

Misys Cash Portal

Get closer to your corporate customers

Why Misys Cash Portal?

- + **Reducing Costs.** Improving transactional efficiency and reducing errors by automating manual processes and providing customers with data acquisition tools.
- + **Improving Customer Loyalty.** Unique tools such as alerts on account balances and report designer; and unique capabilities such as relying on reference data to enhance user experience and help validate payment info and the ability to set sweeping and pooling rules; assist the bank in generating customer loyalty.
- + **Driving profitability.** Reducing time spent on operation support, banks can focus customer interactions on selling of services.

A multi-entity system

Misys Cash Portal provides a true multi-entity architecture both on the customers and banks sides. The system can be easily configured to handle large bank groups where customers can access multiple banks and their consolidated transactions as well as smaller banks with a single branch. On the corporate customers' side, the solution supports the requirements of large groups with multiple entities across the world as well as SME with a local presence and a single entity.

In-house or hosted deployment

In addition to the option of deploying Misys Cash Portal in the bank's infrastructure, the solution can also be hosted and maintained by Misys in an enterprise-class data centre. Banks accessing the hosted white-labeled solution are provided with the same robust functionality and features as the installed version, but without the operating costs associated with it. The advantages are clear:

- + The bank can grow its cash management business without further investing in infrastructure
- + Hosting reduces time to market when launching online cash management services
- + Customer experience and loyalty are improved through easier access to a wider range of cash management services

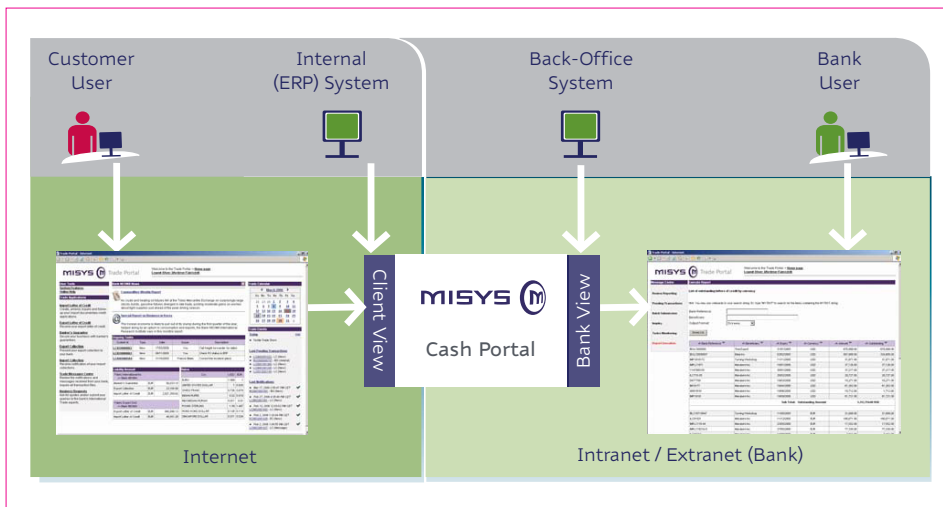
Using the hosted solution banks can still design their e-banking interface and provide their corporate customers with access to their fully branded e-banking service. Banks can use Misys Cash Portal internally, enabling sales and account officers to follow up on their customers' transactions either through the Internet or via a dedicated secure private network using their own customised interface. Misys Banking Systems can support the integration of the hosted software with a bank's in-house back-office systems.

Misys Cash Portal enables banks to reduce costs, improve customer loyalty and drive profitability by providing a common front-end infrastructure for transacting with clients. Through a single web-based interface, Misys Cash Portal provides services including:

- + Intrabank and inter-bank fund transfers
- + Bulk uploads
- + Recurring transfers
- + Account balances
- + Sweeping and pooling services
- + SEPA credit transfers
- + Report designer
- + Audit trail
- + Trade finance

“With companies becoming more demanding in their cash management requirements, banks will have ample opportunity for competitive differentiation in this space by developing sophisticated and flexible cash management and payments services (e.g. cash forecasting, extended cut-off times, international coverage, multibanking support, competitive pricing etc.)”

Bank-to-corporate Connectivity, Datamonitor



A wide range of integration features

As well as the browser-based front end, Misys Cash Portal has efficient outgoing and incoming automated XML -, SWIFT-ISO20022- or custom-based interfaces so it can be integrated smoothly with any back-office system or third-party application. And because the system relies on a Web Services framework for integration, it can also be linked to a customer's Enterprise Resource Planning (ERP) back-office systems as well as external electronic Business-to-Business (B2B) marketplaces.

Technical environment

Misys Cash Portal is built on a pure Java platform following the Java Enterprise Edition specifications. It is therefore portable across many different middleware application server environments, such as IBM WebSphere, BEA WebLogic or Apache Tomcat. It enjoys a similar portability across hardware platforms and operating systems since Java support is available on all the major Unix platforms and Intel based servers running Windows or Linux. By utilising the Java Database Connectivity (JDBC) interface, Misys Cash Portal can also support various relational database management systems for its data store

Cash and trade

To answer market trends of breaking down internal silos and bringing together products for cash management and trade finance to build holistic client solutions, Misys can provide both products: Cash Portal and Trade Portal, the award-winning trade finance ebanking solution - on the same platform

Additional features

- + Templates and Static Data Maintenance for frequently used parties, accounts and phrases
- + Built-in inquiry functions and integrated report designer
- + Automated alerts (via email or wireless device) to prompt users to action
- + Calendar for key dates and custom events management
- + Advanced workflow and powerful authorisation concepts
- + Internal channel to exchange non-transactional information between the customers and the bank.
- + Internal private label and external news publishing by the bank
- + Multi-lingual capabilities throughout the portal

For more information on how Misys Trade Services can help you, please visit: www.misys.com

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