

Misys Personal Finance Portal

Maximise your return on investment in retail online banking

The best online solutions deliver real value to customers and thus help to cement a bank's customer relationships. Satisfied customers are less likely to move banks and are more likely to consider taking additional financial products from their bank.

Such products can be promoted through the same online banking tool, opening further opportunities for a bank to cross-sell to its customers.

An online banking solution that meets all the needs of a bank's personal customers will be used more often and for a wider range of tasks. This transfer of customer interaction from the branch, fax or telephone banking towards self-service greatly reduces costs and the risks associated with manual or paper-based processes.

What can banks do to maximise customer acceptance?

Make it easy for customers to identify themselves without compromising on security

Security standards are constantly evolving to keep ahead of increasingly more sophisticated security threats. Banks need to find a balance between maximising security and allowing customers easy access to their accounts.

The Misys online banking solution, Misys Personal Finance Portal, includes the latest enterprise security technology as standard, which can be used during customer sign-on and also for re-authentication for common tasks, such as making a payment.

Misys has partnered with a comprehensive range of third-party internet security vendors and currently has customers using a variety of sign-on and authentication processes, such as hardware tokens for one-time passcode generation. This flexibility allows you to choose the most appropriate security solution for your customers and to update this solution as new standards come onto the market.

Provide tools and guidance to increase customers' confidence

An online banking site that is easy to use will be accessed by more customers, more often. By ensuring that customers can navigate around their site with ease and have their questions answered online,

banks can promote their online banking service as a serious replacement for face-to-face and telephone banking.

Misys Personal Finance Portal includes a pre-packaged user-interface designed to be intuitive and customisable. Customers can access all their accounts and perform the most common tasks from within the home page. Banks can also customise the structure and format of the pages to match the different needs of their customer segments.

Each page and every task includes an online help button explaining the function of each item in the current page. The help text can be edited by the bank to provide more specific advice on bank products and facilities. The solution uses real-time validation to check account data and transaction instructions as they are being entered to help customers avoid simple mistakes. A Frequently Asked Questions section can also be customised by the bank to provide guidance on common customer queries.

Customers often complain that online banking lacks human contact. Misys Personal Finance Portal includes a secure email module that allows bank customers to send free text emails to their bank. This can be used to email payment instructions or send queries regarding recent account activity, all within the trusted environment of the bank's online banking service.

Make online banking useful

Online banking services need to do more for customers than simply display account balances and make payments. They need to offer a true replacement for branch and telephone banking.

Misys Personal Finance Portal enables bank customers to self-service online for a wide range of tasks, such as stopping payments, checking payment status, checking transaction histories, managing lists of people and organisations they pay regularly, scheduling recurring payments such as direct debits and standing orders, setting-up SMS and email alerts, reporting lost cards and changing passwords. They would otherwise be contacting branch or telephone banking services for help with these common tasks.

The portal technology allows customers to see all their accounts, regardless of type, in the same screen, giving them a more complete picture of their financial position. Customers can also choose how they would like to receive their regular account statements; as images, in MS Word, Excel, or Adobe PDF format, saving the cost of mailed paper statements.

Invest in a technology platform that supports seamless updates

The ability to make changes to an online banking application, such as upgrades to the technology, regulatory updates, or new product launches, without confusing customers with inconsistent navigation, tools, and branding is essential to ensuring customer acceptance of the online application.

Misys Personal Finance Portal has been developed on the Misys Portal technology platform, allowing products to be launched faster, with updates made seamless within the portals.

Create a personalised online experience for customers

The technology behind online banking presents banks with an unparalleled opportunity to tailor the banking experience to meet their customers' needs. Misys Personal Finance Portal can be personalised to match a set of bank-defined customer types. Not only is the solution multi-lingual, but it can also include bank news items targeted at each customer type and external news feeds from different third party news sources.

Flexible integration and deployment

Misys Personal Finance Portal can be integrated smoothly with any back-office system or third-party application, benefiting from automated outgoing and incoming XML, SWIFT, ISO 20022, or custom-based interfaces. The solution also includes standard implementation modules for Misys Midas Plus, Misys Equation and Misys BankFusion Universal Banking core banking systems.

In addition to the option of integrating Misys Personal Finance Portal within your own infrastructure, the solution can also be hosted and maintained by Misys in an enterprise-class data centre. Banks accessing the hosted white-labelled solution are provided with the same robust functionality and features as the installed version, but without the associated operating costs.

Using the hosted solution banks will still be able to design their own online interface and provide their customers with access to a fully bank-branded service.

Misys Personal Finance Portal can also be used internally within the bank, enabling sales and account officers to follow up on their customers' transactions either through the Internet or via a dedicated secure private network using their own customised interface.

Standards-based technical environment

Misys Personal Finance Portal is built on a pure Java platform following the Java Enterprise Edition specifications. It is therefore portable across many different middleware application server environments, such as IBM WebSphere, BEA WebLogic or Apache Tomcat.

It enjoys a similar portability across hardware platforms and operating systems since Java support is available on all the major Unix platforms and Intel based servers running Windows or Linux. By utilising the Java Database Connectivity (JDBC) interface, Personal Finance Portal can also support various relational database management systems for its data store.

Features and Functionality

Account Management

- + Online accounts and balances, fully multi-currency
- + Fund transfers and bill payment
- + Account Nicknames
- + Templates and Static Data Maintenance for frequently used parties, accounts and phrases
- + Recurring payments, e.g. standing orders, direct debits, bill payments
- + Calendar for key dates and custom events management

Customer Enquiries

- + Built-in enquiry functions and integrated report designer
- + Downloadable statements in multiple financial or other formats, e.g. .xls, .pdf, .doc, .csv

Customer Touch-points

- + Custom News/Campaigns published by bank on customer's homepage, e.g. internal private-label and/or external news feeds or campaigns
- + Automated email/mobile alerts to prompt users to action, e.g. low balance alert

Self-Service

- + Stop payment
- + Forgotten password reset
- + Change email address

Technology

Localisation

- + Multi-lingual – ability to support any language including double-byte character sets throughout
- + Multi-affiliate banking – establish multiple affiliates with unique products, entitlements, and branding capabilities from a single implementation, allowing the bank to offer localised services by defining language, currency, and authority levels of the solution to each of their locations.
- + Custom Navigation – bank can structure and name the navigation menus to fit local conventions, e.g. country/region specific payment types

Platform

- + Mobile version in addition to Web-based for all the above (2-way messaging, mobile Web, smart client)
- + Statement and cheque imaging
- + Integration with other e-banking services, e.g. corporate and trade e-banking, treasury and capital markets e-banking, mobile banking

Online Financial Management

In addition to the robust feature set offered by the Misys Portal technology, we are developing a new module that will be offered as a supplementary module to the Misys Personal Finance Portal, Misys Online Financial Management (OFM)

Residing within the customer's secure online banking site, Misys OFM will provide banks with the ability to offer customers the capability to forecast their financial position and better manage their money. Tools such as categorisation and analysis of expenses, personal budgets and financial position, where customers are presented with not only their current balances but their pending and scheduled transactions including manually recorded transactions that may not be currently known to the bank and balances from other financial accounts – providing them with a clear view and control of their finances.

The following functionality will be delivered in our first release of Misys OFM:

- + Transaction category labelling, e.g. Groceries, Mortgage, Utilities
- + Virtual accounts, i.e. sub-accounts created by customers within their existing bank accounts, but with no account number of their own.
- + Cash-flow forecasting and financial modelling
- + Budget and setting spending and saving goals by category
- + Net worth

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Multi-currency capability

Account Balances

Accounts		
Holiday Fund	GBP	882.99
Tax Payment Fund	GBP	4,252.70
Joint Account	USD	1,246.00
21/10/10	ATM9347	90.00
20/10/10	ATM9347	150.50
19/10/10	ATM9347	200.00
17/10/10	ATM9347	137.50
5/10/10	ATM9347	70.00
Everyday Cheque	USD	1,246.00

Scheduled Payments & Transfers

Payee	Amount	Date
American Express	GBP 1,060.00	10/03
GA Nat Oa	GBP 25.00	10/02
Mortgage	GBP 650.50	10/01
Total	1,735.50	

Currency Rates

Currency	EUR
Australian Dollar	1.464
Pound Sterling	0.697
Japanese Yen	129.87
US Dollar	1.106

Multi-lingual capabilities

أرصدة الحسابات

الاصدار المعلومات الحالية اعتباراً من 28/06/2010

نصيح : يمكنك استخدام أرفق البدل في سائسلة البحث، فعلاً : نكتب * * MYTEXT للبحث عن العناصر التي تحتوي على سائسلة MYTEXT

عملية
رقم الحساب
وصف

اختر عملة لعرض أرصدة : (Qatar Riyal) (QAR)

رقم الحساب	وصف	عملة	توازن	التوازن في QAR
0002750094001	FADEL S EL-ENAZ	QAR	49,347.82	49,347.82
المجموع الفرعي : 49,347.82				
0002750094100	FADEL S EL-ENAZ	QAR	47,788.32	47,788.32
المجموع الفرعي : 47,788.32				
تمويل الحساب				
0002MRT0050009Q22500	TASSEEL AL RAYAN - 0002-MRT-0050009Q22500	QAR	232,450.52	232,450.52
0002MRT1090329000027	TASSEEL AL RAYAN - 0002-MRT-1090329000027	QAR	175,487.45	175,487.45
0002MRV1090329000024	MURABAHA VEHICLE - 0002-MRV-1090329000024	QAR	79,697.40	79,697.40
0003MRV0750094Q21500	MURABAHA VEHICLE - 0003-MRV-0750094Q21500	QAR	73,477.75	73,477.75
المجموع الفرعي : 561,113.12				
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Are you serving all your customers online needs or is one of your competitors?

As technology evolves, continually improving the usability and efficiency of online activities such as shopping for groceries and booking travel to controlling how content and information is presented online, customers' expectations and demands grow. Where basic online banking services such as viewing account balances and paying bills used to meet customer needs, expectations have changed. Customers expect their banks to provide them with flexibility in the services offered as well as the convenience and efficiency expected from using the online channel.

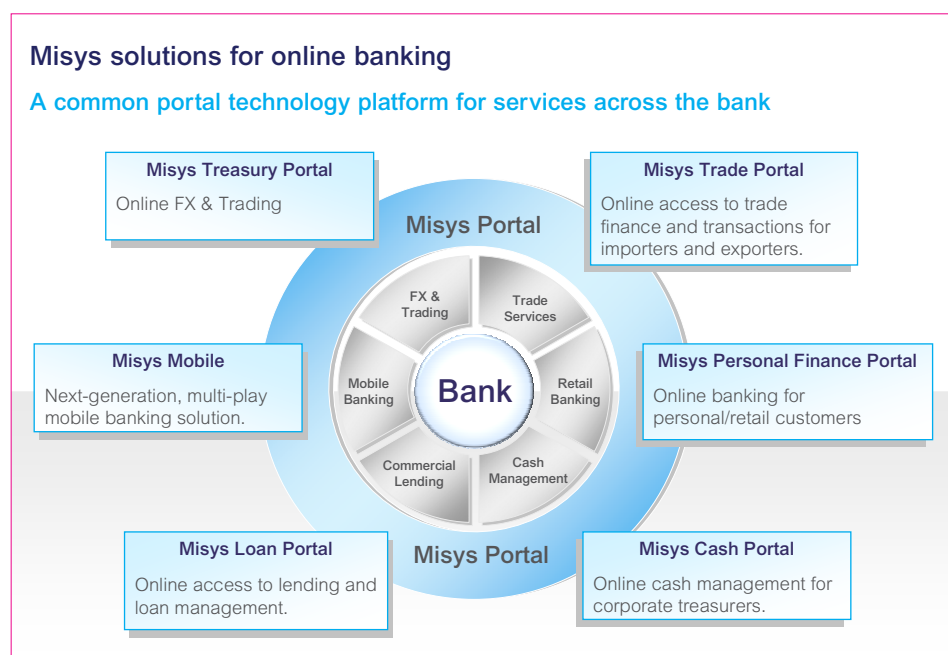
The complexity of your customers needs also vary from one customer to the next – from single account holders with view-only needs to complex corporate customers

with multi-account structures and managed access rights. These needs have been traditionally serviced by banks and financial services software providers who deliver products to distinct and siloed market segments such as Retail Customers, Small Business Customers, Private Banking Customers and Corporate Customers. What about those customers that require access and functionality across the various product offerings? Do you offer them access to multiple systems that look and behave differently? Do they have multiple login credentials? Or do you not offer them anything at all?

Through a common portal technology platform, Misys offers a range of online solutions that are packaged and delivered using traditional banking functionality configurations but can be seamlessly integrated to enable your bank to offer the solutions and services your customer demands regardless of their market segment. The flexibility of Misys Portal

technology allows your bank to choose one or multiple product configurations to best meet your banks needs and include:

- + Misys Personal Finance Portal
 - + Retail Online Banking configuration
- + Misys Mobile
 - + Mobile Banking configuration
- + Misys Cash Portal
 - + Cash Management configuration
- + Misys Trade Portal
 - + Trade Services configuration
- + Misys Loan Portal
 - + Commercial Lending configuration
- + Misys Web Trading Portal
 - + Online FX & Trading configuration





For more information on how
Misys Personal Finance
Portal can help you please
visit:

www.misys.com/banking

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