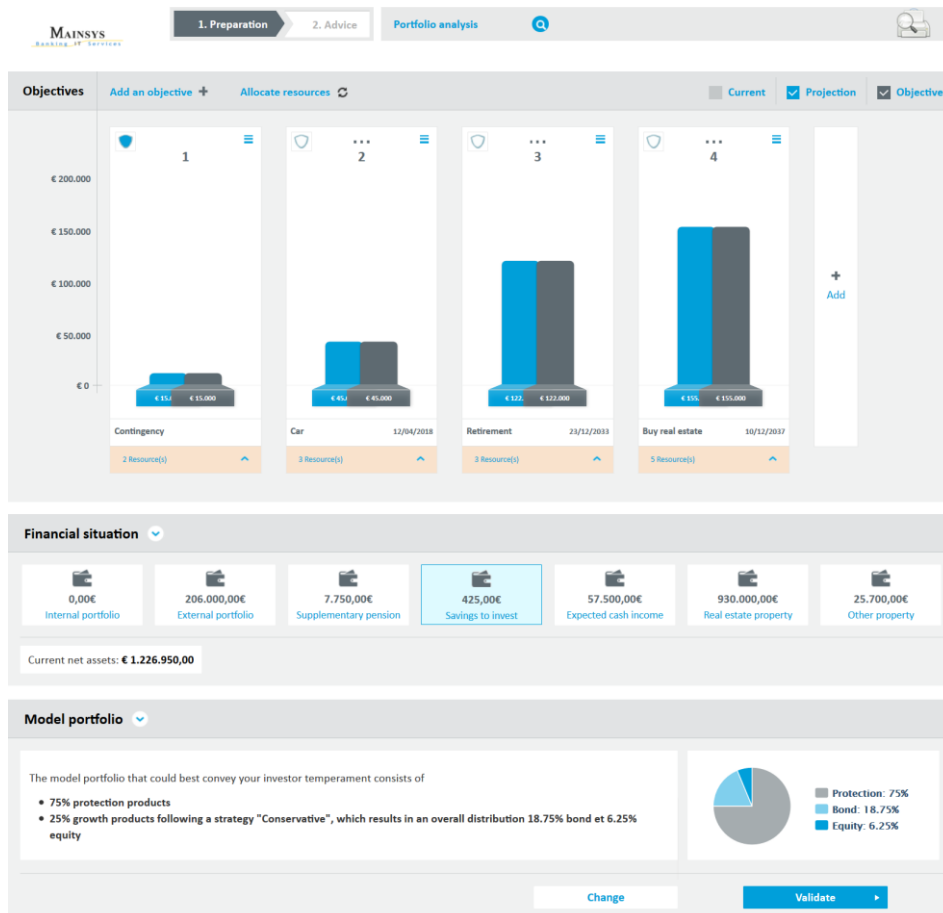




FRONTeO Investment Advice

FRONTeO Investment Advice improves and standardizes the investment advice to mass affluent clients. The application determines the optimal investment strategy based on the client's objectives, financial assets, savings capacity and time horizons taking into account his risk profile and the MiFID regulation.



The benefits of **FRONTeO Investment Advice** are numerous, as well for the client as for the financial institution.

Benefits for the client:

- Elimination of the advisor's biased perception when determining the risk profile of the client.
- Intuitive identification of the client's projects and proposition of a financial buffer for unexpected events.
- Implementation of an investment strategy in accordance with the priorities and risk levels, while optimizing available resources.
- Possibility to define individual and/or common strategies (household, groups).
- Intuitive and synthetic presentation of results and operations.

Benefits for the financial institution:

- Significant improvement of the investment advice.
- Clear identification of the customer's needs and determination of his risk profile.
- Homogenization of advice services within the financial institution.
- Identification of the client's external assets.
- Ability to integrate and disseminate new products by simple integration into the platform.
- Fully digital solution.

An innovative approach

An intuitive and unique design

FRONTeO Investment Advice comes with an innovative web-based user interface. Guided by an intuitive sequencing, it allows the financial institution to define the client's objectives, his financial resources available and his risk profile in order to produce an automated investment strategy reconciling these different parameters.

FRONTeO Investment Advice takes into account the client's investment priorities and can allocate existing, expected, internal and external financial resources.

Focused on the client's projects



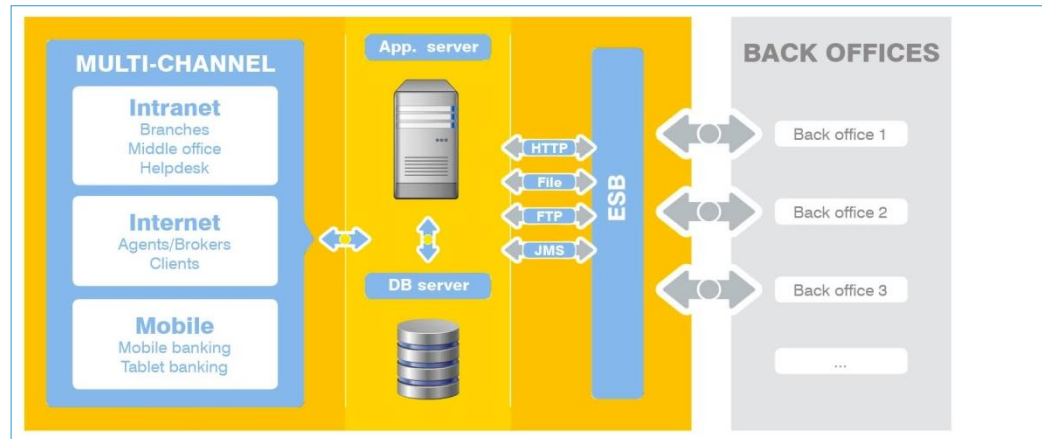
A modern architecture

A browser: the multi-channel client uses CSS allowing to align the GUI with the look and feel of the financial institution.

An application server: This component contains the business logic.

A database server: All front office data are stored in **FRONTeO**'s database.

FRONTeO is built around a 3-tier technical architecture:



By installing **FRONTeO**, a financial institution benefits from numerous advantages: the solution can be connected to any back-office system, is multilingual, modular, SOA based, user friendly, scalable and offers **excellent reporting possibilities**. Moreover, **FRONTeO** has been developed using market standards, significantly reducing the total cost of ownership (TCO).



ABOUT FRONTeO

FRONTeO is a web-based omni-channel front & middle office solution for retail, corporate and private banking institutions, consisting of several modules:

- **FRONTeO Branch**, deployed in the branches network and fully covering the banking services.
- **FRONTeO e-Banking**, one global multiplatform e-banking solution (web/tablet/mobile).
- **FRONTeO Loans**, the integrated STP loan acquisition module.
- **FRONTeO Investment Advice**, for automating the investment advice to mass affluent clients.

ABOUT MAINSYS

MAINSYS is a banking software editor and IT service provider. More than 190 experts develop projects for retail, commercial, corporate and investment banks across Europe. The company's flagship product is **FRONTeO**, a new generation web-based omni-channel front & middle office solution.

For more information, visit www.mainsysgroup.com or contact us via info@mainsysgroup.com

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