FINASTRA

THE FUTURE OF FINANCE IS OPEN

ENCORE®

A COMPREHENSIVE APPROACH TO SALES, SERVICE AND TRANSACTIONS

The Leader in Customer Relationship Management and Branch Automation for Financial Institutions

Encore® helps differentiate your institution from your competitors by a providing a complete profile of your clients' relationships and activities.

"Encore combines Customer Relationship Management (CRM), Teller and Sales & Service (Platform) features in one application to provide all client information and services needed by the universal banker."

Differentiate Your Institution
Providing the best possible service and enhancing profitability by understanding and fulfilling your clients' needs are vital to your business. This is becoming increasingly difficult in today's highly competitive market. Encore® helps differentiate your institution from your competitors by a providing a complete profile of your clients' relationships and activities. The Encore Suite is a relationship-building and retention solution that provides intelligent tools for delivering customer service, processing financial transactions, presenting product options, tracking contacts and managing sales pipelines across business lines, and speeding deposit account opening. Ultimately, Encore enables financial institutions to leverage the power of the branch to strengthen relationships, improve profitability, provide better service and operate more efficiently.

Encore combines Customer Relationship Management (CRM), Teller and Sales & Service (Platform) features in one application to provide all client information and services needed by the universal banker. With Encore, you can open an account, run financial transactions, service an account, manage contacts, and track prospect referrals and sales opportunities. Information is shared and training is simplified. The flexibility of Encore allows for any combination of features at workstations throughout your institution.

Provide Better Service
The heart of Encore is its integration with legacy and third-party systems. Now anyone, anywhere in your institution, including the call center, can have access to important relationship information, service history, sales opportunities and the latest contact information. Encore provides a real-time update of the progress of the client's request.

With Encore's streamlined deposit account origination, an account can be opened and funded within a few minutes. Encore Work Queue and Signature and Archive features eliminate paper in the branch and expedite the client's service requests, while tracking this activity in the client profile for a 360 degree view of the customer. You will provide a professional and timely response to your clients, increasing satisfaction and loyalty.

Business Intelligence Integration
To enhance your cross-sell efforts, Encore is integrated with Finastra's Touché® Analyzer MCIF and Touché Messenger multi-channel direct marketing. Encore displays marketing information and household details specific to the customer, enhancing the ability to know your customer and offer products that fit their needs. Marketing messages display on demand or automatically during a teller transaction.

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Encore Suite Features

- Interactive interfaces to legacy systems
- Client Profile (full view and snapshot view)
- Client folder notes, tasks, appointments
- Shared data across branch, call center and all departments of the institution
- Contact and Calendar integration with Microsoft® Outlook
- Online Web Help, including institution defined help pages
- Client ID Scanning and recall
- Client Relationship Management
- Rate and Fee schedules
- Electronic signature and archive
- Centralized user security administration
- Quick access to transaction processing
- Management reporting

Proven Implementation Processes

Since Encore is designed exclusively for financial institutions, our staff and implementation processes are designed to expedite the steps required to provide your institution with the desired results. The expert consultative implementation approach at Finastra ensures that your institution's objectives are met prior to roll-out. The onsite training and guidance upon installation guarantees buy-in and excitement among all ranks and functional areas.

After installation, we will continue to support your institution and offer follow-on services to meet ever changing needs. Ensuring your success is the key to our success.

Enhance the Sales Experience for Clients and Staff

In order to grow your business, you need to attract and retain clients through new sales and exceptional service. Encore Sales & Service streamlines the new account opening process and provides front line employees access to important relationship information, service history and sales opportunities. Flexible features allow you to easily manage contacts and calendars, as well as track service and sales, resulting in increased operational effectiveness and relationship-building.

Sales Features

- Drill-down account inquiries
- Institution defined product sets
- Product presentation screens/scripts
- Side-by-side product comparisons
- Sales Opportunity Detail and Statuses
- User Sales Limits
- List Import and Call Queue (Campaigns and New Account follow-ups)
- A complete history of communications to and from your customers regarding sales inquiries
- Needs assessment tools
- Sales Pipeline Reporting
- Won/Lost Opportunity Reporting
- Retail new account opening interfaced to host provider with incomplete reports
- Support for compliance documents with signature and archive
- Automated account follow-up events (On-boarding)
- New account work flow events

Service Features

- Drill-down account inquiries
- Online service transactions
- Institution defined service transactions (information gathering fields)
- Service documents with signature and archive option
- Work flow events
- User service level agreement tracking with past due tracker
- Work Queue assignment and events
- Work Queue dash board notification at sign-on and sign-off
- Paperless service requests Teller Image Capture

Encore supports interfaces to several image capture solutions that capture document images at the point of presentment.

Encore Teller

Encore Teller is a flexible, comprehensive and easy-to-use teller solution. Encore Teller supports a universal agent model, providing access to client profiles, built-in cash machine integration, teller capture for improved accuracy and speed, and automated marketing message prompts to improve sales and referrals.

Encore Teller Features

- Enterprise electronic transaction journal with automated transaction reversal/ correction
- Vault mode and cash box processing
- Multiple transaction warning to reduce fraud
- Real time or Split Day Processing
- Online/offline and cash box currency limits
- Batch, teller and branch totals
- Local account alerts
- Remote overrides
- Balancing aids: cash count, buy/sell, over/short, recreate totals
- Management reports for teller activity, large currency, monetary instruments, Branch Cash Position, store and forward, transaction summary, including over/ short reports
- Interfaces to financial peripherals—such as receipt/validation printers, cash machines, check scanners and signature pads
- Automatic fee calculation and waiver tracking
- Cash consolidation across the institution for CTR reporting with threshold management option
- Monetary instrument tracking and OFAC check

Currency Transaction Reporting

Encore Teller provides Currency Transaction Reporting (CTR) features that simplify the work required for Bank Secrecy Act (BSA) regulations. Encore tracks the cash transactions in the CTR Journal, maintains exempt clients, account holders and transaction conductors. Encore tracks and prepares the electronic file for transmission to the BSA site. The CTR Journal has many features, including the cash Monetary Instrument transaction listings.

Technical Information

Multiple Configurations

Encore can be deployed in a variety of configurations, including:

- Smart client
- Virtual client
- Encore synchronizes to Microsoft active directory for managing user profiles.

Encore Enterprise Framework

Encore eServices uses web services to enable interoperability and support multi-channel links from customer knowledge systems, such as legacy host, data warehouse or datamart, MCIFs and analytics to the point of contact with the customer for all Encore solutions.

About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit **finastra.com**

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