



GAMBIT

Innovating for a healthier financial future

Next-Generation Investor Profiling

Beyond regulatory compliance, designed
for better investment decisions

Configurable

Appropriateness

Easy to integrate

User Experience

Suitability

Hamon

Goals Amount to invest

potential gains to losses are you willing to bear?

5 contracts that offer different return prospects and different

Loss Gain

0€ 100.000€ 200

A -5.000€ +10.000€

B -12.000€ +20.000€

C -18.000€ +40.000€

D -24.000€ +50.000€

E -30.000€ +60.000€

The contract A

The contract B

The contract C

The contract D

Business challenge

Delivering clear investor profiles is essential for tailored strategies, requiring solid data collection, regulatory adaptability, and precise auditing. Yet many countries and their financial institutions struggle to update questionnaires because of rigid legacy systems.

How can we assist financial institutions in consistently adhering to and adopting compliance requirements?



How can we ensure that our investment recommendations accurately reflect our clients' desires and preferences?

How can we customize investment strategies to meet the unique needs of each client?

Solutions Benefits

Our modular Profiling solution captures your investors' financial situation, objectives, knowledge & experience, risk appetite, and sustainability preferences, enabling your financial institutions to build a tailored and adherent profile that drives recommendations aligned with your clients' aspirations.

The main features are:



Flexible Questionnaire UX

Support multiple question formats (MCQ, open-text, visuals) and languages to improve completion rates and data quality.



Configurable Scoring & Logic

Customize wording, scoring, weighting, and calculation methods per questionnaire –without rebuilding from scratch.



Audit-Ready Profile Management

Generate and store unique investor profiles per client and contract, with full traceability of inputs and outcomes.



Seamless Integration & Recordkeeping

Integrate with your existing systems and automatically produce compliance-ready documentation.

Customer journey

This hybrid user journey illustrates customizable questionnaires that assess financial profiles, enabling your advisors to match with their investors with suitable investments.

Begin by gathering or updating any expired or missing data to create a comprehensive **financial profile** such as investment objectives, horizons,...

Complete the **risk profile** questionnaire to understand your client's risk tolerance.

Define how the importance to consider your client's **sustainability preferences** when determining the portfolio allocation.

Determine the client's level of **knowledge and experience** regarding investment services.

Get a comprehensive profile that encompasses risk tolerance, sustainability preferences, and the level of knowledge and expertise tailored to your client's investment needs.

The screenshots illustrate the following steps in the customer journey:

- Client List:** A table showing a list of clients with columns for Name, Total, Risk profile, ESG Profile, and Last connexion. The table lists several clients with their respective financial data and profile completion status.
- Risk Profile Questionnaire:** A screen titled "Louise Hamon" with a "Risk profile" section. It asks "Which one do you prefer?" and shows three options: Wheel A, Wheel B, and Wheel C, each with a corresponding wheel icon.
- Sustainability Preferences Questionnaire:** A screen titled "Louise Hamon" with a "Sustainability profile" section. It asks "What is your approach in terms of integrating Environmental, Social and Corporate Governance (ESG) issues into your investment choices?" and provides two options: "I would like to integrate ESG criteria into my investment choices" and "These criteria are not decisive in my investment choices."
- Final Profile Summary:** A screen titled "Louise Hamon" showing a comprehensive profile summary. It includes sections for "Risk profile" (with options: Defensive, Protector, Stable, Moderate, Dynamic), "Sustainable preferences" (with options: Category A, B, C), and "Knowledge & Experiences" (with options: Novice, Initiate, Confirmed, Expert).

Next-Generation Risk profiling questionnaire

Lately, we have deepened our approach to risk assessment and created a ready-to-use yet highly customizable questionnaire that truly captures a comprehensive view of each investor.

The main concepts

Our scenario-based questionnaire combines a suitability score with behavioral insights to generate clear, audit-ready risk profiles; built for better advice and stronger compliance.

✓ Gamified Experience

A narrative-driven questionnaire designed to reveal how investors react to real market situations through a clear, engaging journey.

✓ Dual Scoring Method

One questionnaire delivers both a suitability score and behavioral risk mapping—creating a comprehensive investor view.

✓ Coherency Check

Detect contradictions and resolve them in real time with targeted follow-up questions.

A risk-profiling framework that fits to every need

Beyond delivering a full understanding of the investor persona, we designed our risk-profiling questionnaire to be fully customizable, giving every institution a framework that fits its strategy and the expectations of its investors.

Our customizable bricks

Multiple Scenarios

The narrative behind each scenario can be tailored to fit the institution's target market and brand identity, allowing their investors to see themselves in it.

Flexible Length

Profiling length is adaptable depending on the required level of thoroughness, supported by a developed bank of questions from which institutions can select.

Adaptative Psychometric Factors Weights

The weight of each psychometric factor can be set up to reflect its importance in the risk profile computation.

Psychometric Traits Selection

Institutions can choose which traits to include, remove, or add if they want to explore new dimensions.

Output Flexibility

End-of-journey outputs (e.g., portfolio mix, worst-case dip, etc.) can be customized to reflect the insights each institution consider most important for advisor-client discussions.

Regulatory Complexity

In the field of financial investment, staying updated on regulations is vital to ensure compliance, mitigate legal risks, and safeguard the institution's reputation. Gambit keeps watch on evolving regulations to guide the relevance of its services in order to support financial institutions in taking the necessary actions to meet changing regulatory requirements.

Examples of regulatory topics we keep an eye on

MIFIR Markets in Financial Instruments Regulations

AML Anti Money Laundering

MiFID Markets in Financial Instruments Directive

LIV Loi Industrie Verte

GDPR General Data Protection Regulation

RIS Retail Investment Strategy

Why Gambit?

Gambit Financial Solutions proposes a digital platform designed to optimize the distribution of savings and investment products through banks, insurers, and advisors. It combines efficiency and robustness to deliver tailored recommendations, ensuring a streamlined investor journey every time.

Comprehensive platform

All the building blocks for the creation of a self-guided or advisor-guided investment advisory or portfolio management service.

Fast implementation

Using state-of-the-art technology, including an API-first approach and cloud, it is possible to combine re-use of modules with transparent integration both in the front (screens) as back (data).

Global mutualization, local configuration

All modules have been designed to support multiple use-cases, by allowing a local configuration for your specific workflow. The multi-tenant architecture allows for a secure separation of data and configuration.

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