

## Unified Account Opening

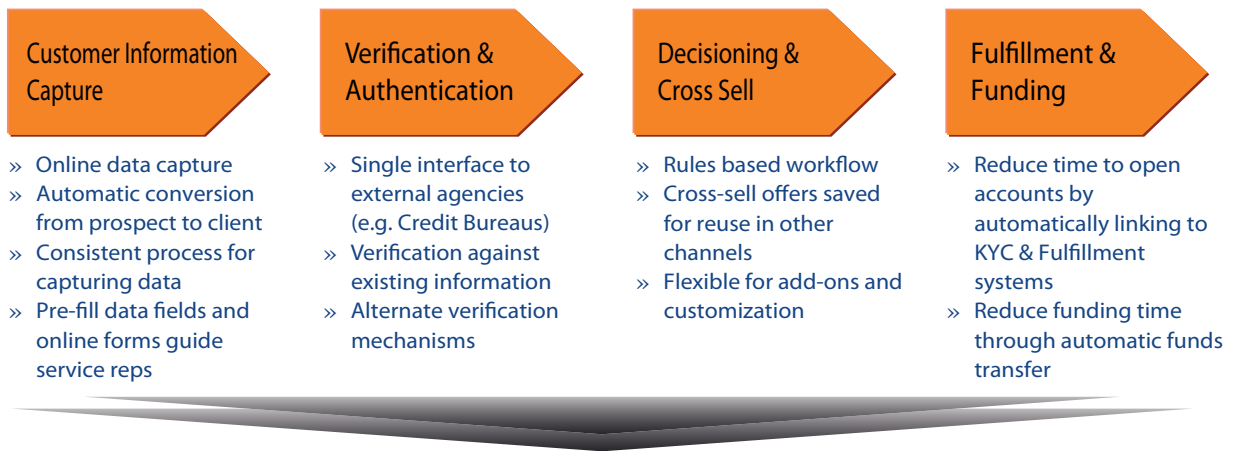
Infosys' Unified Account Opening solution reduces the cycle time to open new accounts. It improves customer satisfaction and reduces the risk and cost associated with customer abandonment during account opening.

The Unified Account Opening solution helps Consumer Banks, Private Banks and Brokerages that are looking to open accounts centrally across multiple product types and channels. It can be used for deposits, loans, brokerage & managed investment accounts as well as mutual fund accounts.

### A powerful and flexible Account Opening solution that saves time & money

- Supports multiple lines of business and multi-channel account opening
- Makes it easy for users to define forms by changing business rules and fields
- Facilitates online data capture and reduces manual effort through pre-filling of data using of e-forms
- Enables compliance with regulatory requirements such as OFAC Watch Lists, USA Patriot Act etc.
- Easy interfacing capability with external agencies such as credit bureaus
- BPM platform drives efficient flow of information between front and back offices
- Out-of-the-box mainframe services that aid connectivity with multiple systems
- Faster fulfillment and account maintenance

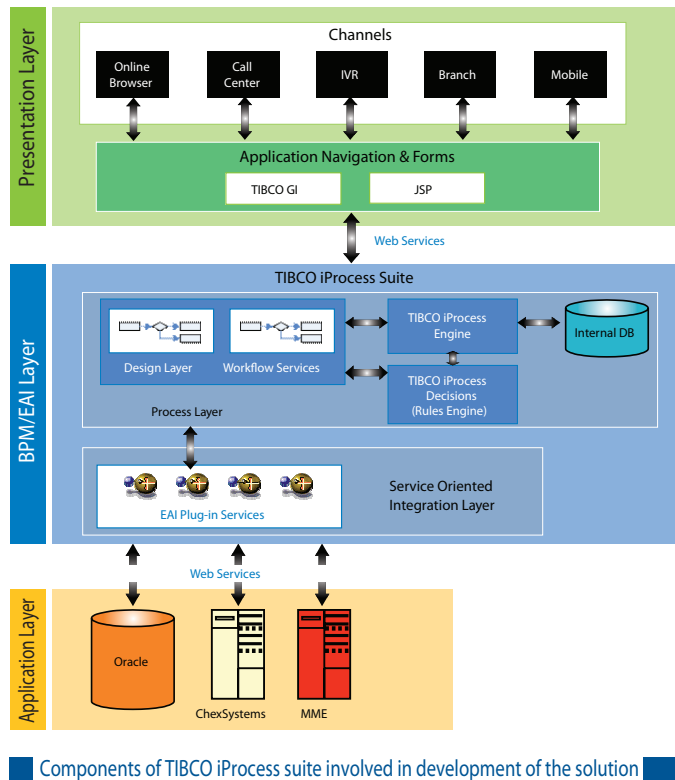
### Solution Workflow



- » Centralized Account Opening
- » Flexibility in deciding fields to be captured
- » Rules based workflow for process definition, routing and approval
- » Batch and real-time interfacing capabilities with internal and external systems
- » Multi-channel account opening with the option to switch channels on the fly
- » Incorporates regulatory requirements such as USA Patriot Act, OFAC Watch Lists
- » Easier account maintenance and fulfillment

- » Authentication & KYC
- » Fraud & Credit Checks
- » Cross-sell Opportunities

## Solution Architecture



## Key benefits

**Flexibility:** Solution is based on Service Oriented Architecture principle and the loosely coupled components give the ability to interact with different applications that are loosely bound with each other through an EAI layer.

**Scalability:** The solution is developed to handle multiple banking products and service channels.

**Re-usability:** Layered services are developed which are re-usable and have self-contained business and processing logic and reside in various layers like business layer, application layer etc. This helps in reusing any of these services in developing different applications.

**Seamless Integration:** All the processes in the solution are exposed as services to enable the solution to talk to different systems which are internal and external to the organization's IT landscape. These services communicate using open-standard protocols like SOAP/HTTPS which helps the solution to use the services of any third party service provider.

## Allied services

### Business Consulting

Provides you with strategic differentiation and operational superiority, assessments, proprietary industry analyses & projects structured around beating the competition.

### Independent Validation

Gives your applications the third degree treatment and tests their robustness and ability to survive your business growth. A "must have" service if you are serious about long term leverage of your application assets.

### Enterprise Application Integration

Make the whole of your IT applications much greater than the sum of its parts. Infosys leverages Global Delivery Model (GDM) to deliver immediate and dramatic productivity growth like no one else can.

### Modular Global Outsourcing

A strategically mature alternative to total outsourcing and ad-hoc offshoring. Align your sourcing strategy to your business strategy, modularize your applications and processes and leverage the power of the Global Delivery Model (GDM).

**Infosys** | Building **Tomorrow's** Enterprise

For more information, contact [askus@infosys.com](mailto:askus@infosys.com)

### About Infosys

Many of the world's most successful organizations rely on Infosys to deliver measurable business value. Infosys provides business consulting, technology, engineering and outsourcing services to help clients in over 30 countries build tomorrow's enterprise.

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