

Automate the Money Transfer Process to Generate New Revenue and Improve Customer Satisfaction

Scivantage Electronic Money Movement is a real-time, account funding solution that automates the funds transfer process between bank and brokerage accounts. Offering a single point of access for multiple transfer options, Electronic Money Movement empowers online customers and financial advisors to efficiently manage cash balances, and enables them to electronically move funds—from any account, to any account, at any time.

Utilizing our proprietary transaction engine, Scivantage provides an integrated funding solution that simplifies and automates the movement of money between accounts. With support for on-demand, recurring or periodic transfers, this powerful application offers comprehensive money movement options, including Automated Clearing House (ACH), transfers, wires and check requests.

Financial institutions can empower online customers and financial advisors to create ACH profiles, edit and verify bank account information and initiate and monitor the status of money transfers, check requests, automated funds transfers and periodic payments. To help mitigate risk and decrease fraud exposure, instant account and identity verification procedures are incorporated throughout the process.

When combined with Scivantage's Automated Account Opening application, Electronic Money Movement enables instant account funding and trading power; making it easier to grow online relationships and improving the likelihood that new accounts will be funded.

BENEFITS

- Improves customer satisfaction and provides greater account funding flexibility
- Adds enhanced transactional capabilities and increased value to the online brokerage experience
- Simplifies the new account funding process and cuts down on abandoned accounts
- Creates new transaction-based revenue streams
- Reduces errors that typically occur with paper-based or offline processes
- Available for all major brokerage back office systems, as well as proprietary systems



Increase Revenue

Immediate account funding = more assets under management

Reduce Costs

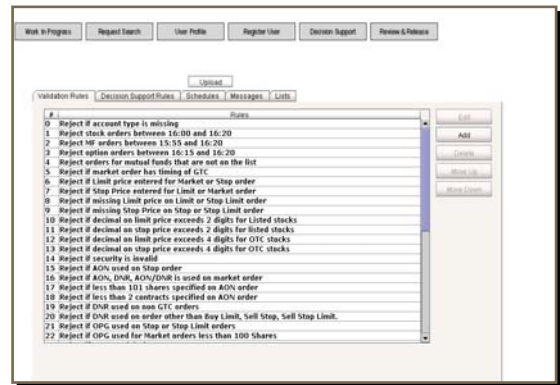
Increase accuracy and reduce operational costs

Enhance Advisor and Investor Experience

Provide customers instant trading power

Rules-based Processing and Workflow System Reduces Errors and Streamlines Money Transfer Process

Scivantage Electronic Money Movement employs an integrated decision support and workflow system to ensure the proper information validated immediately based on the type of funding request. With rules-based support using Scivantage's proprietary Rules Engine, Electronic Money Movement ensures that fund requests can be automated and reviewed based on a firm's specific business requirements; mitigating risk throughout the process and virtually eliminating manual review requests. The flexible rules-based application manages exceptions up to the point of resolution and drives down new client acquisition time to minutes.



Key Features

- Real-time funding with immediate trading capabilities
- Capture multiple bank/financial institution profiles for each customer account
- Transfer money on-demand or set-up multiple periodic receivables
- Modify settlement instructions to settle through ACH
- Automate requests for checks and Fed wires
- Easy set-up and modification of ACH funding and automated investment plans
- Flexible, dynamic and automated rules system for exception management
- Integrates with all major back office systems
- Workflow system with full audit trail
- Web-based administrative module
- Highly scalable, hosted service