


The Misys Portal

Delivering a unified strategic vision for online banking



Rationalise your online
banking services across
all customers, businesses
and regions.



Online banking has become an established channel for most banks, but there remain huge differences in how banks capitalise on the power of online banking. The market has also shifted, becoming more customer-led with demands to extend online banking to include new business areas, adopting many new technologies.

Banks need to respond with an enterprise-wide strategy for delivering first-class online banking to all their customers, tailored to meet their needs but underpinned by a unified and flexible technology infrastructure.

Configurable & Flexible Platform

Banks need an online banking solution that can deliver a wide range of different online services - one to match each of the different customer segments they service. This solution needs to be configurable by the bank, e.g. the online service it offers its retail customers in Germany will differ from the online service it delivers to its trade finance customers in Dubai. Local market needs change ever more rapidly and banks need to be able to respond just as quickly.

Local Independence

Online banking solutions should also be flexible enough to enable local teams to launch local products and services within their own area quickly and easily, without the need to schedule central IT resources and without impacting the rest of the bank's online banking services.

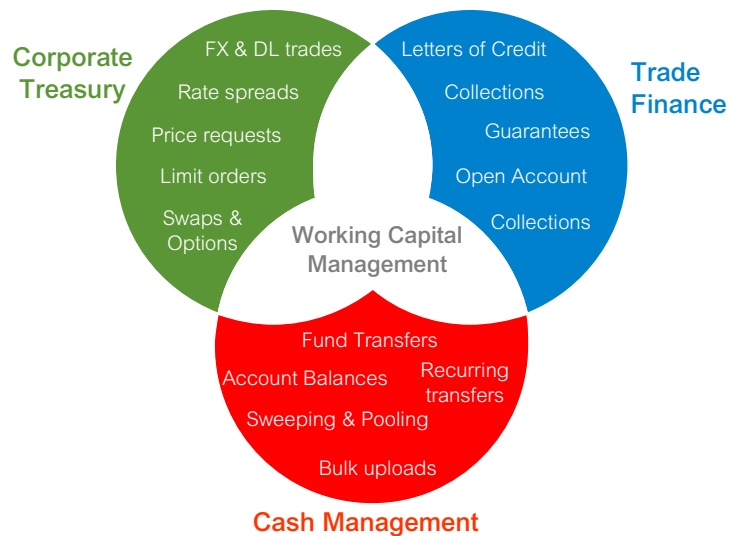
Central Management & Control

With configurability and flexibility comes the risk that multiple independent online services are created and then become expensive and time-consuming to maintain. Banks need an online banking solution that allows enterprise-wide updates to be rolled-out from a central location, avoiding duplicated maintenance and development. This centrally managed solution gives banks the power to drive forward their online banking services in a consistent and strategic way.

Customer Expectations

Customer expectations of online banking are rising. Advances in consumer technology have shown what is possible and customers are now demanding the same from their banks. Customer demands for particular services will certainly depend on their relationship with the bank, e.g. retail or corporate customer, but there are common expectations that banks need to meet.

Fig. 1: The convergence of cash management, trade finance and treasury



Transaction Speed

Transactions now need to be processed in seconds and not days. Online banking can speed up transactions by automating much of the slow manual processes, but banks need to ensure that their online services are not just a thin veneer for the same old manual processes. Their online banking services need to be fully and seamlessly integrated into the banks' internal back-office systems.

Error Intolerance

Customers are also less tolerant of bank errors, especially when these cause delays or are difficult to identify and resolve. Not only does the automation that comes with online banking help banks prevent errors earlier in the process, but it also makes it easier to locate errors, understand them, and resolve them – often before the customer realises a mistake has been made. Online banking also involves the customer in helping to minimise errors – providing tools that engage the customer in error prevention and issue resolution.

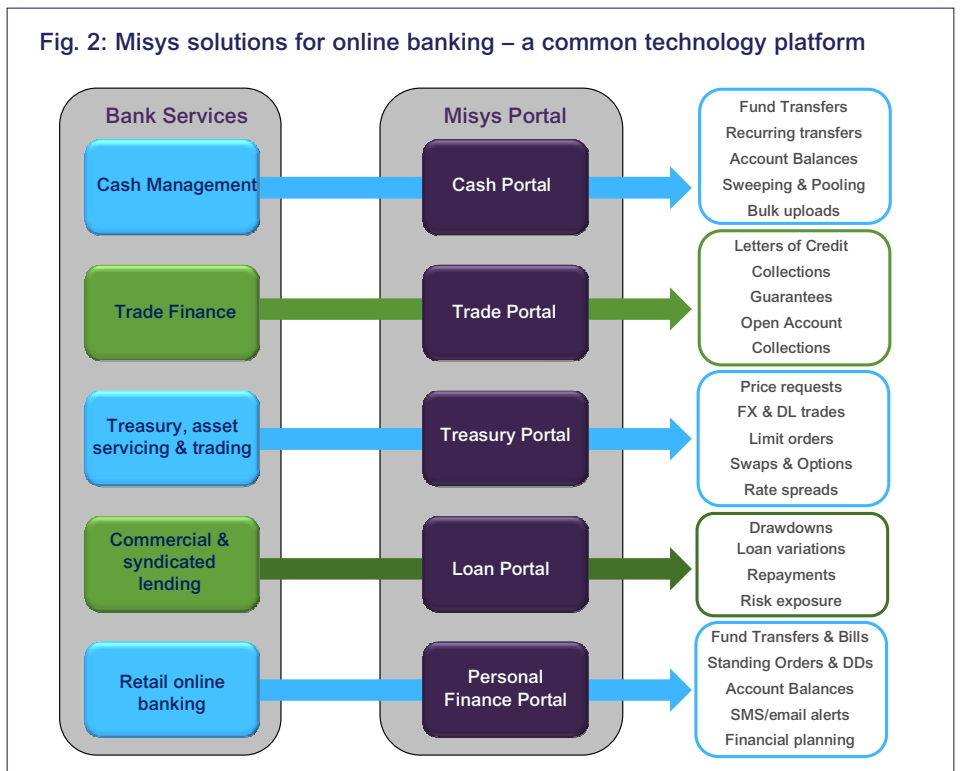
Around-the-clock service

Banking has become a 24x7 business; customers expect to be able to deal with their bank at anytime, partly for their own convenience, but also out of necessity. Consumers and businesses no longer keep strict banking hours and expect their banks to accommodate them. Online banking can provide this around-the-clock service at a fraction of the cost of telephone call centres or branch network.

More than 'dumb data'

Customers are also looking for value-add information about their business, not just 'dumb' data. For example, corporate treasurers need cash flow forecasting tools, just as retail customers want to use their online banking to analyse their spending and help plan for the future.

Fig. 2: Misys solutions for online banking – a common technology platform



Converging business areas

Online banking offers much greater transparency for customers – they can view detailed information on their transactions and accounts 24x7, see status updates and request reports. But they also want to achieve a consolidated view of all their business with their banks. This applies principally to corporates, e.g. corporate treasurers will expect to be able to view their treasury, trade and cash transactions and accounts through a single online portal (see Fig. 1).

The Misys solution

The Misys Portal suite of applications offers rich out-of-the-box online banking services across multiple business areas:

- + Retail/consumer banking with Misys Personal Finance Portal
- + Corporate banking including cash management with Misys Cash Portal
- + Trade finance with Misys Trade Portal
- + Corporate and syndicated lending with Misys Loan Portal
- + Portals for treasury, trading and asset servicing

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Common Portal Functionality

- + White label for bank branding
- + Configurable homepage
- + External & internal RSS feeds
- + Display bank news
- + User collaboration suite
- + Private Q & A Forums
- + Internal communication channel between customers and bank
- + Calendar for key dates and events
- + Advanced workflow and authorisation concepts
- + Enquiry tools and report designer
- + Templates and static data maintenance for frequently used parties, accounts and phrases
- + Automated alerts – SMS and email to prompt users
- + Customer Relationship Management
- + Multi-lingual (incl. double-byte)
- + Multi-user and multi-bank
- + Cutting edge integration with external systems (back-office, ERP)
- + Flexible security model
- + Online help and user generated FAQs
- + Standalone or hosted model

Fig. 3: Multi-lingual functionality

The screenshot displays a banking portal interface with a navigation bar at the top containing links for 'Home', 'Services', 'Accounts', 'Transfers', 'Cards', 'Security', 'Help', and 'Logout'. Below the navigation bar, there is a search bar and a section titled 'ارصد الحسابات' (Monitor Accounts). The main content area shows a table of accounts with the following data:

رقم الحساب	وصف	عملة	توازن	التوازن في QAR
0002750094001	FADEL S EL-ENAZ	QAR	49,347.82	49,347.82
المجموع الفرعي : 49,347.82				
0002750094100	FADEL S EL-ENAZ	QAR	47,788.32	47,788.32
المجموع الفرعي : 47,788.32				
تمويل الحساب				
0002MRT0050009Q22500	TASSHEEL AL RAYAN - 0002-MRT-0050009Q22500	QAR	232,450.52	232,450.52
0002MRT1090329000027	TASSHEEL AL RAYAN - 0002-MRT-1090329000027	QAR	175,487.45	175,487.45
0002MRV1090329000024	MURABAHA VEHICLE - 0002-MRV-1090329000024	QAR	79,697.40	79,697.40
0003MRV0750094Q21500	MURABAHA VEHICLE - 0003-MRV-0750094Q21500	QAR	73,477.75	73,477.75
المجموع الفرعي : 561,113.12				
المجموع الفرعي : 561,113.12				
المجموع : QAR -463,976.98				

At the bottom of the page, there is a footer with navigation links for 'Home', 'Services', 'Accounts', 'Transfers', 'Cards', 'Security', 'Help', and 'Logout'.

Each portal is configured from a combination of modules specific to its business area and modules common across all online banking services.

The underlying technology is common to all the portals, allowing a bank to deploy a number of different portals through a single, central application, thus helping banks rationalise their online applications onto a single system. Product updates and system upgrades can be managed in one place, and new products and services can be launched quickly and efficiently.

Configuring each portal to meet your customer's requirements is simple – you can select from a wealth of modules for each business area, and these can be changed as your business evolves without the need for expensive system re-engineering.

Misys Personal Finance Portal

The Misys solution for personal online banking offers a robust, secure, web-based portal through which personal customers can manage their accounts and access a range of banking services and products, including online account statements, bill payments and fund transfers.

Misys Cash Portal

Misys Cash Portal delivers a single web-based interface through which banks can offer market-leading cash management services, such as bank fund transfers, bulk uploads, recurring transfers, account balances, sweeping and pooling services, and SEPA credit transfers.

Fig. 4: Retail online banking – Misys Personal Finance Portal

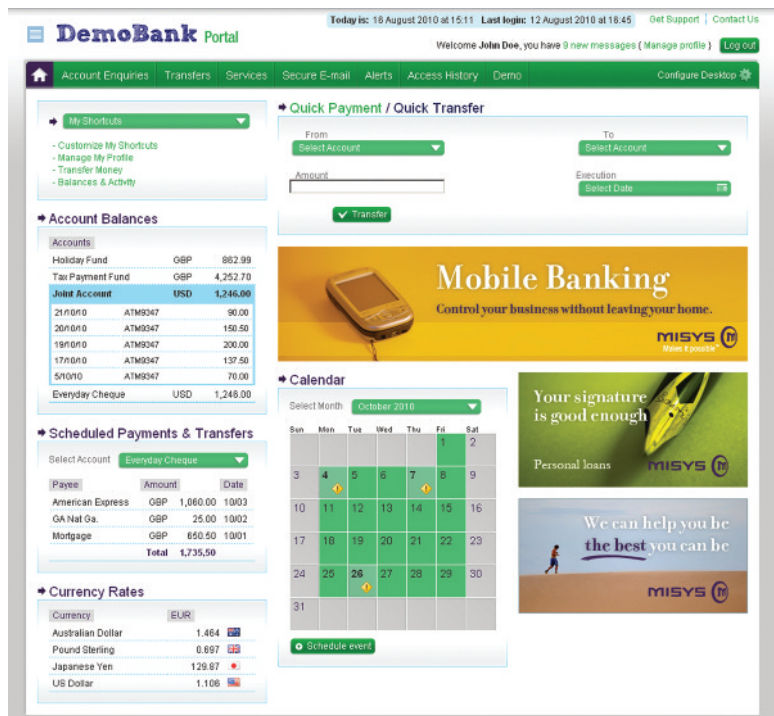
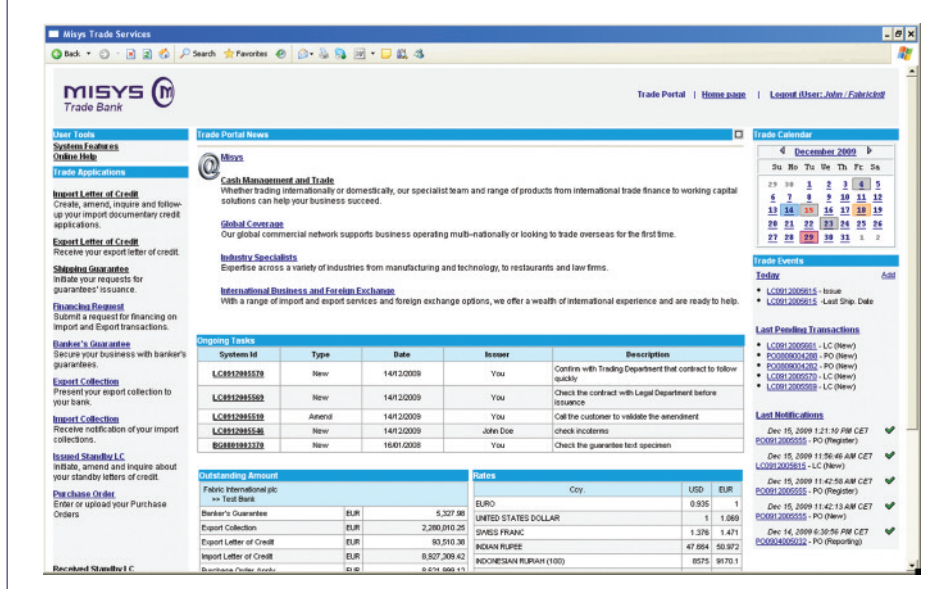


Fig. 5: Trade Finance & Financial Supply Chain Services – Misys Trade Portal



Misys Trade Portal

Misys Trade Portal is the market-leading and award-winning global trade finance solution from Misys. It offers importers and exporters a fully-featured web-based portal to seamlessly connect to their banks in order to complete their international trade transactions while simultaneously accessing a wide range of features to follow-up these activities.

Misys Loan Portal

Misys Loan Portal is the online portal for the market-leading commercial loan processing solution Misys Loan IQ. Through Misys Loan Portal all parties involved in the loan will benefit from a web-based front end by gaining improved visibility and control of their loan transactions.



Industry Standard Technology

Misys Portal is built on industry standard technology and can be implemented on a wide range of platforms and technologies.

The Portal Server

- + Built on a pure Java platform following the Java version 2 Enterprise Edition (J2EE) specifications
- + Portable across many different middleware application server environments (e.g. IBM WebSphere or BEA WebLogic or Apache Tomcat)
- + Portable across hardware platforms and operating systems (e.g. Unix or Windows on Intel)
- + Uses the Java Database Connectivity (JDBC) to communicate with its data store (e.g. Oracle, IBM DB2, MySQL)

The Portal Client

- + HTML and JavaScript, no footprint such as Java applets or ActiveX components
- + Web browser, e.g. Internet Explorer, Mozilla Firefox, Chrome, Safari
- + Conforms to the latest accessibility rules / guidelines

For more information on how Misys Portal can help you please visit:
www.misys.com/banking

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