

Misys BankFusion Universal Banking

Meeting today's business challenges and providing for the future

The primary business challenges for any financial institution are to meet customer expectations while increasing revenues, managing costs and satisfying the regulators.

Customer acquisition and retention are now key issues as highly attractive product offerings from new entrants entice customers and challenge traditional loyalties.

What is Universal Banking?

Universal Banking can be described as the wide range of banking and financial services offered by financial organisations under a "single roof" through a variety of delivery channels. It is the strategy being adopted by a significant number of financial institutions, and necessitates a significant re-focusing of supporting technology.

With banking systems' experience spanning four decades, Misys is well-placed to leverage extensive banking knowledge and expertise and offer our customers our new component-based core banking solution.

Misys BankFusion Universal Banking fully compliments the effective deployment and operation of the Universal Banking business model.

It is a scalable, multi-dimensional and componentised solution that enables ambitious financial organisations to deliver the same range of products and services as larger financial institutions at justifiable cost levels.

Misys BankFusion Universal Banking makes it possible for institutions to meet the demands of high volume processing while continuing to meet the growing sophistication of client and market demands.

Key Benefits of Misys BankFusion Universal Banking:

Improves operational efficiency:

- + Provides a single integrated platform for all banking activities;
- + Gives the bank a choice of components to deploy;
- + Automates manual activities;
- + Reduces error rates.

Better revenue and cost management:

- + Flexible fee charging structures;
- + Eliminates errors via automation;
- + Reduces operating costs.

Reduces risk:

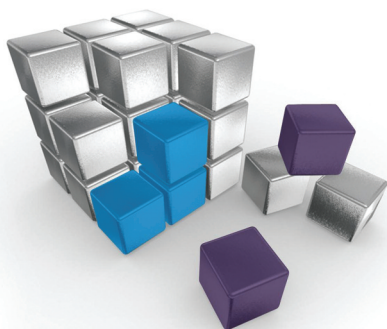
- + Flexible, central limits system;
- + Supports multi-level authorisation;
- + Comprehensive reports and enquiries.

Improves customer service:

- + Provides a total 360° view of the customer;
- + Delivers immediate feedback through process analytics and MIS;
- + Reduces time to market for new products.

Is robust and secure:

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





This deal will help us both **streamline operations** and achieve a faster time to market for new products



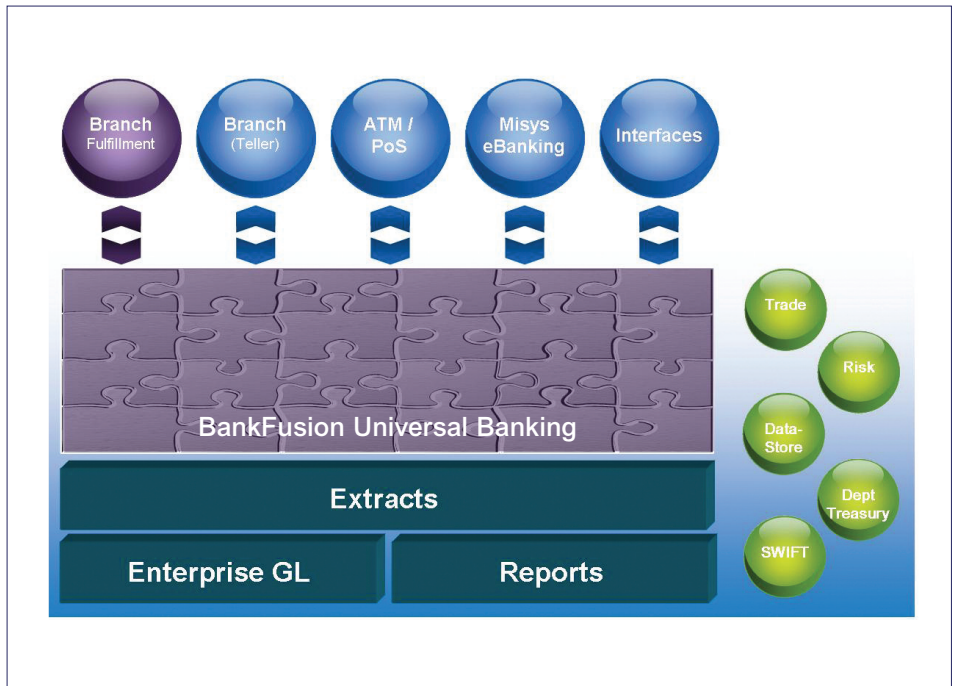
Frank Wang,
Deputy Chief Executive,
Wing Hang Bank

Financial Institutions today face many challenges:

- + Maximise business value from existing clients
- + Acquiring new clients
- + Maximising speed to market for new products
- + Maximising shareholder value
- + Meeting governance and compliance requirements
- + Continuously evolving processes to meet changing market & customer demands.

Misys BankFusion Universal Banking has been designed and built with the very latest technology and methodologies, unencumbered by the legacy of past technologies and thinking.

This approach enables banks to meet these business challenges today as well as providing a platform for the future.



Misys BankFusion Universal Banking

Misys BankFusion Universal Banking is a future-proofed Universal Banking solution offering flexibility, choice and cost-effectiveness.

- + Flexibility in terms of deployment and migration; flexibility to add new products and processes; flexible to integrate seamlessly with other systems and services.
- + Choice in terms of hardware (server type and architectural model - distributed - centralised); choice in terms of software (operating systems, relational databases and application servers); choice in terms of services, be they implementation services or ongoing support.
- + Cost-effectiveness from achievement of class-leading Return on Investment through reduced hardware, software, deployment, and operational costs.

Holistic client management

Misys BankFusion Universal Banking delivers a true, 360 degree holistic view of client relationships that can be accessed via any channel using any combination of client information.

At the heart of this holistic solution is a multi-dimensional 'Party' Data Model that captures and holds comprehensive definable data on all the Bank's clients.

Bridging the technology gap

Misys BankFusion Universal Banking solution architecture and components enable Business Managers to engage with their IT colleagues using business, rather than technical terms and also gives business staff a much more transparent understanding of how their requirements are implemented across the solution.

This ultimately enables quicker time to market in a more cost-effective manner and helps to bridge the technology gap between Business and IT, thereby ensuring better understanding of requirements and quality of deliverables.

New products and services

New products and services can be rapidly assembled and deployed, and existing products can be repackaged and re-featured, all by trained business users, with minimal need for IT intervention or impact to the customer and the system.

Because products are developed and assembled from repositories of features, the solution allows for the re-use of components and attributes, enabling greater innovation and product lifecycle management efficiencies.

BankFusion Universal Banking functional components

- + Current Accounts
- + Savings Accounts
- + Deposits
- + Mortgages
- + Consumer Lending
- + General Ledger
- + Payments (SWIFT)
- + Limits
- + Financial Returns
- + Multi-currency
- + Treasury Money Market
- + Treasury FX

Business process transformation

The Misys BankFusion platform provides a graphical environment for the design, deployment and execution of technology solutions to support the transformation of operational business processes almost instantaneously. Banks can now quickly respond to and take advantage of changing market conditions.

24 x 7 operation

Misys BankFusion Universal Banking provides a real-time 24x7 online banking operations environment. Because there is no constraint of an exclusive batch processing window, online business can continue to function in parallel, thereby providing enhanced customer service and improved risk management.

Customer management

Misys BankFusion Universal Banking delivers flexible structures for customers and product management on a continuous basis via multiple channels. The ability to manage customer relationships in a 24 x 7 environment at both macro and micro levels can significantly enhance the customer service experience and increase customer loyalty leading to increased sales and a positive impact on the bottom line.

Standing orders, sweeps and clearing

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.

Reconciliation

Designed to reduce reconciliation risk and boost productivity, Misys BankFusion Universal Banking 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 BankFusion Universal Banking delivers 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.

Multi-channel strategy

Branch

The online, real-time branch automation design is focused on productivity. By offering fast, effective and wide-ranging services, including flexible loan origination and negotiation tools, relationship management and client advisors help retain existing customers and acquire new ones.

Internet banking

The Internet Banking component enables customers to manage their financial affairs more effectively.

ATM / Point of Sale

ATM / Point of Sale integration provides the interface between many ATM systems and the Misys BankFusion Universal Banking database. Supporting both online



The skilled professional services team from Misys worked alongside our own in-house specialists to make the implementation a success

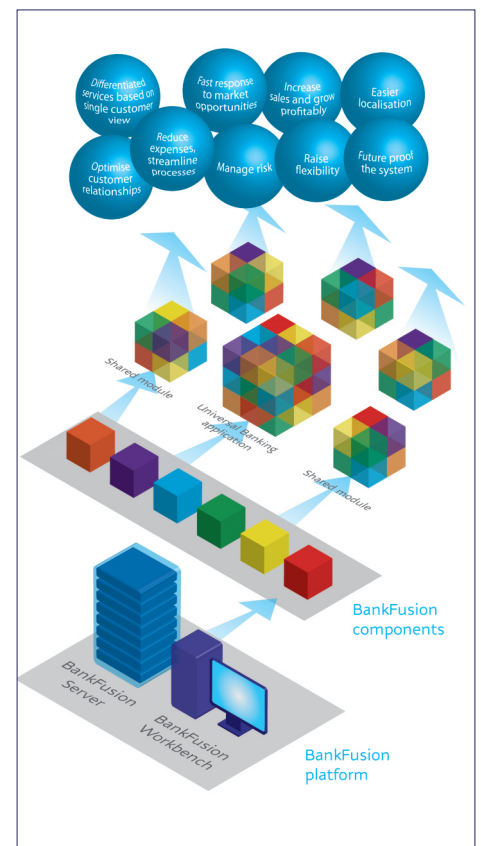


Natalia Fedorova,
Director of Trade Finance
& Currency Control, VTB

and offline operations, it provides a wide range of services, from fast cash and cash deposit to cheque book and statement requests.

Telephone banking

Misys BankFusion Universal Banking integration with IVR systems allows the bank's customers to perform many of the daily or periodic banking tasks by telephone, enabling users to manage their accounts at a time and place of their convenience.





Key Differences between Bankmaster / BM+ and Misys BankFusion Universal Banking

The following are just some of the key areas that have been improved in BankFusion Universal Banking compared with the current Bankmaster solution:

- + Automated migration;
- + Support of branch fulfilment centres;
- + Real time scheduler - 24x7;
- + Customer-centric, flexible Party model;
- + Limits structures enhanced through use of multiple hierarchies;
- + Only one posting engine;
- + Interest calculation, accruals and granularity improved through to GL;
- + Multi-level security;
- + Flexible reporting through Crystal reports;
- + Financial functionality highly enriched and very granular;
- + Flexible Lending model, supporting both secured and unsecured lending;
- + Unlimited field sizes;
- + Integration and interface framework incorporated supporting 2-way interfaces;
- + Various processes automated and simplified (e.g. Account closure).

Upgrade methodology

For our existing Bankmaster customers, Misys is offering a clearly defined, modular upgrade path to BankFusion Universal Banking. This is designed to protect the investment you have already made in your banking solution and minimise the costs, time and risk of the upgrade.

Lowest risk implementation:

- + Migration tools;
- + Migration methodology;
- + We own both source and target systems;
- + In-depth knowledge of legacy system.

No disruptive change for:

- + Customers;
- + Branch;
- + Bank staff.

Accelerated methodology & continuous investment:

- + Fully built and tested system delivered for UAT;
- + Establishment of Solution Centre and development of additional accelerated tools.

Upgrade project timeframes:

- + Defined man-days based on requirements;
- + Duration - 4-9 months (based on module list and complexity).

A certain future with Misys

Misys has been a leading supplier of banking solutions for 3 decades, and has worked with customers in more than 120 countries around the world. Misys BankFusion Universal Banking is truly unique, delivering the market leading solution to support and safeguard their banking operations both now and in the future.



Extracts and interfaces are being developed up to 60 times quicker than in a traditional environment

*BankFusion Universal Banking
early adopter*



Benefits of moving to Misys BankFusion Universal Banking:

1. Lowest possible risk:

- + Working back to front minimises disruption for clients and customer-facing staff;
- + Automated approach with bespoke on-site service;
- + Deep knowledge of source and target systems;
- + Continuity of vendor.

2. More speed, less cost:

- + Automated approach;
- + In depth knowledge;
- + Reduced training requirement;
- + Quicker time to value.

3. State of the art technology:

- + Integrated workbench for processes, rules and products;
- + No need to integrate third-party components for flexibility;
- + No legacy constraints.

4. Native Java:

- + No wrapping, no code conversion, no legacy;
- + SOA from the core;
- + More than SOA-compliant;
- + Designed from scratch.

To find out how Misys BankFusion Universal Banking can help you, please contact your Misys representative or visit www.misys.com/banking

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