

UNIQUARE Business-Management Transaction-Frontend

Efficient processing – more time for your customers

Today's banks have to cope with significant pressures in respect of cost and competition as well as increasing customer expectations concerning products and services. More effective and flexible systems are needed to respond quickly and risk-free to new demands. At the same time it is becoming more and more important to reduce high processing costs in order to ensure a cost effective transaction processing. Specific process flows need to be more automated and standardized.

Today's banks focus again on simplifying standard transactions while improving the quality of their customer service at the same time.

UNIQUARE Business Management

UNIQUARE Business Management (UBM) directs and manages all processes and ensures the optimal use of the different distribution channels at the point of customer contact, from marketing, acquisition, advisory services and processing of loans to transaction handling. UBM *Transaction Frontend* is the component that covers the entire counter, cash desk and back office area.

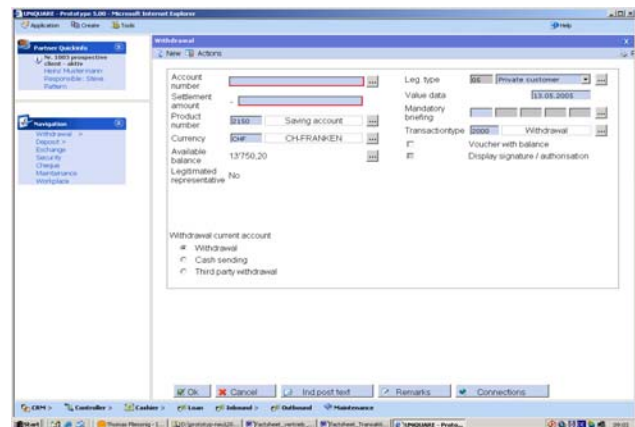
UBM Transaction Frontend

Rational workflows: UBM *Transaction Frontend* is process-oriented and guarantees a secure and rational processing of transactions (deposits and withdrawals, cash/non cash, foreign currencies, administration of customers and products) in the branch, call center or when using Internet banking. UBM *Transaction Frontend* can save up to 1 working hour per employee per day.

Increased service quality: As part of the UBM *Suite* the UBM *Transaction Frontend* represents the last link in the process chain of acquisition, advisory service and processing and fulfillment that ensures a continuous value added process. It decreases the workload of branch employees and optimizes processes. The quality of services offered increases significantly, which of course results in better customer retention.

Modular structure: Given its modular structure, UBM *Transaction Frontend* can be integrated into the existing IT environment or implemented as part of the complete UBM *Suite* package. Individual customization and parameterization of the various components enable us to completely meet your specific business needs.

The UBM *Transaction Frontend* like the complete UBM *Suite* package is available both in advanced Web technology and in client/server technology. Both versions are multi-platform capable, provide multilingualism and are freely scalable.



Benefits

Reduced costs

- Process optimization (e. g. automated workflows) and integration
- Process standardization
- Reduced error rate by prevention of redundant data input

Improved customer service

- Fast transaction processing
- Competent product information and advice
- Employees have more time for acquisition and advice

Specific Strengths

Optimized application performance

- Ongoing data access and early consistency checks
- Minimized response times
- State-of-the-art, modular architecture

User-friendly navigation for employees

- Intuitive user interfaces and dynamic screens
- Integrated operating instructions

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Important Features

- System access authentication and authorization
- User help
- Online / Offline mode (e.g. host breakdown)
- Field validation
- Re-start function in case of transaction cancellation
- Marking transactions for re-booking
- Batching function
- Supervisor rights (electronic 4-eye principle)

- Money laundering documentation and checking
- Data encryption
- Silent alarm
- etc.

Includes:

- Automatic cash dispenser (ATM), TWIN-Safe, etc.
- Passbook and receipt printer, scanner
- Magnetic stripe reader and writer, etc.

Components and Functions

Customer Administration

Administration and inquiry of customer data (incl. product portfolio)
 Inquiry of customer related warnings
 (e.g. Credit Rating Association)
 Customer searches

Account Administration

Administration and inquiry of account data
 Administration and inquiry of account overdrafts
 Administration and inquiry of account blockings
 Subsequent printing of account statements
 Inquiry of account balance and turnover
 Inquiry of account number cross references
 Administration and inquiry of term deposit data
 Administration and inquiry of term deposit blockings
 Prolongation of term deposits
 Conversion of term deposit products

Cash Desk Services

Deposit and withdrawal in local currency
 Deposit and withdrawal in foreign currency
 Purchase and sale of foreign currencies, precious metals and foreign exchange (e.g. traveler's checks)
 Administration of saving books
 Administration of saving book passwords
 Exchange of bank notes
 Processing of cash advances (credit card withdrawals)
 Encoding of the magnetic stripe of a card

Cash Desk Administration

Start and closure of cash desk (at day beginning and end)
 Processing of donation and returns
 Administration of foreign currencies and precious metals
 Administration of exchange rates
 Work with electronic journals and audit trails
 Inquiry of cash balance and turnover
 Inquiry of cash desk status
 Reset of cash desk status and cashier
 Carrying out of printer tests
 Re-print of cash transactions on receipts
 Administration of ATMs (e.g. opening of cash desk drawers, loading and unloading, activating the time lock)
 Administration of denomination tables
 Administration of cash desk workplaces, cash inventory and cash desk drawers

Domestic Payments

Administration of payment orders
 Administration of standing orders
 Administration of direct debit orders
 Administration of collection orders

Foreign Payments

Administration of payment orders

Encashment of Checks and Bills of Exchange

Submission of checks and bills of exchange for encashment

Electronic Banking

Administration of electronic banking
 Processing of electronic banking transactions

Card Services

Administration and inquiry of bank cards and card blockings
 Administration and inquiry of credit cards and credit card blockings

Customer Services

Administration and inquiry of insurance/ building society savings/ leasing (interfaces)
 Administration and inquiry of safe usage
 Administration and inquiry of safe deposit box usage
 Administration and inquiry of night and day vault usage

User Administration

Administration and inquiry of user rights
 Administration and inquiry of users
 Change of user passwords
 Blocking of workplace by user

Branch Administration

Administration of branch parameters
 Administration of workplaces

Form Administration

Administration of form and contract templates
 Completion of form and contract templates
 Printing of form and contract templates
 Archiving of filed forms and contracts

Report Administration

Design
 Usage
 Printing

Further Information

info@uniquare.com