

Misys Midas Plus

Introducing BankFusion Midas Plus

Midas is the most successful and widely-used core banking solution in the world, covering a broad range of banking needs.

BankFusion Midas Plus represents the latest evolution of the solution, providing banks with unprecedented opportunities to add flexibility and new products based on the very latest technologies and standards.

Highlights:

- + Unprecedented flexibility
- + Faster development
- + New functionality
- + Closer integration of the bank's systems

Introducing BankFusion Midas Plus

The latest version of our globally successful Midas family of products brings to Midas Plus the power of the BankFusion Banking Platform. Much more than a technical refresh of the system, it offers distinct operational advantages to the bank's business.

BankFusion is our unique, process-driven, SOA, J2EE platform which takes process models and generates business applications.

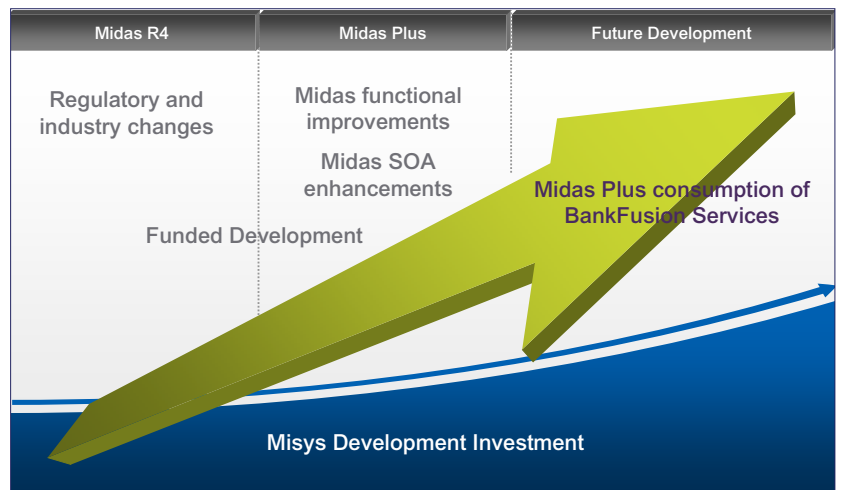
BankFusion provides an operational and developmental platform based on latest technology, utilising a workbench environment which allows the easy and rapid development of financial services. Services are built in a host agnostic manner, allowing new developments not only to be used within Midas, but also by your other non-Misys systems.

The BankFusion workbench also provides banks with unprecedented opportunities to customise functions and workflows precisely to their requirements and practices.

As a Midas Plus user, this brings you the advantage of the rapid provision and deployment of new functions, tailored to the bank's requirements, whilst at the same time reducing the risk of reconciliation issues with other systems.

What are the key benefits?

- + New functionality will be gradually introduced to the core Midas Plus system. These are likely to include:
 - + Full functional areas such as Loan Origination and a new Teller application
 - + Discrete new developments adding functionality to existing Midas modules e.g. Treasury Generic Deal Input
 - + New low-level services to support multiple business areas e.g. Capital Gains Tax
- + The ability for banks to customise new functions in line with the Bank's procedures
- + Quicker time to market for new products
- + Ability to re-use business services across other systems
- + Freedom to create additional system functionality independently from Misys
- + Standard LDAP Security model



How are these benefits achieved?

BankFusion provides a platform on which financial applications can be built. This platform includes both non-functional and functional content providing the basic building blocks which may be used to build banking applications.

In addition, it comprises an Eclipse™-based workbench which allows easier development of services, and the orchestration of these services into complete applications. The workbench is the same as that used by the developers within Misys, allowing the bank's own developments to sit comfortably alongside those built by Misys.

The BankFusion platform is being used as a standard within Misys for developing new business content (in fact the new Universal Banking System has been built entirely on BankFusion). The policy of building new functionality in a Service Oriented Architecture (SOA) fashion means that new functions are reusable between our solutions. This means that the range of services available 'out of the box' will rapidly expand as new applications are built across our product set.

Potential applications for Midas Plus

Teller - A new thin-client Teller solution has been built using BankFusion offering 39 out of the box transactions and a wide range of functions for managing the Teller positions. A rules engine and referral system (standard BankFusion components) allow the real-time referral and authorisation of transactions to the supervisor, whilst the ability to process multiple transactions means the Teller is able to continue to serve the customer

Loan Origination - A solution for processing Loan Applications through to the takedown of an accepted offer is currently being built on BankFusion. Aimed primarily at Personal and SME business, it provides workflow to take the

user through the multiple steps involved. Due to the flexible nature of BankFusion, these workflows can easily be customised to each bank's working practices and integrated with the bank's other systems, for Credit or KYC checking, for example.

Product Definition - The defining of a new variation of a product in Midas Plus requires multiple steps to be completed before it is ready to use.

This facility will provide workflows guiding the bank through the different steps involved and making the decisions involved simpler and clearer.

Generic Deal Definition / Processing - In the rapidly changing world of banking there is a regular requirement to introduce new instruments to market. Time is of the essence, since first mover advantage can quickly be eroded.

Our toolkit approach puts the bank in control of defining the characteristics of the new product, by assembling the required features from a set of pre defined services, e.g. Rate fixing, Trigger Processes, Interest Payments, etc. Where required, banks can extend this by defining their own additional services.

The new products can be defined rapidly and are fully integrated with the GL, Limits and other position management systems in Midas Plus, allowing new products to be brought to market quickly, without the need to constantly request costly and time-consuming system changes from the vendor.

Customer Acquisition - The acceptance of a new customer can be a time-consuming activity with multiple phases, involving many different functions within the bank. The workflow approach takes the bank through the various steps involved, streamlining the process whilst ensuring no necessary steps are omitted. Various workflows are provided

based on different types of prospect, and these can be further customised by the bank or new Workflows generated as operational requirements dictate.

CRM / Sales and Service - Customer Information is a valuable resource, and when combined with the planning of new sales campaigns, can allow successful targeting of new customers bringing benefits to customer and bank alike. When integrated into the other operations of the bank such as Teller or Customer Acquisition, this can offer a powerful sales tool to the bank.

The BankFusion advantage

BankFusion Midas Plus will take banks forward to a new era of processing, bringing latest technology and practice to Midas Plus.

Banks will benefit from new applications, faster delivery of new solutions, the flexibility to customise their applications, and integrate their systems more closely than ever before.

For more information on how you can derive real benefits from our evolution of Midas Plus, please email Midas@misys.com, or contact your account manager.

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