PRAAMS

Personal Risk, Analysis, and Asset Management Service

b2b.praa.ms

Presentation for Brokers
Sep 2024

Executive summary

Professional solution for automated research, risk management, and portfolio management

120,000+ global stocks, bonds, ETFs, FX, crypto etc.

White-label & customisation options via API, web & mobile

Value for broker: +20% revenue through (1) higher LTV, (2) more active & stable client trading, and (3) higher-quality custody

Solutions for clients: (1) 24/7 risk & research, incl. pre-trade, (2) hyper-customised trade ideas, and (3) on-demand portfolio analysis, creation & optimisation with personalised monitoring

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Web and mobile IT solutions for research, risk, and asset management

Professional CFA-level research, risk, and portfolio methodologies employed by global institutions

Fully automated data collection, evaluation, analysis, and report generation

White-label and API integration

50,000+ stocks
60,000+ bonds
(10,000+ ETFs and crypto coming soon)

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Key team

Risk management, equity and fixed income research, and IT risk professionals at brokers, asset managers, investment banks, and stock exchanges in EMEA and North America since 2005

Responsible for $1.5 trillion of assets under risk and 20 million individual clients

1,000+ individual client cases analysed

Rinat Kirdan, CFA
Co-founder, CEO

Kseniia Liagushkina
Co-founder, COO

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Brokerage industry problem & our solution

Brokers compete for mass-market clients on two factors: (1) cost of execution and (2) product coverage (number of instruments or geographies). Both are price-driven, making it impossible to gain a competitive edge.

When competing for HNWIs, a non-price factor comes into play – personalised services such as analytics, trade ideas, and advice. Scaling up these offerings requires expensive hiring, thereby limiting scalability.

PRAAMS is a fully automated and scalable IT solution for hyper-personalised cross-asset-class research, risk analysis, and portfolio construction & optimisation at 1/100th the cost to empower the existing teams

Brokers can compete for mass-market clients by offering private-banking-level services while also scaling up to serve HNWIs. The broker can deliver the service to both existing clients and clients of other brokers (external asset management).

Accessible via API, web, and mobile, it can be white-labelled and integrated within one week

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PRAAMS: Analytics & Risk Management

Instant analytics and risk management

White-label reports on 50,000+ stocks and 60,000+ bonds (10,000+ ETFs & crypto soon) available 24/7 in one click

Personalised trade ideas

Hundreds of trade ideas customised for the client's unique investment preferences & mandate, initiated by the client or the broker

Pre-trade risk warnings

To reduce the broker's legal & compliance risks, the client receives the comprehensive view of any asset, accompanied by an easy-to-understand explanation

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PRAAMS: Portfolio Construction & Optimisation

Portfolio creation from scratch

✓ The client can create efficient, customised portfolios from a 110,000+ asset universe across 21 parameter in less than one minute

✓ The broker can also create in-house ETFs and model portfolios and pay no external fees

Portfolio analysis with personalised monitoring

✓ The system can analyse millions of prop and client portfolios, provide detailed reports, and monitor a wide range of customisable alerts

✓ Market and asset information is updated daily

Portfolio optimisation

✓ The broker or the client can initiate automated portfolio optimisation – by single asset, by risk & return factors, or through full-portfolio – including regular rebalancing recommendations

✓ It takes just 5 seconds to optimise any portfolio

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Broker's benefits and opportunities (1/3)

Durable and hard-to-replicate competitive advantage

✓ A unique product offering leads to lower CAC, higher LTV, and growing client base of all sizes,

✓ Ability to scale up significantly and serve existing clients at 100x lower costs,

✓ Win through new competitive factors such as customisation, global coverage, ultra-fast speed, etc.

Meet rising compliance & regulatory requirements

✓ Clients always have 24/7 access to their portfolios, including analysis of the portfolio and each individual asset,

✓ Clients get warned before the trade, thus limiting the broker's liability,

✓ The asset manager enjoys an improved reputation with the client, regulators, auditors, and others

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Broker's benefits and opportunities (2/3)

Increase in the number of trades (+20% in revenue)

- ✓ Higher fee and commission income, along with increased interest income when trading on margin,
- ✓ Trade and portfolio rebalancing ideas are personalised reports that can be followed in a single click and have been proven to significantly stimulate client activity,
- ✓ The broker can automatically generate thousands of trade and portfolio rebalancing ideas daily at almost no cost,
- ✓ Every trade and portfolio rebalancing idea leads to several connected trades (e.g., 'sell A, buy B' or 'sell A, B and C, and buy D, E, and F')

More stable and predictable flow of client trades

- ✓ Increased and more stable share of fee & commission income, thus better quality of income,
- ✓ Improved valuation multiples for the firms

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Broker's benefits and opportunities (3/3)

Better opportunities for internal crossing of client orders

Clients trade more frequently in similar securities, enabling the broker to cross them more efficiently better and earn a higher margin per trade

Higher spread on each exchange-executed trade

Increased trading volumes lead to higher single-name and overall exchange rebates for the broker

Higher interest income due to better quality of clients' custody

✓ A larger client base and risk-aware client trading improve the quality of custody,

✓ Enhanced opportunities to leverage custody for prop and lending operations (REPO/lending: more trades, longer terms, higher interest rates, and a broader margin trading list for clients)

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Products

Research & risk analysis

Ready: web, API & mobile for 110,000+ stocks, bonds & FX

Sep: 10,000+ ETFs & crypto

Portfolio analysis & optimisation

Ready: stocks + bonds + FX

Sep: ETFs & crypto

Portfolio construction

Ready: stocks + bonds + FX

Sep: crypto

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Contacts

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Book a meeting

https://calendly.com/rinatkirdan

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Appendix I – web interface

Appendix I – web interface

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Appendix I – web interface

Appendix I – mobile interface (iOS & Android)

Appendix II – stock analysis report
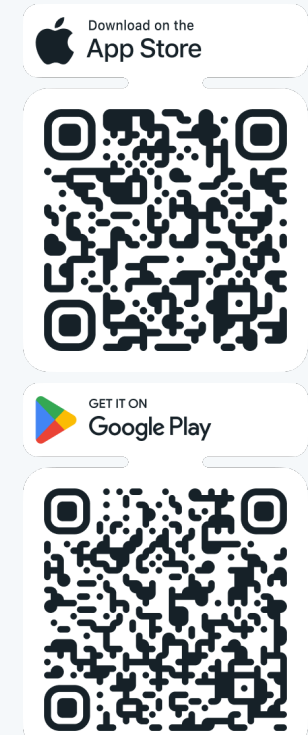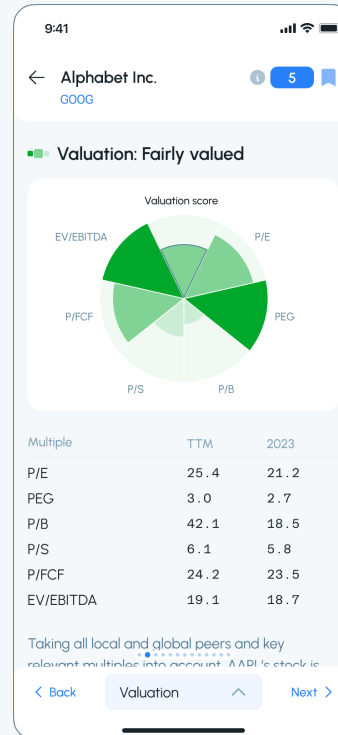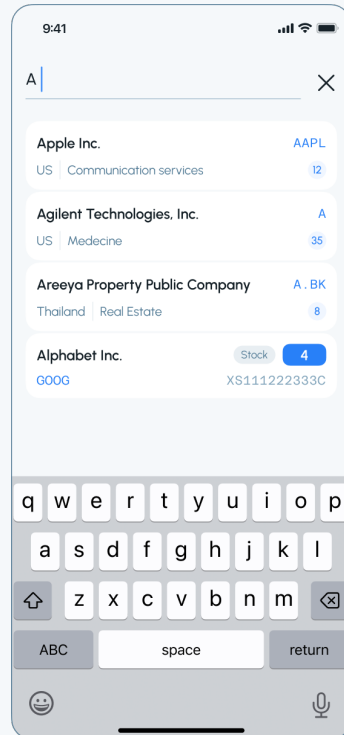
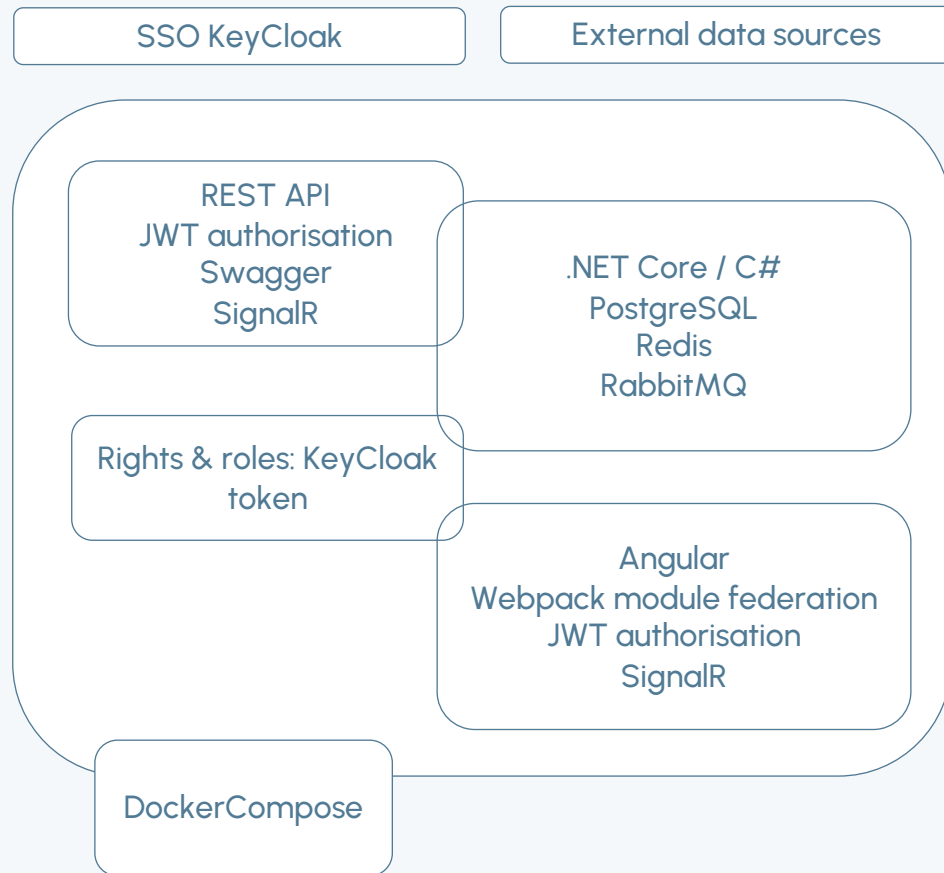# Appendix II – portfolio analysis report
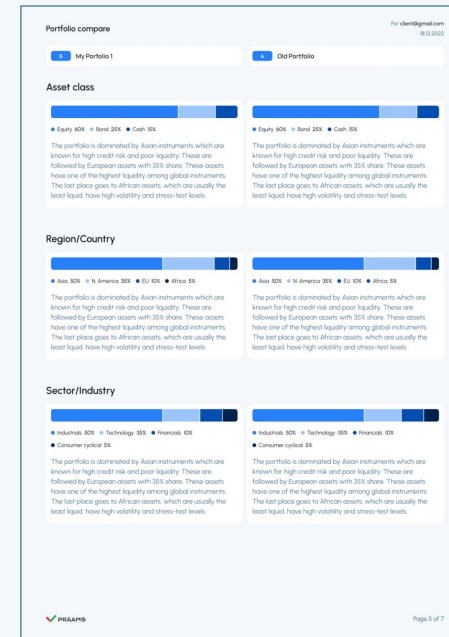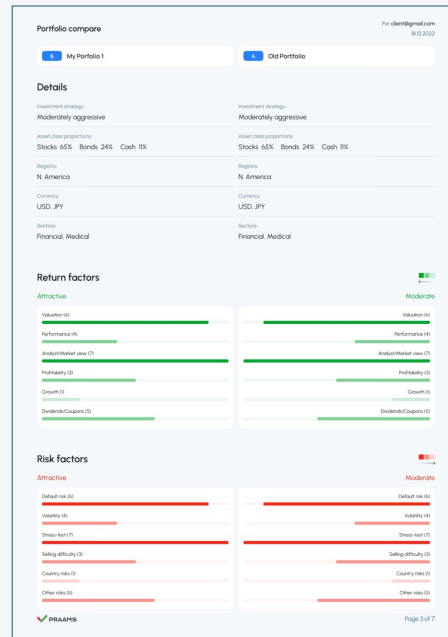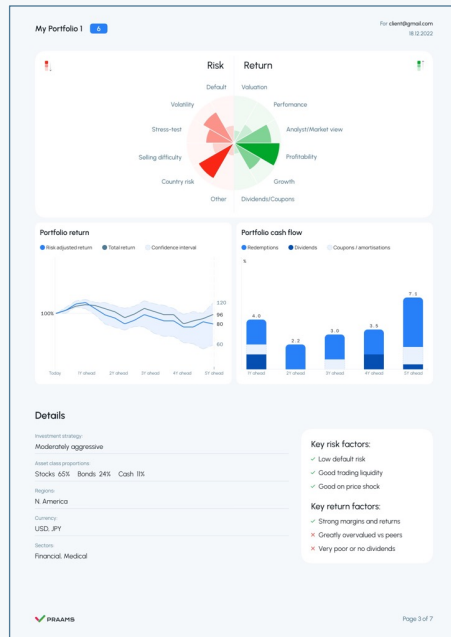
Appendix III – IT stack

CORE

SSO KeyCloak	External data sources

REST API
JWT authorisation
Swagger
SignalR

.NET Core / C#
PostgreSQL
Redis
RabbitMQ

Rights & roles: KeyCloak
token

Angular
Webpack module federation
JWT authorisation
SignalR

DockerCompose

MICROSERVICE

PostgreSQL	Redis	RabbitMQ

Microservices   Microfrontends

REST
SignalR

JWT authorise

ContainerD

GitHub	Docker

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