

APSYS

Core banking system



Improve your operational efficiency to lower your Cost/Income ratio

FNZ is the **global platform provider** in the wealth management sector, partnering with over 650 of the world's leading financial institutions and over 8,000 wealth management firms.

With over 4,500 employees in 21 countries, FNZ's mission is to open-up wealth, empowering all people to create wealth through personal investment, aligned with things they care about the most, on their own terms.

At FNZ, we leverage our extensive experience in wealth management, **reinventing ourselves to innovate and adapt** to an industry in evolution and facing structural challenges:

-  Legacy applications limiting efficiency and often resulting in manual workload,
-  Increased constraints on regulatory compliance,
-  Constant margin erosion and increased competition deteriorating levels of commissions and fees,
-  Client expectations for enhanced UX digital solutions requiring efficient integration capabilities to web and mobile applications.

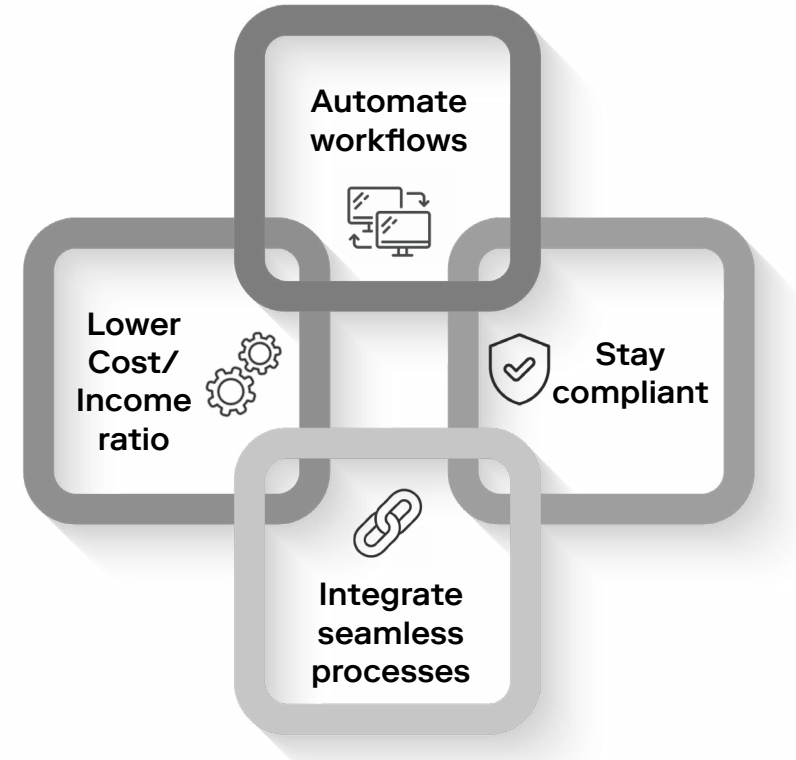
Our **award winning solutions** are made for private bankers and wealth managers to enable them to **turn these challenges into opportunities**.



A robust, open and complete Core Banking System to run and automate your processes

Apsys is a fully integrated, straight-through processing (STP), **Core Banking System** specialized for the private banking, wealth and asset management industries.

It runs and automates real-time processes to improve banks and investment managers operational efficiency.



FNZ solution

FNZ' Apsys solution allows private bankers and wealth managers to improve their operational efficiency, comply with up-to-date regulatory requirements and grow their business.

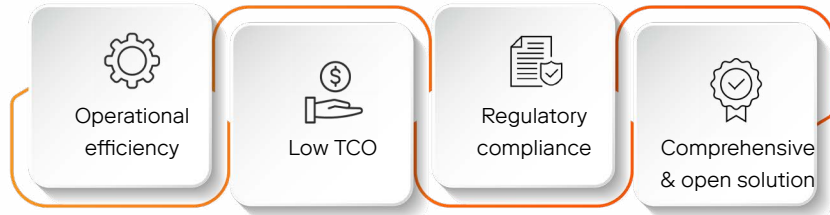
Apsys Core Banking System is open to complementary ecosystem solutions (API), supporting the complete **front-to-back cycle** with full coverage of banking and investment management business processes.

The solution automates and monitors workflows to deliver **higher levels of straight-through processing (STP) at low cost of ownership.**

The Apsys Core solution

Apsys Core Banking System is a comprehensive, agile and robust banking operations platform made of a modern Swiss technology developed specifically for financial institutions.

The solution is intuitively built to respond to bankers' needs and has been designed to improve overall operational efficiency across the board.



Operational efficiency and agility

The Apsys solution allows private bankers and wealth managers to **improve speed and reliability through workflow automation** (high STP rate). Entirely workflow and process driven, the solution delivers accurate information with real-time accounting. Multi-currency, multi-country and multi-entity requirements are easily managed to generate complete internal and client reports.

The solution enables a **central view of the entire bank's business** that can be piloted through analytical accounting, which allows banks to put the client at the center of everything they do from front-to-back office.

Low Total Cost of Ownership

Apsys Core Banking System solution improves operational efficiency with limited back office resources focused on controls and exception management instead of unnecessary data entries.

The solution has been designed to enable efficient **operations with no limits of volume at a very low Total Cost of Ownership (TCO)**. From an IT perspective, the solution is easy to run and manage. Release changes and upgrades are easy and quick to implement.

Regulatory compliance and risk reduction

The Apsys solution is **fully compliant** with the latest regulatory requirements, including data protection (GDPR). The automation of workflows and real-time risk monitoring allows errors reduction and full control over banking processes.

Private bankers and wealth managers can easily interact with their clients in a fully secured and cross-border* regulatory compliant environment.

The platform is **fully secured** and can be accessed by user profiles, entity and function, with authorizations and restrictions. It also provides 4 eyes principle and a full audit trail on all operations and changes.

A comprehensive and open solution

The Apsys solution covers the whole range of banking operations. It is scalable and flexible, and designed to support your growth strategies, improving personalized services to clients across the business,

whether it concerns a geographical expansion, new markets or products.

The solution has plug and play connectivity with a complete ecosystem of third-party specialized providers, and can be easily interfaced to in-house solutions or external counterparties with its public API capabilities.

It can be natively combined with the other front-office FNZ solutions (advanced Portfolio Management, digital Client Lifecycle Management and E-Banking) for a complete Core-to-Digital experience.

Client and portfolio centric, Apsys Core Banking System supports the complete front-to-back cycle through native workflows and business processes.

*Cross-border powered by a technological partner. Apsys client's performance.

Complementary modules (optional)

Client Information Management: CIM

An optional Client Central Master File solution complements our Apsys solution: FNZ' CIM (Client Information Management). Natively interfaced with Apsys Core Banking System, the CIM module provides a **client data and document management** which better monitor internal processes and efficiently manage, master and secure all your clients' information:

- Client data and documents including printing, mailing, document dispatching and archiving,
- Client confidentiality, protected data from unauthorized use and GDPR compliant,
- Compliance processes (KYC, AML, risk profile, namecheck, etc.),
- Central Registry structuring and managing client data and follow-up on open issues.

Cockpit analytics

With the integration of Microsoft Power BI solution, FNZ offers high-end analytics' services where financial and business activities can be tracked and reported in an intuitive dashboard. This powerful digital module allows you to extract data, analyze it and share findings. Accounting data can be extracted from our Apsys solution, and business data from our Banker's Front solution, providing you with a global view at anytime.

Drive your business through analytical accounting with Cockpit Analytics Power BI solution (revenue analysis per product, RM, client, etc.).

Cockpit analytics module's overview.

Advanced Workflow Management: AWM

Apsys Core Banking System can be connected to a dedicated Business Process Management (BPM) tool, based on workflow activities: FNZ' AWM (Advanced Workflow Management).

This agnostic system is integrated within FNZ solutions and can be manually launched or automatically triggered by any event from any external system.

It is an optional tool that integrates two main features:

- An **alert engine** sending notifications based on pre-configured settings,

- A **task and workflow management** generating centralized workflows based on the Core Banking System's data. Workflows involving different systems can be configured by the bank to centralize tasks (to-do lists) and notify users.

Core-to-Digital

The Apsys solution natively integrates with FNZ front office solutions for a **complete Core-to-Digital experience**: FNZ' advanced PMS -**Equalizer**, FNZ' digital CLM platform -**Banker's Front**, and FNZ' mobile and web Client and EAM Portal -**E-Banking**.

Integration

The application software is based on relational data model using the Oracle DB and the programming language C, C++ and Java. The solution can either be deployed on premises (recommended platform Linux Redhat Enterprise) into a dedicated outsourced Private Cloud or with a Public Cloud provider of your choice.

Apsys is an **open solution preconnected**

with a complete ecosystem of partners. The standard Apsys interface (public API) allows In-house providers and specialized third-party tools (E-Banking solution for instance) to access Apsys' information and generate operations in the Core Banking System. It is a programmatic API, available as C shared libraries and JAVA classes.

Ressources optimization and ITO

Fully integrated and flexible, the Apsys solution is easy to set up and operate (run and change).

FNZ also offers **value-added optional Managed Services** to help and support with the run and change application management activities. It allows bank's resources to focus on a higher impact of their activities (new products / services) and improve their client services,

while benefiting from FNZ expertise and professional resources to operate, manage and maintain the application.

FNZ' Managed Services address the typical IT challenges met by banks by covering full operating, monitoring and application management, private cloud and infrastructure management (IT Outsourcing).



Apsys key features



Bank's management & accounting

- Multi-account charts, multi-currency & country, multi-entity
- Dynamic financial statements and general ledger
- Treasury and cash management
- Fees management
- Analytical accounting and revenue management (Cockpit Analytics Power BI option)
- Credit management (ARR, lombard, mortgage, individual loans, corporate lending)
- Transaction monitoring
- Queries and data extraction
- Tailor-made client, legal and fiscal reporting



Payments & Order management

- Multi asset class
- Money market instruments & Forex
- Stock exchange and securities transactions
- Internal and external payments
- Advanced ordering capabilities
- Corporate actions management
- Comprehensive teller module
- Inter-banking market



Risk management

- Borrowing power and credit lines
- Client's debtor risk control and guarantees
- Real-time risk monitoring and notifications
- Counterparties limits
- Securities
- Audit trail
- Notification and workflow engine with FNZ' AWM (option)



Regulatory compliance

- Real-time and accurate information for compliance monitoring and controls
- Regulatory compliance across the board (AML, Fatca/QI, EAR, MiFID II/FSA, FMIA, GDPR, ...)
- Conformity rules engine



Client Master (option)

- Client data and documents management
- Central client registry
- Data protection and confidentiality, GDPR compliant
- Document printing, mailing, dispatching and archiving
- Marketing module



Connectivity

- Open to third-party solutions through public API (C shared libraries and JAVA classes)
- Pre-connectivity to a complete ecosystem of partners
- Natively integrates with FNZ Banker's Front, Equalizer and E-Banking solutions (Core-to-digital)



Request a demonstration, ask a question
or book a call, we are available for you:

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Always by your side, we serve
our + 650 clients in more than
21 countries







Wealth's growth platform

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