

The first personalised and entirely digital asset management service is live

Aachen, December 2016 – The completely digitalised asset management service 'investify', founded by the Aachen software company aixigo and Rhein Asset Management, is going online. The licence for investify has been issued by the Commission de Surveillance du Secteur Financier (CSSF - financial market authority in Luxembourg). Erzbistum Berlin is one of the founding partners of investify.

While personalised asset management in the traditional banking landscape can be obtained only with a minimum investment of €1 million, an investor in investify can access professional and personalised asset management expertise with an investment of just €5,000. 'Investify gives the investor the opportunity to invest in topics and sectors with which they personally identify and which they regard as particularly promising. This is a unique selling point in the market,' says Christian Friedrich, chairman of aixigo AG. Besides the consideration of all legal requirements, the emotional and ethical standpoints of clients play a central role.

aixigo's role in the evolution of investify was the implementation of an entirely digital banking process, from profiling to reporting.

The process

During the development of investify, it became ever clearer that the digitalisation of these processes would also have a big influence on

Press release

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Blog article on the topic:

<http://blog.aixigo.de/investify-is-live.html?lang=en>

Links:

<https://investify.com/>

the implementation of investment consultancy and asset management services within the framework of MiFID II. In this area, FinTech is not yet a threat to the banks, but the cost transparency and quality with which FinTech operates will put the banks under pressure in the medium term.

MiFID II will force the banks to reconsider their business model. They will have to address how to provide added value services for client deposits at a reasonable cost. And here, commission for debriefing or commission under the umbrella of asset management plays no role, as there is the acute danger that advice/support for low volumes or in the retail sector will be too costly. For this reason, already close to no advice is given in branches in England and the Netherlands.

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