

## Wraps and Platforms in the Post-RDR World

### **“Platforms in the Banking World”**

Carl Howard, Barclays Retail

TISA Conference  
Wraps and Platforms in the post RDR World



#### Retail Banking Perspective

- Platforms – the consumer viewpoint
- What role can banks play in long term saving?
- D2C – demand & drivers of growth
- Barclays Investments – the story so far
- Key enablers & opportunities
- A few predictions for the future



## Wraps and Platforms in the Post-RDR World

### Platforms – the consumer perspective

- Consumers rarely talk about platforms
- Technology merely a means to an end
- Digital services increasingly ubiquitous
- Banking customers generally want reliable service, good value and accessibility



### Banks can play a key role in increasing engagement with long term saving

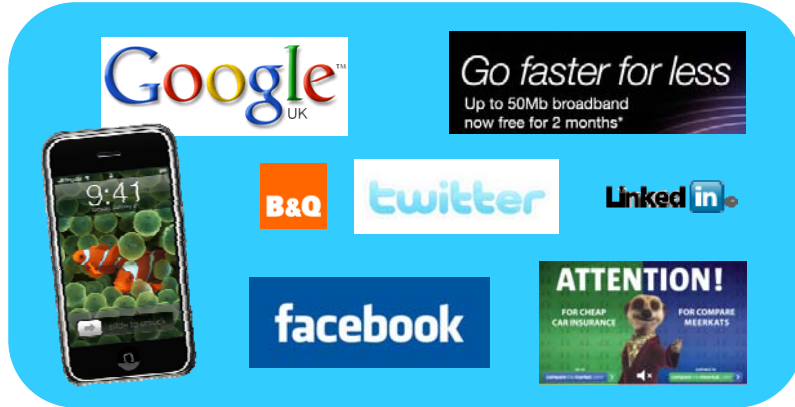
- Scale multichannel distribution
- True Retail brand appeal
- Enduring customer relationships
- Online accessibility already strong
- Economies of scale & scope
- Deep customer insight

Online platform-like services will be a key enabler



# Wraps and Platforms in the Post-RDR World

## Rapidly changing consumer landscape



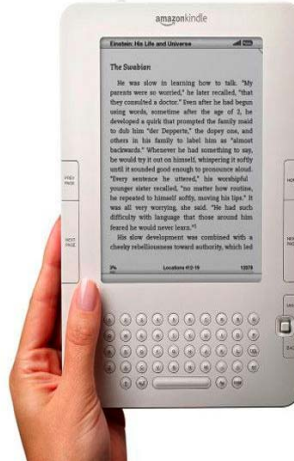
## Strategic Drivers for D2C growth

- Consumer Behaviour Evolution
  - Increasingly engaged & savvy
  - Generation X & Y
- Technology Enablement
  - Increasing service expectations
  - Channel integration the norm
  - Social media impact
- Changing Regulatory Backdrop



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New technologies accelerating change in consumer behaviours & expectations



### Barclays Investments Online

- Initially introduced - Q2 2010
- Platform like capability launched - Q1 2011
- Retail funds inside & outside an ISA
- Helping maximise customer ISA allowance



**Fill up your ISA allowance with an investment ISA**

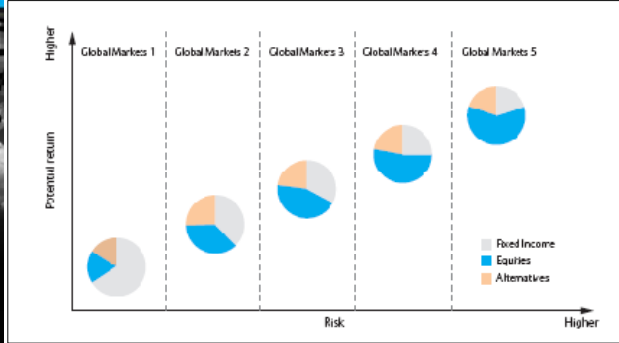
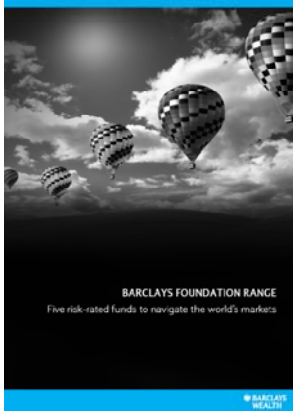
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**Barclays Investments - Investment ISA: Carl Howard: £5,081.46: Valued on 17/05/2011: 100% of investment** [View](#)

Fund Name	Value
Fidelity Multi Asset Strategic	£794.97
JPM US Select A Acc	£901.81
Barclays Wealth Global Mkts 3 B Acc	£800.30
Jupiter Merlin Ww Portfolio Acc	£706.71
M&G Corporate Bond A Acc GBP	£829.31
M&G Recovery A Acc GBP	£960.35

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## Wraps and Platforms in the Post-RDR World

### Success likely to depend upon...

- Greater consumer education & engagement
- Improving accessibility & integration
- Customer led proposition development
- Making things truly simple for customers
- Joined up multichannel access



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### Some predictions

- Simpler propositions
- Brand led D2C relationships
- More savvy consumers
- Customers increasingly multichannel
- 'Customer led collaboration'

