

Unified Mobile Wealth Management Portal

Delivering a secure, high-performance mobile-first client portal built with React Native that boosted HNWI's client engagement by 40% and enabled white-label expansion for institutional partners.

Overview

The client needed to modernize their digital experience, which was hindered by a legacy web portal with poor usability and weak security.

- Delivered a user-centric mobile application built with React Native and Flux Architecture to provide fast, responsive, and secure access to financial data.
- Achieved a 40% increase in client engagement among HNWIs and a 65% reduction in load time compared to the legacy web portal.
- Designed the solution as a white-labeled offering to expand market reach, resulting in a 15% increase in advisor adoption and enabling institutional partners to deliver custom-branded experiences.
- Ensured robust protection through multi-factor authentication, biometric login, and AES-256 encryption to secure sensitive financial data and ensure GDPR compliance.



Client Profile

Based in the US, the client is a market leader providing scalable fiduciary and plan management services to employers, financial professionals, and HNWIs. Their solutions are leveraged by over 20,000 advisors globally.

Challenges: Low Trust and Poor Digital Experience

- **Low Engagement:** The existing web portal was difficult to use and lacked the intuitive, mobile-first design expected by HNWIs.
- **Security & Trust Issues:** Weak security protocols and the absence of real-time data access undermined client trust and transparency.
- **Performance Degradation:** The legacy system experienced performance issues and limited scalability, impacting reliability during peak usage periods.

- **Lack of Sophistication:** Limited features, lack of advanced insights, and limited personalization failed to support sophisticated investors managing diversified portfolios.

Solution: High-Performance, Secure Mobile Portal

QBurst delivered a user-centric, secure, and high-performance mobile application that successfully modernized the client experience and provided a new revenue channel.

- **Mobile-First Development:** The app was built using React Native and Flux Architecture with unidirectional data flow, optimizing it for fast, responsive performance and seamless experience across all devices.
- **White-Label Framework:** The core solution was designed as a customizable, white-labeled offering, enabling institutional partners and advisors to apply their own branding and deliver personalized experiences.
- **Enhanced Security:** Robust security features were integrated, including multi-factor authentication, biometric login, AES-256 encryption, and public key cryptography, ensuring GDPR compliance and protecting sensitive financial data.
- **Advanced Financial Insights:** Users gained access to comprehensive real-time portfolio data, including asset allocation, income projections, transaction history, and goal/spending tracking, enhancing the ability to make informed decisions.
- **Scalability Assurance:** The APIs were load tested (monitored via New Relic) to reliably support high concurrent usage by up to 20,000 mobile users.

Technical Highlights

- **Cross-Platform Development:** React Native accelerated development and delivery while ensuring a native-like experience.
- **State Management:** Flux Architecture was used for managing dynamic financial data in real-time, ensuring a consistent and predictable data flow.

- **Security & Compliance:** Implemented AES-256 encryption and other cryptographic standards to protect data integrity, supported by Apigee API Gateway for secure API management.
- **Automation:** Used Fastlane to streamline the mobile application deployment process.
- **Third-Party Integrations:** Seamlessly connected to core financial platforms like Fidelity, Pershing, and MoneyGuidePro to pull comprehensive data.

Impact

The new mobile solution delivered immediate and strategic benefits, accelerating client engagement and market reach.

- **40% Increase in Client Engagement:** Achieved due to the intuitive mobile-first design and seamless portfolio access, addressing the issue of low engagement.
- **65% Reduction in Load Time:** The app provided near-instant access (2-3s load times), accelerating decision-making for investors.
- **15% Increase in Advisor Adoption:** The customizable white-labeled solution successfully expanded market reach and improved service delivery by partner advisors.
- **Enhanced Trust:** Secure, real-time access to comprehensive financial data enhanced portfolio visibility and built greater client trust.
- **Robust Scalability:** The platform now reliably supports high concurrent usage by the firm's large advisor base and client pool.