

INCREASE CUSTOMER SATISFACTION. **REDUCE COSTS AND RISK.**

In today's environment of low interest rates and low net margins, banks find it difficult to generate sustained growth and increase profits. New regulations and fundamental changes in the way that customers engage with banks are creating new challenges and opportunities. These issues cut across numerous lines of business including commercial lending, retail banking, brokerage and investment services.

XTRAC® gives banks the solutions necessary to cut costs and grow business. With the XTRAC Workflow Suite, day-to-day processes are automated and visible, reducing errors and allowing employees to work more efficiently. Key operational steps are seamlessly connected, giving associates real-time access to information they need to deliver fast, effective customer service. Time and money are no longer wasted on maintaining outdated or malfunctioning technology.

XTRAC Helps Banks to:



Be More Customer-Centric

- New Client Onboarding
- Loan and Mortgage Origination
- Customer and Advisory Services
- Marketing and Communications



Get Control and Manage Regulatory Risk

- Regulatory Reporting
- Audit Reviews
- Compliance Facilitation



Improve Operational Effectiveness

- Product Processing
- Retail Service Delivery
- Loan Payments
- Fee Assessments

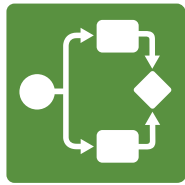


Gain Financial and Administrative Visibility

- Pricing and Valuation
- Finance and Accounting
- Staffing and Benefits Processing

PROVEN PROCESSES. SIMPLY DELIVERED.

XTRAC provides banks with an industrial-strength – and yet easily accessible – workflow solution to be more efficient, get control and grow.



Workflow Automation



Hosted Document Management



Insights & Analytics

BENEFITS FOR BANKS:

- Increased customer satisfaction
- Lower operational costs
- Reduced regulatory risk
- Greater agility
- Faster transaction time
- Reduced IT capital costs
- Improved scalability

Comprehensive Solution

XTRAC is a robust workflow solution that includes Workflow Automation, Hosted Document Management, and Insights & Analytics. It provides tracking, routing and control of work across employees, departments and offices. XTRAC integrates with front-end applications, record-keeping and financial systems for a seamlessly connected organization.

Expertise Built In

With XTRAC, banks can access the very same engine that Fidelity Investments, a global financial services leader, uses to manage its own business processes every day. Our experience and expertise in managing mission-critical processes are available to help power your business too.

*To learn more about how XTRAC can help banks streamline and gain greater control over their business, please contact us at sales@xtracsolutions.com or **855-WRK-FLOW**.*

Fast, Easy and Cost-Effective to Deploy

XTRAC is simply delivered as an affordable, cloud-based service – there is no costly software or hardware to buy, install or maintain. You can be up and running quickly and scale as needed.

Highly Secure and Reliable Cloud

XTRAC provides an unsurpassed level of data security, disaster recovery and availability to its clients through a highly secure cloud environment. XTRAC is fully supported by the comprehensive state-of-the-art data and physical system security, application availability and system redundancy standards of Fidelity Investments.

About XTRAC Solutions

XTRAC Solutions, an independently operated Fidelity Investments company, provides workflow automation and document management. With its solutions used extensively across Fidelity and by many other companies, XTRAC has over 20 years of industry experience managing complex, mission-critical processes that support thousands of users and millions of work items annually. XTRAC delivers excellence in business results and customer satisfaction for all its global clients.

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