

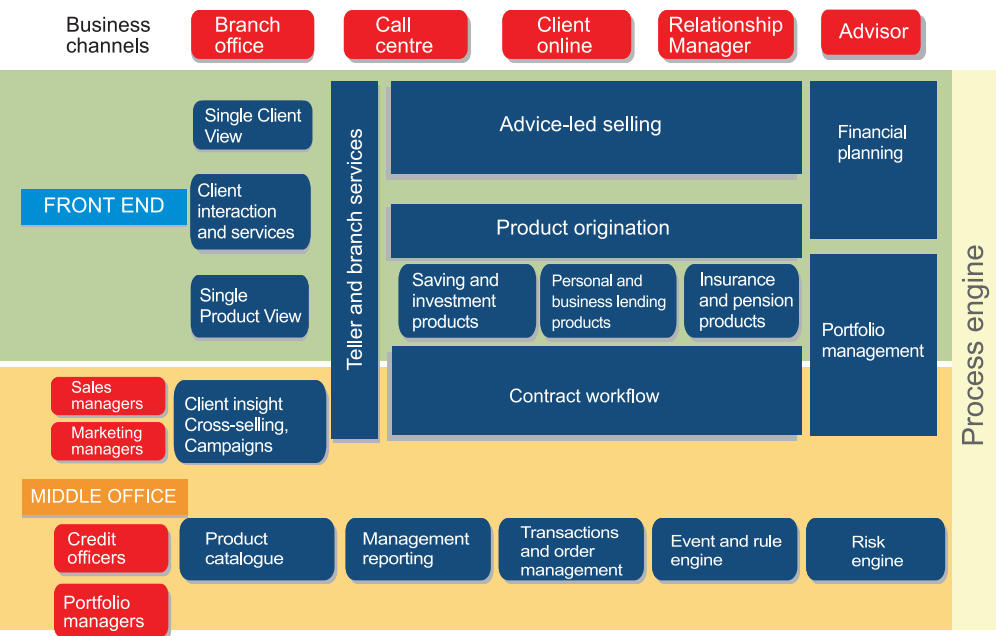
Finantix

Turning traditional banking and insurance institutions into sales-oriented organizations

Process Manager • Branch Innovation • Marketing and Analytics • Lending • Client Relationship Management
Wealth Management • Multi-channel Framework • Product Recommendation • Bancassurance • Client reporting
Financial Planning • Call Centre • Credit Scoring • Internet Banking • Online Brokerage

■ Finantix Components is a multi-channel, process-oriented solution suite of software elements aimed at empowering the delivery organization of financial institutions to better service clients and increase sales. Finantix Components target various segments of the financial industry including large and medium size retail and wholesale banks, building societies, private banks, investment firms, and independent advisors offering a broad functional coverage: branch innovation, retail advice and financial planning, lending and mortgage origination, financial relationship management, wealth management and private banking, bancassurance, mutual funds supermarket, brokerage and internet banking, SME and corporate banking advisory services.

Finantix Components



Finantix Components are:

- modular but coordinated
- rich in business logic and best practices
- client-centric and sales-driven
- process-oriented and multi-channel
- engineered for easy customization
- engineered for easy system integration
- proven at multiple sites and in many countries

Capitalising a consolidate, long-term experience in the banking sector and leveraging winning best practices at global financial firms Finantix Components ensure tangible benefits:

- Understanding clients - by aggregating a sales-oriented single client view from different systems
- Servicing clients - by providing employees with powerful workplaces adopting a 'know-purposee-transact' concept
- Making intelligent and personalised financial proposals - by leveraging analytic tools and an advisory engine
- Mastering the channel delivery - by reusing business logic across channels and coordinating them smoothly
- Streamlining and controlling service and sales processes - by adapting them to each channel with workflow tools
- Guaranteeing a cost-efficient usage - by leveraging best practises and resources across channels
- Improving profitability - by enabling relationship managers to serve a larger client base
- Boosting efficiency - by automating standard processes, differentiating them according to channel, client segments and financial strategies

The modular, highly flexible architecture of Finantix Components allow financial organizations to select the Finantix Components that mostly fit to their business goals or alternatively to adopt pre-assembled, ready-to-run financial solutions for quick delivery and fast time-to-market. Both approaches can be followed on a incremental basis.

Both clients and analysts - Forrester Research, Celent Communication, Datamonitor, Gartner, IDC - recognise that Finantix Components represent a strategic choice offering the most comprehensive functional coverage in the market with explicit and strong support for wraps and client reporting.

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Finantix Components: Technical Architecture

Finantix Components follow a consistent method that leverages a client-focused, enterprise-wide, model-driven approach. A powerful set of MDA development tools, integrated with standard J2EE Ide for Websphere or Weblogic, enables Finantix Components to offer full ownership, development and maintenance, cost reduction, autonomous evolution control for any phase of bank projects. Finantix Components adopt a flexible process and workflow management feature, paying specific attention to reusability of functionality and business logic, easy process parameterisation, re-assembly and customization capabilities across multiple business channels - branches, call centres, external agents, intermediaries, and the Internet - with full support of technical channels and devices including the Internet, wireless devices, ATMs, and VR.

All business services are based and can be customised, integrated or extended according to SOA concept and are available as Web Services, offering a flexible, XML-based integration layer that supports SOAP, Corba, JMS and standard middleware products. Finantix Components also integrate with multiple enterprise-wide information sources - core banking systems, asset management and insurance applications, data warehouses and other specific applications-. According to bank strategy and needs, data can reside centrally or be distributed at regional or branch level in order to support offline operations, connection failure and critical communication infrastructure. Finantix Components support all major operating systems including ZSeries, Linux, AIX, Sun, NT supported by J2EE application servers such as Websphere, Weblogic, Oracle Application Server and Sun. Oracle, DB2, and MS SQL are certified as databases. They are role-specific and can be configured by the bank according to its own rules and parameters.

Finantix Components embed MDA standards and architectures which allows full definition of enterprise applications including business logic, front-end logic and connectivity with third-party systems.

Finantix Consulting assists clients in architecting innovative MDA models that reuse existing IT assets to implement new business strategies. The service is provided through the MDA FastStart Program certified by OMG.



Finantix technology allows IT professionals focusing separately on business vision and technical infrastructure at any level (MDA, SOA, BPM) by providing the following benefits:

- Time-to-market reduction

An automated model transformation makes it possible to develop business functionality independently from its implementation within the technical architecture

- Investment protection

Portability to new platforms is a well-defined, well estimable process breeding standardization and platform independency that makes enterprise solutions future-safe

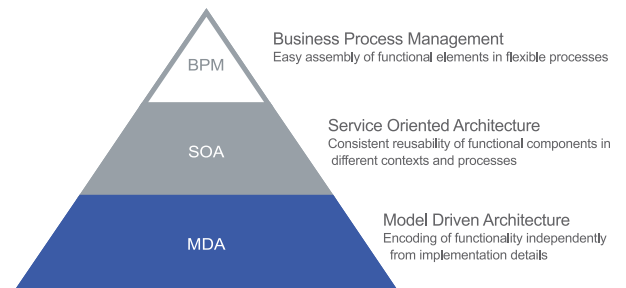
- Mastery of business processes and channels

Business functionality is formally described without technological or implemental constraints and handled through the functional-oriented configuration management therefore ensuring business continuity

- Short and long-term ROI increase

Major project costs (e.g. Enterprise Application Integration) are reduced, maintenance is simplified, functional upgrades are conveniently applied and migration executed with reasonable costs

Technical architecture



Benefits of the Finantix Components technical architecture:

- Component-based approach
- Flexible evolution
- Model Driven Architecture
- Business-driven development cycle
- Full control on business process and enterprise applications through Finantix Studio
- Automation code generation to speed-up the development process
- Easy integration with back-ends, information sources and other systems
- Enablement of multi-channel development
- Enablement of multi-language development
- Mastery of all of business processes across channels
- Natively built on J2EE standards

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