

## FusionBanking Essence Online Investments

Software overview

**Integrated** online  
investments service

Delivering deeper  
engagement,  
differentiation  
and revenue

**growth**

Connect  
**Innovate**  
Expand



## Integrated online investments solution

FusionBanking Essence Online Investments builds on the **idea** that online banking should be intuitive, efficient and meaningful.

It wasn't so long ago that investing typically required a stockbroker or financial adviser and the willingness to hand over a hefty commission.

Times have changed and significantly with today's investor far more tech savvy, leading to the rise of DIY online investing.

Revolutionising the way investors buy and sell shares, investment trusts and funds, a lucrative opportunity has opened up for banks looking to diversify their service portfolio.

### **Joined-up services lead to brand differentiation**

Traditional deposit accounts no longer satisfy the savers of today.

Consumers want their money to work hard for them and that means looking at alternative forms of investment.

There are plenty of third party and disrupter organisations offering online investment services, but consumers prefer the convenience of conducting all their financial business under one roof.

By extending services to include online investments, banks will satiate their customers' growing demands for more sophisticated financial services, allowing them a single view of all their financial products under one roof.

Negating the need to deal with multiple vendors, the perceived value of the bank is increased, leading to greater customer retention and deeper levels of engagement.

### **Misys FusionBanking Essence Online Investments**

Provides full integration and a seamless end user interface to deliver an additional service layer to satisfy the growing digital demands of today's consumers.

# Satisfying the demands for **online** investments

Generating new **revenue** streams for banks while bringing greater financial independence into the everyday banking lives of end users.

With a greater emphasis on online banking, 'bricks and mortar' banks are looking for new ways to deliver online services that satisfy the growing demands of their customers and reduce operating costs.

## **The challenge for banks**

Banks are coming to terms with the technologies that have transformed their sector and given rise to disrupters and non-banking organisations.

But the technologies themselves won't deliver a competitive advantage; banks must use them to develop a unique and personalised customer experience.

## **The needs of the end user**

As tech savvy customers, today's end users want a boundaryless banking experience.

They not only want to save, spend and transfer their money in a secure environment – either online or offline – they also expect their bank to understand their needs as individuals, anticipate them and provide them with tailored solutions.

Misys FusionBanking Essence Online Investments builds on the connected customer experience by empowering banks to widen the scope of their financial products to include online investment services.

- Increases volume of investments while reducing cost to serve
- Greater opportunity to gather customer data for cross-selling
- Wider product range offering to attract and retain through deeper engagement
- Full integration with other online banking services promotes ease of use and management
- 'Under one roof' approach delivers more value to the end user because they don't have to deal with multiple vendors
- Provides customers with single view of all their financial products

Seamless **experience** with omni-channel design

Full service online investments **solution** for desktop and tablet devices

### Misys FusionBanking Essence Online Investments

Empowers retail bank customers to make investments directly from their internet bank. Its simple-to-use interface provides easy access to real-time market information and the customisable widget-based dashboard makes navigation quick and easy.

### What the solution delivers:

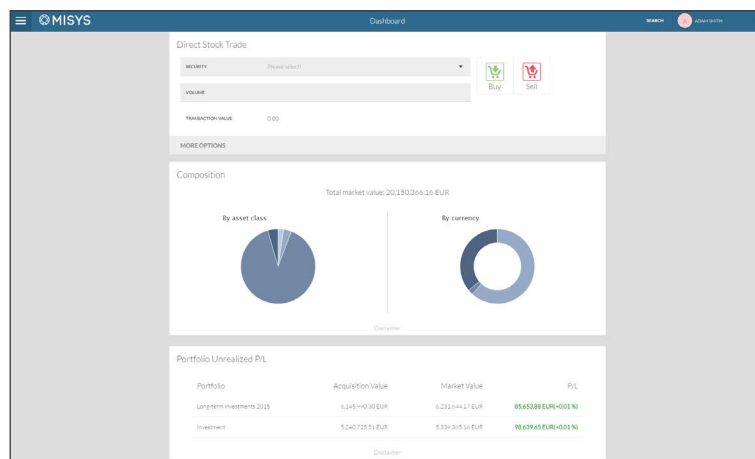
- Investment and trading services for non-professionals as part of their online banking service
- Live market data
- Creation and management of personal portfolios
- Risk profiling
- Real-time profit and loss

### Componentised Architecture

Its componentised architecture offers an end-to-end solution that's easy to implement, with seamless integration with Misys core banking or any existing digital banking platform.

By extending their online financial services, banks have the opportunity to open up new revenue streams while reducing their cost to serve.

Investment dashboard



# The **technology** behind Misys FusionBanking Essence Online Investments

Misys FusionBanking Essence Digital Channels Platform (DCP) is an **omni-channel** platform ensuring both smooth customer service and high sales performance.

The platform offers a flexible infrastructure providing significant parameterisation and customisation options as well as an effective environment for incorporating custom developments. The result is a service-oriented architecture design that guarantees flexibility and stability.

## Full customisation for banks and customers

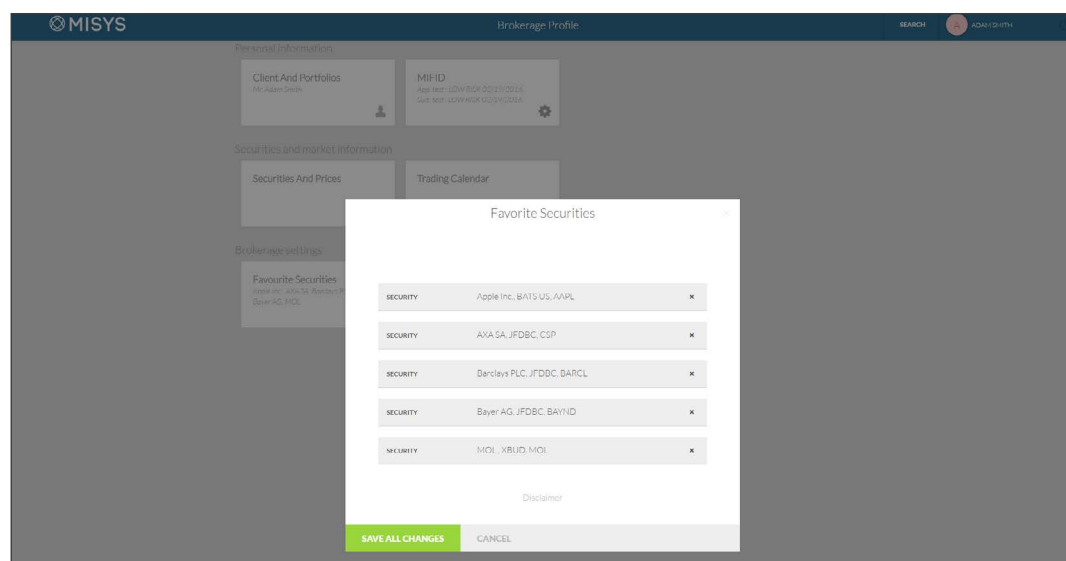
Every aspect of Misys FusionBanking Essence Online Investments has been designed with customisation in mind.

Personalisation matters; it gives banks a way of differentiating in the marketplace and customers the opportunity to fine tune the service to fit their needs.

## Solution components

- **Investment deals** – investment unit buy/sell, bond buy/sell, stock exchange order, subscription
- **Investment related reports** – portfolio market value, security/money account balances and history, transaction overview, realised pprofit and loss, activity log
- **Widgets** – direct stock trade, pending orders, composition charts, unrealised profit and loss, my pending orders/positions
- **Online market data/news handling**
- **Order book**
- **Price/transaction based notifications**

Favourite securities screen



### Full control for administrators

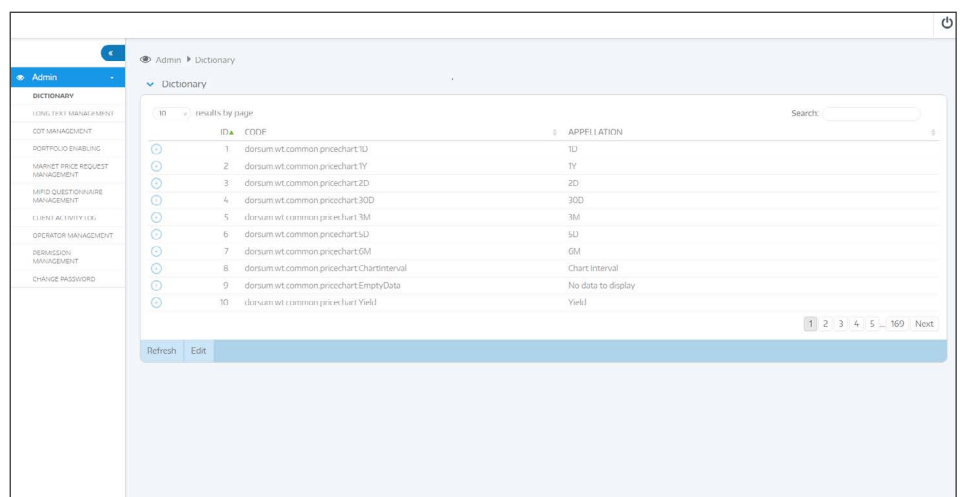
A separate web application enables system administrators' access to all brokerage-related admin functions:

- **Cut-off time management** – rules can be applied to set the daily timeframe when it accepts transactions for certain product groups
- **Security account enabling** – in the transaction's account selector only the enabled accounts appear
- **Client activity log** – supports debug activity
- **Dictionary management** – the translation of each label and

expression is saved in Online Investments' database and can be changed on the admin page

- **Help/tooltip text management**
  - Online Investments' longer texts can be edited in multiple languages with a rich text editor
- **Risk profiling questionnaire management** – Questionnaires can be simply edited using the admin interface
- **Market price request management**
  - real time market data requests can be checked and handled for certain markets

Admin interface



The screenshot shows the 'Admin' interface with a sidebar on the left containing navigation links: Admin, Dictionary, LONG/SHORT MANAGEMENT, COT MANAGEMENT, PORTFOLIO ENABLING, MARKET PRICE REQUEST MANAGEMENT, MIPD QUESTIONNAIRE MANAGEMENT, CLIENT ACTIVITY LOG, OPERATOR MANAGEMENT, DERIVATION MANAGEMENT, and CHANGE PASSWORD. The main content area is titled 'Admin > Dictionary' and shows a table of dictionary entries. The table has columns for ID, CODE, and APPLICATION. There are 10 entries listed, with a search bar and pagination controls at the top right.

ID	CODE	APPLICATION
1	dorsum.wt.common.pricedart1D	1D
2	dorsum.wt.common.pricedart1Y	1Y
3	dorsum.wt.common.pricedart2D	2D
4	dorsum.wt.common.pricedart3D	3D
5	dorsum.wt.common.pricedart3M	3M
6	dorsum.wt.common.pricedart5D	5D
7	dorsum.wt.common.pricedart6M	6M
8	dorsum.wt.common.pricedartChartInterval	Chart Interval
9	dorsum.wt.common.pricedartEmptyData	No data to display
10	dorsum.wt.common.pricedartYield	Yield

Continuous innovation leads to market **differentiation**

Misys FusionBanking Essence Online Investments delivers both an exceptional end user experience and **unrivalled** professional support.

#### **Best practice design and delivery**

When it comes to the design, delivery and implementation of financial software, we know that one size doesn't fit all.

But our industry-proven best practice process models mean our clients save on costs and benefit from the knowledge that Misys has developed across thousands of successful implementations. This guarantees less risk, reduced total cost of ownership and faster execution.

#### **Scalable support model**

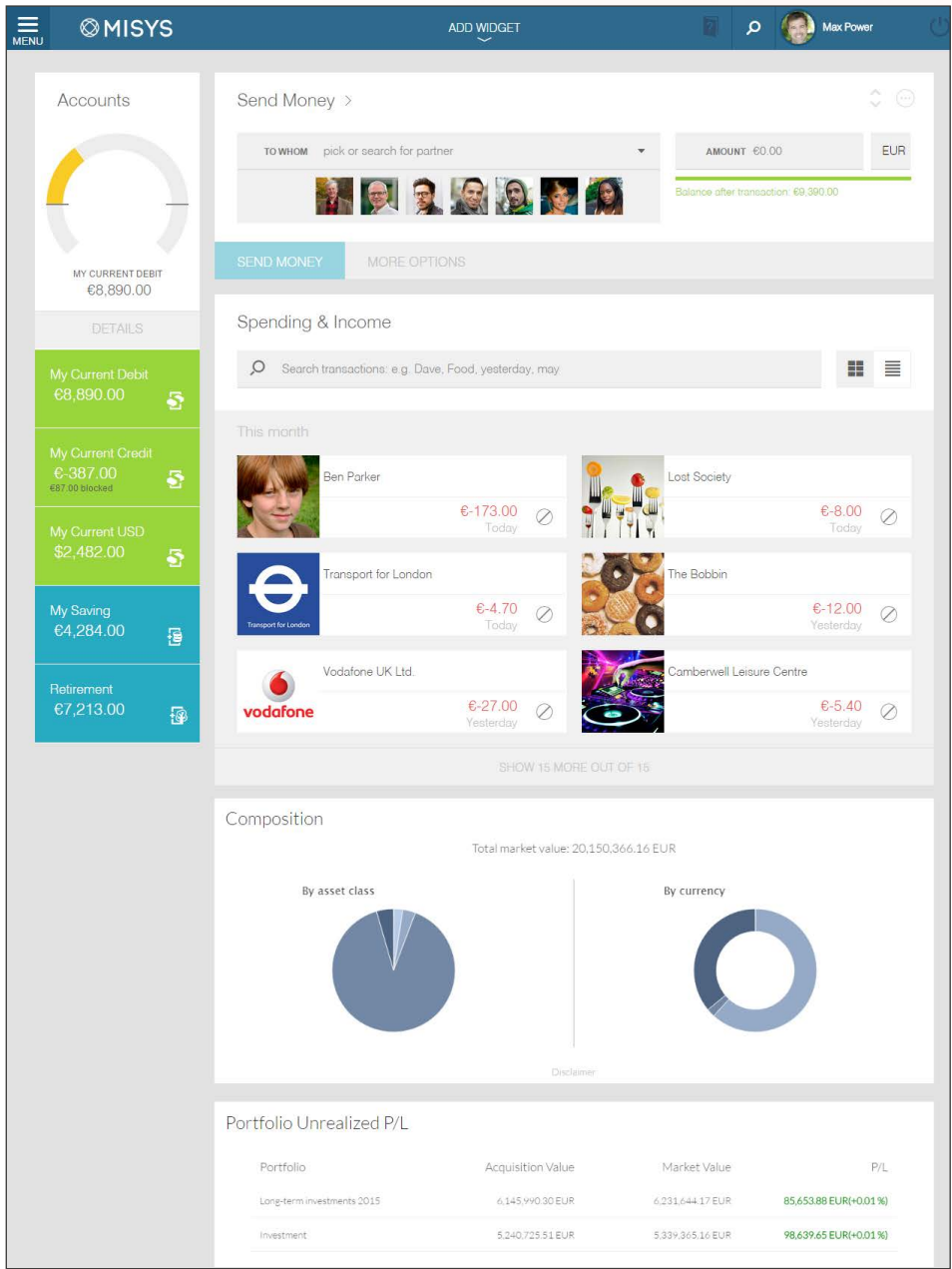
It's not only our products that offer customisation. Every organisation's needs are different, which is why our clients can choose from a standard, professionalised support model or a specialised, premium support package. Plus, with our broad, global footprint our support teams operate in all time zones and regions.

#### **Continuous innovation**

Misys Labs innovate tirelessly to help retail banks solve their complex business challenges. Misys does this by enabling banks to reduce operational costs, generate new revenues and improve customer satisfaction through best-in-class technology and services.

With our technology based on the BlackBox concept, all our products provide sustained results and are upgradeable.





Personalisable widget-based dashboard

# 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.

“Misys Digital Channels’ support is excellent – repeatedly they have proven that customer satisfaction is their primary goal. Their staff has been responsive to our requests and managed the work schedule well”.

Bank of Valletta

## **Professional services**

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 help our clients save on 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 1,000+ staff 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 programmes to ensure that Misys support teams 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.



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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 [www.misys.com](http://www.misys.com) and follow [@MisysFS](https://twitter.com/MisysFS) on Twitter. For the latest news, interviews, videos and features from the financial technology industry visit [www.fusionwire.net](http://www.fusionwire.net).

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