

MAINSYS

Banking IT Services

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The new generation multi-channel
front & middle office solution
for universal banking

- FRONTeO-Branch
- FRONTeO-Home
- FRONTeO-Loans



FRONTeO Philosophy

FRONTeO is a new generation multi-channel front & middle office solution for universal banking.

FRONTeO's very wide functional coverage includes many products and services for client management, accounts, loans, payments, insurances, investments, teller management a.o.

Multi-channel

Providing a look-and-feel approach the functionalities can easily be configured for all channels such as branch staff, agents, competence centers, help desks or other internal users but also for customers using a web browser.

The functional modularity and the multi-channel approach are combined in several ready to plug solutions:

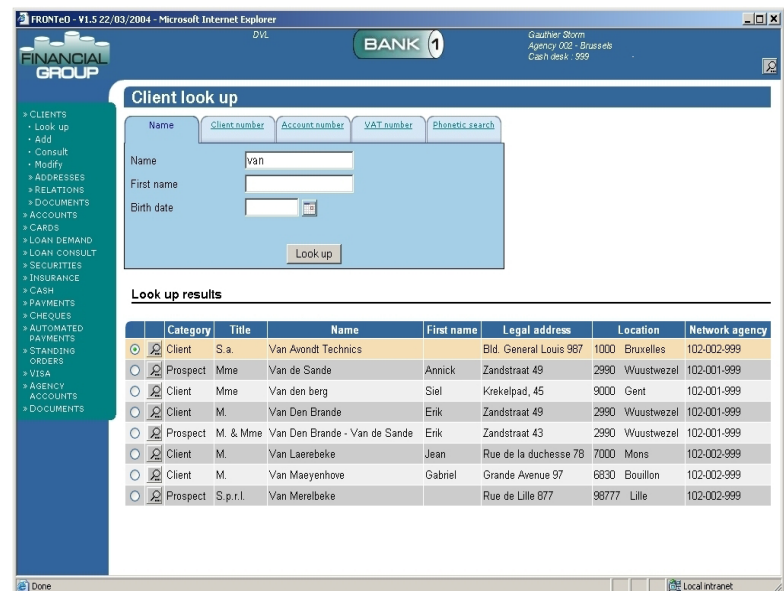
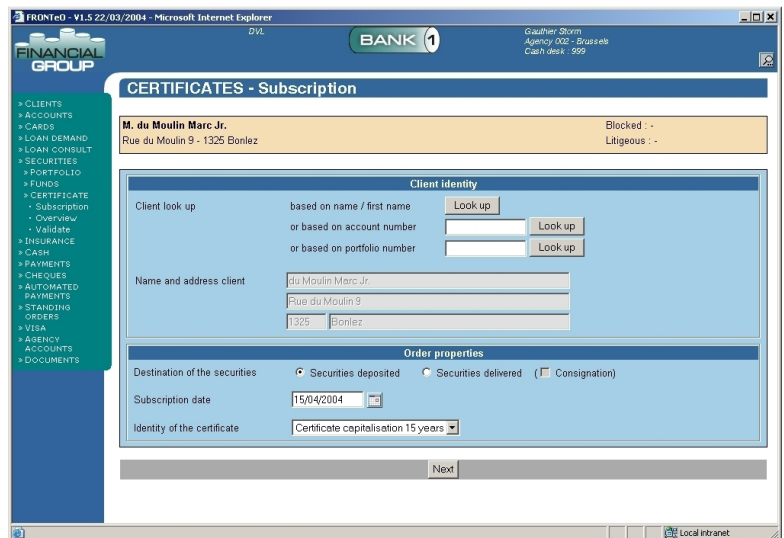
FRONTeO-Branch : the global front & middle office solution covering all banking services specifically designed for the needs of the branch network.

FRONTeO-Home : the global e-banking solution.

FRONTeO-Loans : the multi-channel solution for the proposal and granting of short and long term loans.

Functional modularity

Although delivered with a wide-range of ready to plug functionalities **FRONTeO's** open design can easily integrate any new functional need. The reusable discrete component design is the best solution for financial institutions that wish to extend the size of their business, add or tailor functionalities. Indeed business components can easily be added to the basic structure and can be aggregated or modified to create new products and services.



FRONTeO Technology

The 3-tier technical architecture

The **FRONTeO** technical architecture is a web-based 3-tier architecture using thin clients, an application server and a database server. Owing to its easy deployment capacities, multi-channel character and possible integration in a portal, this type of architecture can perfectly be incorporated in any institution's information system. **FRONTeO** was developed respecting the J2EE standards (which permits it to be installed on any J2EE Application Server). **FRONTeO** runs on an Oracle database. The aim behind the use of the J2EE standards is to offer extensive possibilities for evolution and integration with other systems.

FRONTeO Design

FRONTeO's architecture is organized in five different layers

- User Interface
- Security Components
- Business Components
- Common Components
- Communication Framework

User Interface

For any channel an ergonomic user-oriented interface has been implemented, based on an intuitive navigation scheme. Besides, the user interfaces can easily be customized to the look and feel of any financial institution: logos, pictures, frames, fonts and colors, etc.

Security Components

Authentication and transaction signatures are **robustly secured**, using the most advanced security techniques. Some financial institutions may prefer User/Password authentication with a computer stored certificate, others may prefer autonomous devices such as unconnected smart card readers, digipass or others. **FRONTeO** supports those methods and even combines them.

Business Components

FRONTeO's very wide functional coverage includes

many products and services for client management, accounts, loans, payments, insurances, investments, teller management. These have been modeled as discrete functional reusable components. Productivity, cost reduction, improved quality can take advantage of this flexible design.

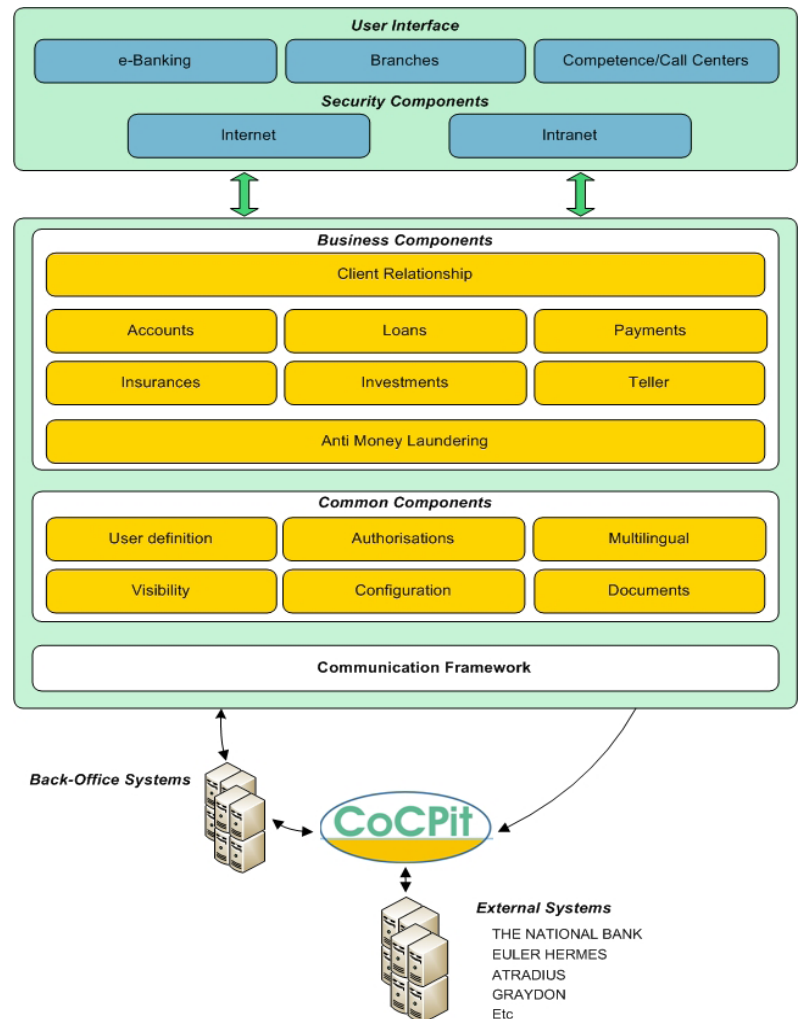
Common Components

This layer groups all the common services. User definition, authorizations, visibility profiles, document download and document history management functionalities are just a few of the many common services grouped in this layer. **FRONTeO** comes with a bar-code generator and OCR recognition tool for fully integrated document management. **FRONTeO** has paid attention to providing a high level of configuration. Core and business parameters are managed through a whole framework of functionalities.

Communication Framework

The Communication Framework groups all the software components involved in the communication between **FRONTeO** and other systems. **FRONTeO** has a multi-channel connector system at its disposal that allows it to efficiently interact with various Back, Middle and Front Office systems. This interesting feature has an important functional impact as this framework allows to provide a global client view, independently of the number and nature of the back-office systems.

Taking advantage of **MAINSYS'** own **CoCPit** communication solution, **FRONTeO** can interact with many different external information providers' systems such as: Credit Registers, Reinsurers, etc.





FRONTeO Functional Coverage

Business Components

- Client Relationship
 - Including Customer Information File (CIF) registry and customer relationship functionalities, client global portfolio view generation.
- Accounts
 - Including account, term deposit and saving certificate management tools, balances, statements, history and movement book generation.
- Loans
 - For short term (consumer, installment ...) and long term (mortgage, investment ...) loans.
 - Including advanced scoring and simulation tools, advanced tools for complex loan constructions and credit structures, wizard style-GUI for easy and systematic acquisition management, collateral management, contract management, interrogation of external data providers such as central credit registers or re-insurers a.o.
 - Acquisition management is provided with a high degree of workflow configuration.
- Payments
 - Including international (EU/non-EU) payments, standing orders, recurring payments, cheques, pending transaction management tools...
- Insurances
 - Including subscription and contract detail visualization.
- Investments
 - Including management of portfolio, buy/sell funds and certificates, securities management tools.
- Teller
 - Including teller operation management tools, cash deposits, withdrawals, buy/sell Forex, journals, balances, inventories.
 - Branch account administration tools.
- Anti Money Laundering (AML) / Know Your Customer (KYC) anti-fraud tools.

Common Components

- Advanced configuration management functions
 - Including core parameters such as user definition and profiles, authorizations, multilinguism, multi-level visibilities, business parameter configuration.
- Document management tools
 - Automated document generation
 - Bar-code generation and OCR recognition
 - Document visualization and other administrative functions
 - Print and download
 - Document history management
 - Advanced search engines



When IT and Services mean **Excellence**

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www.mainsysgroup.com

Tel: +32 (0)2 733 83 87 - e-mail: info@mainsysgroup.com