

Misys Bankmaster

Fully-Featured Retail Banking System

Misys Bankmaster is a retail banking system that provides a full range of retail, corporate and trade banking services. It is customer-centric, multi-currency, multi-lingual, multi-institution and multi-branch. Misys Bankmaster helps ambitious banks provide the same range of products and services as the largest financial institutions, in a cost-effective manner.

Full support

Misys Bankmaster is modular so you can deploy only the software you need as you need it. This simplifies operations and minimises support. As your business expands, you can deploy additional modules. The system's architecture supports all of the bank's banking channels.

Time to market

Misys has worked with the world's leading banks for 30 years and has encapsulated much of that knowledge in Bankmaster so more banks can deliver market-leading products, from everyday deposit accounts to more sophisticated trade and treasury operations.

Time to value

As well as providing a huge range of pre-packaged products, Misys Bankmaster includes a toolset for creating new products and services quickly, simply and without costly and slow code development. With tailored project management, training and implementation services, implementation is as fast as possible - in most cases under 6 months from project launch to project go-live.

Industry standards

By taking advantage of low cost, commodity hardware from industry leaders, Bankmaster cuts total cost of ownership and strips out the complexity of integration. In today's market, Oracle is the undisputed leader. Misys Bankmaster deploys Oracle 10g. All the Bankmaster channels are pre-integrated and industry standard interfaces, including XML, IBM's MQ Series and Microsoft's Message Queuing, are backed up by dedicated interfaces.

Bankmaster cuts costs

- + Eliminates errors through automation
- + Replaces systems with one platform
- + Reduces operating costs

Bankmaster increases revenue

- + Provides a total view of the customer
- + Deploys sophisticated fees
- + Enables a wide variety of products

Bankmaster reduces risk

- + Flexible, central limits system
- + Supports multi-level authorisation
- + Comprehensive reports and enquiries

Bankmaster improves customer service

- + Reduces error rates
- + Single client-centric view
- + Automates manual activities

Bankmaster is robust and secure

- + Proven technology, UNIX and Windows
- + Proven track record
- + Multi-layered security model

All services are backed by exhaustive management information and reporting capabilities, process control, document and correspondence management.

Three tier architecture

Bankmaster manages the underlying data separately from the business logic which, in turn, is separate from, but easily accessed by, the channel applications.

Data layer

Powered by technology from industry leaders such as Oracle, the Data Layer securely holds a vast amount of information about customers, the accounts they own, and the products they hold.

The Data Layer:

- + Is customer centric
- + Holds information about accounts and transactions
- + Can be used to store historical information archives
- + Supports multi-company and multi-branch operations
- + Delivers multi-currency accounting

Product & process layer

To be competitive today, every bank, regardless of size, needs to be able to offer a wide range of products and services. This layer is the home of the product portfolio. In consumer and commercial banking, Bankmaster supports current and savings accounts, term deposits and a wide range of lending products.

In trade finance, the system provides Letters of Credit, Collections and Guarantees. For treasury, standard FX and money market instruments are backed up by more sophisticated products, such as securities and derivatives.

Bankmaster has the tools you need to support customers as their interests diversify – for example, investment and portfolio management modules, safe custody and collateral management capability.

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Channel layer

Bankmaster enables fast design and deployment of new products and services. The Channel Layer ensures that you can reach your customers when and where they want:

- + In the branch
- + At the ATM
- + Via Point of Sale
- + Through call centres and IVR
- + On the internet

Common services

To support Bankmaster's wide range of products and services, the System provides an extensive range of common services, including a flexible service charging system that supports transaction charges, customer service charges, product charges, anniversary charges and periodic charges such as those based on account turnover or average balance. For interest and tax purposes the system provides a wide range of calculation, accrual and application methods.

To minimise credit risk, the system provides extremely flexible, parameter-driven limits monitoring structures. It also provides a wide range of facilities to monitor cheques and drafts presented for payment – even down to cheque number monitoring and management.

Standing orders, sweeps and direct debits support both funds transfer and bill payment. Gateways, both batch and interactive, support many business areas, including salary payments and clearing. For clearing, interfaces range from BACS to a full-blown Item Processing System for automatically handling the bulk lodgement MICR encoded cheques.

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Reconciliation

Designed to reduce the risk of reconciliation and boost productivity, Misys Bankmaster automates data reconciliation from both internal and external sources. All activities are covered, including importing SWIFT messages, automated matching, rules-based reconciliation, exception reporting, aged analysis, correction and authorisation.

SWIFT

Misys Bankmaster provides full SWIFT message processing. Outgoing payments, entered via the message preparation screens, are validated before transmission. SWIFT is made easier to use through the expansion and simplification of SWIFT fields and the handling of charges and fees at message entry. The system supports the SWIFT BIC directory and displays error messages using meaningful language.

Telephone banking

Bankmaster's IVR system allows customers to perform many of the daily or periodic banking tasks by phone, enabling users to manage their accounts at a time and place of their convenience. An interactive attendant guides users through the comprehensive menu system. Features include, account information requests, transfers, fax statements, stop payment requests and PIN change.

Latest technology

Powered by the latest technology from industry leaders such as Oracle, Bankmaster runs on low cost, commodity UNIX and Windows platforms. Industry standard interfaces are used to reduce the cost of integration.

Competitive edge

Bankmaster provides all the products and services you need to deliver outstanding service to your customers and beat your competitors in one, easy to use, rapidly installed, cost effective, pre-packaged software solution. In short, Bankmaster provides you with a firm foundation from which to build and sustain competitive edge.



Branch

The online, real-time branch automation design is focused on productivity. By offering fast, efficient and wide-ranging services, including flexible loan origination and negotiation tools, your tellers help retain existing customers and acquire new ones. Automation of manual processes includes dependant data filling, automatic receipt production, data validation to referrals and cash management.

Internet banking

The Internet Banking system enables customers to manage their financial affairs more effectively. As well as being able to see all their accounts, regardless of currency, transfer funds and pay utility bills, users can define lists of suppliers and payees and create payment templates to automate regular activities.

ATM / point of sale

The ATM/Point of Sale module provides the interface between ATM systems such as CR2's Sparrow/Hawk, and the Bankmaster database. The system supports both online and offline operations, and provides a wide range of services, from fast cash and cash deposit to cheque book and statement requests.

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

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