

**FusionCapital Opics**  
Software overview

Efficient **treasury**  
operations

The ideal front-to-  
**back-office** solution  
for regional and  
local banks

Connect  
**Innovate**  
Expand



# Efficient, cost-effective treasury operations

Misys FusionCapital Opics is the ideal front-to-back office solution for regional and local banks looking to centralise their systems and gain increasing value from treasury operations.

Build business, increase revenue, improve customer service, reduce risks, and stay compliant. All while keeping costs to a minimum. Whether you are a regional or local player, all financial institutions have these challenges on their to-do lists today.

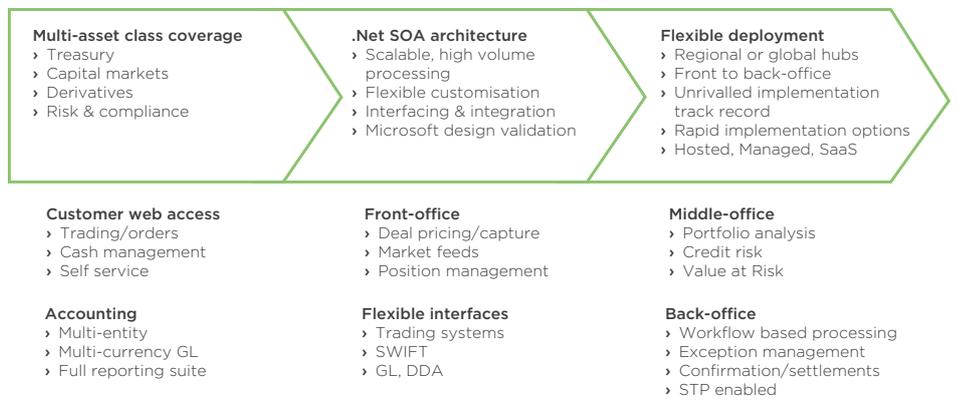
Where to start? Smart institutions are looking to integrate and automate their systems, and streamline treasury operations as much as possible. This way, you can create a platform for cost-effective growth and unlock new opportunities across the organisation.

This is where FusionCapital Opics can help. Delivering transparency, flexibility and functionality on a single platform, it makes treasury operations more cost-effective, increasing overall

profitability. It features regional, country and local capabilities, flexible and rapid deployment options as well as online client portal capabilities.

FusionCapital Opics is built on more than 20 years of core treasury and back-office experience. With unsurpassed straight-through processing (STP) capabilities, it covers all aspects of a bank's treasury operations, from deal inception through to settlement and accounting. Over 180 clients in over 300 sites globally use FusionCapital Opics to simplify core treasury processing. It enables banks to manage risk more effectively, consolidate systems, reduce costs and focus their attention on client needs.

Misys FusionCapital Opics:  
Efficient, integrated  
treasury operations



**Flexible interfacing** ↔ **Single platform** ↔ **Customisable toolkit**

# Misys FusionCapital Opics in action

Integrated banking solution for foreign exchange and international trade finance, FusionCapital Opics supports regional U.S. bank's expansion plans.

“We engaged an extensive analysis of vendor-based systems and Misys was the only company able to provide a single hosted customer front-end and integrated back-office systems for both foreign exchange and trade finance, without involving a third party.”

Senior Vice President & Manager,  
International Banking Division, U.S.  
regional bank

When a leading U.S. regional bank wanted a single, integrated solution to build its foreign exchange (FX) and trade business to support international ambitions, it turned to the FusionCapital Opics solution from Misys.

Using FusionCapital Opics and Misys FusionBanking Trade Innovation, with client front-end services delivered via the FX and Trade Finance modules of Misys FusionBanking Corporate Channels, the software is delivered as a service using the Misys SAS 70-certified hosting capability.

It enables the bank to provide its customers with a web-based front-end while delivering a best-of-breed back-office processing system for trade finance and FX solutions.

Now, the bank can provide international banking customers with a full range of foreign exchange and trade products through a single portal, including spot, forward, window forward, non deliverable forwards, swaps, time options, bank notes, drafts, wires, letters of credit, standbys and collections.

# The Misys FusionCapital Opics **advantage**

One solution to flex with your **ambitions**. That's why financial institutions with growth plans choose FusionCapital Opics. With quick time to market and features that support multiple asset classes across the entire treasury lifecycle, FusionCapital Opics helps organisations to manage risk more effectively, consolidate systems, reduce costs and focus on their clients.

#### **Single, integrated treasury solution**

With a proven heritage in core treasury functionality, FusionCapital Opics allows for the removal of spreadsheets and silo architecture. It improves the efficiency, accuracy and integrity of operations while boosting trading volumes up by 50-80% and reducing end-of-day batch processing by up to 50%.

#### **Front-to-back processing**

FusionCapital Opics provides deal pricing and entry, positioning-keeping and risk management in a real-time environment. It enables increased automation and STP and its customisation features allow for business re-engineering and fine tuning as your needs evolve.

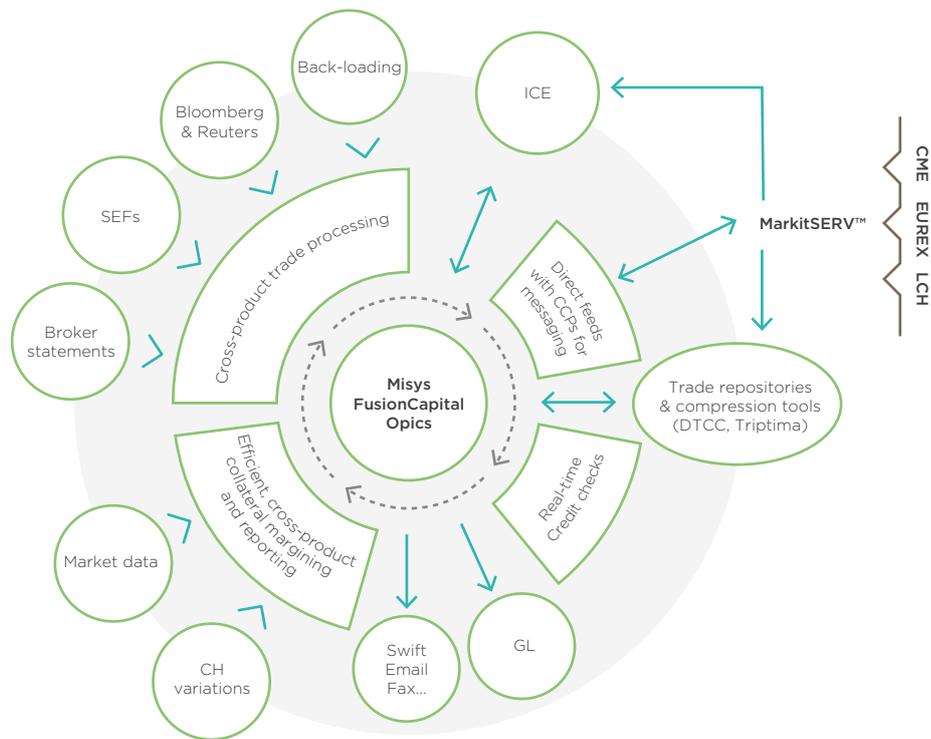
#### **Risk management**

FusionCapital Opics delivers enhanced transparency with tools for cash forecasting, advanced risk management with cross-asset views, compliance, limits monitoring and STP. Current clients deployed on FusionCapital Opics have seen 50-80% reduction in settlement errors.

#### **Regulatory compliance**

With a flexible framework for over the counter (OTC) derivatives and FX reporting and workflow, FusionCapital Opics meets Dodd-Frank and European Market Infrastructure Regulation (EMIR) obligations. It provides reports in a timely manner through rules-based data enrichment and capture, with direct connectivity to the repositories. Trades can be aggregated from third-party upstream applications, centralising compliance reporting.

Misys FusionCapital Opics:  
Meeting Dodd-Frank and  
Clearing Regulations



**Support for Central Counterparty Clearing (CCP) transactions**

Automated and interactive CCP workflow and trade reporting decreases risk and increases STP levels.

**Flexible design and architecture**

Award-winning for innovation, FusionCapital Opics is designed on a single .NET service-oriented architecture platform delivering flexible customisation features and high levels of scalability. FusionCapital Opics ‘gives us the scalability and flexibility for our future transaction & processing needs.’ according to one client.

**Fast deployment**

FusionCapital Opics enables banks to replace multiple incumbent systems and procedures with a single platform that has regulatory reporting and best practices “built in”. As a result, you can deploy new business offerings, enter new markets and provide broader instrument coverage much more quickly.

# Product capabilities

Misys FusionCapital Opics provides a complete end-to-end solution for treasury operations, with cross-asset coverage, powerful risk and workflow management capability—all built on leading-edge technology. FusionCapital Opics is a flexible, scalable solution with rich feature set.

“Expanding our collaboration with Misys offers us a full-fledged treasury solution that meets NIB Bank’s requirements. Misys FusionCapital Opics... will be seamlessly integrated with our core banking back-office system. This will enhance our treasury operations and keep our commitments to our customers and continue to offer them the best experience.”

**Khurram Agha**  
CIO, NIB Bank

## Core treasury

FusionCapital Opics core treasury processing has been proven over many years in production environments at some of the world’s largest financial institutions. It delivers full STP and covers a wide range of instruments in FX, money markets and exchange-traded derivatives. FusionCapital Opics supports complexity such as split value settlement, automatic refixing, flexible money market schedules and tax processing. Rich settlement functionality including SWIFT confirmation matching, payments, Continuous Linked Settlement (CLS) processing and cross product netting enable smooth automation. Connectivity to dedicated Reuters and EBS interfaces extends the solution further. Inherent capabilities such as Standard Settlement Instructions (SSI) hierarchy, multi-currency sub general ledger (GL), flexible revaluation and rate feeds round out its core treasury capabilities.

## Capital markets

Supporting a vast number of standard government and corporate securities within the global markets, FusionCapital Opics has the flexibility to create formulaic interest calculations of more complex, structured, non-standard securities.

## Derivatives

In FusionCapital Opics, derivatives are brought under the standard of cross-asset processing for position management, workflow, trade confirmation accounting and settlement. The system supports complex, non-standard instruments and a full range of swaps, caps & floors, swap options and credit derivatives.

## Robust treasury components across institutional channels

### Trading desk

Faster, flexible data is delivered via a configurable trader desktop providing a single consolidated deal capture, pre-deal position and counterparty credit checks, real-time position Profit & Loss (P&L) and desk-level risk stats. Real-time market data feeds with Reuters and Bloomberg, trade interfaces with EBS, Reuters dealing interfaces for FX and money market deals plus advanced pricing with Numerix, Fincad and Savvysoft. What-if deals and scenarios, limits and exception monitoring are also available.



Misys FusionCapital Opics: Delivering a web-based, customer facing FX portal solution designed to lower total cost of ownership.

“Over the last year, we have settled 1.6 trillion AUD worth of settlements through the Misys FusionCapital Opics system. Out of that there have been absolutely no mistakes attributed to the system.”

**Matt Arthur**

Senior Business Analyst, Suncorp Bank

#### Sales desk

A web-based, customer facing FX portal solution addresses the e-banking needs of a bank’s corporate customers and their retail branches. It is designed to reduce total cost of ownership (TCO); improving usability and customer service providing immediate access to customer account information. Position and P&L are segregated and automated customer mark-ups and a configurable spread matrix are included. The solution includes, automatic pricing to client customers, white-labelled client access, and integrated web access to news, blogs, corporate videos or market headlines links.

#### Middle-office

Value at Risk, Parametric, Monte Carlo and Historical Simulation portfolio simulations are supported along with hedging, optimisation, portfolio management and backtesting capabilities. User-defined rules and limits monitoring with flexible and sophisticated notification features are available. A centralised, dashboard view of all risks across the institution provides you with an environment of protection.

#### Extensive back-office features

##### Workflow management

The Misys FusionCapital Opics Workflow Manager consolidates all back-office processing with a configurable exception-based processing engine. The result is a single front-to-back STP solution with user defined exception management to streamline operations.

##### Settlements and confirmation

The system features automated confirmation management through flexible instruction maintenance and application, stringent authorisation controls and embedded logic to create and transmit more than 50 SWIFT message types.

##### Cash management

Misys FusionCapital Opics delivers all the functions required to project forward funding by managing daily cash positioning, short-term funding requirements and long-term liquidity.

### **Accounting**

Misys FusionCapital Opics offers a full multi-entity, multi-currency GL, giving financial institutions the flexibility to define their own accounting structure and posting rules. Integrated hedge accounting supports compliance with the provisions of the Financial and International Accounting Standards Board's FAS133 and IAS39 relating to accounting for derivative transactions used in hedging activities.

### **Reporting and enquiries**

FusionCapital Opics enquiries allow users to closely monitor transactions and position activity. The solution enables you to conduct a wide range of enquiries including open database and customised reporting.

### **Flexible interfacing**

Transactions are easily and efficiently passed directly into the system for position management and downstream settlement processing.

### **Technical Highlights**

#### **High performance**

Tiered architecture allows organisations to run tasks in parallel and ensures scalability to meet the needs of your operation as they evolve.

#### **Low TCO**

Low-touch deployment and Software as a Service (SaaS) options minimise risk and cost.

#### **.NET Service-Oriented Architecture**

Business components can be reused across all of the system's instruments, enabling you to make a change to one component without having to change the entire system. This dramatically improves maintenance and reduces time to market.

### **Integrated**

Modern XML and flexible integration capabilities allow for increased revenue opportunities.

### **Message-based rules engine**

By enabling users to build an instrument from a library of existing processes, this feature significantly streamlines the introduction of new products and allows for flexible workflow management.

### **Smart client**

This feature provides an interactive and highly responsive user interface, offering users immediate access to critical data and the ability to work offline, reducing costs.

### **Customisable desktop**

FusionCapital Opics menus, trading screens, blotters and position enquiries are all easily customised for each user or groups of users.

### **Custom client**

The open architecture of FusionCapital Opics keeps the Smart Client separate from core FusionCapital Opics processing to allow easy substitution of an alternative user interface. This allows financial institutions to substitute their own entry screens directly into FusionCapital Opics processing, validation and security.

### **Flexible deployment**

Remote or hosted SaaS options allow for quick rollout and global availability of the FusionCapital Opics treasury solution. Treasury via SaaS can include hosting technical infrastructure, web access, 24x7x365 monitoring and support and disaster recovery.

# Professional services and customer **support**

An industry proven **best practice** approach – that’s the guiding principle of our professional services and support model. Misys clients benefit from our long track record of successful implementations.

“We appreciated the SAG service that provides a direct and effective communication channel between banks and the system vendor (Misys).”

**Mr. Tang Yong Feng**

Team leader, Treasury Systems –  
China Minsheng Banking Corporation

**Best-practice delivery**

The Misys delivery model is incorporated into our entire product lifecycle. We leverage best practice business processes in the design, development and quality assurance of all of our products. While we acknowledge that one size doesn’t fit all in financial software, we know that a delivery approach that focuses on industry proven best practice process models helps our clients to save costs and benefit from the institutional knowledge Misys has developed across thousands of successful implementations. It means:

- **Faster implementation:** Repeatable delivery means projects are shorter and more predictable.
- **Reduced TCO:** Clear focus avoids unnecessary expenditure.
- **Less risk:** A standard, proven approach means many risks have already been mitigated.

**Centre of excellence**

Co-located with our development teams, the 200-strong Misys Service Delivery Centre ensures that we share best practice both internally and with partners. It enables us to refine implementations offsite before taking them back to the client.

**Customer support**

Misys clients benefit from the expert knowledge of 1000+ resources worldwide whose primary function is to provide professional, scalable software support and maintenance.

**Deep domain expertise:** Our technical and application support people have strong industry and product knowledge with continuous technical and industry training programs to ensure that Misys support teams can meet your evolving business needs.

**Scalable support model:** As a Misys client, you can choose from a standard, professionalised support model or a specialised, premium support package depending on your needs. Because Misys support has a broad, global footprint that operates in all time zones and regions, Misys teams can scale to your requirements.

**Valuable advisory services:** Our Systems Advisory Group (SAG) provides system reviews to help clients understand how to use their Misys systems more effectively and derive maximum value from their applications.

SAG reviews have helped more than 80% of participating customers to identify ways to utilise their Misys software more effectively and use more system functionality.

## Proven, award-winning solutions



### **Risk Technology Rankings 2013**

Overall Winner: Enterprise Risk Management  
Winner: Trading Systems Equities  
Winner: Trading Systems Forex  
Winner: Trading Systems Rates  
Winner: Pricing and Analytics Equities  
Winner: Liquidity Risk Management  
Winner: Regulatory Compliance  
Winner: Reporting; and System Support & Implementation.



### **AsiaRisk Technology Rankings 2013**

Overall Winner: Enterprise Risk Management  
Winner: Pricing and Analytics Equities  
Winner: Pricing and Analytics Rates  
Winner: Trading Systems Forex  
Winner: Trading Systems Equities.



### **Structured Products Technology Rankings 2013**

Number One trading system  
Foreign Exchange Number One trading system – Rates.

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## About Misys

Misys is at the forefront of the financial software industry, providing the broadest portfolio of banking, capital markets, investment management and risk solutions available on the market. With more than 2,000 customers in 130 countries our team of domain experts, combined with our partner eco-system, have an unparalleled ability to address industry requirements at both a global and local level. We connect systems, collect data and create intelligent information to drive smarter business decisions. To learn more about how our Fusion software portfolio can deliver a holistic view of your operations, and help you to solve your most complex challenges, please visit [misys.com](http://misys.com) and follow us [@MisysFS](https://twitter.com/MisysFS) on Twitter.

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