

Misys Midas Plus

BankFusion Teller

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

BankFusion Teller is the first Midas Plus solution taking advantage of the new BankFusion Platform.

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

Highlights of Teller:

- + Thin Client technology based on Java
- + Supports a wide range of instruments
- + Highly Flexible and customisable Workflows putting Banks in control of their system
- + Supports high availability and horizontal/vertical scalability

BankFusion Midas Plus Teller

BankFusion Teller provides a new thin client solution to a banks Branch Teller requirements.

The new solution has been built using BankFusion, our unique, process-driven, SOA, J2EE platform which takes process models and generates business applications.

Teller Operations

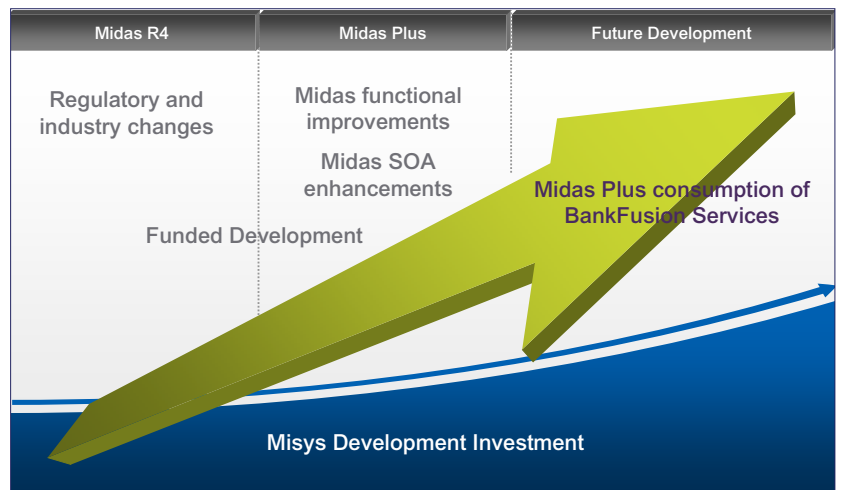
Tellers are provided with a wide range of transactions out of the box, supporting their day to day work across Cash, Cheque and Account based transactions:

- + Cash Deposit and Withdrawal
- + Cheque Deposit
- + Bankers Cheques and Drafts
- + Purchase and sale of Travellers Cheques
- + Utility Bill Payments
- + Electronic monetary payments
- + Same and Cross Ccy transactions

The standard transactions can easily be supplemented and enhanced through BankFusion by cloning existing transactions, creating new transactions from scratch, or adding new processes to existing workflows.

What are the key features?

- + Wide range of out of the box Teller transactions
- + Monitoring and control of transfers in and out of the Branch
- + Denomination Support
- + Transaction and Holding Location Limits
- + Supervisor Authorisation
- + Support for on-line KYC and AML checks
- + Signature Verification
- + Flexible calculation of charges
- + Easy adapted for the introduction of new products
- + Supports a range of I/O devices
- + Ability to define new transactions
- + Standard LDAP security model
- + Simple rollout of new software versions to branches
- + Elegant SOA, process oriented solutions enables:
 - + Reduced TCO
 - + Faster time to Market
 - + Increased Market Agility



A flexible charges structure allows fees to be levied on all transactions and these may be subject to taxes. It is always possible to override any calculated charges.

Limits may be placed on transaction size, based on Transaction type or by Teller. Breaches may be advisory, referred to a supervisor or blocked. Unlike some systems, referrals will be processed in the background leaving the Teller free to serve other customers while waiting for approval.

Position Management

Positions within the branch are managed through a fully flexible, bank defined structure of Holding Locations.

Permissions to access holding locations can be defined at user level and the sign on and off processes contain a reconciliation process to ensure that correct balances are maintained.

System Oversight

Specific functions permit Supervisors and Managers to view the overall positions within the bank, and to enquire into the transactions that have taken place.

A full record is maintained of activity within the branch, with flexible search parameters allowing easy access to data for audit and checking purposes.

Flexibility

The system supports a number of dimensions of flexibility, giving the Bank the following advantages:

- + **Tailor** the system to local requirements without the need for costly software changes
- + **Rapid definition** and rollout of new Transaction types
- + **Amend Workflow** and add new steps
- + **Integration capability** with other systems.

Phase II Developments

The initial version of Teller will provide all of the core functionality required by a branch to operate their teller services, however a second version of the product is already planned which will widen the scope of the offering. Specifically it is planned to include the following functionality:

- + Customer sessions
- + Charges – enhancements
- + Waiver / over-ride
- + Mandates and Signatories
- + Combined transactions – Cash & Cheque
- + Stock and Inventory control
- + Post-dated cheques
- + Denominations
- + Draft re-issue / cancellation
- + Document management
- + Input devices
 - + Signature capture
 - + Card readers
 - + MICR readers
- + Sales & Service functionality

Integration

In addition to these facilities, it is planned to add further modules which in conjunction with the teller will provide a complete branch banking environment. These will include:

- + CRM/Sales and Service
- + Loan Origination
- + Wealth Management

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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