



The Background

Deep Blue is a wealth advice business focused on delivering high-quality client service while managing the ongoing demands of reviews, compliance and commission tracking.

As client servicing requirements increased, the business needed to reduce administrative workloads and improve operational efficiency across key processes including onboarding, compliance, reporting and revenue management.





The Challenges

- **Disconnected Processes and Limited Workflow Structure:** Previous systems lacked the framework-driven approach the business required, with information and tasks spread across separate systems that did not link effectively. This increased administration and created the potential for key activities to be overlooked.
- **Manual AML and Identity Verification:** AML checks were completed manually and often required additional physical identity verification, including home visits and in-person document checks.
- **Accessing Up-to-Date Client Information:** Advisers often needed to access external provider portals to obtain current valuation information, making it more difficult to respond quickly to client enquiries.
- **Manual Commission Reconciliation:** Tracking expected commission payments against received income relied on manual paperwork processes, increasing administrative effort and making it harder to identify missing payments.
- **Spreadsheet-Based Reporting:** Producing RMAR reports, provider lists and ad hoc business reporting required significant spreadsheet management and manual administration from the back-office team.

The Solution



Deep Blue implemented a series of workflows and integrations within ADVICE to streamline key business processes:

- **Custom Letters of Authority Frameworks:** The firm uses pre-built and custom Letters of Authority frameworks within ADVICE to gather essential information and support a consistent onboarding process.
- **Integrated AML Checks:** SmartSearch AML checks are run directly within ADVICE, replacing the manual TraceSmart process and reducing the need for physical identity confirmation.
- **Live Policy Valuations:** Advisers can access live policy valuations directly within ADVICE through provider integrations, including Quilter, enabling immediate access to current client information.
- **Commission Reconciliation Workflows:** Custom commission reconciliation workflows have been configured to match expected payments against receipts for annual SPPs and percentage-based fund fees.
- **Automated Reporting:** Custom reports are generated directly from ADVICE, removing the need for many manual spreadsheets used for compliance and operational reporting.

The Impact



The implementation of ADVICE has delivered measurable efficiency gains across the business:

Reduced Onboarding Administration: Custom workflows and Letters of Authority frameworks have reduced administrative load and helped ensure required information is captured consistently.

Faster Compliance Processes: Integrated AML checks have removed the need for many manual identity verification activities, including previous house visits and on-site ID checks.

Quicker Client Responses: Access to live policy valuations enables advisers to provide information during client conversations without logging into external systems.

Improved Revenue Tracking: Commission reconciliation workflows help ensure annual fees and fund-based revenue are tracked accurately, reducing the risk of missed income.

Time Savings Across the Business

Deep Blue estimates the following weekly time savings:

AML and onboarding	1 - 2 hours
Valuations and reviews	3 - 4 hours
Back-office reporting	5+ hours

In total, the business estimates that more than 10 hours per week have been reclaimed for client-facing activity.



"We are profoundly more efficient and compliant than we ever were. Being able to review client records and email trails quickly, alongside automatically generating custom reports, ensures we can deliver the best possible client experience without the added workload."

— Katrina Francis, Office Manager, Deep Blue

