

Arius OpenAdvantage®

PRODUCT TOUR



Arius OpenAdvantage® is a powerful account opening platform that can be tailored to meet the needs of clearing firms, mutual fund dealers as well as retail and institutional brokerages. OpenAdvantage enables financial services firms to increase operational efficiency, improve client services and reduce costs by providing a personalized account opening experience. This product tour is designed to illustrate the features and benefits of the OpenAdvantage platform. For this demonstration, a mutual fund broker is used to illustrate OpenAdvantage's ability to customize workflows, business rules and forms during the account opening process.

Interactive dashboard

Users are presented with an interactive dashboard relevant to their role within the organization.

OpenAdvantage features an interactive dashboard which offers users a snapshot view of number of pending accounts, missing documents, total number of accounts opened and more. The dashboard can be easily configured to meet the needs of the user based on their role within the organization.

Dynamic questionnaire

The dynamic questionnaire customizes the questions and the workflow in real-time based on user selections.

The dynamic questionnaire accelerates the customer on-boarding process by presenting only relevant questions while highlighting mandatory fields. Additionally, OpenAdvantage utilizes questionnaire responses to populate multiple forms and components of the sales process eliminating duplicate data entry.

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Improve NIGO scores

New Client Application

Section	Personal Information
Account Information	Add existing person <input type="checkbox"/> Copy Data
Beneficial Owner	Salutation Mr. <input type="text"/>
Spousal Information	First Name George <input type="text"/>
Investment Objectives	Initial <input type="text"/>
Fund Purchases	Surname Smith <input type="text"/>
Bank/EFT Information	Date of Birth (mm/dd/yyyy) 01/01/1976 <input type="text"/>
Transfers	Social Insurance Number 622-222-222 <input type="text"/>
Additional Individuals	Number of Dependents 0 <input type="text"/>
	Employment Information
	Employment Status Retired <input type="text"/>
	Address Information
	Address Line 1 123 Birch Lane <input type="text"/>
	Address Line 2 <input type="text"/>
	Address Line 3 <input type="text"/>
	City Toronto <input type="text"/>
	Province/State Ontario <input type="text"/>
	Postal Code N2B 1J1 <input type="text"/>
	Country Canada <input type="text"/>
	Work Phone <input type="text"/>
	Fax <input type="text"/>
	E-mail gsmith@gmail.com <input type="text"/>

By presenting the specific fields for the plan, OpenAdvantage greatly reduces the training process and accelerates the account opening process.

Check to ensure all mandatory fields are entered. An error message will appear to notify the user.

Evaluate business rules

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

New Client Application

Section	Investment Objectives
Account Information	Please indicate the % of the funds held within this account that are to be directed towards achieving the following objectives
Beneficial Owner	
Spousal Information	
Investment Objectives	Income 25%
Bank/EFT Information	Balanced 25%
Fund Purchases	Long Term Growth 25%
Transfers	Short Term Growth 25%
Additional Individuals	
	Total 100%
	Risk Tolerance
	Low 0%
	Medium 100%
	High 0%
	Total 100%
	Time Horizon

Reduce errors - Business rules can be evaluated to improve data quality. For example, risk tolerance can be checked to ensure that it adds up to 100%.

Institutionalize best practices and compliance standards by automating workflow, approval processes and business rules. OpenAdvantage will increase the confidence in your account opening process by reducing Not In Good Order (NIGO) rates and automatically enforcing that all mandatory fields are populated prior to account submission.

OpenAdvantage automatically checks for errors, reducing time and ultimately improving the customer experience. Calculated fields are evaluated using business rules and accounts not meeting business standards can be reported and viewed on-demand.

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Pre-populate forms with client information

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

Bulk Import New Accounts

Import Definition	File Order	File Field	Local Field	Default Value
<input type="checkbox"/> Winfund	0	Client Code	CLIENTCODE	435318
<input type="checkbox"/> Create Client	1	Description	-1	In Trust Sa
	2	English	clients.client_language	French
	3	Plan ID	ACCOUNTCODE	CT4706689
	4	Plan Type	ACCOUNTPLANTYPE	
	5	Title	clients.primary_persons.name_salutation	Mr.
	6	Name	clients.primary_persons.name_last	Barry
	7	Address	clients.primary_persons.name_first	(Last)
	8	City	clients.primary_persons.primary_address.street_name	518-4005 8
	9	Province	clients.primary_persons.primary_address.city	Toronto
	10	Country	clients.primary_persons.primary_address.prov	ON
	11	Postal Code	clients.primary_persons.primary_address.country	Canada
	12	Postal Code	clients.primary_persons.primary_address.postal	M2H3Z9
	13	Cell Number	clients.primary_persons.in	416317754
	14	Home Phone	clients.primary_persons.primary_address.phone_1	(416)222-6

1 of 72

Use existing persons Overwrite existing First row has headings

Import file

Import client data and quickly generate partially completed account applications.

New accounts can be opened quickly and accurately by importing and leveraging known client information, allowing the sales force to spend more of their time cross-selling/up-selling. Enable new representatives to quickly transfer client assets into OpenAdvantage by simply importing spreadsheet data and automatically generating partially completed applications.

Back-office integration

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

New Client Application

Pre-populate data directly from back-office platform.

Section

Account Information

Beneficial Owner

Spousal Information

Investment Objectives

Fund Purchases

Bank/EFT Information

Transfers

Additional Individuals

Personal Information

Add existing person

Salutation

First Name

Initial

Surname

Date of Birth (mm/dd/yyyy)

Social Insurance Number

Number of Dependents

Employment Information

Employment Status

Address Information

Address Line 1

Address Line 2

Address Line 3

City

Province/State

Postal Code

Real-time account opening can be performed enabling accounts to be opened, funded and transactions executed on the same day.

OpenAdvantage is an open platform which enables seamless integration with numerous back-office systems through standard interfaces including web services and XML. OpenAdvantage is a proven solution which has spanned multiple sectors including clearing firms, mutual fund dealers as well as retail and institutional brokerages.

OpenAdvantage has been deployed in leading back-office integrations including:

- Winfund® W.connect
- IBM ISM™
- ADVENT Axy®
- Sungard Phase 3
- Broadridge Dataphile

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Automatic alerts of non-compliant accounts

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

Account Workflow Tasks

Show Pending Tasks

Created	Task	ID
02/03/2009 19:34:28	Verify Forms Signed	45001AD5
02/03/2009	Suitability	45001AN4
02/03/2009	Suitability	45001AV4
02/03/2009	Suitability	450002N3
02/03/2009	Suitability	450002X1
02/03/2009	Suitability	450009A1
02/03/2009	Suitability	450009X5
02/03/2009	Suitability	450009Z3
02/03/2009	Suitability	450008
02/03/2009	Sign Forms	450008N0
02/03/2009	Suitability	450008D1
02/03/2009	Suitability	450008V0
02/03/2009	Suitability	450007N2
10/22/2008	Verify	450005A0
10/21/2008	Verify	450004A3
10/21/2008	Verify	450003A5
10/21/2008	Verify	450006A9
10/21/2008	Verify	450006V5
10/21/2008	Verify	450002A7
10/21/2008	Verify	450002T5
10/21/2008	Verify	450001A8

Basic Info
 Client ID: 45001A
 Account Type: Individual
 Client Subtype: N/A
 RR Code: BP00
 Advisor: national14
 Status: Requires Documents
 Options Status: Approved
 Restricted:

Personal Info
 Name: George Smith
 S.I.N.: 622222222
 Address: 123 Birch Lane, Toronto ON N2L3M3, Canada
 Annual Income:
 Occupation: Retired
 Net Worth:
 Liquid Worth:

Verify Documents
 Verify Forms Signed
 Documentation Comments

Acct ID	Status
45001AN4	Requires Documents
45001AV4	Requires Documents
45001AD5	Approved

Missing Documents | Approve

In the account workflow task pane, the approver is able to automatically view and report accounts not meeting prescribed business rules or compliance standards. The assigned user is able to access a comprehensive list of tasks assigned to each account, and with only a few clicks, all of the information pertaining to the account can be viewed including comments, documentation requirements and approval status.

Simplify supervision

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

Account Workflow Tasks

Show Pending Tasks

Created	Task	ID
02/03/2009 19:33:22	Suitability Check	45001AD5
02/03/2009	Suitability	45001AN4
02/03/2009	Suitability	45001AV4
02/03/2009	Suitability	450002N3
02/03/2009	Suitability	450002X1
02/03/2009	Suitability	450009A1
02/03/2009	Suitability	450009X5
02/03/2009	Suitability	450009Z3
02/03/2009	Suitability	450008
02/03/2009	Sign Forms	450008N0
02/03/2009	Suitability	450008D1
02/03/2009	Suitability	450008V0
02/03/2009	Suitability	450007N2
10/22/2008	Verify	450005A0
10/21/2008	Verify	450004A3
10/21/2008	Verify	450003A5
10/21/2008	Verify	450006A9
10/21/2008	Verify	450006V5
10/21/2008	Verify	450002A7
10/21/2008	Verify	450002T5
10/21/2008	Verify	450001A8

Basic Info
 Client ID: 45001A
 Account Type: Individual
 Client Subtype: N/A
 RR Code: BP00
 Advisor: national14
 Status: Requires Documents

Suitability Check

Basic Info
 Name: George Smith
 Client I.D.: 45001A
 Client Type: Individual
 Advisor: national14
 Age: 34
 Status: Requires Documents
 Options: Approved
 Occupation: Employer

Experience
 Overall Investment Knowledge

Financial
 Net Worth
 Liquid Net Worth
 Annual Income
 Second Person's Income

Branch Manager

Account Desired
 Client Name: Spousal RRSP

Notes

Investment Objectives
 Income: 25%
 Growth: 25%
 Balanced: 25%
 Aggressive Growth: 25%

Age, Experience, Net Worth, Liquid Net Worth, Annual Income, Second Person's Income, Risk (Low to High), RSP, RRSP

Improve compliance by viewing client details at a glance prior to account approval.

Unique access rights can be defined for different users within the company.

Branch managers can access a snapshot of the account application and have the ability to instantly scrutinize any irregularities in the application based on the risk governance models.

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Accelerate approvals

Name George Smith Client I.D. 4S001A Client Type Individual Advisor national14 Age 34	Status Requires Documents Options Approved Occupation Employer
Experience Overall Investment Knowledge	Account Desired Client Name Spousal RRSP
Financial Net Worth Liquid Net Worth Annual Income Second Person's Income	Notes
Branch Manager Comments	Investment Objectives Income: 25% Growth: 25% Balanced: 25% Aggressive Growth: 25%

View key information relating to account on one screen.

Approval
Deficiency
Reject

OK

On one convenient screen, the approver can view a client snapshot prior to approving the account. This snapshot includes investment objectives, experience, net worth and employment details. Accounts ready for approval can be sorted by task name or date for added convenience. OpenAdvantage can perform account openings in real-time enabling accounts to be opened, funded and transactions executed on the same day.

Generate a personalized welcome kit

Adobe Acrobat - [Tricolm Managed Account Agreement Page 1.pdf]

File Edit Document Tools View Window Help

John T. Smith
Account #7X3425
AX3T

THE TRICOLM MANAGED PROGRAM™ AGREEMENT

In consideration of Tricolm as carrying broker agreeing to operate, open or maintain any account or accounts, whether managed or not, (individually or collectively the "Account") for the undersigned ("you" & "your") you agree with TRICOLM represent and acknowledges the following:

AUTHORIZATION – TRICOLM is hereby authorized to manage and granted full power and authority to enter into transactions at its sole discretion on a continuing basis for your Account. This Agreement is made between you and TRICOLM and not between you and any of TRICOLM's Investment Advisors. If any of your securities are held outside of TRICOLM, you will provide the appropriate authorization to the custodian to allow TRICOLM to deal with such securities.

The Portfolio Manager designated responsibility for this account is Steve Swanson.

INVESTMENT OBJECTIVES – TRICOLM, at its sole discretion, will enter into transactions in the Account in accordance with the "Investment Objectives" and any "Investment Constraints" as agreed to in writing by TRICOLM and you. You understand that TRICOLM will use its best efforts in making investment decisions for your Account in accordance with the investment objectives however, TRICOLM does not guarantee investment results and will not be liable for any losses incurred as a result of any investment decision.

The Investment Objectives for the Account is Preservation of Capital and Maximization of Income

OpenAdvantage is capable of generating a welcome kit that includes all of the necessary paperwork ready for client signature. This welcome kit can be easily personalized for an individual or branded for an organization. Multiple PDF forms can be automatically populated reducing duplicate data entry requirements and removing the risk of errors due to re-keying of data.

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Universal updates

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

KYC Update

Find all accounts that have not been modified since:

Client ID	Account Name	Last Name	First Name	
010TB	Davison Jane	Davison	Jane	03/19/2008 01:00:00
010TC	Reed/Brown	R. Reed OR J Brown		03/19/2008 01:00:00
7ABTB	GenK Computers Inc	GenK Computers Inc.		03/19/2008 01:00:00
3VPTB	Jackson and Partners	Jackson and Partners		03/19/2008 01:00:00
7ABTC	Trosby Investment Club	Trosby Investment Club		03/19/2008 01:00:00
3AHTB	Canadian Education Assoc			03/19/2008 01:00:00
7ABTD	Tom Middleton			03/19/2008 01:00:00
3VPTC	Niagara Tourist Organizati			03/19/2008 01:00:00
7ABTE	Government of Canada			03/19/2008 01:00:00
010TD	Peterson Sally			03/19/2008 01:00:00
3TA001	Anderson Thomas			03/19/2008 01:00:00
7AFB2	Eastwood Bill			03/19/2008 01:00:00
7TEB7	DOLE BOBBIE			03/19/2008 01:00:00
01FBP	Sanderson Georg			03/19/2008 01:00:00
7TEB6	Mohamed Abu			03/19/2008 01:00:00
3V81Q	Brown Matt			03/19/2008 01:00:00
3V81R	Moore Jim			03/19/2008 01:00:00
3V81S	ABCD Corp1			03/19/2008 01:00:00
3V81T	Test? Craig			03/19/2008 01:00:00
3V81U	Cardwright, Smith			03/19/2008 01:00:00
7TEB8	JE Smith			03/19/2008 01:00:00

Update Account Report

ACCOUNT UPDATE AGREEMENT Client #3TA001

2009-04-08 09:14:52

Thomas Anderson
Waterloo, ON
N2L3Z1
Canada

Periodically, Broker must update the Client Profile section for each client. Please confirm that the following details about your account are still accurate.

Investment Objectives:	Minor Cash	Moderate Growth	Aggressive Trading	Income
Regular Account:	0%	45%	35%	20%
Est. Annual Income:	\$72,000.00	Co. Annual Income: \$1,000		
Net Worth:	\$221,000.00	Liquid Net Worth:	\$11,000.00	
Tolerance to Risk:	Regular Account:		Retirement Account:	

OpenAdvantage will track when an account was last updated. This information can be used to determine which accounts are in good standing. A professional *Account Update* letter can be generated with a single click on-demand.

Ease regulatory audits

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

Generate Reports

This report is not being filtered. Export as CSV Store Re

Account Audit Log

Accounts Approved with Missing Originals

Accounts Approved with Missing Scans

Accounts Opened Summary

Accounts Opened with Missing Scans

Average Time to Open Summary

Contact Aging

Contact Aging Summary

Funded Accounts with No Trading ID

Funded Accounts with No Trading ID Summary

Insiders and Controllers

Lead to Prospect Aging

Legal Text Change

Margin Calls

Missing Original Documents

Advisor	Client	Status	Agreement	Since
ret0014	450000	Closed Jack	NAAAF Tr-493001 Open Jack	Oct 21, 2008 4:03 PM
ret0014	450000	Closed Jack	Client Identification Form for 450000 Open Jack	Oct 21, 2008 4:03 PM
ret0014	450000	Closed Jack	Client's License	Oct 21, 2008 4:03 PM
ret0014	450000	Closed Jack	Limited Authorization Form 450001 Open Jack	Oct 21, 2008 4:03 PM
ret0014	450000	Closed Jack	Learning Disclosure Document 450001 Open Jack	Oct 21, 2008 4:03 PM
ret0014	450000	Kyler's Brandon	NAAAF Tr-493002 Kyler's Brandon	Oct 21, 2008 4:11 PM

Produce comprehensive compliance and audit reports increasing the transparency of internal processes and efficiency within the organization. OpenAdvantage can produce more than thirty reports including business metrics, operational efficiency and portfolio supervision.

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Query client details

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

Inquiry

Search by Client's
Last Name
KY

Search

Client ID	Client
4S0002	Kyston Brandon

Basic Info

Client ID: 4S0002
 Account Type: Individual
 Client Subtype: In Trust For
 RR Code: BP00
 Advisor: national14
 Status: Requires Documents
 Options Status: Approved
 Restricted:

Personal Info

Name: Brandon Kyston
 S.I.N.: 433333333
 Address: 1077 1st Ave W, Prince Rupert BC V8J1B5, Canada
 Annual Income: \$2,000.00
 Occupation: Retired
 Net Worth: \$832,000.00
 Liquid Worth:

Portfolio... Transactions...
 Accounts Special Instructions

Perform a user-friendly query on a client and view client details on-demand.

OpenAdvantage allows users to view all of the relevant details captured in a client's file on a single screen. For more detailed information, simply drill-down on the relevant zones.

Track modifications

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

Generate Reports

Showing only today's Audit Logs

Account Audit Log

Accounts Approved with Missing Originals
 Accounts Approved with Missing Scans
 Accounts Opened Summary
 Accounts Opened with Missing Scans
 Asset Allocation
 Average Time to Open Summary
 Compliance Info
 Contact Aging
 Contact Aging Summary
 Funded Accounts with No Trading ID
 Funded Accounts with No Trading ID Summary
 Insiders and Controllers
 Lead to Prospect Aging
 Legal Text Change
 Margin Calls
 Master Account Adds
 Missing Original Documents
 Missing Original Documents Summary

Track of modifications to an account with amending agreements.

Sample Broker

Client ID	Change Date	Type	Questionnaire
3TA001	Apr 2, 2009 3:46 PM	Material Change	Permanent Address
3TA001	Apr 2, 2009 3:46 PM	Material Change	Permanent Address

Number

Keep track of modifications to an account with amending agreements. Previous versus new objectives and account features can be easily compared.

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Perform fast account transfers

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Sample Broker

New Client Application

Authorization to Transfer Account

DATE: _____ CLIENT NAME: Kenneth Howard Curzon
 TO: CIBC Bank (NAME OF DELIVERING INSTITUTION) ADDRESS: New York, NY
 Broker (NAME OF RECEIVING INSTITUTION) 394504

Dear Sirs,
 This is my authorization to you to deliver to the receiving institution the account(s) you are carrying for me and to the receiving institution. This includes all securities long and short and debit or credit balance. Do not sell securities short against payment. These instructions are given subject to the terms and conditions of the account opening agreement.

ACCOUNT NUMBERS AT DELIVERING INSTITUTION	RECEIVING INSTITUTION	TYPE OF ACCOUNT	CURRENCY	TRANSFER	INSTRUCTIONS
453	01FRP	Cash	US Dollar	All In-Cash*	

Account transfer details are populated into the form automatically.

OpenAdvantage utilizes questionnaire responses to populate multiple forms and components of the sales process eliminating duplicate data entry. Existing client and product information can pre-populate forms and partially completed questionnaires can be saved allowing for the account opening to be stopped and started as needed.

Manage documentation

Open Update Reporting Service Transition Approval Documents Administration Configuration Help User

Documents

Document	Title	Scan Received Date	Received Date	Requested Date	Number of Pages
NAAF	NAAF for 4S0002 Kyston Brandon			10/21/2008 16:11:14	1

CLIENT #: 4S0002
 ACCOUNT ID: NORMAL NUMBER
 SELECT FROM: USER NAME (MULTI)
 NUMBER NUMBER

ACCOUNT TYPE: INDIVIDUAL SAVINGS PLAN (SEP) INDIVIDUAL OR CORP/ROTH/401K PARTNER PLAN ROTH 401K PLAN
 ROTH 401K PLAN (SEP) LIFE INSURANCE PLAN (LIFE) GOVERNMENT RETIREMENT ACCOUNT (LIRA)
 ROTH 401K PLAN (CORP/ROTH/401K) ROTH 401K PLAN (LIRA) ROTH 401K PLAN (LIRA)
 ROTH 401K PLAN (LIRA) ROTH 401K PLAN (LIRA) ROTH 401K PLAN (LIRA)
 ROTH 401K PLAN (LIRA) ROTH 401K PLAN (LIRA) ROTH 401K PLAN (LIRA)

ACCOUNT OWNERSHIP: INDIVIDUAL JOINT TENANT CORPORATION PARTNERSHIP
 TRUST TRUST TRUST

SECTION A - PRIMARY APPLICANT/ANNUITANT INFORMATION:

BarcodeAdvantage can be integrated with the document approval process.

The OpenAdvantage platform can be extended with BarcodeAdvantage™ to enable rapid processing, fast retrieval and centralized management of massive document archives while enhancing corporate compliance practices and policies. With BarcodeAdvantage, paper documents are scanned, stored and organized using barcodes – transforming a paper trail into a rapidly accessible, centrally managed, digital document archive.

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Configure workflows, business rules and questions

The screenshot displays the Arius OpenAdvantage configuration interface. At the top, there is a navigation menu with options like 'Open', 'Update', 'Reporting', 'Service', 'Transition', 'Approval', 'Documents', 'Administration', 'Configuration', 'Help', and 'User'. Below this, a 'Sample Broker' logo and a 'Welcome, national 2009/11/06' message are visible. The main area is titled 'Workflow Tasks' and contains a list of tasks on the left and a flowchart on the right. The flowchart shows a process starting with 'Account Entry Point' (59207) leading to 'Branch Approval' (59900). From 'Branch Approval', three paths emerge: 'Approve' leading to 'Account Sent To Axiys' (59903), 'Approve' leading to 'ROP Approval' (59901), and 'Reject' leading to 'Account Rejected' (59902). A yellow callout bubble points to the flowchart with the text 'View, configure and modify workflows.' Below the interface are buttons for 'Browse' and 'Edit Selected Task'.

OpenAdvantage is designed to enable business analysts (with proper permissions) to configure all aspects of the account opening process including questionnaire, business rules, workflow and generated documents. Updating the account opening and updating process is as easy as 1, 2, 3: Change, Review, Deploy.

Arius OpenAdvantage - Supporting your business



Call or email us to book a personal demonstration at 519-885-9045 or info@ariussoftware.com.



www.ariussoftware.com • 519.885.9045 • info@ariussoftware.com