 ▲ 0.33%

## More related to Apple

Apple updates MacBook Pros, cuts prices  
JUST NOW | THE WALL STREET JOURNAL

I will short Pandora furiously until the letter 'P' key falls off my keyboard  
1 HOUR AGO | SEEKING ALPHA

Apple buys book recommendation tech, reportedly buying radio app  
2 HOURS AGO | SEEKING ALPHA

☰ ☒
1D 1M YTD 1Y
PERFORMANCE
ADD TO WATCHLIST 🔍

**CSCO**  
Cisco System Inc

25.4400<sup>USD</sup>  
▲ 0.37 1.50%

**AAPL**  
Apple Inc

96.13<sup>USD</sup>  
▲ 1.25 1.45%

↔ [DETAILS](#)  
🔄 [BUY/SELL](#) ✎ [EDIT](#) ✕ [REMOVE](#)

**XOM**  
Exxon Mobil Corp

95.30<sup>USD</sup>  
▲ 0.34 1.35%

**FB**  
Facebook Inc

65.37<sup>USD</sup>  
▲ 0.87 0.05%

US Govt.10Yr Gen.

23,190.72<sup>USD</sup>  
▲ 0.41 0.02%

**TSLA**  
Tesla Motors Co

236.89<sup>USD</sup>  
▲ 1.25 0.01%

**GOLD**  
Gold \$ / troy ounce

1322.60<sup>USD</sup>  
▼ 0.25 0.25%

**NFLX**  
Netflix Inc

439.20<sup>USD</sup>  
▼ 0.58 0.27%

**HSI**  
Hang Seng Index

23,238.99<sup>USD</sup>  
1.57 1.13%

☰ ☐
1D 1M YTD 1Y
PERFORMANCE
ADD TO WATCHLIST
🔍

TRADE DATE      LAST PRICE      CS INSIGHT      LATEST NEWS

**CSCO**  
Cisco System Inc

**25.4400** USD  
▲ 0.37 1.50%

**BUY**  
Added 15 Jun 2014

**9 JUL 2014**  
Cisco rose 1.5% to close at \$25.44, one of the best perf...  
[LEARN MORE](#)

**AAPL**  
Apple Inc

**96.13** USD  
▲ 1.25 1.45%

**BUY**  
Added 15 Jun 2014

**9 JUL 2014**  
Apple: Rising margins, dividend and share buyback...  
[LEARN MORE](#)

OPEN / CLOSE  
**90.00 / --.--**

VOLUME  
**43.5 mil**



BID PRICE / SIZE  
**91.35 / 500**

DAY RANGE  
**90.00 - 92.04**



ASK PRICE / SIZE  
**90.98 / 500**

52 WEEK RANGE  
**55.55 - 95.05**



**RELATED RESEARCH**  
Apple Announces Updates to iTunes U for back to school. Educators can create iTunes U courses in 69 countries.  
[LEARN MORE](#)

[DETAILS](#)

[BUY/SELL](#)

[EDIT](#)

[REMOVE](#)

**XOM**

**104.17** USD

**BUY**

**8 JUL 2014**  
Strange Bedfellows: Apple and

TRENDING DISCUSSIONS

TOP DISCUSSIONS

COMPANIES

REGION

1	<b>AAPL</b>	Apple Inc	98.15USD	6	<b>GS</b>	Goldman Sachs	175.76USD
2	<b>NFLX</b>	Netflix	434.52USD	7	<b>KO</b>	Coca-Cola	39.62USD
3	<b>MSFT</b>	Microsoft	43.53USD	8	<b>MCD</b>	McDonald's	95.95USD
4	<b>GOOG</b>	Google	587.70USD	9	<b>VZ</b>	Verizon	51.76USD
5	<b>CMG</b>	Chipotle	681.83USD	10	<b>ARGT</b>	Argentina ETF	23.20USD

1W

2W

1M

Wed 30/7

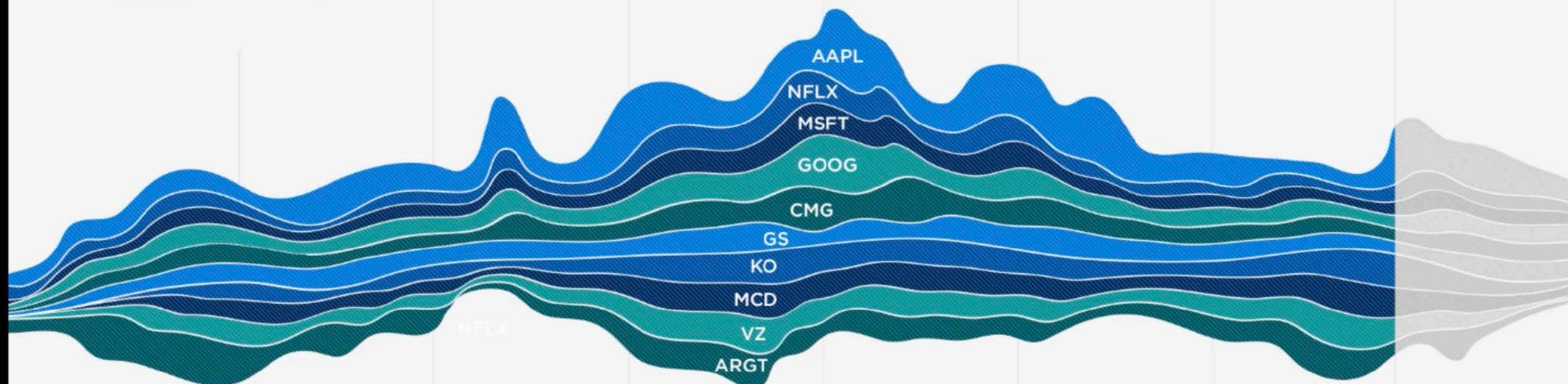
Thu 31/7

Fri 1/8

Sat 2/8

Sun 3/8

Now



S&P 500 -0.11%

NASDAQ -1.29%

HANG SENG +0.09%

NYSE -0.19%

NIKKEI +0.11%

ASX 200 -1.29%

DJIA -0.19%

# My Portfolios

Good morning, Amir.

# \$7.56 MN

Your Total Net Worth in USD as of 25 Aug 2014

SEE ALL YOUR POSITIONS

1D 1M 6M 1Y YTD

Your Portfolios **68K ▲ 0.9%**  
\$ MN USD

Portfolio 522250-60 **65K ▲ 1.6%**  
\$ MN USD

Portfolio 672708-09 **13K ▼ 1.2%**  
\$ MN USD

Portfolio 522250-60 **16K ▲ 0.7%**  
\$ MN USD



### CS INSIGHT

You are exceeding your risk budget by 3%. We can help take action.

[ALL INSIGHTS](#)

### LATEST NEWS

Asian indices show dramatic gains, Indonesia up after election.

[ALL NEWS](#)

### UPCOMING EVENT

JULY 18  
Tesla Motor Company dividend payment issued.

[ALL EVENTS](#)

### MY TEAM

### CONTACT ME

RELATIONSHIP MANAGER

## Steffan Chou

[steffan.chou@credit-suisse.com](mailto:steffan.chou@credit-suisse.com)

MESSAGE

CALL

SCREENSHARE

TEAM LEAD

## Tania Chua

[tania.chua@credit-suisse.com](mailto:tania.chua@credit-suisse.com)

MESSAGE

CALL

SCREENSHARE

INVESTMENT CONSULTANT

## Francis Wong

[francis.wong@credit-suisse.com](mailto:francis.wong@credit-suisse.com)

MESSAGE

CALL

SCREENSHARE

CALL

### CUSTOMER CARE CENTER

OPEN MON-FRI • 7:30 - 17:30 SGT



# My Portfolios

AVAILABLE TO INVEST

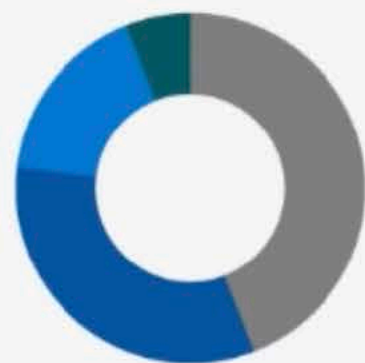
**419K** **629K**

Liquidity Trading Limit

NET INCOME YTD

**+240K**

### YOUR ALLOCATIONS



ASSETS CURRENCIES

**\$7.56** MN

Your Total Net Worth in USD as of 25 Aug 2014

SEE ALL YOUR POSITIONS

1D 1M 6M 1Y YTD

All Your Portfolios	7.56 MN USD	68K ▲ 0.9%
Portfolio 522250-60	4.16 MN USD	65K ▲ 1.6%
Portfolio 672708-09	1.13 MN USD	13K ▼ 1.2%
Portfolio 522250-60	2.27 MN USD	16K ▲ 0.7%

Good morning Amir

FRANCIS WONG

Hello again, Francis

I have a question about my apple stock. Can I call you?

Please do

SEND

CALL SHARE SCREEN

ASIAN INDICES SHOW DRAMATIC gains, Indonesia up after election.

ALL NEWS

### UPCOMING EVENT

JULY 18  
Tesla Motor Company dividend payment issued.

ALL EVENTS



Research Flash - Company Note

# APPLE INC

## Rising margins and new product pipeline ahead; we reiterate our BUY rating

Private Banking

### Transitioning from hyper growth stock to normal growth and value stock

After three years of hyper growth, it is now clear that earnings growth will decrease to a more normal level. However, Apple has a strong balance sheet, which, coupled with a solid dividend and share buyback program, offers value, in our view. In addition, new product launches and an expected strong replacement market should calm down fears about the sustainability of Apple's business case. Thus, we are becoming more positive on the stock based on cheap valuation, in our view.

### Valuation discount unjustified due to above market average EPS growth

Given the strong gross margin, robust iMac sales and the new product pipeline ahead, we upgrade our EPS estimates for FY 2014/FY 2015 (ending September) by 3.5%/2.8%. Our adj. HOLT-DCF model yields a new target price of USD 105. On our increased estimates, the stock trades at a P/E 2015E of 12.8, below the broader US market (13.9), which in our view is

Current price: USD 93.94 / target price: USD 105.00

**BUY** Upside potential 11.8%

#### Sustainability ratings by MSCI ESG

IVA rating	A
MSCI ESG Research Rating	Yellow

Source: MSCI ESG as of 1 Nov 2013, please see "Sustainability ratings by MSCI ESG" for further details

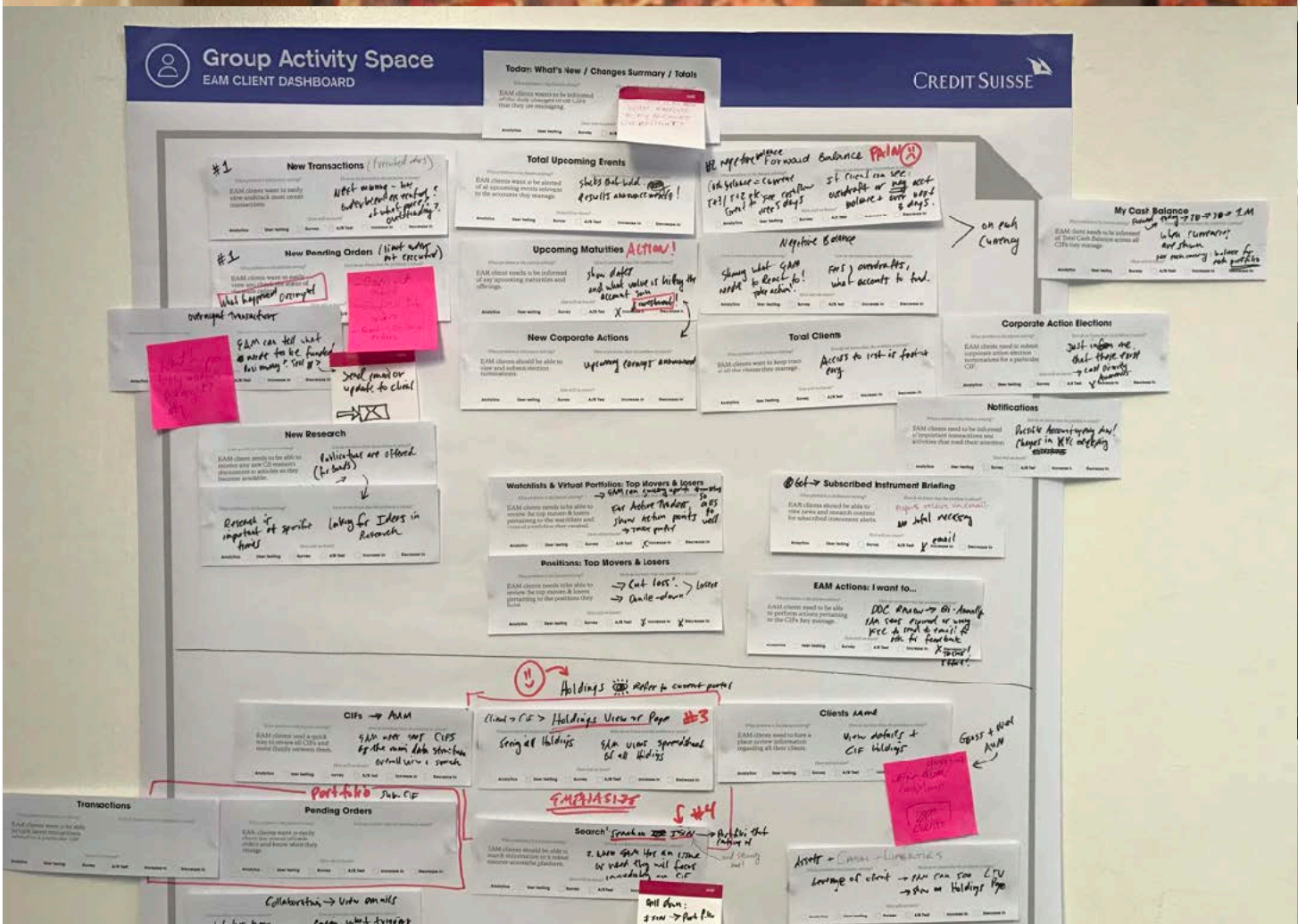
#### Highlights

- Transitioning from hyper growth stock to normal growth and value stock.
- Valuation discount unjustified due to above market average EPS growth.
- Apple's Q3 results with strong gross margin on low component costs.
- Mac sales returning to growth.

# Responsive version

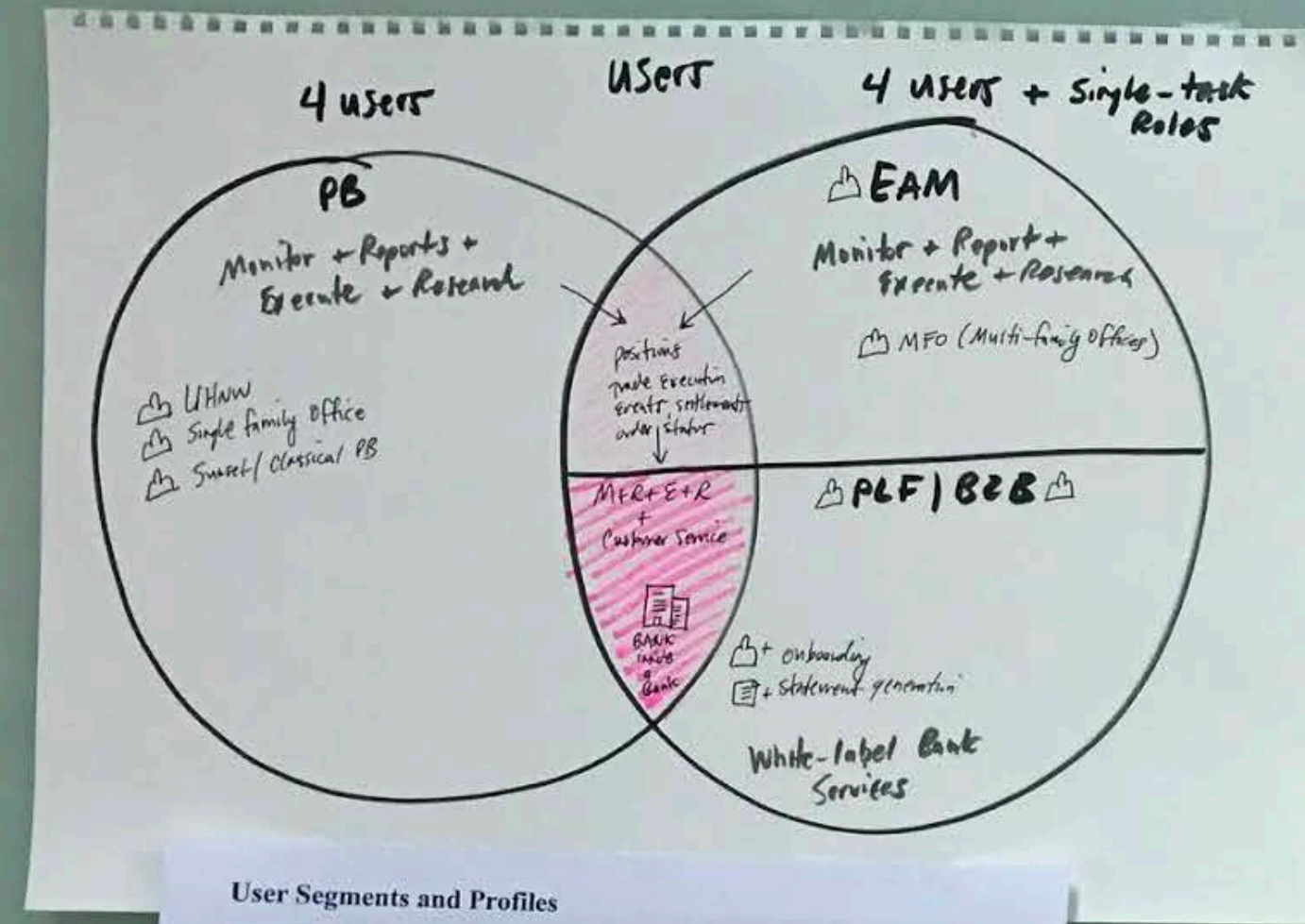
The pilot was only temporary because it was only scoped for iOS. The next version had to be device agnostic. To do that, we needed to change CS to become more product minded. Replatforming was also opportunity to add new features and sections. We met Business Products Leaders to understand their current challenges and future needs.

# Workshop discovery session for EAM Dashboard





Analysing and building mental models of the business requirements

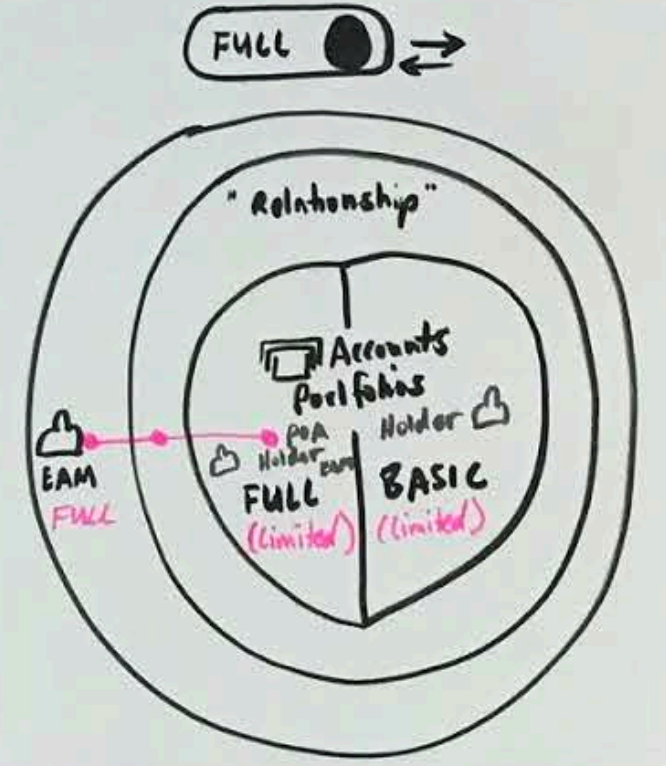


**User Segments and Profiles**

User Segments	Profiles	Needs
<ul style="list-style-type: none"> <li>Summit PB</li> <li>Classical PB</li> <li>UHNW</li> <li>Single Family Office (SFO)</li> </ul>	<ul style="list-style-type: none"> <li>PH (net-worth and classical)</li> <li>Clients are wide ranging including advisors, entrepreneurs, senior managers, professionals</li> <li>Global client base</li> <li>Products typically oriented back to real complexity structures</li> <li>UBNW / SFO</li> <li>Clients include family estate investment fund, SMEs, large corporations, specialized investments</li> </ul>	<ul style="list-style-type: none"> <li>Portfolio reporting</li> <li>eDocuments</li> <li>Proactive monitoring</li> <li>Task Expiry</li> <li>Operational monitoring tools</li> <li>Proactive alerts, escalations, notifications</li> <li>Market and News</li> </ul>

RESEARCH

Full Access vs. Basic Access



I want to know how GOOD or BAD my holdings perform

Not asset value - my friends are addicted to this

ORDER OF IMPORTANCE: NET ASSET VALUE, INVESTMENT IDEAS, PERFORMANCE, MARKET SCENARIOS

NOTIFICATIONS ARE IMPORTANT, BUT I SHOULD BE ABLE TO MISS THEM IF I CHOOSE.

Most important: Issues that need attention, Portfolio Performance, Issues Detected

I don't want to see the same warning every day

What I have to look at (Requires attention)

What my options are

Most important: Issues, Net Asset Value, Performance

What I want to see:

**Typical Classical Private Banking Single Relationship Setup**

Account Holder

Beneficiary Owner

Basic access

Full access

Limit (invest)

Account For (EAM)

For dashboard on relationship - CIF - portfolio - EAMs - AM

What problem is the feature solving? How do we know that the problem is solved?

How will we know?

Analytics
  User testing
  Survey
  A/B Test
  Increase in
  Decrease in

Analytics
  User testing

Analytics

Vert. Nav.

Timeframe

ALL

Anything History or Last #

All

Cards

New

Checked

Timeframe Changed

**Dashboard**

NEW FEATURES

Client with key metrics

All Clients

All CIFs

Transactions

Pending orders

Key Balance

Order

Favorite CIFs

Top quick to fund requests

EXISTING FEATURES

Insights / Markets | Notifications

Accounts w/ Neg Balance

Order Filled

Orders expiring today

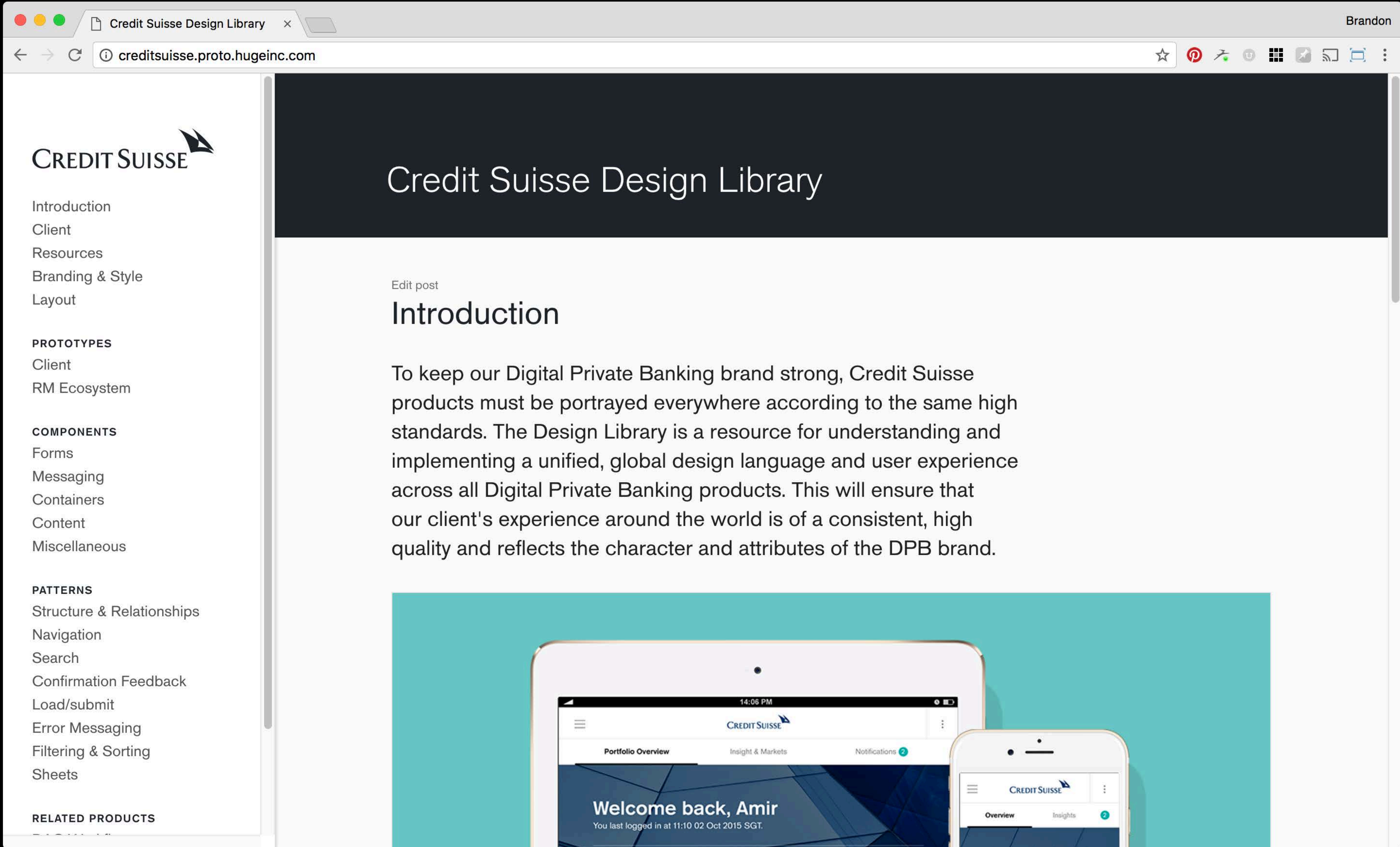
New Transactions

Upcoming events

CIF Detail

# Design Library

We agitated for and won the ability to invest an entire sprint towards building a design and pattern library to support the building of the responsive web app.



# CREDIT SUISSE

- Introduction
- Client
- Resources
- Branding & Style
- Layout

## PROTOTYPES

- Client
- RM Ecosystem

## COMPONENTS

- Forms
- Messaging
- Containers
- Content
- Miscellaneous

## PATTERNS

- Structure & Relationships
- Navigation
- Search
- Confirmation Feedback
- Load/submit
- Error Messaging
- Filtering & Sorting
- Sheets

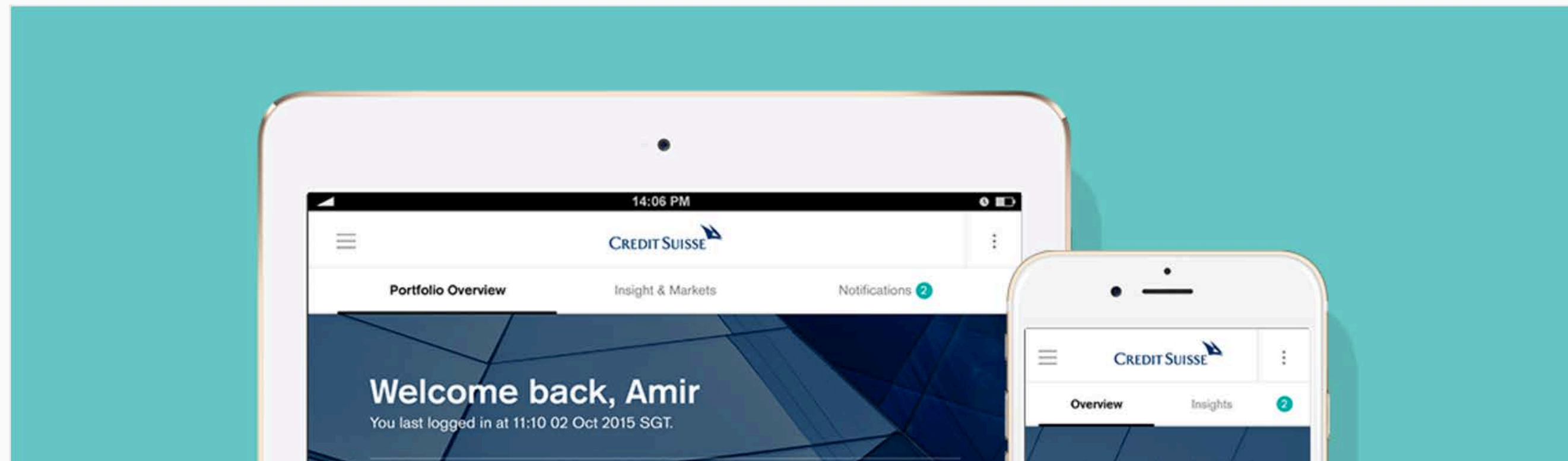
## RELATED PRODUCTS

# Credit Suisse Design Library

Edit post

## Introduction

To keep our Digital Private Banking brand strong, Credit Suisse products must be portrayed everywhere according to the same high standards. The Design Library is a resource for understanding and implementing a unified, global design language and user experience across all Digital Private Banking products. This will ensure that our client's experience around the world is of a consistent, high quality and reflects the character and attributes of the DPB brand.







- Introduction
- Client
- Resources
- Branding & Style
  - Colour
  - Typography
  - Iconography
  - Branded Elements
  - Animation
- Layout
- PROTOTYPES
  - Client
  - RM Ecosystem
- COMPONENTS
  - Forms
  - Messaging
  - Containers
  - Content
  - Miscellaneous
- PATTERNS
  - Structure & Relationships
  - Navigation
  - Search
  - Confirmation Feedback
  - Load/submit

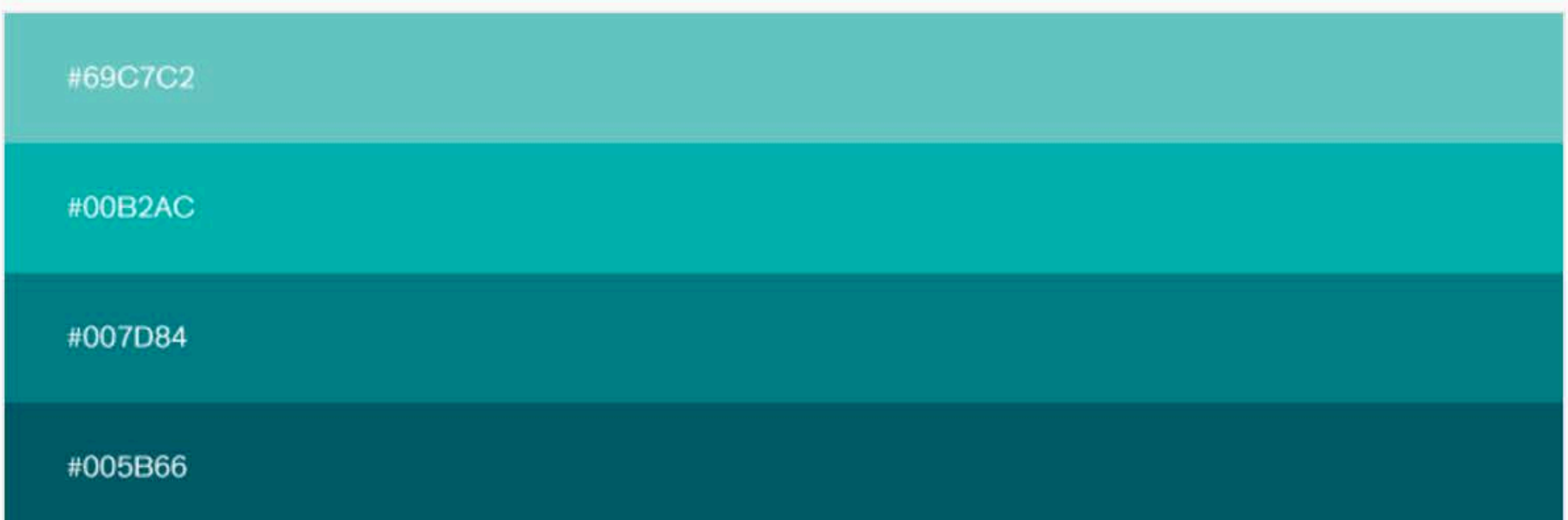
### Charts and diagrams

The CS colour palette is used to display complex sets of data in order for the user to easily digest information. The turquoise colour set is given the most prominence, followed by our other jewel tones. When in doubt, always use the turquoise set for simple visualizations.



### Chart color priority

Charts and diagrams should use the following colors in this order (top to bottom) to maintain readability as information density increases.





Introduction

Client

Resources

Branding & Style

Layout

[Grid](#)

[Margins & Padding](#)

[Responsive Breakpoints](#)

**PROTOTYPES**

Client

RM Ecosystem

**COMPONENTS**

Forms

Messaging

Containers

Content

Miscellaneous

**PATTERNS**

Structure & Relationships

Navigation

Search

Confirmation Feedback

Load/submit

Error Messaging

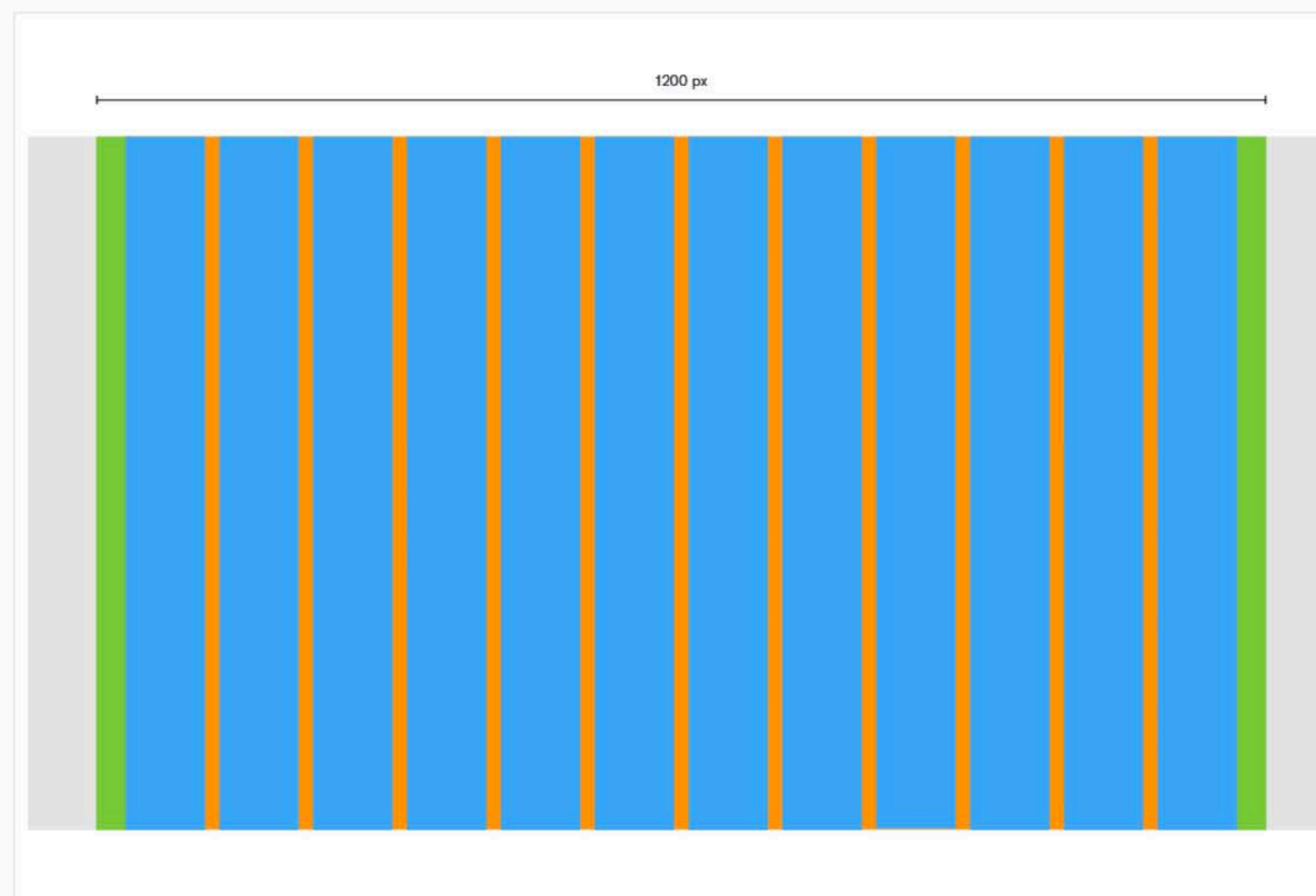
Filtering & Sorting

**Breakpoint 3 at  $\geq 1200$ px (Viewport 4 Desktop)**

Container width 1140px (Max width) 12

Column, 15px gutter, 30px padding

*When container max width is reached padding is increased with a centred content. E.g any device  $\geq 1200$ px wide.*



[No comments](#)

[Flag post](#)

[Previous](#)

**Animation**

[Next](#)

**Margins & Padding**



- Introduction
- Client
- Resources
- Branding & Style
- Layout
  
- PROTOTYPES**
- Client
- RM Ecosystem
  
- COMPONENTS**
- Forms
- Messaging
- Containers
- Content
- Miscellaneous
  
- PATTERNS**
- Structure & Relationships
- Navigation
  - Navigation Strategies
  - [Dashboard Navigation](#)
  - DAC Page Scroll Navigation
- Search
- Confirmation Feedback
- Load/submit
- Error Messaging
- Filtering & Sorting

# Navigation: Dashboard Navigation

Edit post

Updated 29/05/2017

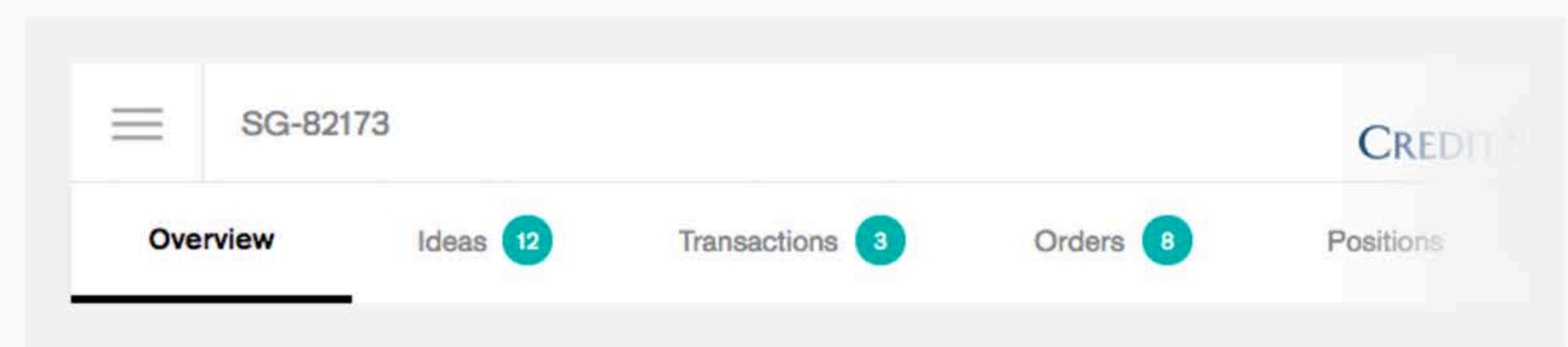
## Dashboard Navigation w/ CIF Switcher

Revisions for the top level navigation and a new approach for CIF selection - all as part of the 2017 dashboard workstream.

### Top level navigation access

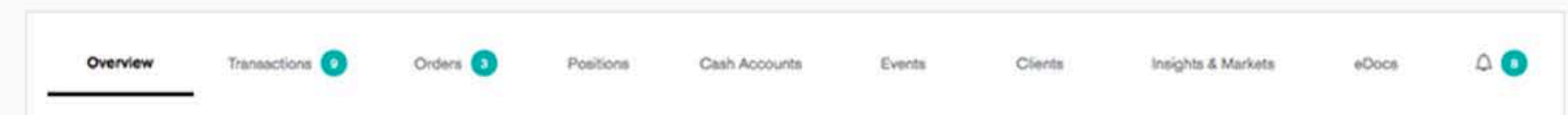
Access to the top level navigation is still made via the hamburger icon (top left).

In the single CIF and multi CIF dashboard the ability to switch CIFs has been integrated into the top level navigation menu – as such the hamburger menu now features the currently active CIF number next to it (when the user is viewing the single CIF dashboard, multi CIF will just show the hamburger icon)



### Tabbed navigation

In the single CIF and multi CIF dashboard primary sections have been elevated to the tabbed navigation seen in previous versions of DPB. This navigation has been expanded to include up to 10 items (9 text based and 1





- Introduction
- Client
- Resources
- Branding & Style
- Layout
  
- PROTOTYPES**
- Client
- RM Ecosystem
  
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- Miscellaneous
  
- PATTERNS**
- Structure & Relationships
- Navigation
  - Navigation Strategies
  - Dashboard Navigation
  - DAC Page Scroll Navigation
- Search
- Confirmation Feedback
- Load/submit
- Error Messaging
- Filtering & Sorting

# Navigation: DAC Page Scroll Navigation

Edit post

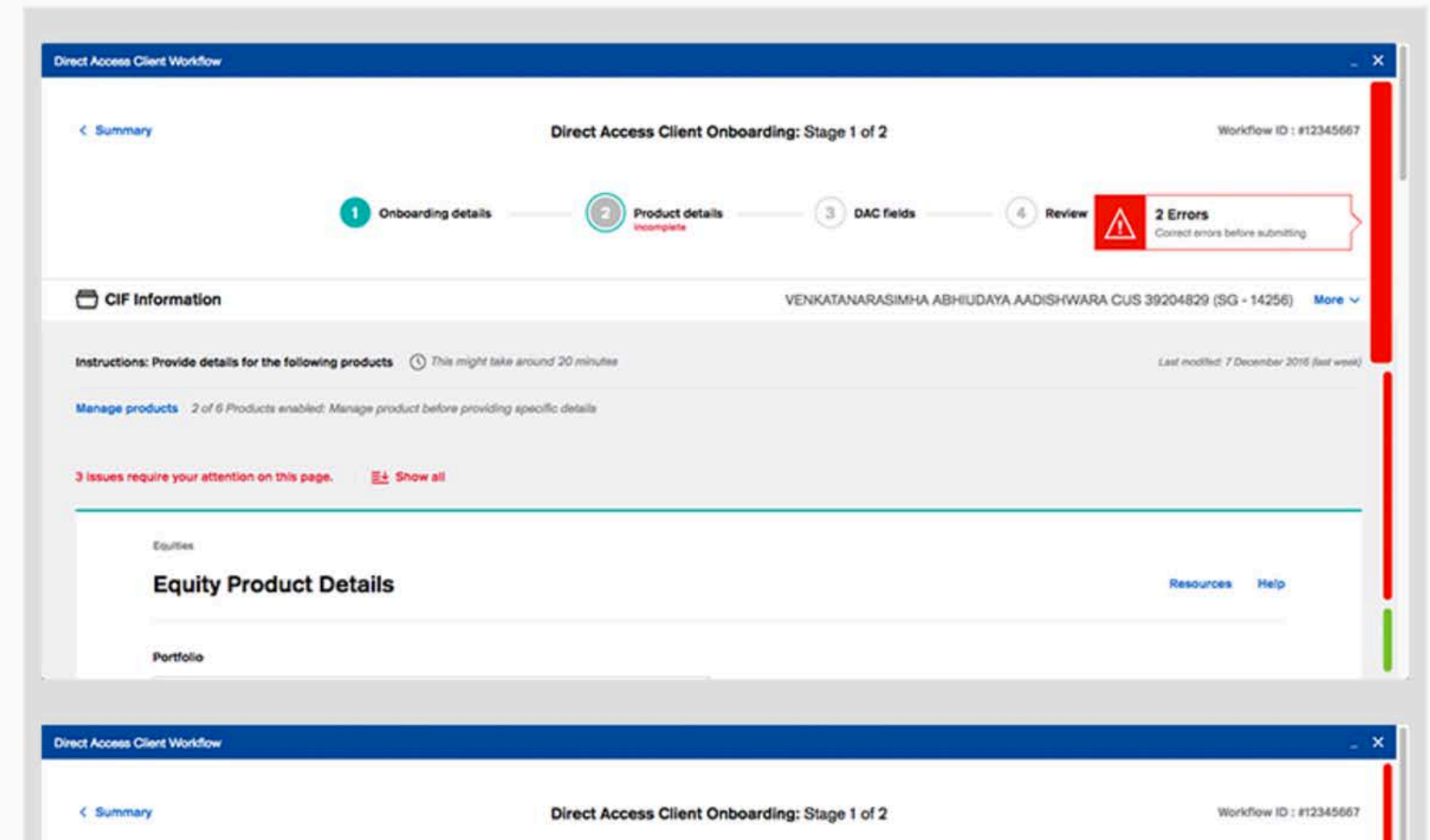
Updated 29/05/2017

## DAC Page Scroll Navigation

DAC workflows feature a significant number of steps and as such page heights are large in some areas, to mitigate the quick identification of errors and issues within workflows a navigation pattern is available that gives the user the ability to quickly snap/scroll to areas they need to focus on.

### Section indicators

To the right side of the workflow steps there is a coloured bar highlighting individual sections that require attention. Hovering over these sections highlights detail concerning the issue. Red is used for critical workflow blocks that need correcting before moving forward, green is used to indicate areas for review (but not issues that prevent the submission of the workflow)



# Co-Design Workshops

We used co-designing as a technique with Credit Suisse stakeholders for certain parts of the replatforming effort, which was very useful for championing user insights and aligning business leaders on more impactful design solutions.

## Credit Suisse Invest

CS was using the “Voice of Client” research format but those sessions were not very useful for involving users in co-creating future products and services.

My proposal was to adapt the VoC format to include co-design activities.

By this point we had a very high-fidelity prototype to test which allowed participants to explore a realistic version of the app.

*Co-design workshop:*

# Rotation activity.



**8**

*Clients*

**5**

*Facilitators*

**2**

*Rooms*

**95**

*Minutes*

### Activity 1:

# Introduction.

## Goal.

Introduce CSI and simulate a discussion between the Client and their Relationship Manager.

20 minutes

2020/07/20

## Method.

- Facilitator introduces themselves as playing the part of the Client's RM
- Five objects representing the features of CSI are given to the Client: Score, Idea, Model portfolio, Report and Contact
- Client is asked qualitative questions about each:
- Are these the right elements? What's most important to you? What order would you like to see the components in? What can improve on based on past experience with

### Activity 3:

# Portfolio Quality Report.

## Goal.

Focus on PQR content and allow the Client to build their own report based on what's important to them.

20 minutes

### Materials

Laminated sections of the PQR with labels

## Method.

- Facilitator explains to Client that it's one month later and time to show them a progress report
- Client will need to pick and choose what they want to see at this point in time
- Facilitator presents laminated sections of the PQR, one at a time, and asks the Client to organize them on the table in order of priority
- Client is asked about their decisions
- Client is asked to eliminate all but three of the pieces of content and explain why they picked those three

### Activity 2:

# Investment Ideas.

## Goal.

Find out what the Client needs and expects from an Idea in order to make a confident decision.

20 minutes

### Materials

5 Idea cards with different content variations

## Method.

- Facilitator explains that the Client's portfolio is having a problem and they are going to be shown a few Investment Ideas that can fix the issue
- Client will need to evaluate each Idea and place them in the box they think best describes the Idea
- Each Idea card is a different solution to the same problem but contains different types of content (example: Solution with message from RM, Solution with chart and financial details, etc.)
- After sorting all Ideas, Facilitator asks Client about each

### Activity 4:

# Proposal request process.

## Goal.

Simulate the Client making contact and an actual conversation with their RM about an Idea.

20 minutes

### Materials

3 Idea cards

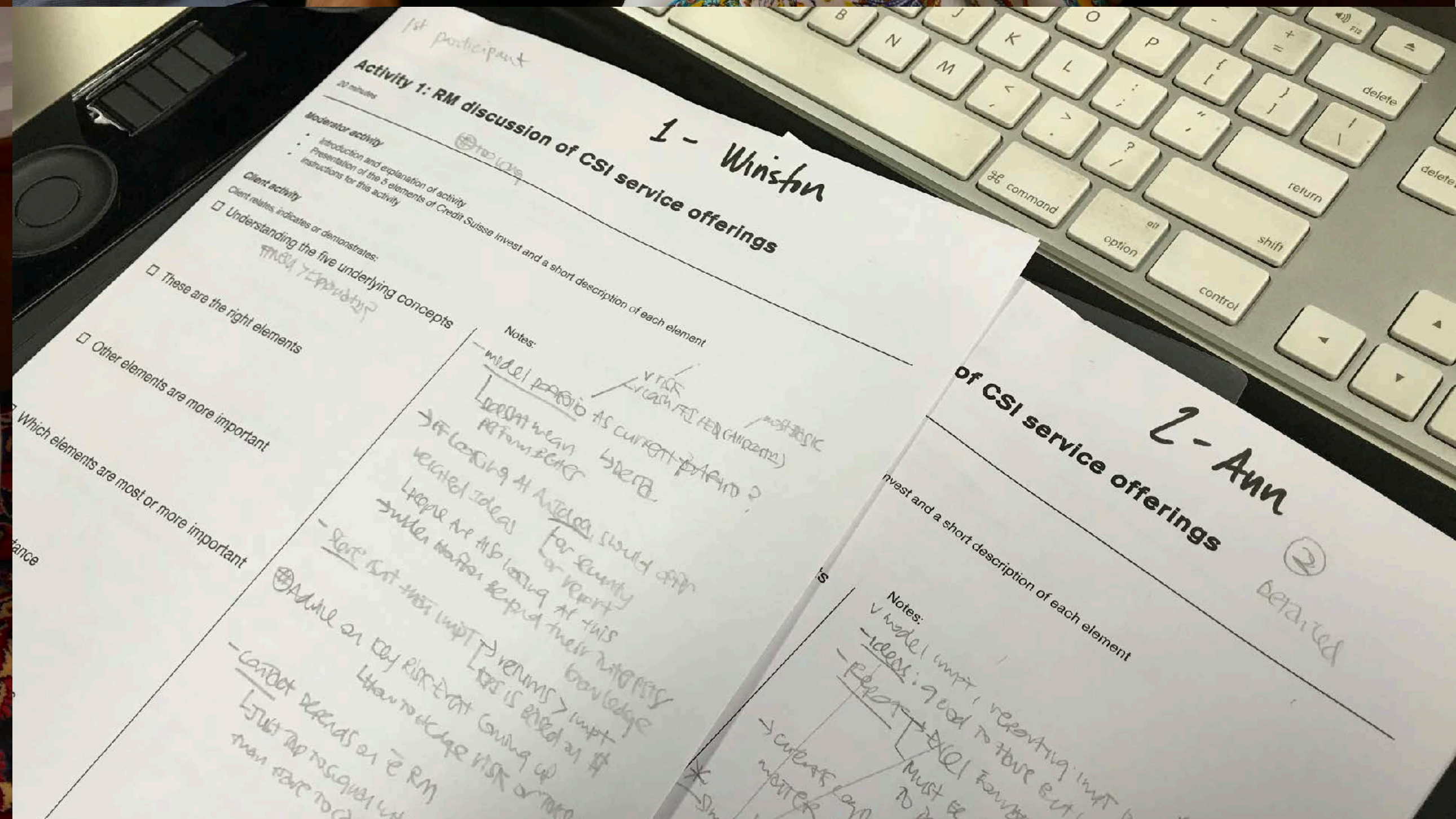
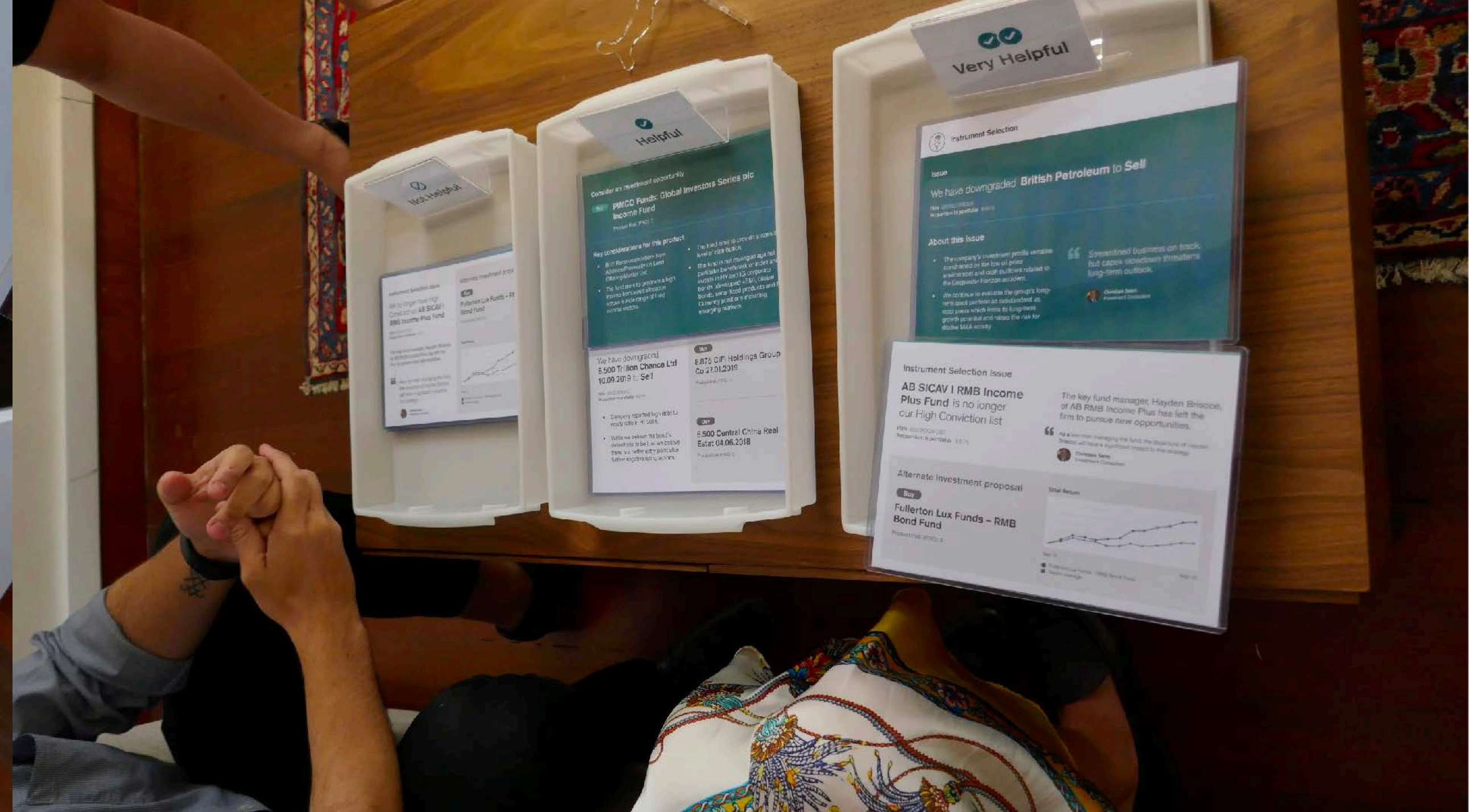
2 older model plastic phones (representing call)

1 white envelope (representing email)

2 video screen cut-outs (representing video call)

## Method.

- Facilitator asks Client to briefly look at each Idea card and pick one that they would like to send to their RM for review (Idea cards will have a clearly stated Problem and Solution)
- Facilitator asks Client to select a communication method they most prefer
- Client is asked: Who do you want to talk to? RM or the portfolio advisor? IC? All of them?
- Client is asked: How should the discussion with the RM go? What would you want your RM to do next? What type of feedback is important to you after connecting an RM?
- Client is asked about past communications experiences, good and bad, and methods with Credit Suisse and other financial services
- If appropriate, facilitator carries out a conversation with the Client as if it was actually happening, guiding the Client and asking questions as the RM





Very Helpful

**Instrument Selection**

**Issue**

We have downgraded **British Petroleum to Sell**

ISIN GB0007980591  
Proportion in portfolio 5.96%

**About this issue**

- The company's investment profile remains constrained by the low oil price environment and cash outflows related to the Deepwater Horizon accident.
- We continue to evaluate the group's long-term asset portfolio as substandard vs. most peers which limits its long-term growth potential and raises the risk for dilutive M&A activity.

“ Streamlined business on track, but capex slowdown threatens long-term outlook.”

**Christian Senn**  
Investment Consultant

**Instrument Selection Issue**

**AB SICAV I RMB Income Plus Fund** is no longer our High Conviction list

ISIN IE00B2Q1FD82  
Proportion in portfolio 9.81%

The key fund manager, Hayden Briscoe, of AB RMB Income Plus has left the firm to pursue new opportunities.

“ As a key-man managing the fund, the departure of Hayden Briscoe will have a significant impact to the strategy.”

**Christian Senn**  
Investment Consultant

**Alternate investment proposal**

**Buy**

**Fullerton Lux Funds – RMB Bond Fund**

Product Risk (PRC): 3

**Total Return**

Sep 15 Sep 16

- Fullerton Lux Funds - RMB Bond Fund
- Sector average

Helpful

**Consider an investment opportunity**

**Buy** **PIMCO Funds: Global Investors Series plc Income Fund**

Product Risk (PRC): 3

**Key considerations for this product**

- BUY Recommendation- New Addition/Previously on Lead Offering/Master List
- The fund aims to generate a high income from asset allocation across a wide range of fixed income sectors.
- The fund aims to provide a consistent level of distribution.
- The fund is not managed against a particular benchmark or index and invests in HY and IG corporate bonds (developed +EM), Global bonds, securitized products and FX Currency positions including emerging markets.

We have downgraded **8.500 Trillion Chance Ltd** **10.09.2019 to Sell**

ISIN IE00B2Q1FD82  
Proportion in portfolio 9.81%

- Company reported high debt to equity ratio in H1 2014.
- While we believe the bond's default risk to be low, we believe there is a better entry point after further negative rating actions.

**Buy**

**8.875 CIFI Holdings Group Co 27.01.2019**

Product Risk (PRC): 3

**Buy**

**6.500 Central China Real Estat 04.06.2018**

Product Risk (PRC): 3



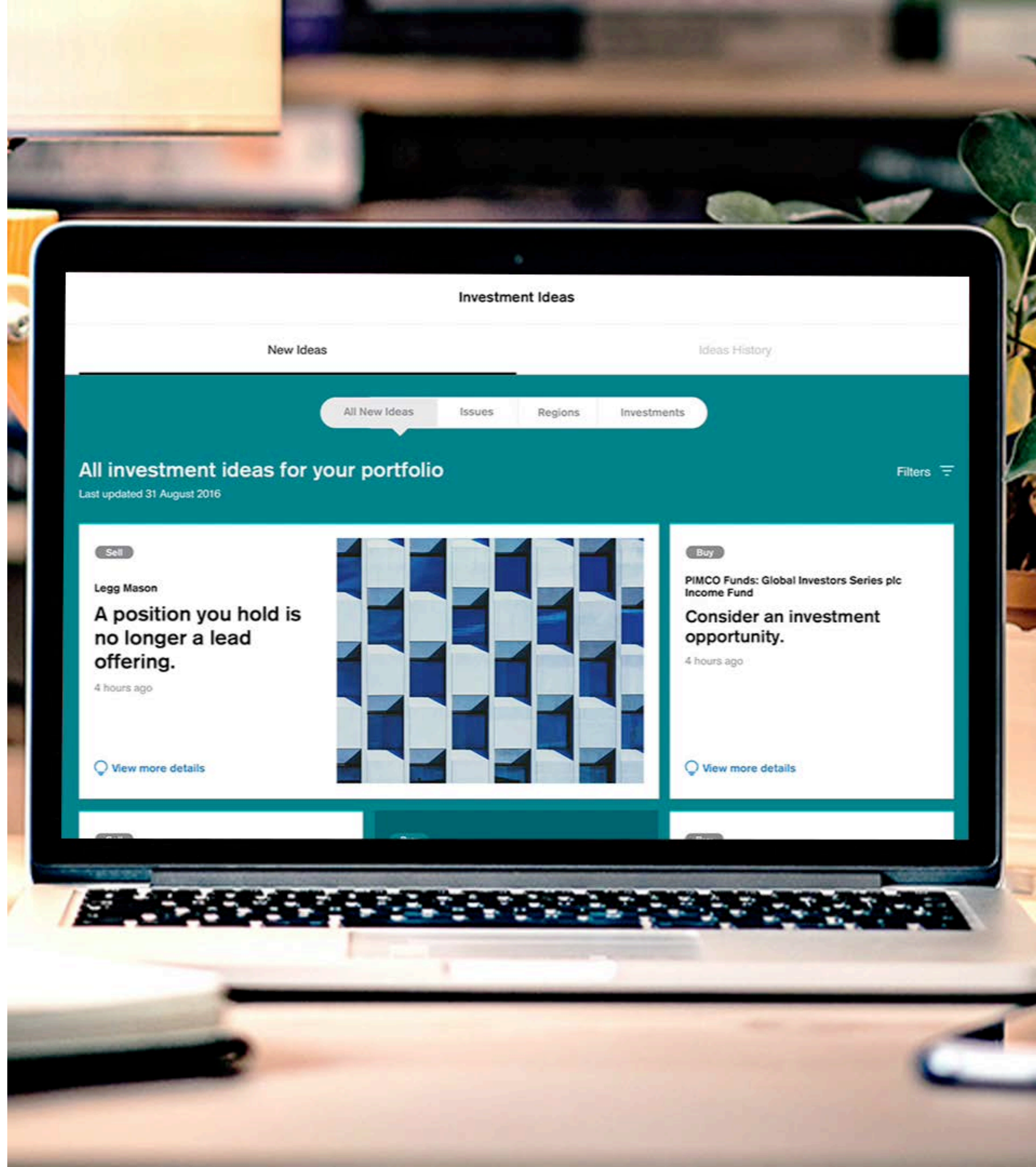
# **New services and integrations**

As the app rolled out in Singapore, other Credit Suisse business units wanted to incorporate their services. Each new service had to be treated uniquely but also fit into the existing design system.

## Credit Suisse Invest

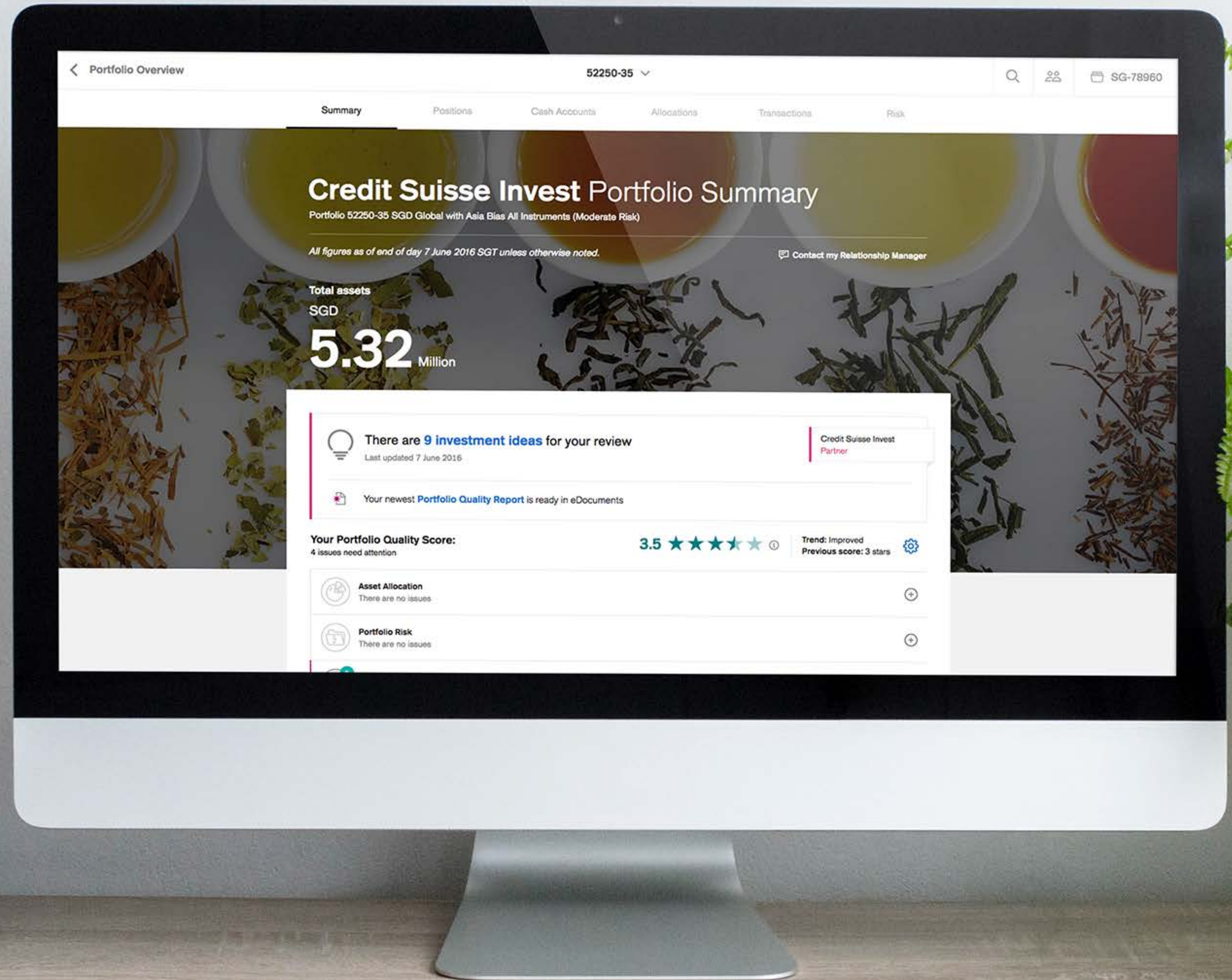
A global initiative enabling Credit Suisse clients with smarter investment ideas, personalised products and deeper engagement opportunities.

*This slide includes video content*



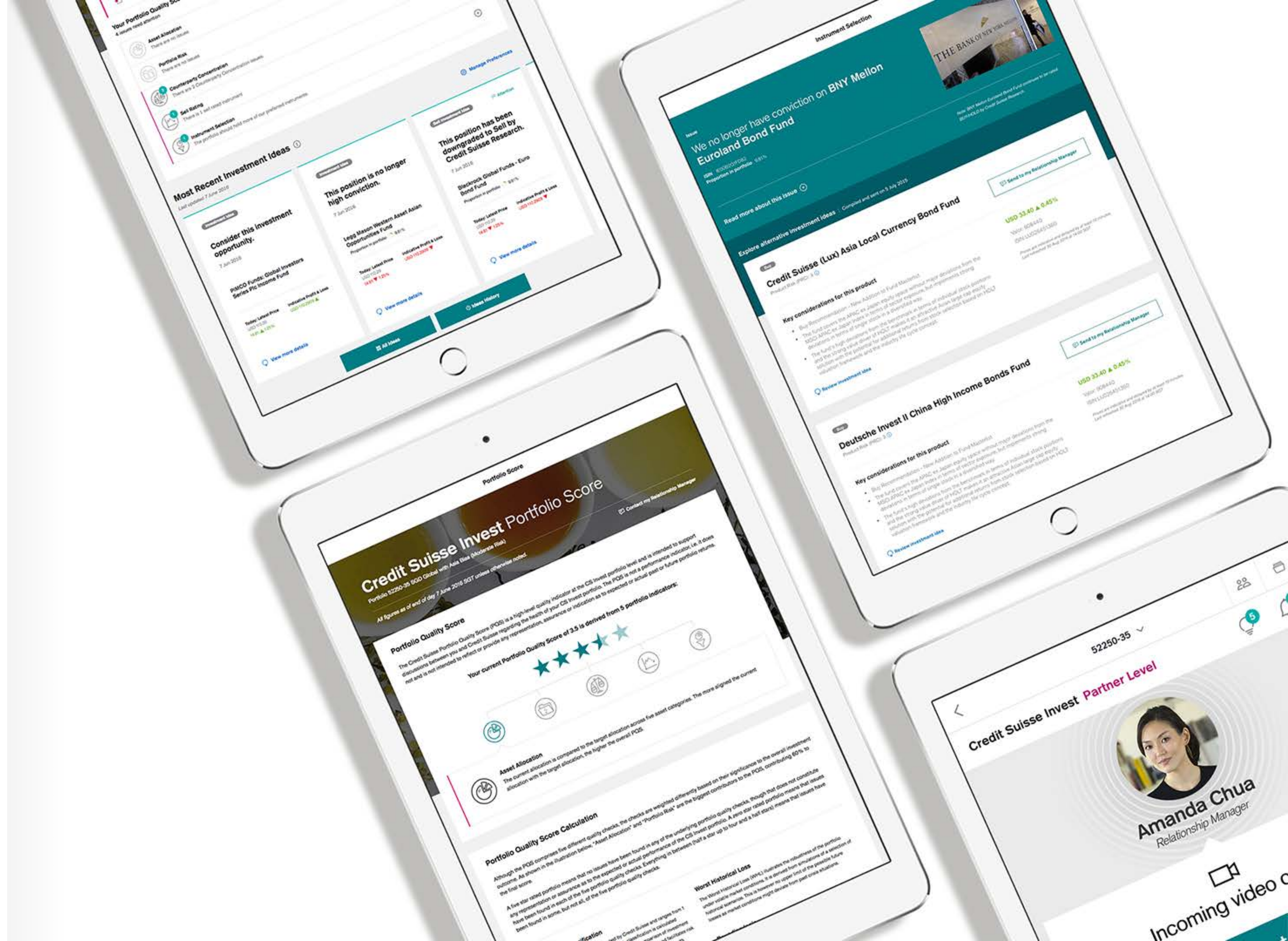
**“CSI is the biggest strategic initiative for Credit Suisse in 2016.”**

~ Sam Hilley, VP of Global Investing SG at Credit Suisse



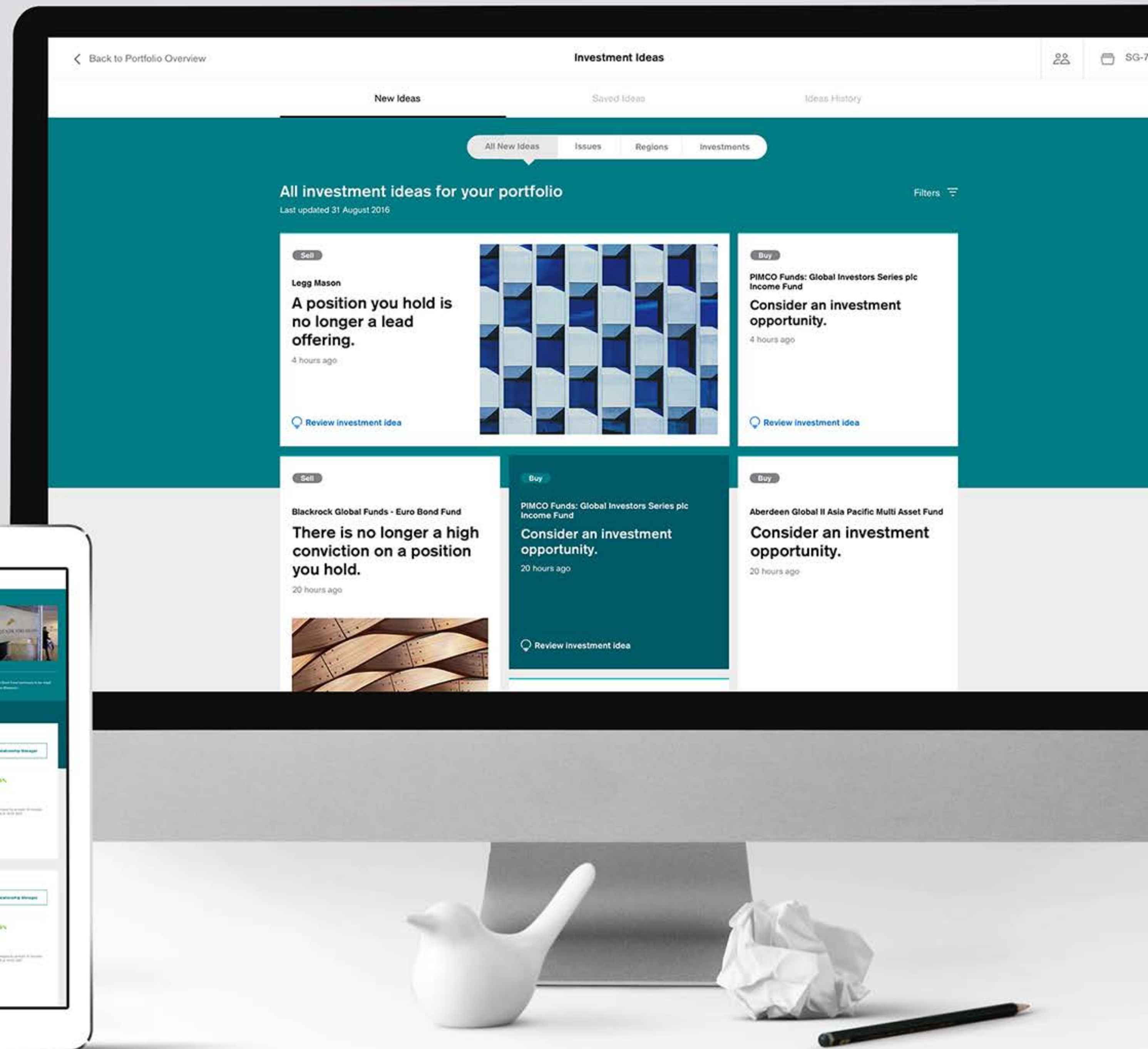
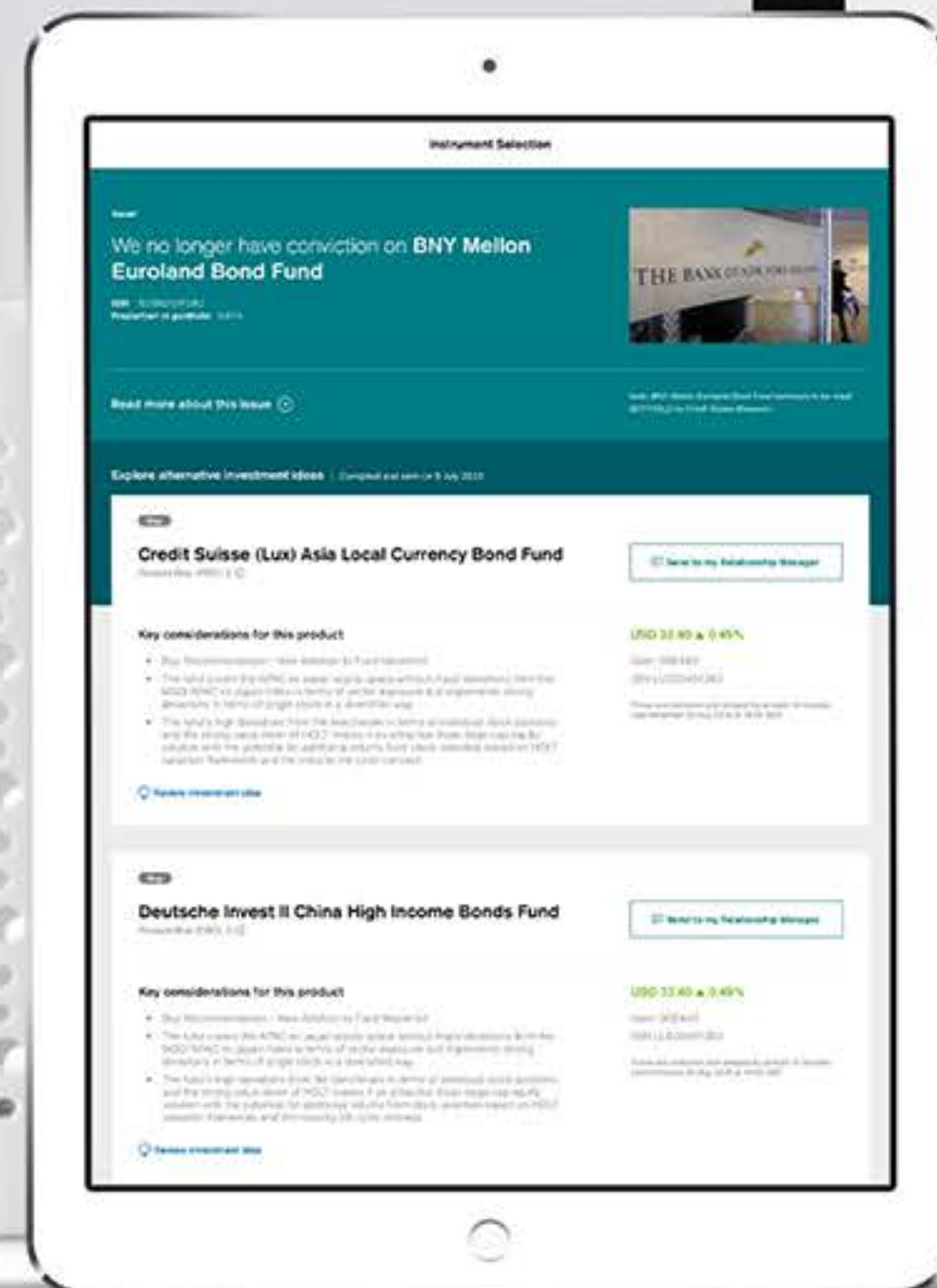
## Credit Suisse Invest

- Service inside a product
- Diagnosis and balancing
- Deeper Client/RM engagement
- Model and mandate portfolio
- Brand and identity extension
- Client Co-Design workshop
- Asia pilot with global rollout



## Credit Suisse Invest

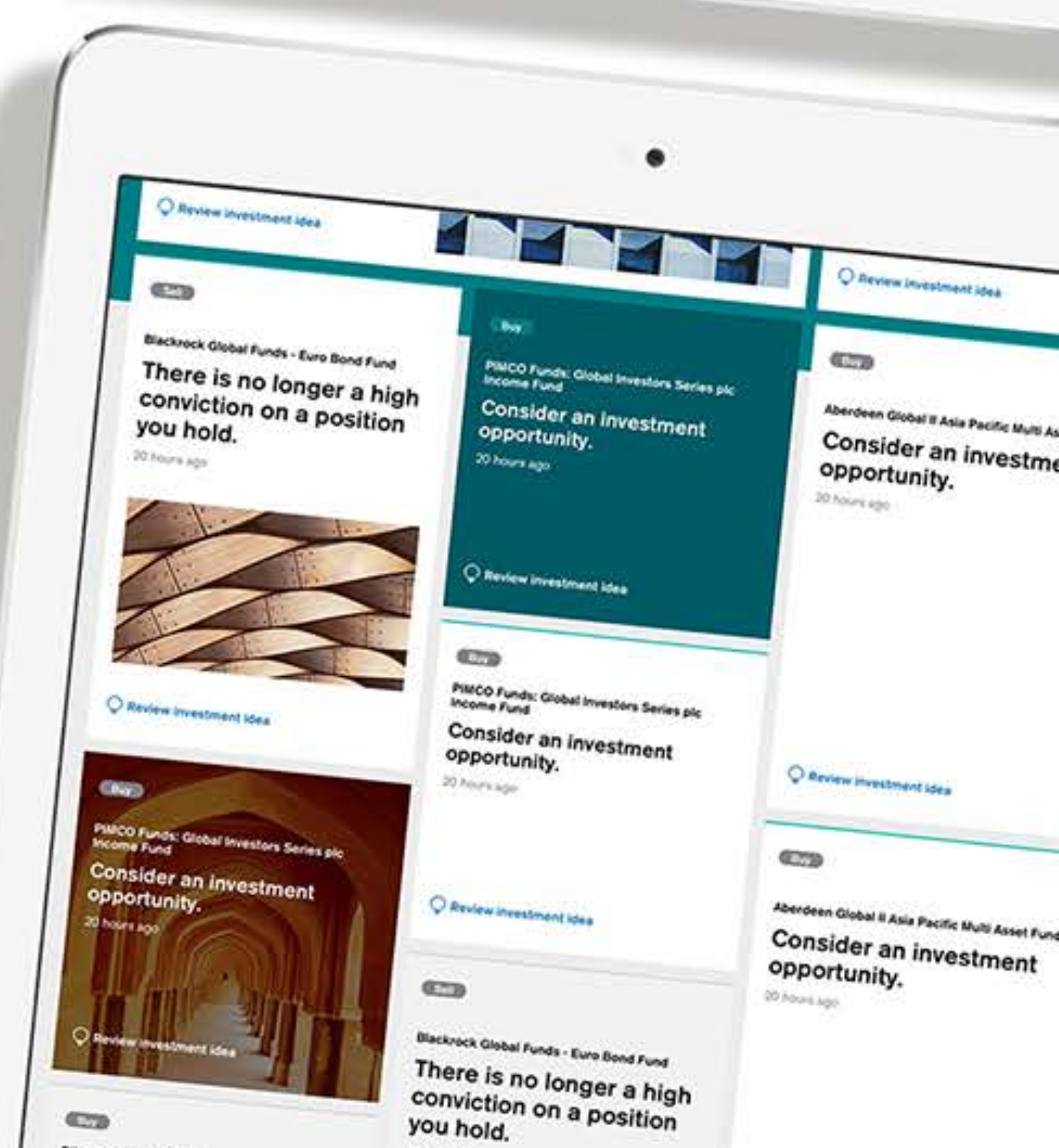
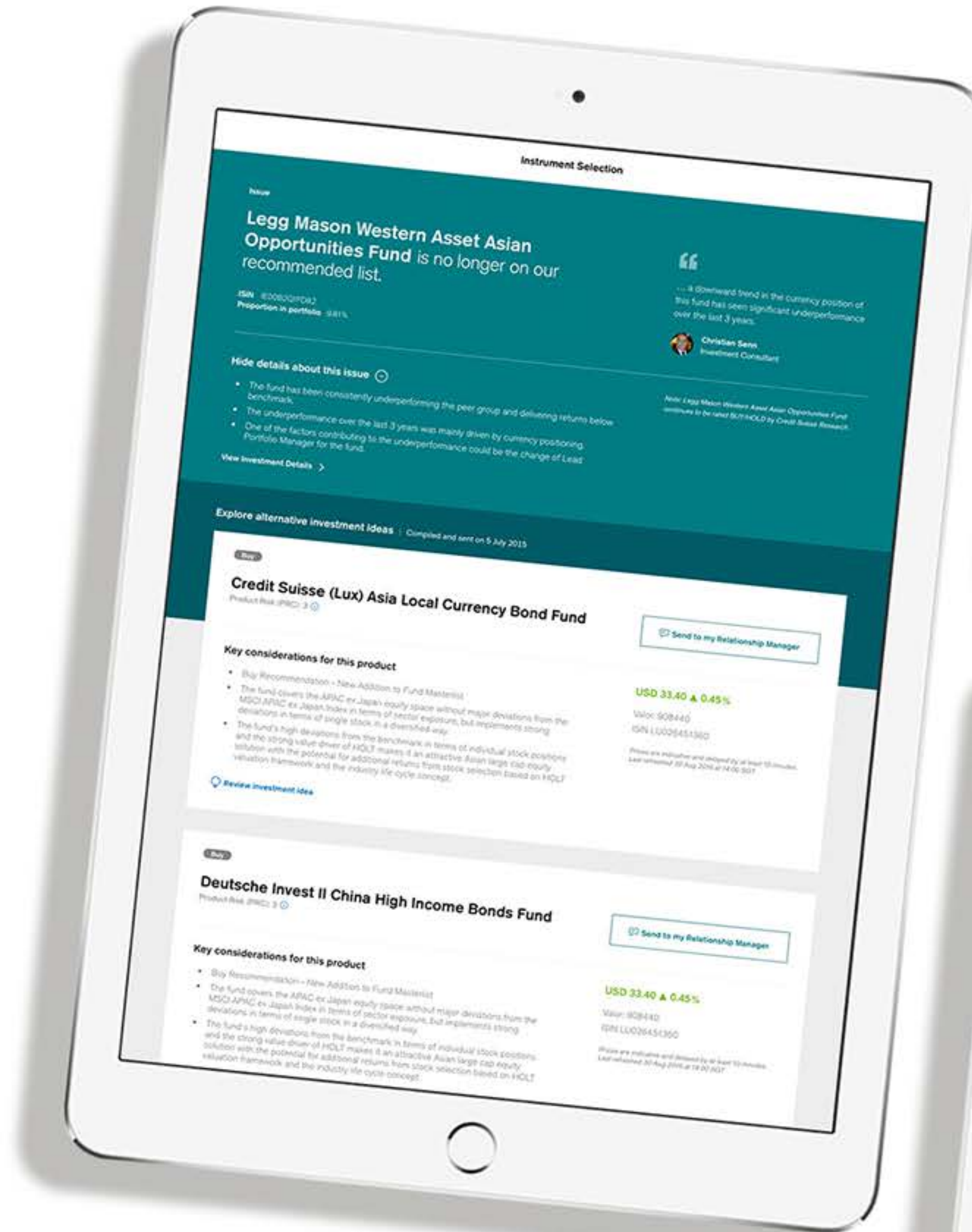
Investment Ideas  
landing screen and Idea  
detail screen



## Credit Suisse Invest

### Investment Ideas

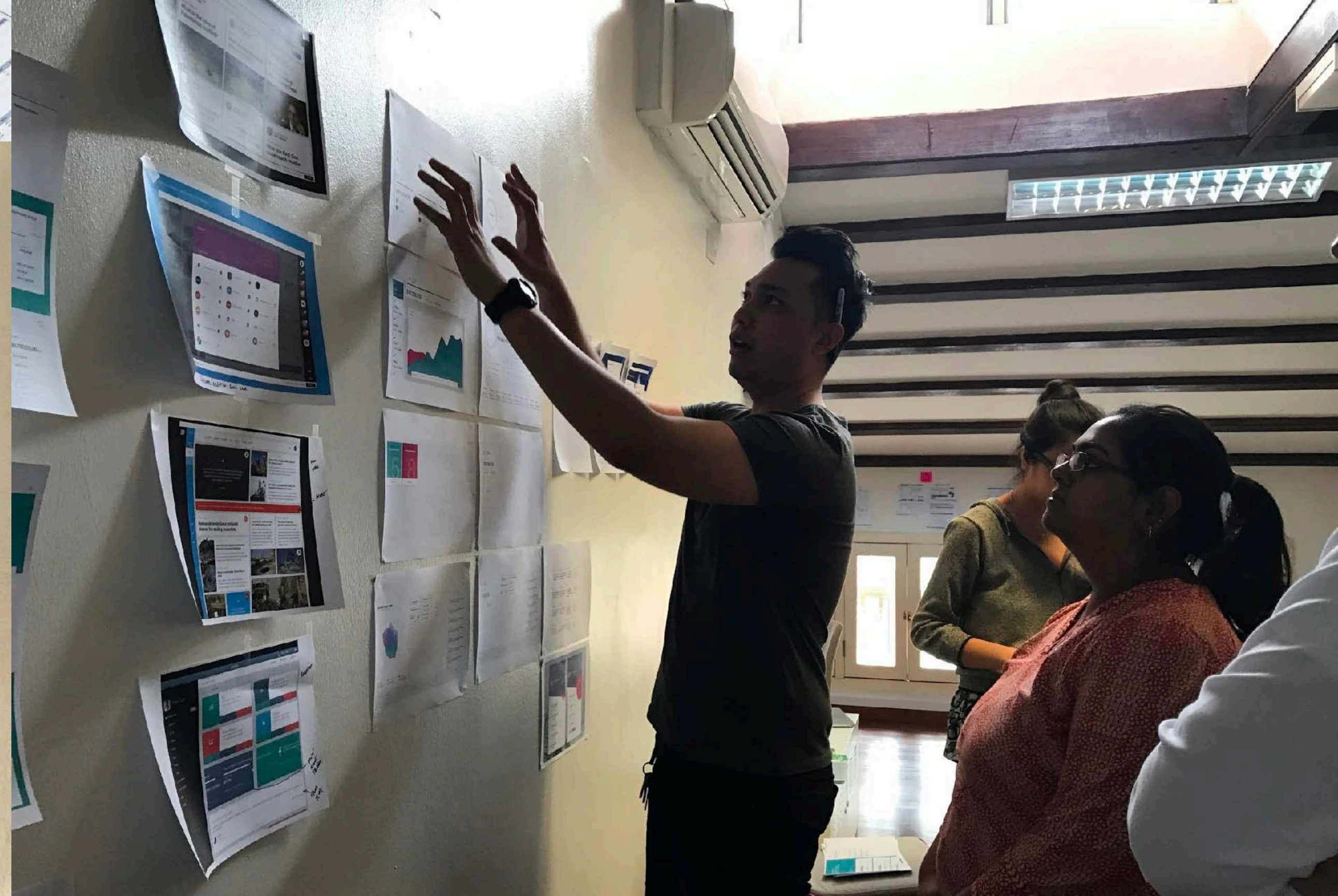
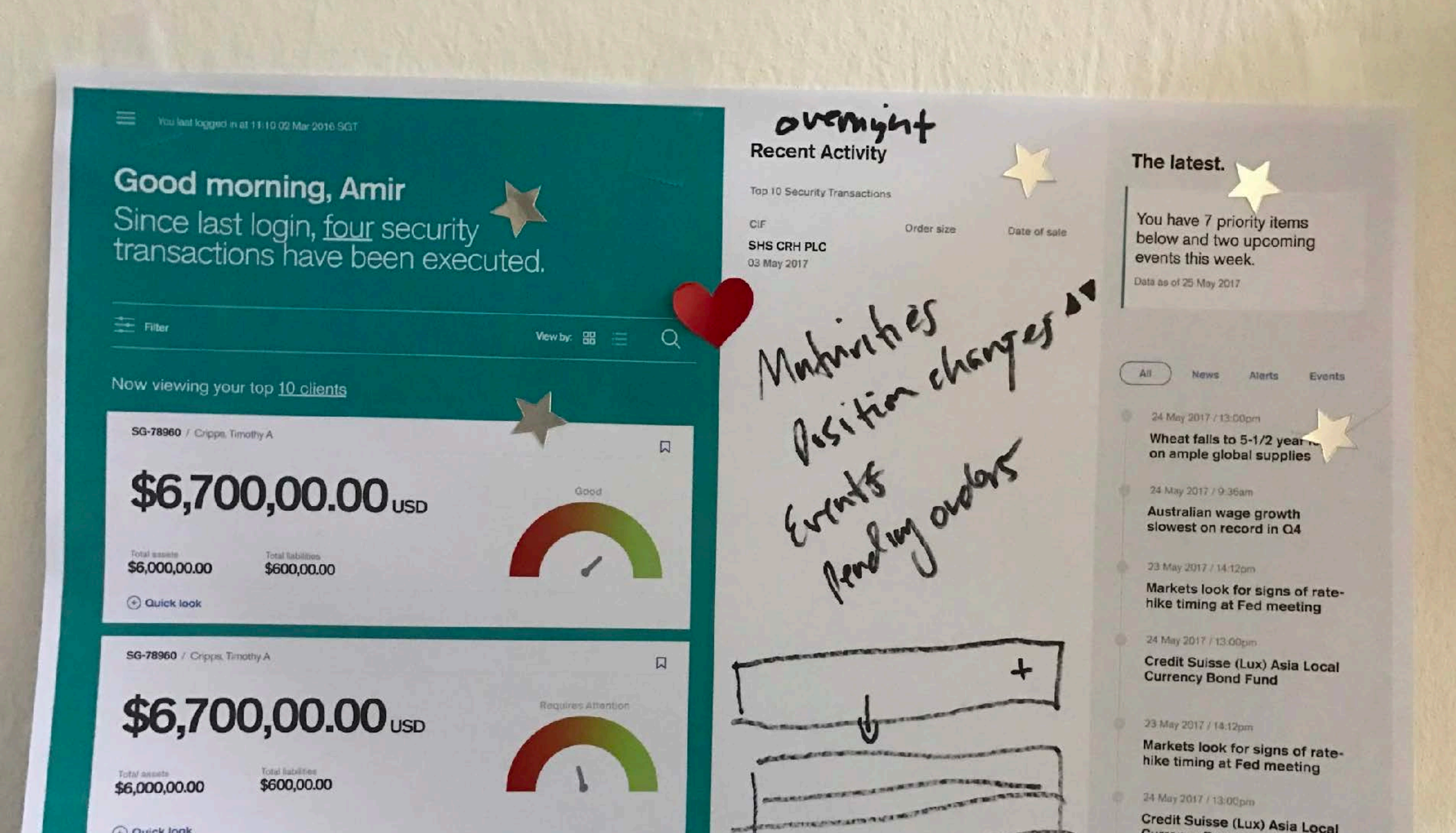
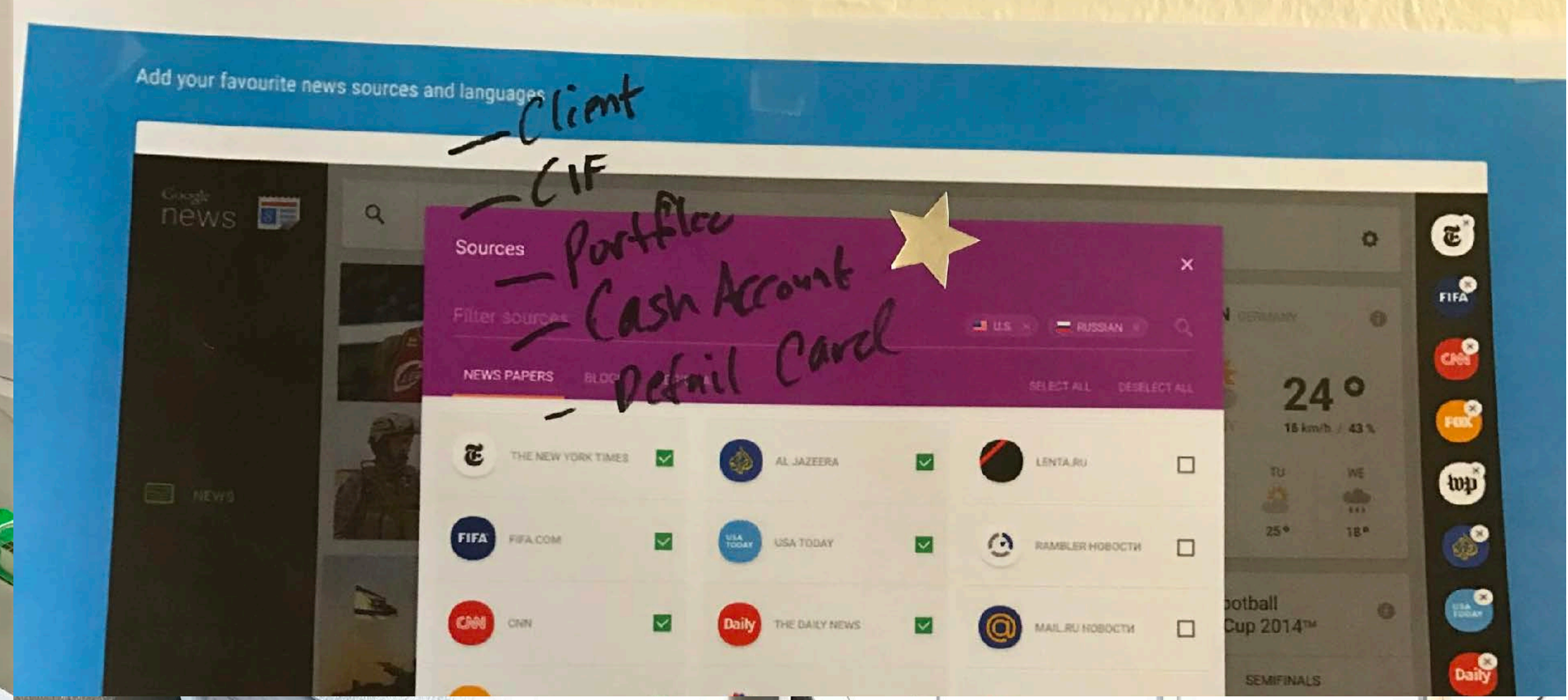
- Automated suggestions
- Conversational design
- Deep dive and send to RM
- Simulate applied idea
- Idea channel notifications
- Idea timeline and history
- Related DPB content





# Sketching & Prototyping

New design tools became available during this time and we took advantage of the rapid and realistic prototyping capabilities made possible by Axure, Sketch and other collaborative platforms.



PORTFOLIO RISK

### Credit Suisse Invest Portfolio Risk

Portfolio: \$2280.25 USD Global with Asset Focus

All figures as at end of May 31st 2018. SICP unless otherwise noted. Contact your Relationship Manager.

#### Your risk summary

Your latest risk status is **Medium** and within your Credit Suisse Invest Portfolio strategy risk level.

Results of your latest risk analysis

Based on the current holdings in your portfolio, Credit Suisse estimates an expected volatility of 9.6% and expected total return of 3.7%.

#### Where is the risk in your portfolio?

These three risk contributions can be minimized by adjusting your portfolio risk exposure.

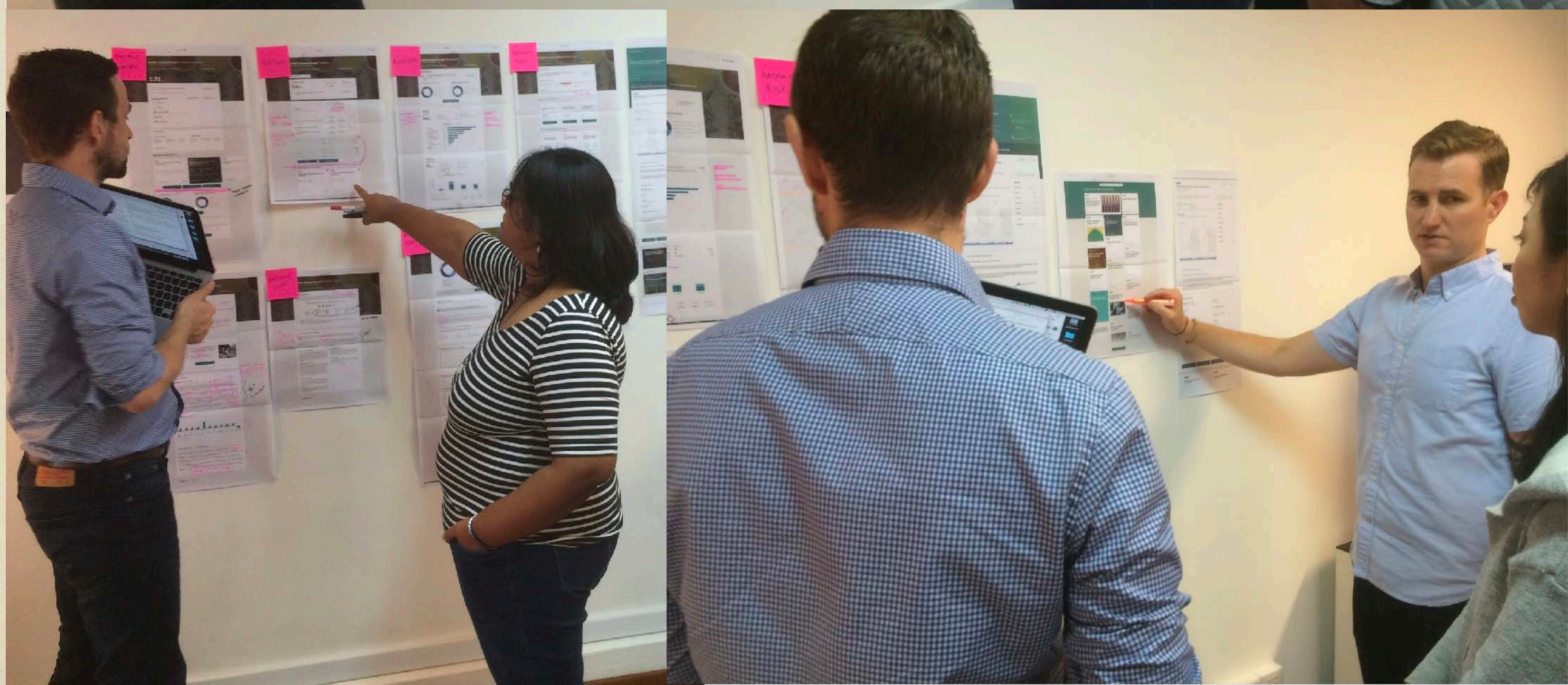
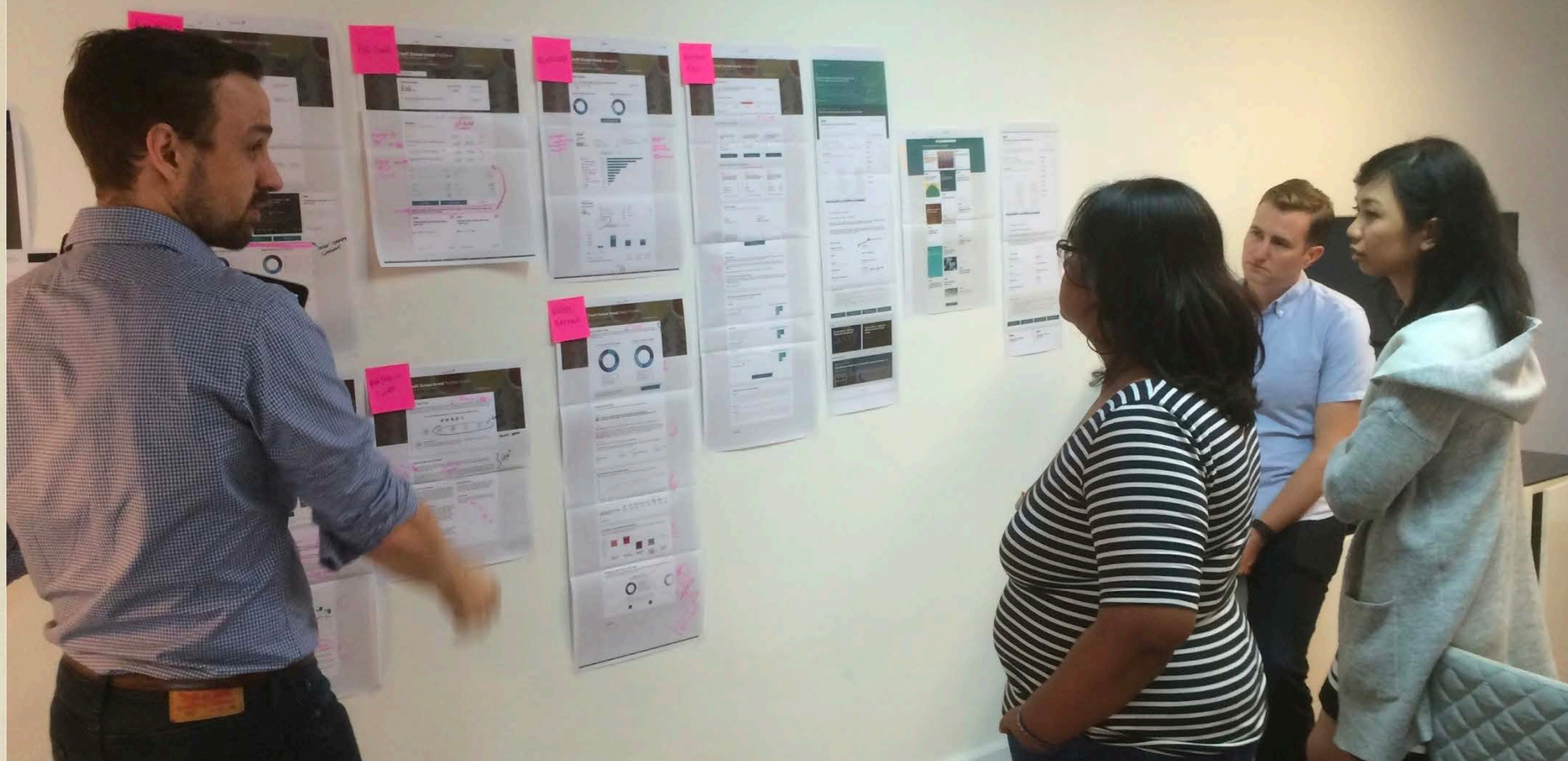
Category	Instrument	Contribution
Equity contributions	Ultra Clean Holding	20%
	Medtronic	5%
	Micron Semiconductor	4%
Instruments with revised credit ratings	612% Notes Telefonica Spain	9%
	5% High Yield Petrobras	4%
Currency contributions	JPY	25%
	AUD	23%
	EUR	21%

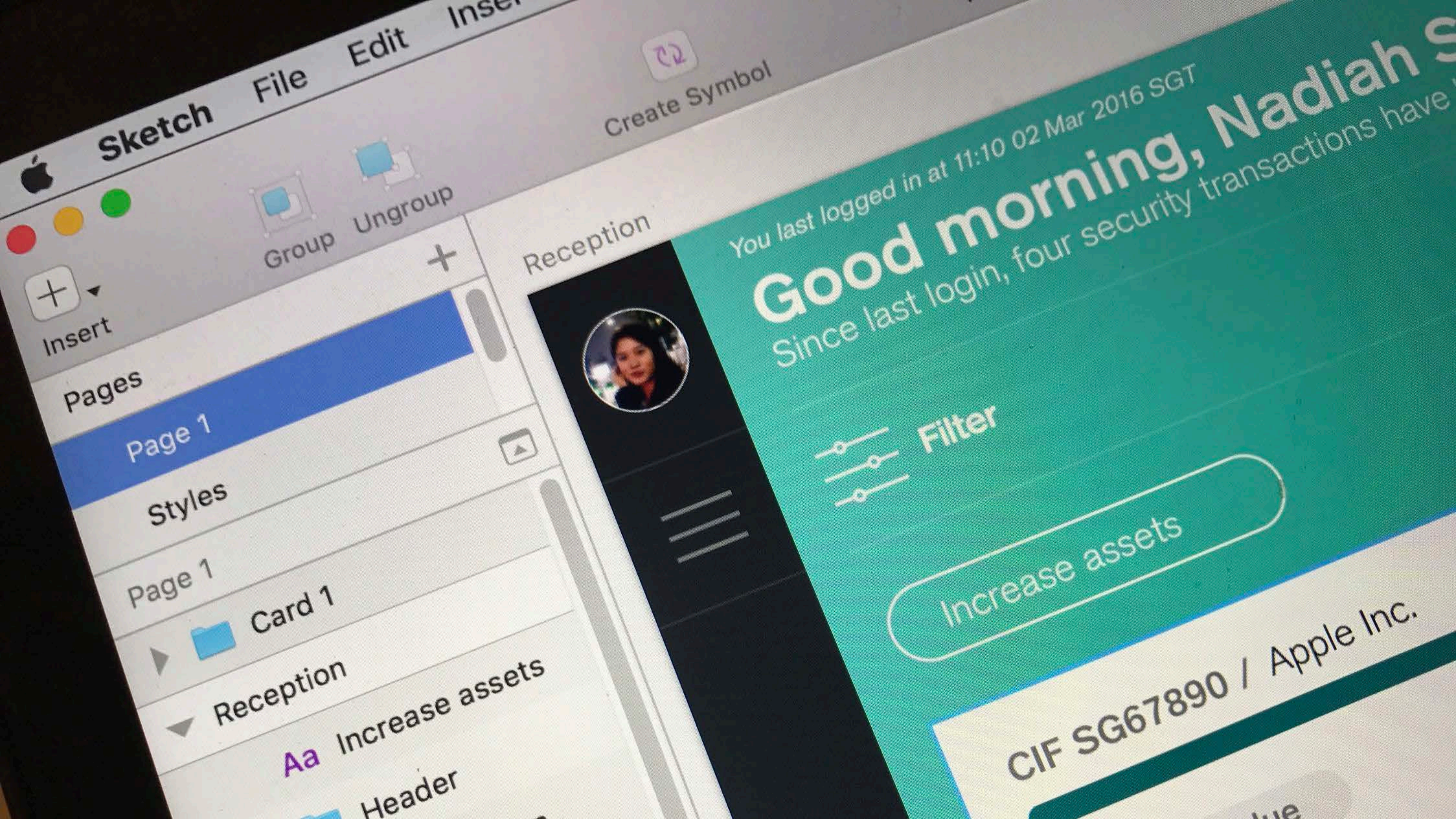
#### What else is contributing risk in your portfolio?

Category	Instrument	Contribution
Low-rated instruments	Instrument Position 1	SELL
	Another Instrument	SELL
	Low-Rated Instrument	SELL
Counterparty concentration	SingTel	23%
	Fanuc	12%
	International Game Tech	11%
Unsupported positions	Position Name	Unsupported
	Another Position	Unsupported
	Another Instrument	Unsupported

#### Latest risk analysis

Metric	Current Value	Target
Volatility	Medium	Target smaller than 11%
Worst Historical Loss	Medium	Target smaller than -28%
Expected Return (annualized)	3.7%	2.6%
Expected Volatility (annualized)	9.6%	10.3%
Worst Historical Loss (WHL)	-30.1%	-35.2%





Sketch

File

Edit

Insert

Create Symbol

Insert

Group

Ungroup

Reception

Pages

Page 1

Styles

Page 1

Card 1

Reception

Aa Increase assets

Header

You last logged in at 11:10 02 Mar 2016 SGT

Good morning, Nadiah S  
Since last login, four security transactions have

Filter

Increase assets

CIF SG67890 / Apple Inc.



Axure RP 8

File

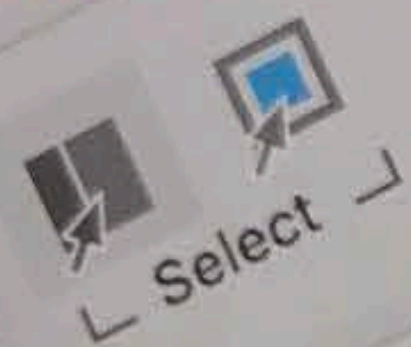
Edit

View

Project

Arrange

Pub



Select



Connect



Pen

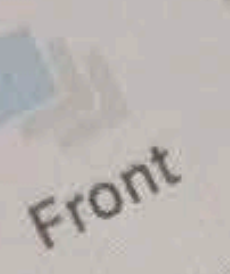


More

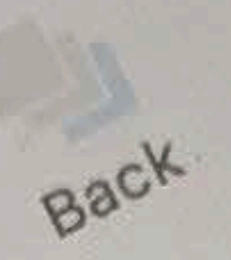
Arial

Regular

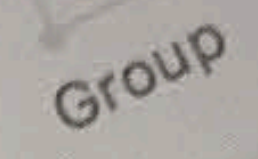
100%  
Zoom



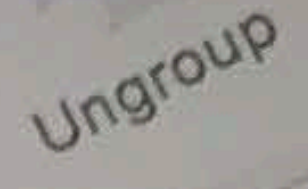
Front



Back



Group



Ungroup

Align

1300

1400

1200

Planning

1100

itions **2**

100

200

# The latest.



Default

Pages

dac.06.00 - Modules

\_archive

DASHBOARD

Concepting

Level 1 - Dashboard

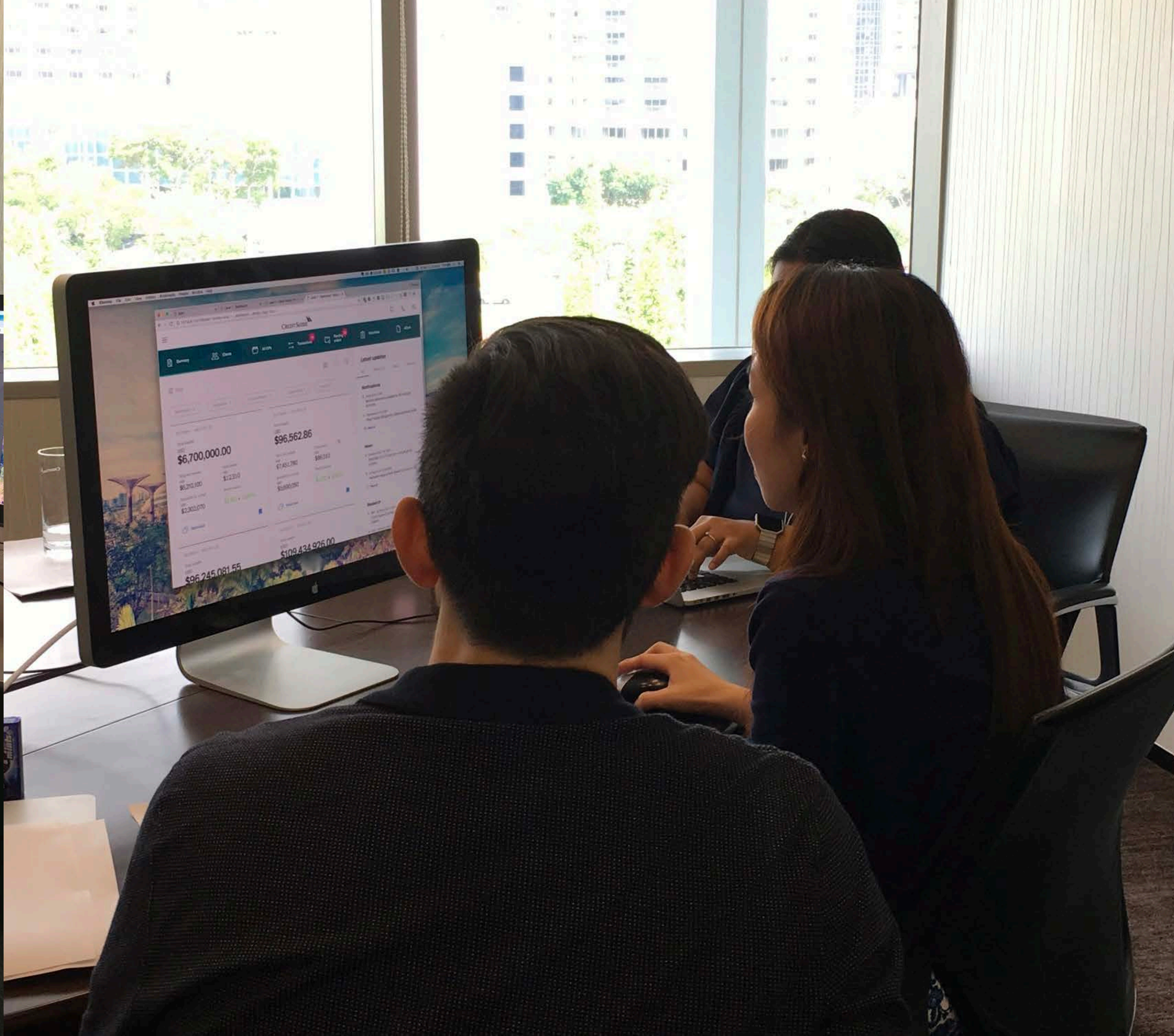
Level 2 - Aggregate list

Level 3 - Detail inside CIF Context

client

# Usability Testing

Getting working prototypes in front of real UHNWI.



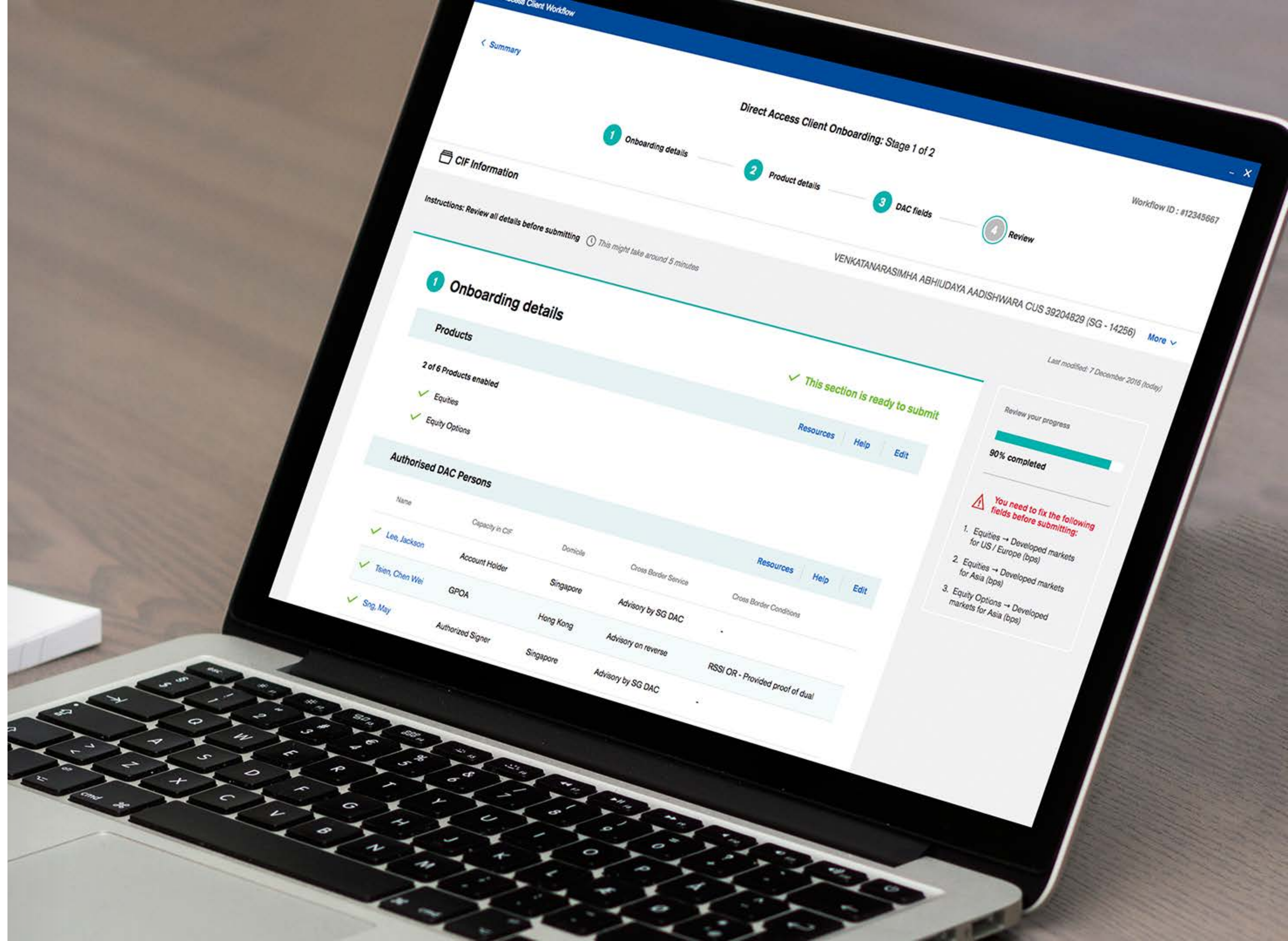
# Additional Workstreams

The app continued growing and adapting to the needs of the business and its customers.



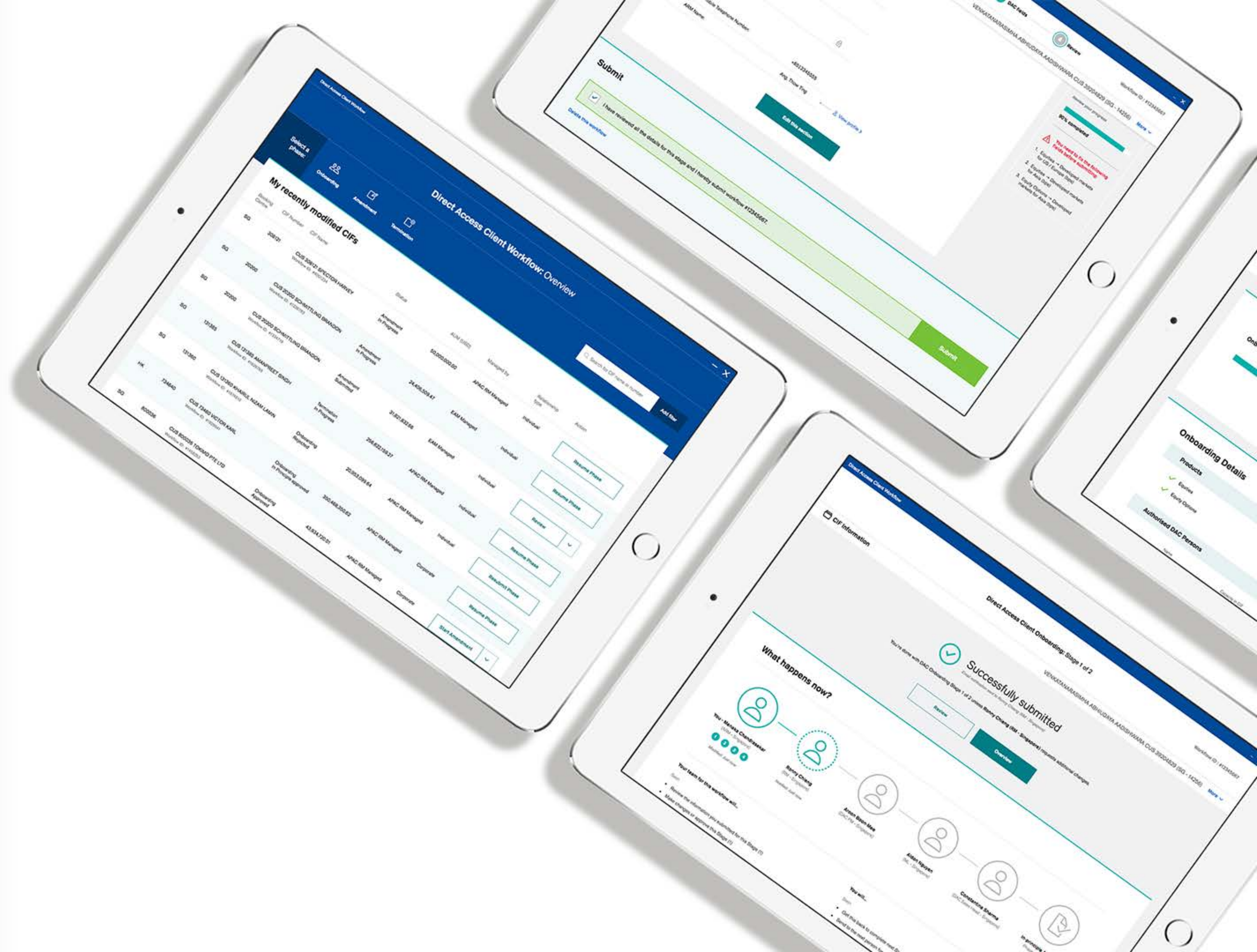
## Relationship Manager Ecosystem

- Client Workflows
- DAC Onboarding Workflow



## Relationship Manager Ecosystem

- Internal work stream
- Complete redesign
- Round-trip workflows
- Controlled vocabulary
- Simplified error handling
- Component extensions
- Team transparency



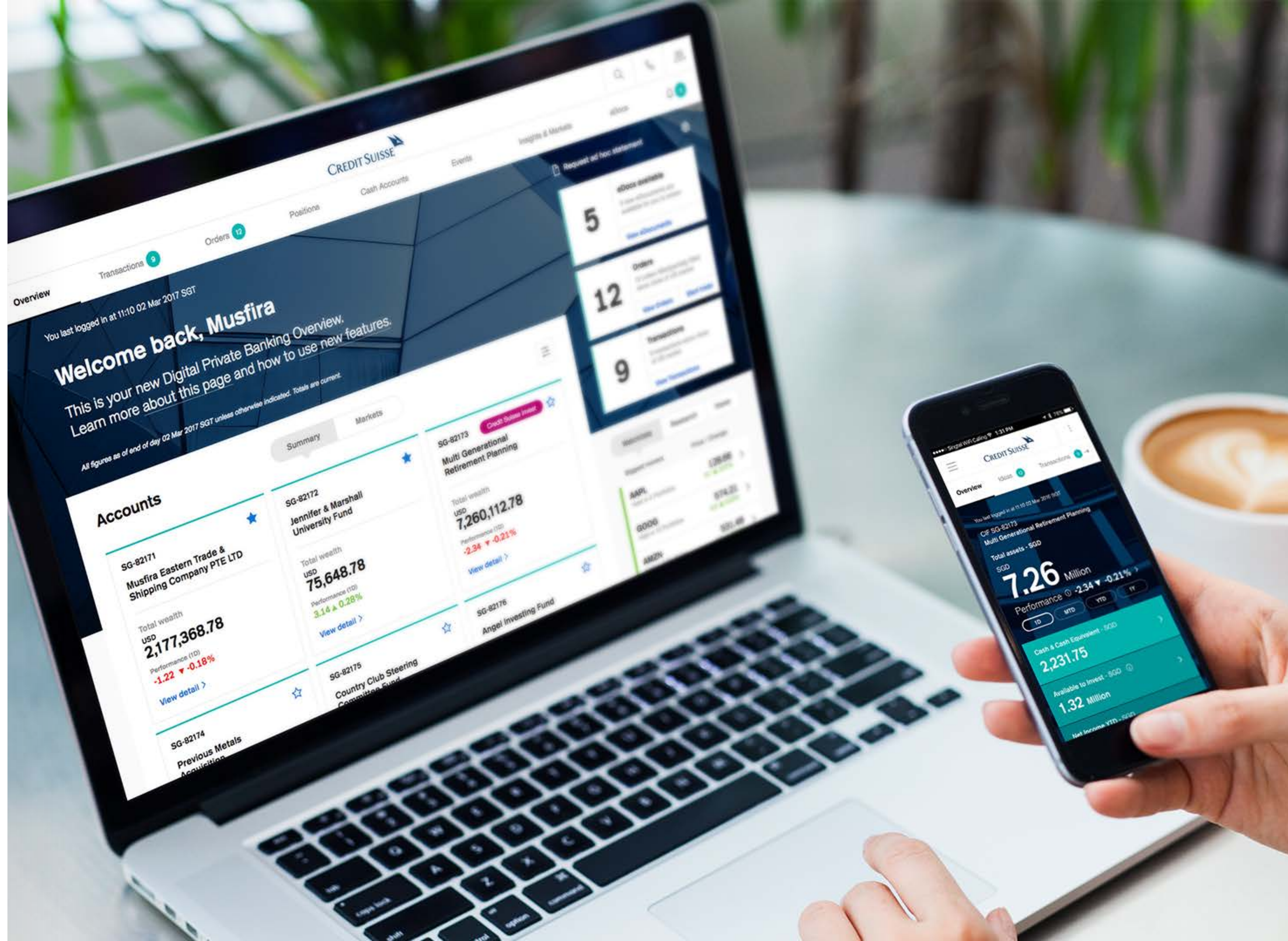
## Reimagining DPB for multi-client

EAM and PB Client Dashboard

- Uniting of 15 sections
- Overnight activity
- Summary Cards
- Advanced tables
- Swipe gestures
- Customized views
- Daily Brief concept

**“This will be a market leading product.”**

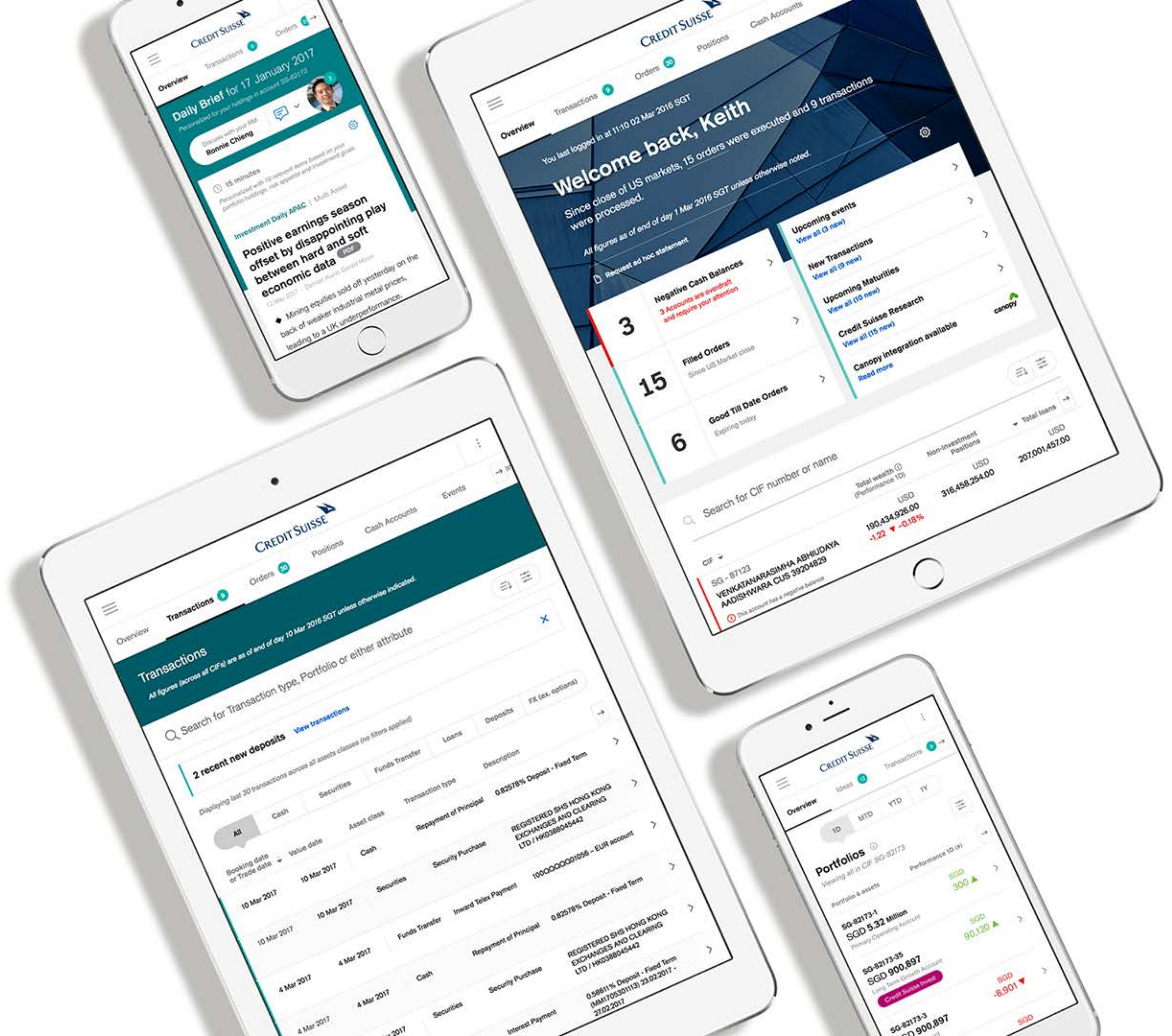
~ Patrick Busse, Team Head EAM Desk Singapore at Credit Suisse



## Reimagining DPB for multi-client

“The design outcome looks very promising and we can’t wait to see the EAM dashboard becoming an integral part of DPB. Many thanks to the design team for their relentless efforts and their professionalism.”

~ Feti Saliji, Project Sponsor, EAM COO APAC at Credit Suisse



# Additional Concepts



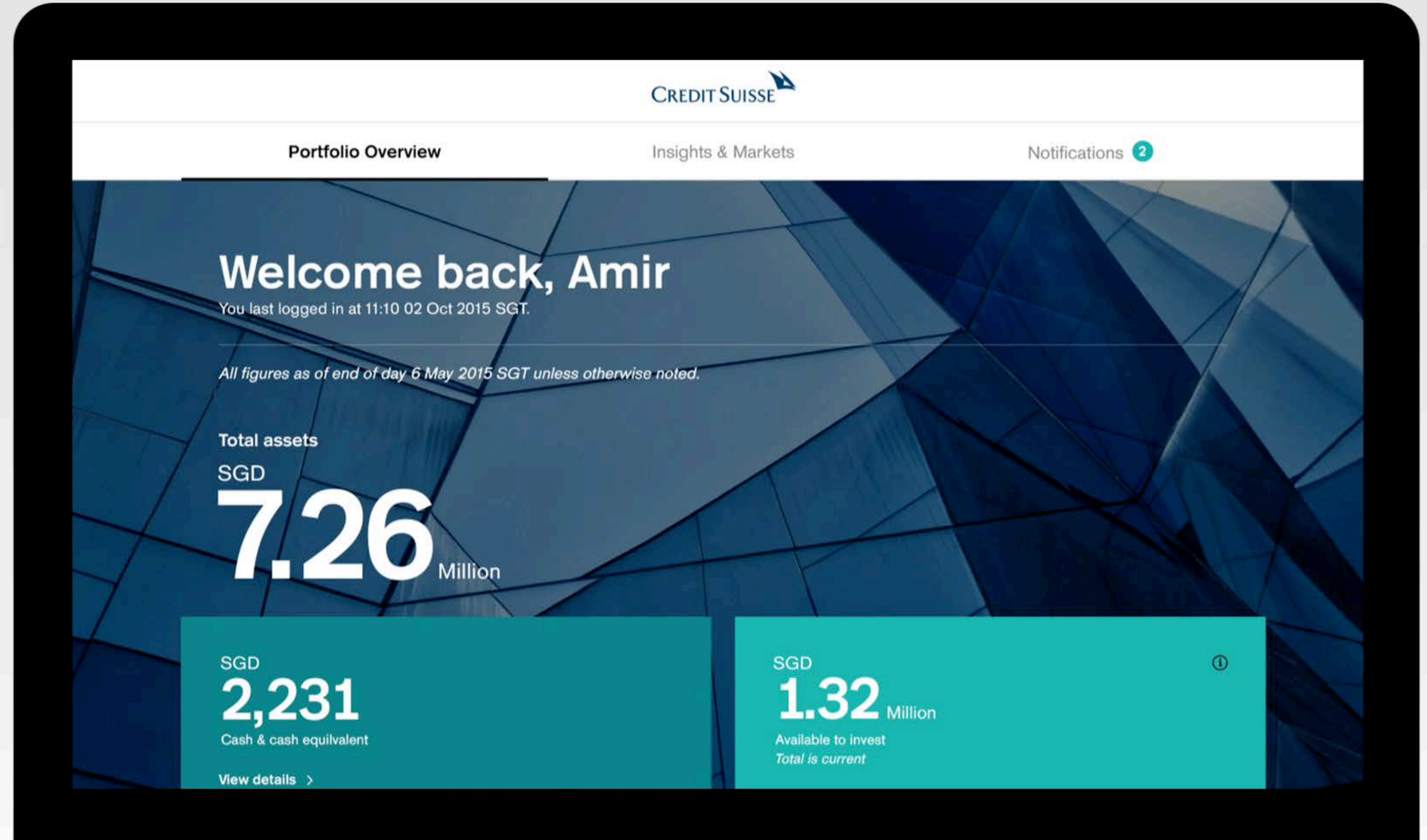
**“Your designs, sketches, creativity, input, wireframes, and many more things were key for success to launch our award-winning DPB.”**

~ Urs Lichtenberger, Global Director at Credit Suisse

## Daily Brief

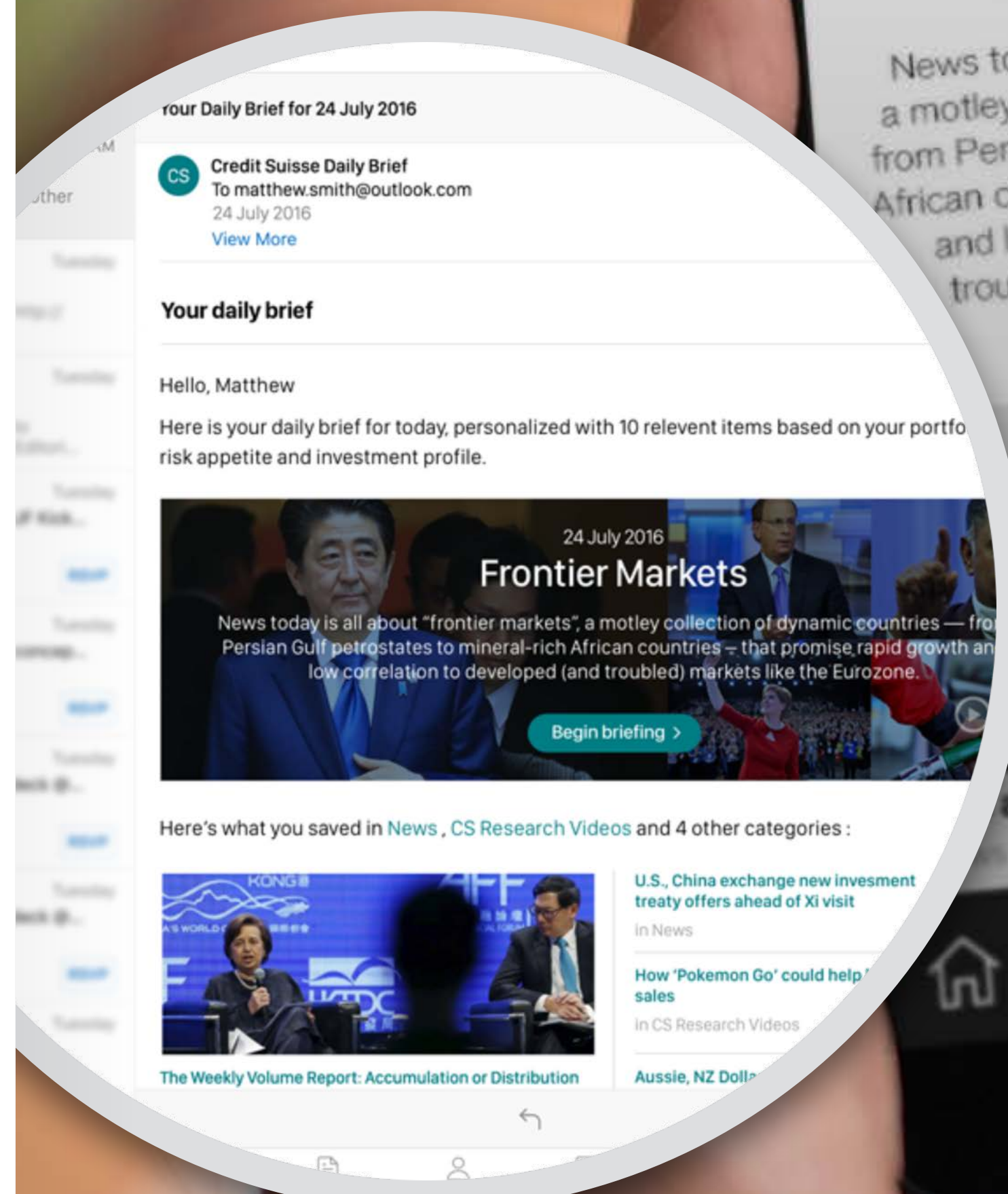
Multichannel and  
Stand-alone app

*This slide includes  
video content which  
may not be viewable  
when exported to PDF*



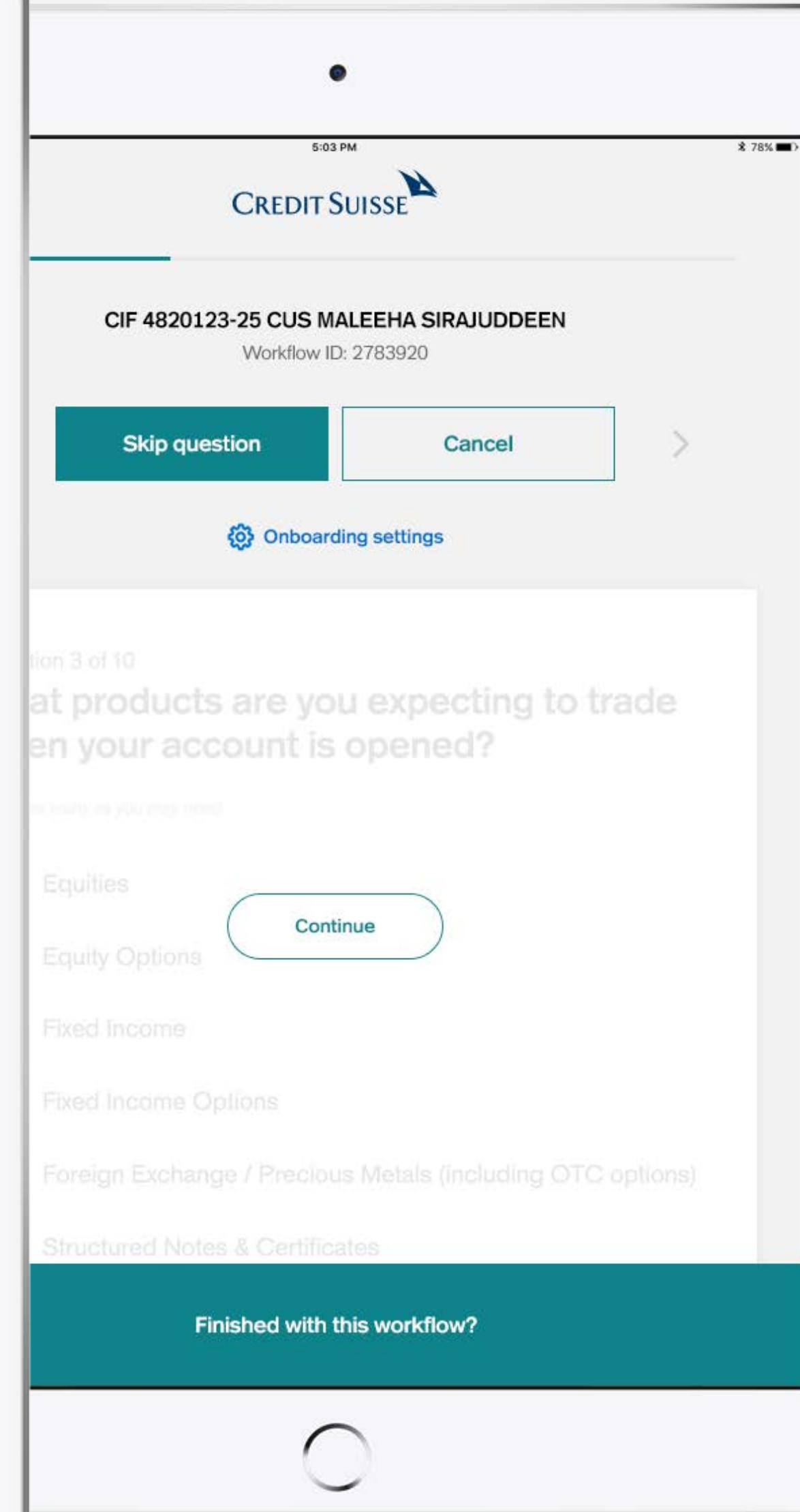
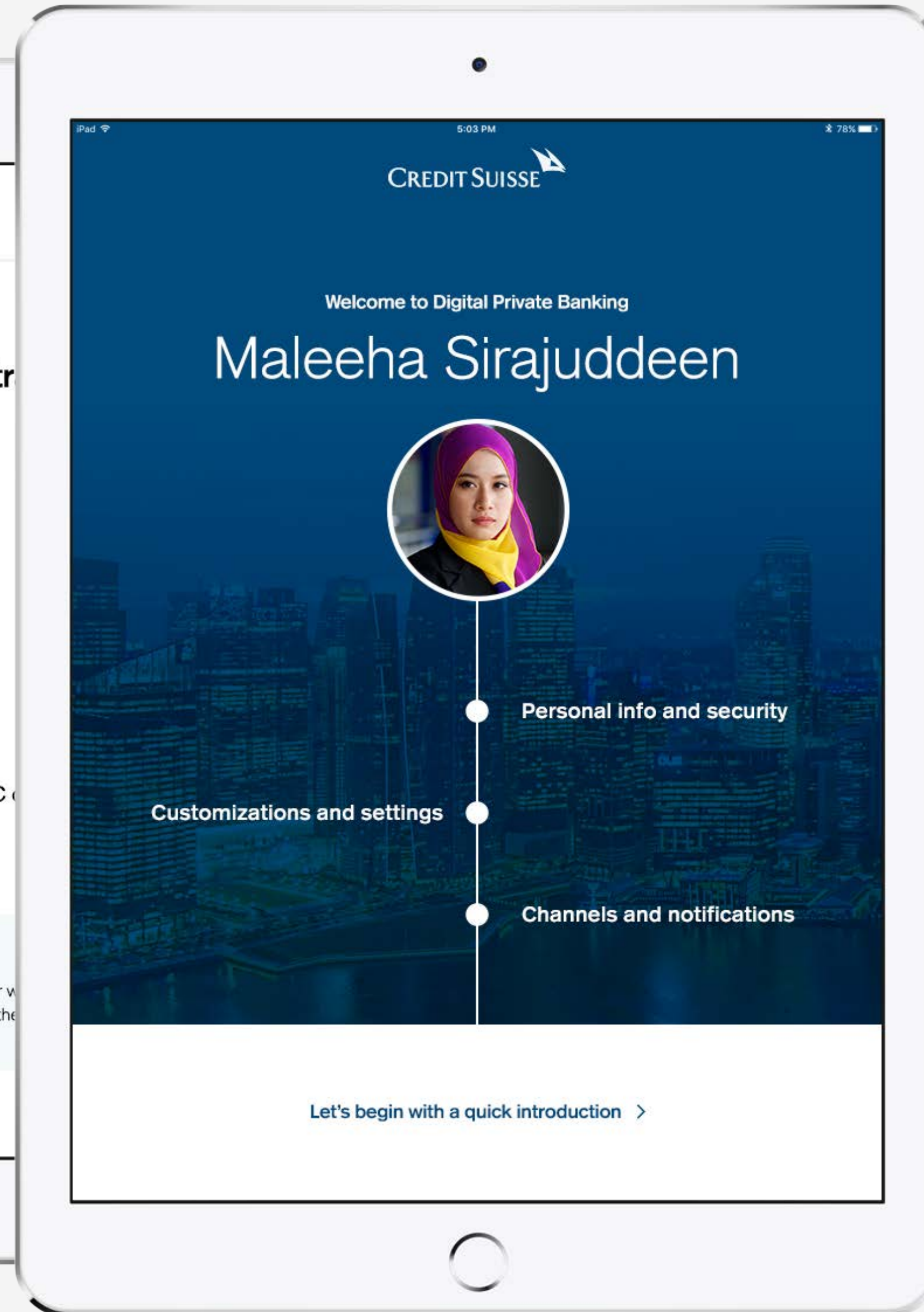
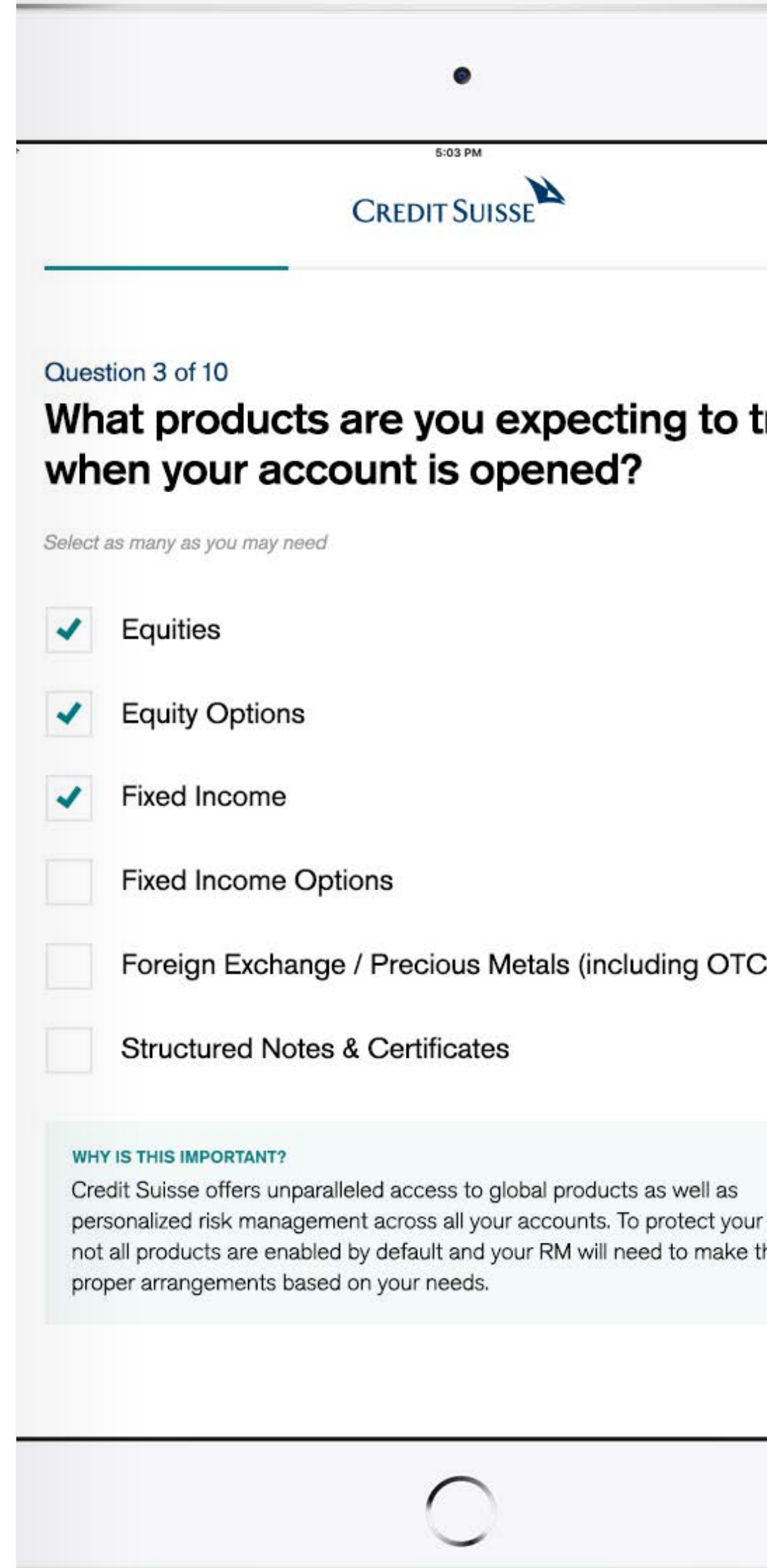
## Daily Brief

Multichannel and Stand-alone app



## Workflow

In-person Client Onboarding designed to be pre-configured prior to the client session





## Social Bookmarking

Browser plugin enabling discovery of investment ideas based on saved reading material

Credit Suisse | PLUS Financial News - Credit Suisse Scrip dividend for the financia "Getting Over Globalization" Australia's Real Estate Boom

nytimes.com/2017/05/30/business/dealbook/fairfax-takeover-property-tpg-hellman-friedman.html?ref=business

DEALBOOK | Australia's Real Estate Boom Has Wall Street Wooing a Newspaper Publisher

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# Australia's Real Estate Boom Has Wall Street Wooing a Newspaper Publisher

By JACQUELINE WILLIAMS MAY 30, 2017

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Just weeks ago, Fairfax Media said it would have to sharply reduce staffing at many of its newspapers. But Domain, Fairfax's lucrative online real estate portal, has had its revenue continue to grow. Daniel Munoz/Reuters.

SYDNEY, Australia — Wall Street has started a bidding war for Fairfax

## Social Bookmarking

Bookmarks are saved to an Idea Space which are accompanied by investment ideas.

Relationship Managers can check-in on what clients are reading and get an idea of what they need to prepare for their next client session.

The screenshot shows a web browser with several tabs open: Credit Suisse | PLUS, Financial News - Credit Suisse, Scrip dividend for the financial, "Getting Over Globalization", and Australia's Real Estate Boom. The address bar shows the URL: [nytimes.com/2017/05/30/business/dealbook/fairfax-takeover-property-tpg-hellman-friedman.html?ref=business](http://nytimes.com/2017/05/30/business/dealbook/fairfax-takeover-property-tpg-hellman-friedman.html?ref=business). The page content includes a "DEALBOOK" header, a main headline "Australia's Real Estate Boom Has Wall Street Wooing a Newspaper Publisher", and a social bookmarking overlay. The overlay features a green checkmark icon, the text "Saved to your Idea Space", and two buttons: "Visit your Idea Space" and "Remove this". Below the overlay, there are three news snippets related to the saved idea, each with a thumbnail image and a "Watch Video" button. The snippets are: "After Technical Chaos, British Airways Looks to Restore Schedule", "Japan's Tight Labour Market Offers Hope for Consumer Spending", and "The Future of European Transit: Driverless and Utilitarian".

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By JACQUELINE

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**After Technical Chaos, British Airways Looks to Restore Schedule**  
Reuters | 4 hours ago  
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**Japan's Tight Labour Market Offers Hope for Consumer Spending**  
Reuters | 4 hours ago

**The Future of European Transit: Driverless and Utilitarian**  
Reuters | 4 hours ago

Just weeks ago, Fairfax Media said it would have to sharply reduce staffing at many of its newspapers. But Domain, Fairfax's lucrative online real estate portal, has had its revenue continue to grow. Daniel Munoz/Reuters

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## Social Bookmarking

This goes both ways, in that the client can also inspect items sent by their Relationship Manager.

Credit Suisse | PLUS   Financial News - Credit Suisse   Scrip dividend for the financia   "Getting Over Globalization"   Australia's Real Estate Boom

ytimes.com/2017/05/30/business/dealbook/fairfax-takeover-property-tpg-hellman-friedman.html?ref=business

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**Ronnie Chieng (SG)**

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CASE STUDY

# Merci vielmal!

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and data-driven  
design leader.**

I lead design and research teams and together we create, build and scale user-centered and data-driven products and experiences for people all over the world.

To get in touch with me just say  
[hello@bschmittling.com](mailto:hello@bschmittling.com)



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Experience team at Taoti  
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As Director of UX Design I'm looking after (and growing) an innovative, lean and effective team that delivers value to our clients. Get in touch with me to discuss speaking engagements and other professional opportunities.

My full work history is available on LinkedIn at [btiny.link/linkedin](https://www.linkedin.com/in/benschmittling)

[hello@bschmittling.com](mailto:hello@bschmittling.com)

+1 571 412 7432