

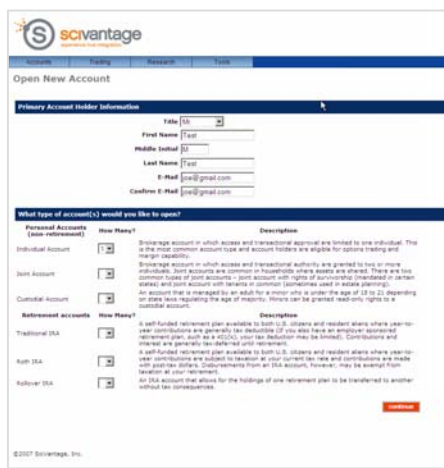
Scivantage Investor Account Opening & Maintenance



Whether a financial institution is looking to grow their online channel or searching for better ways to retain existing online customers, Scivantage Account Opening & Maintenance provides a proven, cost-effective solution that is an essential component of any financial institution's growth strategy.

Scivantage Account Opening & Maintenance is a real-time, automated and configurable account opening and administration solution for online brokerage web sites. Designed to support and streamline the account opening process across multiple channels—online, call center, branch and advisor network, Scivantage Account Opening & Maintenance drives profitability by reducing processing time, increasing application conversion rates and eliminating errors at the point of application. The Automated Review & Approval capability ensures accurate data entry and compliance with regulatory and business rules, while significantly reducing “not-in-good-order” (NIGO) exceptions. This innovative, back-office independent solution seamlessly integrates with all major and proprietary back offices and select third-party software providers.

- **Increase Revenue**
Application conversion = more funded accounts
- **Reduce Costs**
Account opening costs reduced up to 70%
- **Enhance Advisor & Investor Experience**
Open accounts in real-time, improving client satisfaction



Scivantage Account Opening & Maintenance is available as a core application of Scivantage Professional and Scivantage Investor. Additionally, Scivantage Account Opening & Maintenance can be deployed as a standalone application or configured to integrate into a firm's proprietary or third-party systems.

BENEFITS

- Increase client acquisition rates by allowing advisors and customers to apply for, be approved and fund a new account in a single session
- Lower abandoned rates and increase the rate of funded accounts by making immediate funding a part of the process
- Reduce operational costs through a streamlined, automated application process
- Extend customer reach beyond traditional brick-and-mortar and geographic footprint—making it easier for all types of customers to open and fund a new account
- Open new accounts in real-time through immediate validation and approval
- Maintain regulatory compliance throughout every phase of the account opening process

REDUCE ERRORS, ENFORCE COMPLIANCE AND STREAMLINE NEW ACCOUNT PROCESSING

Scivantage Account Opening employs an integrated and highly configurable decision support system to ensure proper information is gathered and validated at every phase of the account opening process. Integrated risk management features make certain that consistent decision-making and edit check criteria are applied across all applications. Automating many time-consuming and error-prone tasks, the solution can be configured to support a firm's business processes and compliance policies. Scivantage Account Opening also provides a powerful workflow system that automates the new account and account maintenance approval lifecycle—dramatically reducing processing time and eliminating errors.

Key Features of Scivantage Account Opening & Maintenance

- ▶ Real-time account opening, maintenance and funding capabilities; including multiple account opening from one screen
- ▶ All major account types supported with 80-90% of all required fields contained 'out-of-the-box'
- ▶ Workflow system with full audit trail of principal approval, exception processing and other firm-defined rules
- ▶ Full account maintenance capabilities, including profile changes and service additions
- ▶ Identity verification and authentication; OFAC, Patriot Act-compliant
- ▶ Integrates comprehensive, secure electronic money movement features—ACH, transfers, wires and checks—for instant account funding
- ▶ Automatically generates electronic forms for client sign-off, such as IRA, options and margin forms
- ▶ Configurable rules engine allows for real-time decisioning and firm-defined workflow

Leading financial institutions depend on Scivantage for essential front- and middle-office applications that deliver transaction-critical data, automate key business processes and drive operational efficiencies. Scivantage's proven, back-office independent brokerage solutions offer a powerful suite of applications that span the workflow of financial professionals and support the complex investment needs of the retail investor. Contact us for more information.



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