



Infopoint® Complete Billing System

Product Overview

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EXECUTIVE SUMMARY

Cash management and revenue generation are critical functions for the banking industry. The billing function within a financial institution (FI) is pivotal for billing accuracy, customer satisfaction, operational cost containment, and revenue generation opportunities. Infor is pleased to provide this product strategy in regard to our billing solution. Our technology and services solutions represent a tremendous value and capability in meeting goals for revenue and profitability growth in a Global Transaction Services (GTS) environment.

Infor is committed to being at the forefront in providing industry leading products and services for the financial marketplace. To meet this objective, Infor is announcing its end-to-end solution for the financial billing industry, Infopoint Complete Billing System. Using the proven capabilities of the Infopoint Account Analysis product as its core billing engine, Complete Billing System incorporates a rich user experience, a robust business intelligence function for reporting and analytics, and an accurate modeling and forecasting tool.

COMMERCIAL BILLING STRATEGY

The high-level objective of the Complete Billing System is provide solutions for the entire commercial billing lifecycle using multiple avenues for development and implementation, including enhancements to the core billing system, rich user interface capabilities, workflow processes, alert and notifications, robust business intelligence and modeling and forecasting capabilities.

The Commercial Billing Lifecycle is a combination of complex processes involving a variety of roles and interfaces through an enterprise. To ensure Infor’s ability to deliver the most usable and efficient system for our clients given our domain expertise and corporate strategy, the entire Lifecycle process is kept in mind when planning future solution offerings. Each piece of the Lifecycle is briefly described below.



Commercial Billing Lifecycle Stage	Complete Billing System Offering
<p>1. Target and Prospect</p> <p>As part of the sales process, FIs must identify and pursue potential customers. Currently, they may obtain leads from referral services, incoming inquiries and research. These leads become target clients of the commercial sales force to call on to solicit business.</p>	<ul style="list-style-type: none"> ▶ Ideally, prospects and deals are stored in one place such as third party tools like Sugar CRM or Salesforce.com until the deal is actually closed. ▶ Using the integration capabilities of Complete Billing System, clients can move the prospect data from a third party vendor to the modeling solution for calculation and a proforma for presentation to target client

	<ul style="list-style-type: none"> ▶ Additionally, the Modeling solution allows a defined timeframe to store scenarios for existing or new clients
2. Sales/Deal Review	
<p>As part of the sales / deal review with the prospective client, a proforma projecting pricing is provided to clients for evaluation.</p> <p>Most institutions use an approval process through different levels of management ensuring projected costs are in line with the institutions guidelines.</p>	<p>Complete Billing Systems Modeling capability provides accurate revenue projections to base business decisions by:</p> <ul style="list-style-type: none"> ▶ Automating the deal calculation ▶ Using actual data on file ▶ Allowing data entry and modeling based on an existing relationship ▶ Real-time production and delivery of billing statements suitable for submission to a customer as part of a bid process (Proforma)
3. Deal Setup	
<p>Once the deal as been finalized and agreed upon between the FI and the prospective client, the deal/ proforma data is fed to the core billing engine.</p>	<p>Today, input is done manually by an operations or backroom individual. Going forward, this can be a part the Modeling solution. Built in processes will support pre-approval of proposed scenarios and automated implementation of approved modeling rate, pricing and other key parameters into production.</p>
4. Daily Operations & Management	
<p>Once part of the FI portfolio, the FIs need the ability to analyze commercial and retail customers at various levels and establish pricing from a basic enterprise-wide price list down to exception prices for individual items, allowing personalized one-one one negotiation. Once the pricing is established, they need the ability to bill for services rendered, collect fees and monitor compensating balances for earnings credit to their clients.</p>	<p>The Account Analysis application is the core engine supporting the commercial billing lifecycle, both domestic and international.</p> <p>The web-based User Interface provides a robust, user-friendly and efficient usability for managing business operations and management.</p> <p>The Business Intelligence functions provide rich reporting and analytical capabilities to support critical decisioning.</p>
5. Pricing Events	
<p>FIs conduct annual pricing on an entire basket of services, a large portfolio of accounts, or on an ad hoc basis because of bank policy changes i.e. overdraft fee or calculations. Additionally, they may need to forecast bank level impact of rate changes or pricing points.</p>	<p>Modeling will be used as part of the solution for the pricing events. It will be used for Relationship and Product modeling to project potential revenue from a rate or pricing change or other environmental factors that can significantly impact relationships with the FI or its annual results.</p>

<p>6. Deal Renewal</p>	
<p>As the contracts expire with existing clients, the Relationship Managers again re-price accounts for their clients.</p>	<p>Modeling will be used to provide the calculations and proforma for the clients review and automate the deal renewal setup.</p>
<p>7. Process Management</p>	
<p>On a daily, weekly, monthly, or annual basis FIs implement processes to view, input or validate data to the Complete Billing System such as officer changes, deal approvals, and setting up new accounts. Some of these processes entail multiple levels of data or applications to be reviewed or paper forms or reports circulated for signatures or backroom implementation.</p>	<p>The Complete Billing System’s user experience improves the flow of data by consolidating work processes, replacing manual processes and paper-based forms and reports and providing easy access to Infopoint data. It is a custom-developed role-based interface and intuitive with easy-to-use navigation.</p> <p>FIs can improve business processed to more efficiently support the Commercial Billing Lifecycle.</p>
<p>8. Integration</p>	
<p>The FIs need the ability to obtain and send information to other systems. They may want to send data to a Recon system to indicate it was set up in CBS or receive data for billing from applications such as ACH, wires etc.</p>	<p>IQ is a message-based adapter used to access data through the Infopoint business layer.</p> <p>ION is lightweight middleware that is used to provide cross-enterprise integration.</p> <ul style="list-style-type: none"> ▶ Communication and secure sharing of data across on-premise and cloud applications. ▶ Replaces less efficient point-to-point integration methods ▶ A replacement of some of the batch feeds from outside applications such as ACH, wires, etc.
<p>9. User Interfaces</p>	
<p>User Interfaces are the medium by which end-users access and view information contained in a system.</p> <p>There are different roles of use within the FI that need information from the billing system. These include Sales and Service, Power Users within Operations, and also general users who need informational views of data.</p> <p>Institutions are looking for workflows to assist in automation, and to provide for appropriate levels of approvals for business processes.</p>	<p>Infor’s Complete Billing System provides a rich user experience</p> <ul style="list-style-type: none"> ▶ Common User Interface using Infor Look and Feel ▶ Intuitive navigation and usability ▶ Single sign-on ▶ Role based access to information and processes ▶ Role based tasks, alerts, reports ▶ Workflow enabled ▶ Collaboration platform ▶ Portal for Business Intelligence

<p>10. Communication</p>	
<p>Effective communication between the institution and the customer throughout the Commercial Billing Lifecycle is critically important to ensuring a strong business relationship. Typical communication with commercial billing customers may include statements, media, or notices.</p>	<p>There are multiple communications options available:</p> <ul style="list-style-type: none"> ▶ The statement processing capability provides for both individual and group statements to be automatically prepared in a variety of easy-to-read formats such as online, paper, and EDI, including TWIST BSB ▶ Complete Billing also uses the alphanumeric AFP (Association for Financial Professions) Service Code structure which supports the ability to transmit AFP statement information through EDI transmission using the 822 Transaction Set ▶ Modeling provides a proforma to render to a target prospect
<p>11. Management Information</p>	
<p>Management requires insight into the performance and state of the Commercial Billing Lifecycle to prevent erosion of deposit dollars to competitive firms while enhancing the FIs overall profitability and stability of funds.</p> <p>Senior management, Sales management, and relationship manager's need information and statistics to help identify and curtail such things as drain of deposit dollars to competitive organizations, net operations income drags on customer portfolio, and how to enhance the institution's overall profitability.</p>	<ul style="list-style-type: none"> ▶ Provides access to and analyzes data to enable better business decisions ▶ Differs from reporting in that reporting is just one offering within BI ▶ Includes, but is not limited to: <ul style="list-style-type: none"> ○ Interactive dashboards ○ Rich ad hoc query and analysis ○ Proactive intelligence and alerts ○ Enterprise reporting ○ Real-time predictive intelligence ▶ Model provides easy to use schema to map data to specific measurements ▶ Customize Solutions <ul style="list-style-type: none"> ○ As with all Infopoint products and solutions, clients can extend the capabilities of the Baseline BI software with tailored solutions developed via professional services ○ The IP Business Intelligence solution is designed to get the data out of Infopoint applications while enabling clients to plug in various 3rd party tools or custom applications

TECHNOLOGY

**Core Strength
Business Solutions**

INFOR™

**Core Strength
Technology Tools**

Microsoft®

Uniquely aligned across target markets, customers, technologies, applications, and channels

Infor Selects Microsoft as Preferred Technology and Tools Provider for Infor Software Solutions

ATLANTA - Jun 23, 2010 Infor, the leading provider of business software for mid-market companies, today announced that it will closely align its key business applications with a wide range of complementary Microsoft products, forming software solutions that are easier for mid-market companies to deploy and use.



WHY MICROSOFT?

- ▶ Widely adopted platform in different industries
- ▶ Excellent functional fit
- ▶ Ready today
- ▶ Inherit innovations
- ▶ Cloud

Microsoft Technology Partnership

Infor's strategic alliance with Microsoft is just **what you've been waiting for**. You get the business-specific solutions you need on the technology platform you already know and trust. Companies today are second guessing their technology direction. They are questioning whether their technology direction is the right one. They're wondering - will it keep up with my business?

Now with Infor's alliance with Microsoft, you'll be able to **trust where you're growing** because you're getting an interface you know, technology you trust, along with depth and breadth of industry knowledge, from two companies whose products you rely on... every single day.

It's easy to get started because **you already know what to do**. You know Microsoft technology. You already know how to use it. Now you'll know how to use Infor's business solutions as well.

COMPLETE BILLING SYSTEM

Infopoint Complete Billing System is the ideal tool to use for the billing and analysis of cash management and payments-related products and services to non-personal customers. The Complete Billing System also meets global processing needs for international billing and has advanced pricing options such as price tiers, percentage discounts, and per mil pricing, which drive the fee generation above and beyond other billing systems. Its feature rich software also provides optimum ease and flexibility to manage the billing of services at a relationship or account level as dictated by your environment.

Core Billing Engine

This solution sits at the core of some of the most complex cash management solutions implemented in the banking industry. It has the proven scalability for a large portfolio of accounts and products, and will provide assurances in its ability to scale to growth demands.

Account Analysis automates many standard processes and has solid interface capabilities for the Deposit, General Ledger, and easily connects to other interfacing systems. It handles all processes with ease including adjustment processing, historical and current period inquiries, as well as statement preparation. The solution goes beyond the capabilities of competing billing applications in the marketplace by delivering advanced high-impact capabilities and features that allow you to differentiate, and gain advantage over your competitors.

As the core of the solution, Infopoint Account Analysis adds value to virtually every vital function of your operation – customer relations, new product development, pricing, and communication. With its reports, you will be able to accurately analyze balances, services, and pricing, as well as understand customer relationships to assess fees accordingly.

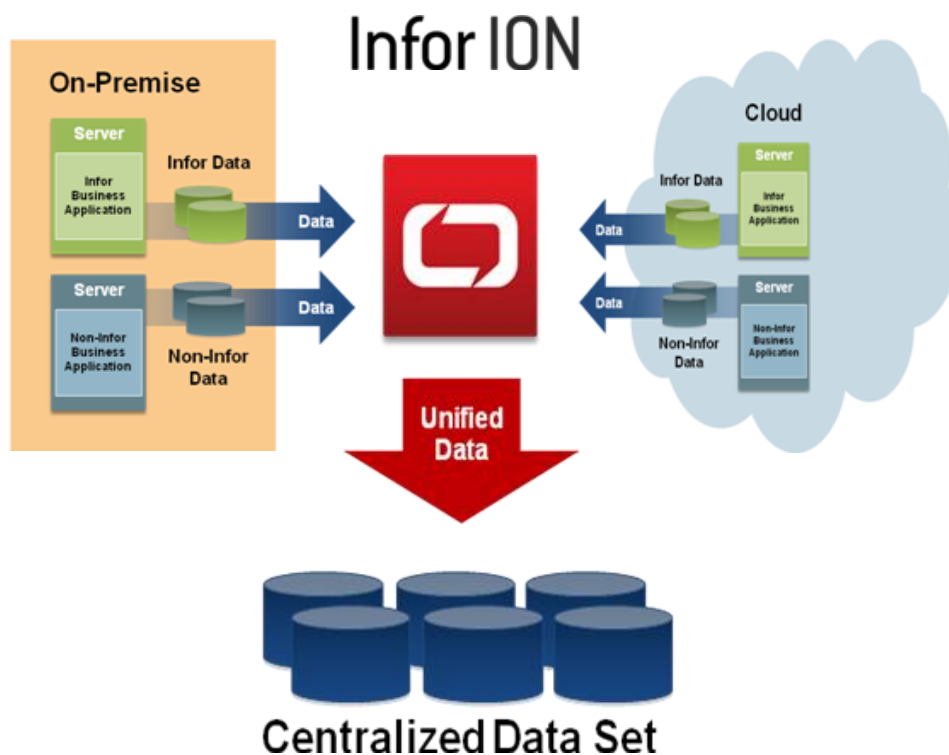
The billing engine provides true relationship pricing for the most demanding customer pricing structures while standard pricing flexibility addresses any FI environment. All rates used within the application are managed through a base rate scenario allowing for easy maintenance and management of changing industry needs, including the ability to tier earnings credit and interest rates based on balances. Full international capabilities include multi-currency, multi-lingual, and tax processing. This system is in place at the top US banks and deployed in over 100 countries. Our Account Executives can provide a complete list of enhancements to the core billing engine.

Integration

To ensure a common customer experience, today's multi-channel banking environment requires institutions to deliver consistent application functionality and customer data across all channels and lines of business. Accessing the information and business logic held within the Infopoint family of applications is mission-critical to an institution's ability to achieve their business objectives. Effective integration has become a key ingredient to an institution's success, and is a focus in technology departments today.

Many financial institutions have historically relied on point-to-point integration approaches that are difficult to establish, manage, and customize. Often they are "hard-wired", degrade performance levels, jeopardize security, and risk the integrity of sensitive data or processes. As a result, these integration approaches severely limit an institution's ability to improve flexibility, achieve efficiency, manage cost, and reduce risks.

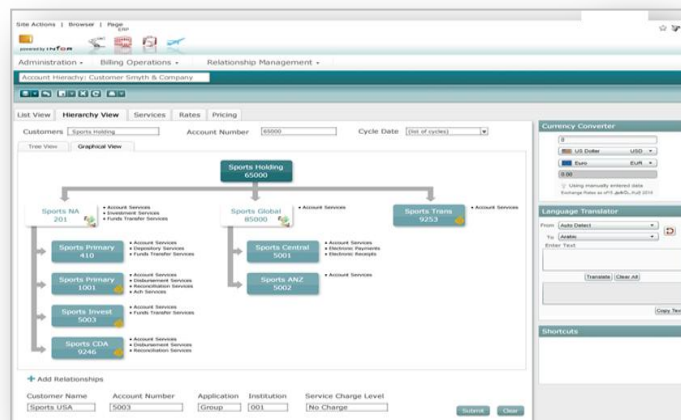
Infor's Complete Billing System provides a standardized method to access critical Infopoint business functionality and delivers a comprehensive set of services to ensure a successful implementation. By utilizing Infor's expertise, knowledge and understanding of the underlying Infopoint design and data models, Infor's ION and Infopoint IQ allows institutions to better leverage their Infopoint investment and satisfy their integration and business requirements.



User Interface and Business Process Improvements

Many bank executives are focusing on how to make their staff more productive and efficient to help control and manage costs. However, many individuals are working with unproductive user interfaces. Users need to easily learn systems and access information quickly for an institution to surpass their business objectives. In reality, inefficient user interfaces are destroying a financial institution's ability to grow organically or seamlessly handle acquisitions. This ultimately raises staffing levels and underlying costs. These challenges have led to a re-evaluation of user interfaces and processes in an effort to improve an institution's ability to achieve their business objectives.

The Complete Billing System offers a highly functional and powerful user interface to maximize operational efficiency across an organization. This enables institutions to provide users a modern, web-based user interface with role-based menus and features. This environment makes the applications easy to deploy and makes repetitive and high-value processes quick and easy to learn. Workflow and approvals are made easier, with an integrated process to provide controls, automation, and accuracy to the business process. The User Interface also includes easy to use Excel spreadsheets to assist in managing data, providing secure upload and download capabilities. It also includes support for managing electronic statements within a variety of formats. This provides a process for supporting and review of client-delivered media.

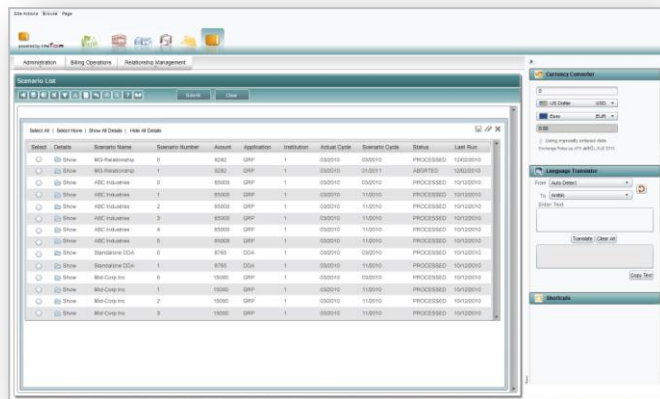


Complete Billing uses Microsoft tools and technologies to provide a unified, intuitive graphical interface running on Microsoft SharePoint 2010 for an improved end-user experience.

Modeling

The comprehensive billing solution from Infor includes a modeling tool that is robust, accurate, and easy-to-use. Our modeling tool combines the processing power of the core billing engine with the reporting power of a database to provide a complete forecasting tool. Users can select a time period and subset of accounts to model, and then introduce changes for pricing, rates, and other key variables. The model can be run and compared against the baseline results for the same period to provide visibility into expected changes in revenue based on market assumptions or proposed changes. Storing the modeling results in a database allows almost unlimited ad-hoc reporting options for mining the results to provide customized views for all areas within the financial institution.

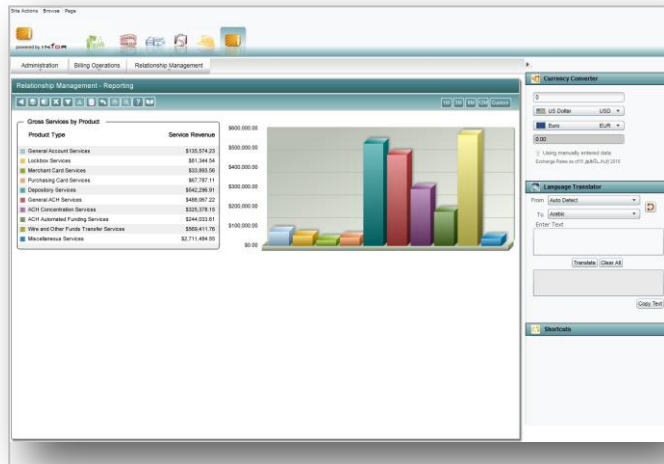
An unlimited number of variations can be tested giving the financial institution the option to build scenarios for probability planning. Infor's modeling tool also seamlessly supports the implementation of new pricing and other strategies. When approved based on the modeling results, new pricing and other key records can be automatically rolled into the production environment. This greatly reduces errors in implementing changes. In addition, this seamless integration eliminates manual processes, enabling staff to focus on other tasks.



Business Intelligence

For your Management Information needs, Complete Billing Systems Reporting and Analytics provide business intelligence by accessing, filtering, analyzing, and publishing information throughout your organization. Because the system quickly integrates information either directly or via common data-access technology, you can simultaneously present information from different data sources in a single report. All reports are instantly web-enabled and can be deployed using standard web browsers.

The function is based on Microsoft SQL Integration, Reporting and Analysis Services. Results are rendered within Microsoft SharePoint, and are accessible via the User Interface navigation. Out of the box support is provided pre-built dashboards, reports, and analytics.



Infor's Complete Billing System will meet the needs of your financial institution for a comprehensive billing platform. It provides an efficient pricing engine that supports complex pricing scenarios. Its rich user experience makes it intuitively easy to manage, and the security and controls ensure business operations management functions are supported.

ABOUT INFOR

Infor acquires and develops functionally rich software backed by thousands of domain experts and then makes it better through continuous innovation, faster implementation options, global enablement, and flexible buying options. In a few short years, Infor has become one of the largest providers of business software in the world. For additional information, visit www.infor.com.

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