Scivantage Investor

Advanced Trading & Investment Solution for Retail Investor Web Sites

Scivantage Investor is a powerful, integrated solution that provides retail investors with personalized, on demand access to high-quality investment tools and information they need to manage and build wealth online. From advanced trading, market data, portfolio and cost basis reporting to automated account opening, account management and electronic funding, Scivantage Investor delivers a full suite of applications designed to attract and retain customers, strengthen a firm's online presence and create substantial competitive advantage.

Offering investors a comprehensive dashboard view of their relationship with a financial institution, Scivantage Investor enables firms to create a more customer-centric experience for their online customers and empowers investors to more effectively manage their investment needs. With a single click, investors can view balances, transact sophisticated trades, open new accounts and transfer funds–all from the convenience of their personal computer, wireless device or telephone.

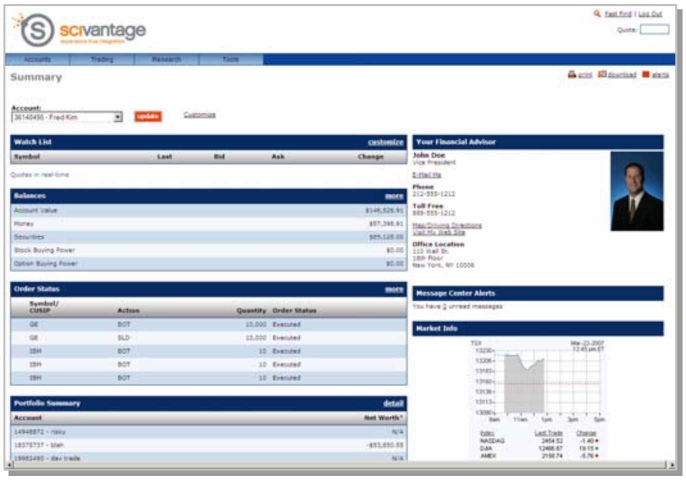
Modular in design, Scivantage Investor can be configured to meet the needs of even the most demanding, active investors. This innovative, back-office independent solution seamlessly integrates with all major and proprietary back offices and select third-party software providers. The solution provides:

- Order entry and processing of equities, options, mutual funds and ETFs
- Advanced trading and complex options strategies for experienced investors
- Real-time access to balances, positions, account activity and order status with immediate account opening, maintenance and ACH funding
- Integrated portfolio management tools including cost basis, portfolio reporting and asset allocation
- Configurable rules engine offering greater control over back office functions such as pre- and post trade routing, exception requests and restricted securities
- Investor dashboards, OFX downloads and online document delivery
- Real-time, actionable notification of critical events and collaborative messaging center

Scivantage Investor offers financial institutions a high performance technology solution that is proven, secure and 100% accessible–anytime, anywhere.

Benefits of Scivantage Investor

- Highly customizable, turnkey solution delivers a world class online customer experience at a fraction of the cost and implementation time
- Real-time access to account and investment information drives high-touch collaboration with financial advisor channel
- Back office independent – out-of-the-box data integration to Thomson, ADP, Pershing and National Financial.
- Cutting-edge fraud prevention methods builds customer confidence and drives online channel growth
- Sophisticated tools and seamless integration with third-party content providers offers immediate competitive advantage



Whether a financial institution is looking to complement or replace an existing online solution, Scivantage Investor provides the flexibility firms need to expand their relationship with their online investors and promote their unique investment offerings.

Key Features of Scivantage Investor

Account Opening & Maintenance

- Real-time account opening and funding; including multiple accounts from one screen
- Workflow system with full audit trail of principal approval, exception processing and other defined rules
- Full account maintenance capabilities-profile changes and service additions
- Identity verification and authentication; OFAC, Patriot Act-compliant

Trade Processing

- Comprehensive order entry and processing capabilities
- Supports trading of equities, mutual funds, ETFs and options
- Complex options trading and advanced equities trading strategies including: Trailing Stops, One-Triggers-Another, One-Cancels-Another and Bracketed orders
- Order routing to all major Exchanges, ECNs and market makers for multiple instrument types

Account Management

- Real-time access to balances, positions, account activity and order status
- Asset allocation capabilities including rebalancing, straight-through trades and investment profiles
- One-click transactions from account screens
- Extended account history that goes beyond standard back office procedures
- Consolidation and display of accounts held outside of primary back office

Electronic Money Movement

- Comprehensive money movement options: ACH, transfers, wires, check requests
- Supports on demand, recurring or periodic transfers
- Bank account and identity verification

Online Document Delivery

- Electronic delivery of trade confirms, statements and 1099s
- Downloadable 1099 data to leading tax preparation software

Cost Basis & Portfolio Reporting

- Automatic processing of corporate actions, including voluntary events
- Wash sale identification, calculation and deferral
- Customized, on demand tax reporting capabilities, including realized and unrealized gains/losses, IRS Schedule D and Form 6781
- Real-time, actionable trade analysis of short- and long-term gain/loss opportunities

Event Notification & Alerts

- Personalized Inbox centralizes all enterprise alerts and notifications from firm-wide systems
- Actionable resolutions, complete audit trail and firm-defined workflow
- Advanced collaboration module allows teams to share notes, documents and set reminders
- Multi-device delivery including desktop, PDA and Phone

Market Data & Research

- Real-time and delayed quotes on North American and International Exchanges
- Premium research and analysis from leading third-party providers
- News content from multiple sources

Fraud Protection Tools

- Multi-factor logon authentication
- Configurable rules engine to prevent trades of restricted securities
- Activity-based fraud monitoring
- Device authentication

▸ 10 Exchange Place, 13th floor ▸ Jersey City, New Jersey 07302 ▸ toll-free 866.724.8268 ▸ f 646.452.0049 ▸ info@scivantage.com