

Misys Portal for Opics Plus

Empowering your corporate customers with online access to their Foreign Exchange and Money Market business

The need for online portals in the Foreign Exchange (FX) and Money Market space has grown significantly in the past decade to the point where online portals are now a “must have” for bank-to-corporate business.

And with electronic FX trading steadily rising, banks are no doubt under increasing pressure to deliver new products and services to the market quickly, while maintaining internal costs and increasing efficiencies.

Banks need to respond with a strategy for delivering first-class online portal solution to their corporate customers, tailored to meet their needs but underpinned by a unified and flexible technology infrastructure enabling speed of execution.

Misys Portal for Opics Plus

Misys Portal for Opics Plus is a web-based customer facing solution which is designed to address the e-banking needs of a bank's corporate customers.

The solution combines the extensive experience of the Misys Portal team in deploying market-leading internet based solutions and the Opics Plus team in providing robust treasury and capital markets functionality.

Delivered via a modern e-banking application integrated with Opics Plus, the solution is designed to reduce Total Cost of Ownership (TCO) while improving usability and overall customer service.

Solution Overview

Misys Portal for Opics Plus provides all of the benefits of the existing Opics Plus customer trading functionality as well as the advanced provisioning of a web-based user-interface, security and user management provided by Misys Portal.

Key Features:

- + White Labeling capability
- + Multi-Language
- + Self Service administration tools
- + Reporting and Inquiry tools
- + Bank Published RSS Feeds
- + Alerts for Key Dates and Events
- + Support for Firefox, Internet Explorer and Safari browsers
- + Supports Multi-Factor Authentication with Tokens
- + On-Line Help
- + Single Sign-On

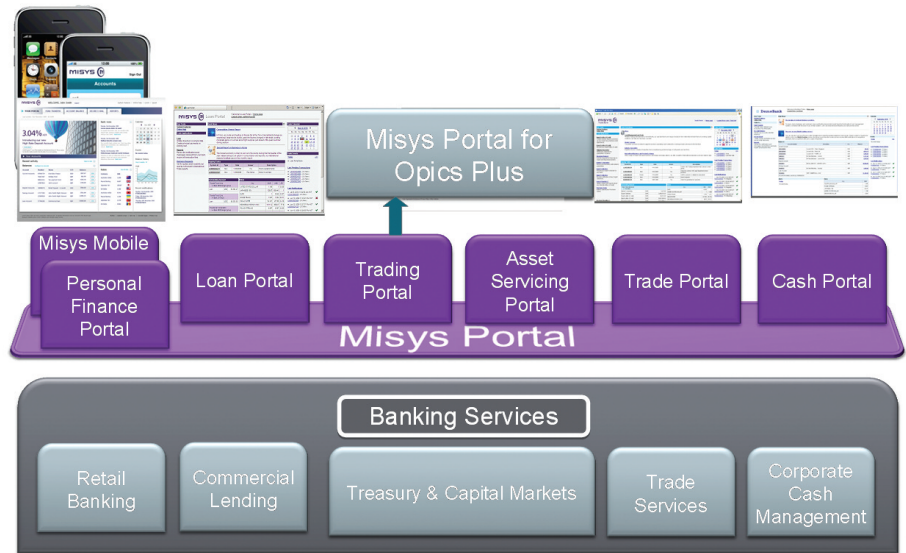
Key Bank Benefits:

- + Focus on better customer service
- + Offer more products and services online
- + Reduced time spent on phone
- + Streamline STP and benefit from time and cost savings

Key Customer Benefits:

- + One stop shopping for trading, making payments and managing cash
- + 24x7 service - anytime, anywhere
- + Easy to use
- + Delivers greater visibility to overall business and status of transactions

Fig. 1: Misys solutions for online banking
A common portal technology platform for services across the bank



Enriching Overall Customer Experience

The state of the art web based portal can be white labeled and deployed from a bank's corporate website, enhancing the overall experience of corporate customers while enabling customer self service.

Banks gain a competitive advantage as corporate customers can easily initiate their own activities including:

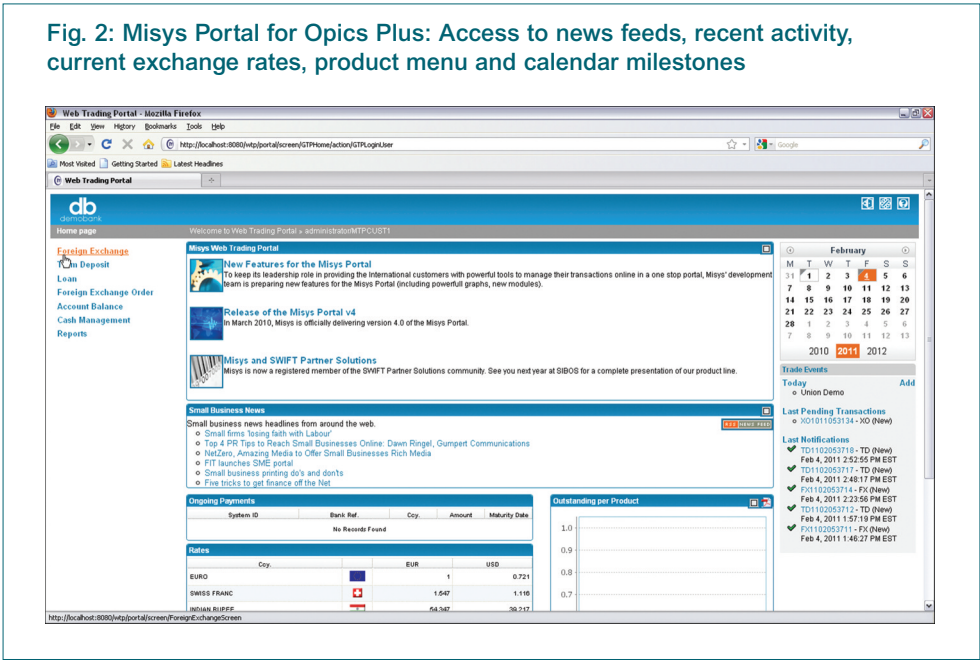
- + enter Foreign Currency Spot, Forward, Options, Deposits, Loans and Swap trade requests
- + initiate payments and make transfers between accounts
- + administer their own users, roles, workflow, reports, and alerts

Corporate customers and branches can access the products and services delivered by Misys Portal for Opics Plus on a 24x7 basis, at any time and at their convenience. Additionally, branch tellers can be enabled to assist their corporate customers in their direct processing needs including drafts, banknotes and wires.

Increased Efficiency and Accuracy with lower TCO

Trade activity via the Misys Portal for Opics Plus flows directly into the Opics Plus front and back office in real-time. Positions and P&L are immediately updated for the sales and trading desk as well as through a configurable workflow for confirmations, settlements and accounting. The solution streamlines Straight Through Processing and decreases manual intervention, decreasing overall operational risk. The online banking capabilities of the Misys Portal for Opics Plus can provide around-the-clock service at a fraction of the cost of telephone call centers or a branch network, freeing up bank resources to focus on other revenue generating activities. The solution enables users to generate higher volumes with no or little bank interaction therefore produce higher margins on each trade.

Fig. 2: Misys Portal for Opics Plus: Access to news feeds, recent activity, current exchange rates, product menu and calendar milestones



Sales Desk

The Sales Desk has immediate access to customers requests within a real-time configurable eTrading blotter. In times of crisis or volatile markets pricing can be switched from automatic to manual and back again. Sound and colors alert the Sales Desk of requests requiring action. If intervention is required a trade can be manually priced. Wondering who is making price requests but not executing trades is not a problem; information is easily filtered and available for reporting.

Highly Secure Environment

The Misys Portal utilizes the latest web technology including single sign-on and multi factor authentication including tokens, pictures and pass codes. The solution supports all web browsers including Internet Explorer, Mozilla, Firefox and Apple Safari.

Real-Time Customer Information

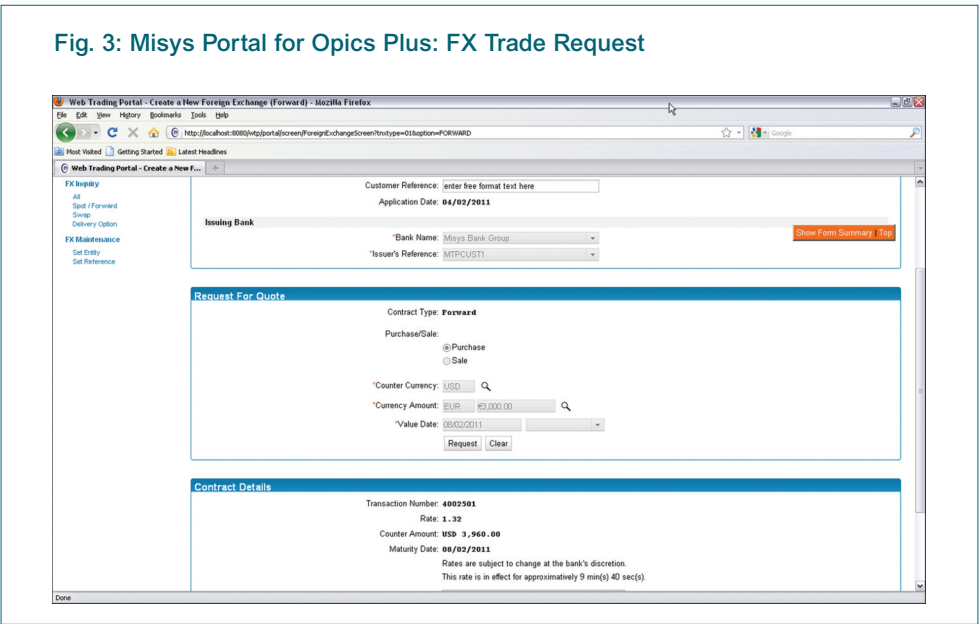
Customer information is available across the sales / trading desk on a real-time basis allowing for the slicing and dicing of customer positions including Profit & Loss (P&L), account balances and transactional activity. A wealth of existing Opics Plus functionality is leveraged to deliver:

- + Segregation of sales desk position and P&L
- + Easy access to customer account information
- + Integrated web access reduces phone orders
- + Account transfers with embedded FX transaction

Sophisticated Pricing Engine

The advanced pricing engine ensures your customers are receiving the best pricing available. Rates are derived from any combination of liquidity providers, indicative market providers such as Reuters and Bloomberg, and internal rates. A configurable spread matrix is also automatically applied to the customers rate.

Fig. 3: Misys Portal for Opics Plus: FX Trade Request





Seven ways Misys Portal for Opics Plus can transform your business:

- 1. Decrease operational costs** – Misys Portal replaces manual processing and frees up branch and call-center staff, including traders, sales and operations.
- 2. Reduce risk of errors by eliminating manual processes** – Trade activity from the Misys Portal for Opics Plus flows directly into the Opics Plus front and back office and updates positions, P&L and downstream processing of configurable workflow for confirmations, settlements and accounting processes.
- 3. Gain immediate access to customer information** – slicing and dicing of customer positions, P&L, account balances and transactional activity in real-time enabling enhanced customer service while reducing time spent on the phone.
- 4. Enrich the overall experience of your customers** – institutions can white label and deploy from their corporate website.
- 5. Increase customer self service** – Misys Portal provides tools for customers to perform common tasks themselves such as reporting, data extracts, adding and authorizing settlement instructions and user maintenance, freeing up bank personnel for other work.
- 6. Retain customers by giving them what they want** – Misys Portal enables 24x7 account access, greater visibility of their business with the bank and the status of their transactions, more self-service options, fewer bank errors and quicker processing times.
- 7. Deliver one stop shopping capabilities** – corporate customers have a variety of functionality available at their fingertips to trade, make payments and manage cash.

A Single Unified Portal for Bank

Misys Portal modules are integrated on the same platform, allowing banks to easily upgrade to other modules within the award winning Misys Portal Suite. Misys Trade Portal provides online access to trade finance and transactions for importers and exporters. Misys Portal for Loan IQ provides commercial borrowers and lenders an improved experience, allowing them to view and manage lending transactions and risk exposure in real-time. This provides our clients with a superior one-stop-shop for all of their banking, lending and treasury requirements.

For more information on how Misys Portal for Opics Plus can help you please visit: www.misys.com

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