

Misys TI Plus

The market-leading Trade Finance solution

Misys has been delivering market-leading Transaction Banking solutions for over 20 years and is the world's best-selling trade finance solutions provider. Over 180 banks across the world rely on Misys solutions in this space to service their trade customers quickly and efficiently.

Key Benefits of TI Plus

- + Win and retain trade finance business by gaining a reputation for world-class customer service
- + Eliminate error-prone and high-risk manual and paper processes
- + Become more competitive in the market by reducing the internal costs associated with this business
- + Respond to regulatory needs for audit, risk and compliance

Misys provides an award-winning portfolio of integrated front-to-back trade finance and factoring solutions, designed to address the following challenges faced by banks in today's changing market:

- + Improve their operational efficiency
- + Grow volumes and develop excellent customer relationships
- + Broaden their product range
- + Respond to regulatory needs for audit, risk and compliance

Designed by experts in trade finance, Misys TI Plus is a flexible, fully-featured back-office automation system designed to help banks manage their trade finance business. This award-winning solution consists of sophisticated, customisable workflows that provide visibility and control over the entire transaction lifecycle, while reducing or re-engineering existing manual and paper processes.

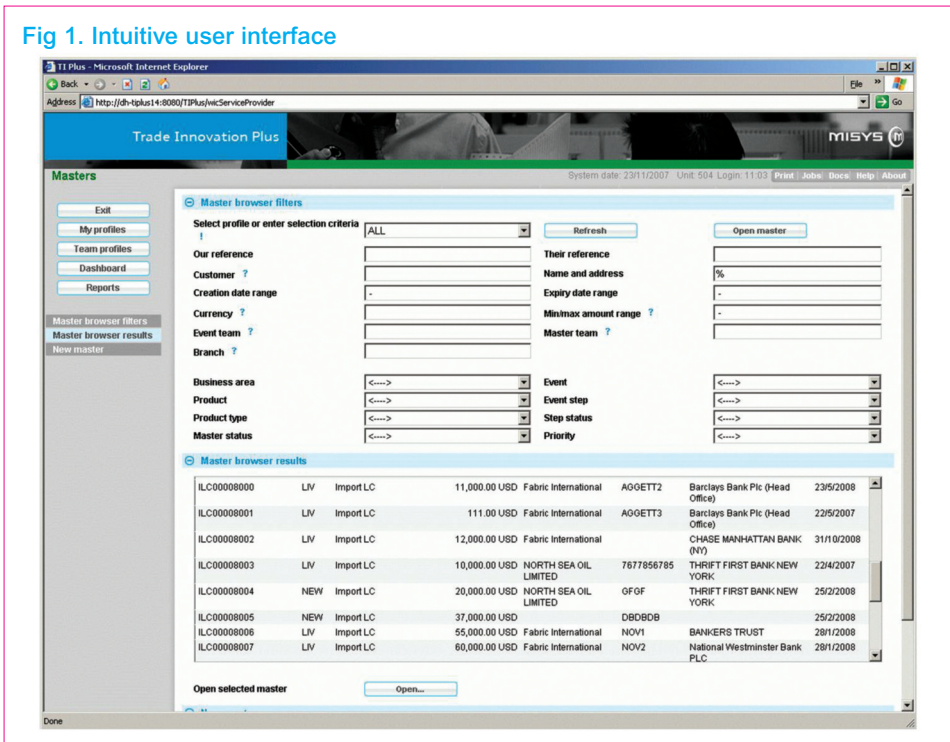
TI Plus supports traditional trade such as letters of credit, guarantees and collections, open account services such as clean payments and working capital finance solutions such as factoring and invoice discounting.

Flexible & Intuitive Solution

TI Plus's inherent flexibility enables a bank to adapt its systems in order to achieve productivity gains and a competitive edge. All procedures and outputs (postings, charges, documents etc.) can be precisely tailored to a bank's requirements by the use of TI Plus's comprehensive rules and conditional logic facility. Translation tools for on-screen labels and documents enable information to be presented in the bank's or user's language, and also in the customer's language. An innovative customisation toolkit allows extra input fields to be created with bank defined processes and special validation. These fields can then be used for documents or for reporting purposes or for passing to the back-office accounting systems.

But all that efficiency is predicated on users that find the system easy, intuitive and fast and it is here that TI Plus also excels. The intuitive web-based user interface ensures that new users are up to speed with the system quickly. All products are integrated within a single environment that makes navigation between products simple and efficient. The consistent "look and feel" of the user interface across all products minimises time and investment spent on training.

Fig 1. Intuitive user interface



TI Plus Modules

TI Plus offers support for a comprehensive range of trade finance products, including:

- + Letters of Credit (including Purchase Orders)
- + Documentary and Clean Collections
- + Cash Letters
- + Standbys & Guarantees
- + Reimbursements
- + Financing
- + Clean Payments
- + Participations Sold
- + Bankers Acceptances
- + Shipping Guarantees
- + Working Capital Finance
- + Billing

Financing Functionality

TI Plus supports a wide range of working capital financing options, including domestic factoring and pool-based financing.

TI Plus's Bills Financing module provides flexibility in terms of financing across the full TI Plus product range, including syndicated loans or participations, late payment penalty handling, rollover and repayment schedules.

It can be used to seamlessly service the financing requests of the importer or exporter under the LC or collection order such as pre-export loans, discounted acceptances, invoice discounting, trust receipt loans and many more. It can also operate 'standalone' to cover financing under open account transactions.

Simple to Implement and Integrate

The structure and rules governing traditional trade finance are broadly the same throughout the world and TI Plus encompasses these rules in an easy to implement, off-the-shelf packaged solution but with the ability to easily adapt

to a bank's individual and specialised needs. For example to support export licences, Islamic banking or specialised workflows within the bank.

TI Plus enables a bank to quickly integrate with core systems within the bank such as those used for security, customer information, account enquiries, credit risk, compliance, general ledger, customer access and document management using a number of services.

TI Plus can operate as an integrated trade finance module with Misys Equation or Misys Midas Plus. Alternatively it can be implemented as a best of breed trade finance solution to integrate with the existing systems in place in a bank on any platform.

Leading-edge technology

TI Plus uses the most up-to-date techniques to provide an open, modern, efficient and effective system, which is easily maintained and updated.

A platform independent Java EE-based architecture with a Web-based user interface allows both local and remote access to TI Plus. This makes it highly suitable for hubbed architectures where hardware and operational support are centralised but end users are geographically spread across branches, regions and even continents.

Workflow Management

The effectiveness and profitability of a bank's trade finance department depends on efficient and productive workflow and on responsiveness to customer needs. TI Plus has been designed with advanced workflow management to streamline the entire transaction lifecycle and the overall workflow of the trade finance operation.

TI Plus's sophisticated workflow engine enables different workflows to be defined for different products and activities to accurately reflect the bank's operating

“The team at Misys demonstrated the best industry knowledge and market-leading solutions. We are excited about what the new solutions will do for our business, in building relationships with our corporate customers.”

Dato' James Lim, Managing Director,
Business Banking, AmBank (M)

Berhad commenting on AmBank's recent purchase of Misys TI Plus

model. A rules based system enables work to be automatically routed to the right team or user at each stage of the processing and even allows work sharing across geographical locations. Altering the workflow can be completed quickly and simply, enabling the bank to very quickly alter their processing model, for example to take advantage of low cost processing centres or to reallocate work to other teams at times of peak loading.

Security Features

TI Plus includes sophisticated security features designed to protect the system and the data it contains from unauthorised access. Each user has a security profile that controls access to TI Plus applications, products and tasks. This ensures that each part of TI Plus is protected from unauthorised users. Passwords can be controlled to various industry standards. The application can also be linked into a single sign-on infrastructure.

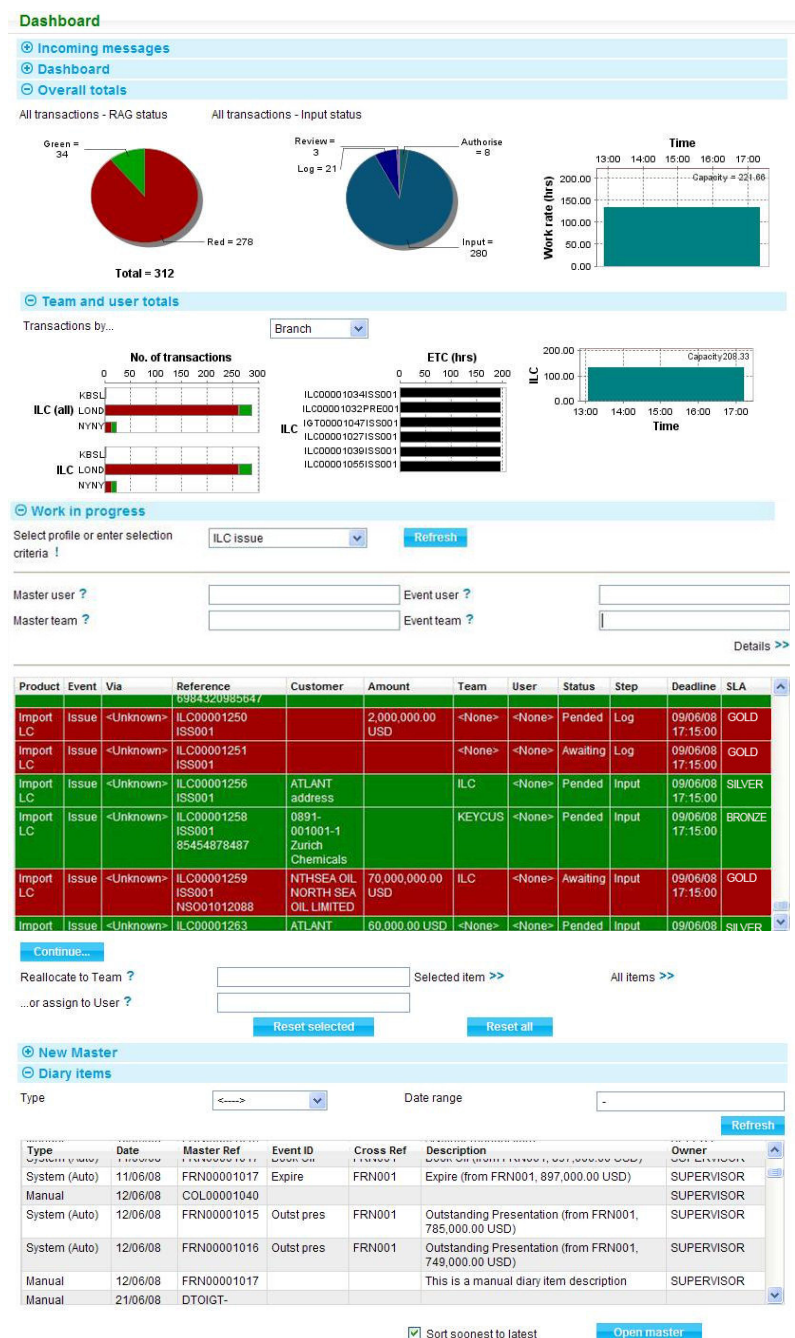
TI Plus allows the bank to specify different types or levels of authorisation for different tasks. All activities associated with the review and authorisation process are under strict security control, and can be restricted by user type, product type, or transaction amount or by a combination of these criteria.

In-built security is provided to prevent anyone from accessing and changing the documents outside the TI Plus environment.

Credit Risk Management

TI Plus has its own credit risk management system, Departmental Limits, specifically designed for the credit risk needs of trade finance. It is also supplied with real-time services which allow it to interface with any limits system with a compatible interface, including Misys' Equation and Midas Plus risk modules.

Fig 2. Customisable dashboards





Whichever limits system is employed, TI Plus is able to display a list of limit violations at customer, customer group or country level. A credit approval document can also be printed or faxed. A credit approval officer can then use the special Credit Approval step to authorise or reject the limit violations.

Departmental Limits provides a flexible and fully integrated module to allow for; definition of limits structures according to the bank policy, reservation against limits, over line authorisation, revaluation and comprehensive reporting and enquiry against limits at customer, customer group and country level.

TI Plus provides facilities which enables a bank to 'Watch List' check the parties, countries, shipping details or any other details of a transaction to ensure that they are not blacklisted. Real time APIs enable a bank to communicate with their watch list system of choice and link the responses and notification of any violations received into the TI Plus workflow. The workflow can be tailored to meet a bank's compliance policy.

Deliver world-class customer service

Service Level Agreements (SLAs) are a key differentiator for banks. They embody a bank's commitment to customers on a

range of service metrics. The ability to offer your customers a sophisticated range of metrics and the ability to prove that you can set and meet impressive service levels will help you win more business. Protecting existing business from competitors is easier if you are able to monitor your own performance and make improvements before your customers ask for them.

TI Plus allows you to define SLAs for each of your customers and also to adapt to the changing demands from your customers as their businesses develop. You can offer your customers pre-defined customer service levels (e.g. gold, silver, bronze) or configure unique bilateral agreements for individual customers.

Streamline your operations

TI Plus' global processing capability enables banks not only to create centres of excellence, but also to reduce operating costs through centralised capacity and economies of scale.

The flexibility of TI Plus means it can support multiple processing centres from a single installation. By centralising the trade finance operations in the hub-and-spoke model where hardware and operational support are centralised but end-users are in diverse locations, you

can achieve significant efficiency gains in terms of streamlined workflows and the ability to offer regional/global processing.

Benefit from strong partnerships

Through Misys' strong relationships with SWIFT, IBM, SAP and other third parties, Misys is able to bring innovative new trade solutions such as support for Trade Services Utility (TSU) and MT798 SCORE to market quickly. This provides banks with the opportunity to offer new services to their customers in order to further their relationship and retain customers in a competitive market.

Connect to your customers with Misys Trade Portal

TI Plus is available with a packaged interface for Misys Trade Portal, providing a complete front-to-back office trade services solution. Trade Portal is a unique integrated e-business solution offering importers and exporters a fully-featured console to seamlessly connect to their banks in order to complete international trade transactions while simultaneously accessing a wide range of features to follow-up these activities.

Trade Portal is also available in standalone mode as well as having deep integration capabilities with any trade finance back-office system and third-party applications.

Misys TI Plus – an award winning solution:



Misys TI Plus industry accreditations:



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

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