Product

**Signature™**

**Improving Performance with Signature 10.1**

As you face the challenges of growth, efficiency and risk management, this latest release of Signature helps you grow organically, become more profitable, more responsive to customers and more adaptable to global markets. During a time when change is pervasive, especially in the banking industry, Signature is here to help your bank create new opportunities to meet your business objectives.

Signature version 10.1 delivers significant business value, solid ROI, and enable you to:

- Access management information and respond promptly to market activity and changes
- Reduce training time and increase staff productivity
- Increase automation and efficiencies
- Expand external transfer capabilities and improve customer service
- Enhance your ability to detect threats from both internal and external fraud
- Benefit from the flexibility in establishing unique account number formats
- Efficiently manage the loan origination process at your bank while still offering strong customer service and effectively managing credit risk

**Expand Capabilities**

**Tranche Processing**

Through this new feature, Signature provides immediate management information and allows institutions to respond promptly to market activity. Tranche Processing gives an institution the ability to provide a pricing mechanism on accounts whereby rates can be offered during a marketing period, and those rates automatically update to the period pricing when a given date is reached.

This new functionality within Signature will allow your bank to:

- Determine the level of funds you are willing to accept
- Monitor the activity on the related accounts throughout the pre-offer and post-offer period
- Access data which will enable your bank to respond quickly to changes in market activity

**Funds Processing**

Signature has expanded its external transfer capabilities. Using the new Nominated Account message set in Communicator, you can improve customer service and increase automation and efficiencies. These new messages allow you to initiate the transfer of funds from a customer’s external, or nominated, account to your bank to fund a new transaction account created in Signature. The payment of interest and principal on a Time account within Signature can now be transferred automatically to a customer’s external nominated account at another financial institution.

**Increase Efficiency**

**Graphical User Interface**

The new graphical user interface (GUI) for Signature offers your bank significant value in terms of cost savings, appearance, reduced training time and increased staff productivity. This browser-based GUI significantly improves the navigation and productivity of
your institution to configure a unique account numbering scheme that differs in length and format from the standard Signature account numbering convention. This feature is helpful for new Signature clients that want to retain their existing account numbering scheme, for institutions that want to use International Bank Account Number (IBAN) or other number types, or for institutions that must comply with government regulations that specify account numbering schemes incompatible with Signature standard account numbering.

Once your organisation sets up the alias account numbering scheme and enrolls a bank in the feature, Signature recognises and works seamlessly with alias account numbers. Using alias account numbering, your institution can employ an IBAN, a sort code with account numbers, reference numbers, or a combination of these numbering schemes for its alias account types. Account number fields now support up to 35 digits.

Financial Crime Risk Management (FCRM) - Fraud Manager
Fraud is becoming more and more common, and it is important for your bank to protect itself from this threat. The incorporation of a Non-Financial Events stream within Fraud Manager for Signature enhances your ability to detect threats from both internal (employees) and external (customer and non-customers) fraud.

The Non-Financial Event Stream uses specific Fraud Risk Manager alert definitions to detect key non-financial event taking place at the account or customer record level and sends data to Financial Crime Risk Manager. This information is a key component to detecting and protecting your financial institution from fraud.

Aperio Lending for Signature
Aperio Lending for Signature is an end-to-end application and workflow solution for loan origination. In addition to unsecured fast-path loans, Aperio now provides the ability to originate both unsecured and secured loans using a pre-configured business process model. This solution lets you set up rules to enforce your bank policy and regulations and then follow a process to ensure consistent compliance with those rules. Each application is monitored for compliance from the time you enter the application details.

Aperio Lending identifies the customer’s requirements for a loan, assesses the customer’s eligibility, fulfills any credit risk requirements, compensates for business process gaps, and meets the customer’s financial needs, while it enables your financial organization to retain good loans on your balance sheet.

Aperio Enhancements with Signature 10.1

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Improve Flexibility

Alias Account Numbering
The new Alias Account Numbering feature offers flexibility in establishing account number formats. This new feature allows your institution to configure a unique account numbering scheme that differs in length and format from the standard Signature account numbering convention. This feature is helpful for new Signature clients that want to retain their existing account numbering scheme, for institutions that want to use International Bank Account Number (IBAN) or other number types, or for institutions that must comply with government regulations that specify account numbering schemes incompatible with Signature standard account numbering.

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Aperio Lending for Signature provides you:

- A common platform for both secured and unsecured loans (mortgage/home, auto, education, staff)
- Product filtering capabilities that enable your bank agents to work with customers to determine the best loan product to meet the customers’ needs
- The capability to integrate with credit bureaux
- The ability to define Credit Policy Rules initiated through the application process
- Integrated workflow tasks that automate business processes and provide work to agents authorised to perform each task

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