



# Spectrum *Branch Sales Portal*

## **ENABLING THE SALE OF SECURITIES IN BANK BRANCHES**

- **Full Support for Selling (and Buying) a Broad Range of Notes, Bonds and Equities**
- **Simultaneous Support For Hundreds of Bank Branches and Thousands of Tellers**
- **Powerful Rate Engine Automatically Produces the Appropriate Price for All Securities**
- **Customers Can Partially or Fully Liquidate Their Investments Through the Portal**
- **Produces Customized Multi-Lingual and Multi-Part Transaction Confirmations in the Branches**
- **Can Provide all Back-Office Processing, Including Nostro, Vostro and General Ledger Entries**

### **Overview**

Spectrum's Branch Sales Portal is a web-based portal that allows banks to sell (and buy) Bonds, Floating Rate Notes and Equities through their branch networks. Using secure communications over the internet, the Spectrum Branch Sales Portal efficiently connects the bank's branches and/or Financial Centers directly to the bank's Treasury Department for the sales of a variety of securities.

Spectrum's Branch Sales Portal enables banks to easily offer customers the ability to buy and sell securities through hundreds of branches and thousands of Tellers or Account Officers. The Spectrum Branch Sales Portal provides a consistent, controlled, and secure framework for offering securities through a bank's branch distribution network.

### **Securities Coverage**

The Spectrum Branch Sales Portal supports the processing of the following securities in bank branches and/or Financial Centers:

- Bonds
- Floating Rate Notes
- Common and Preferred Stocks
- Mutual Funds

### **Rate Engine**

Tellers in the branches need not request a price from a Treasury or Capital Markets dealer for a securities transaction, since the powerful Rate Engine behind the Branch Sales Portal will automatically calculate and display the appropriate price in any security for the requested transaction. The Rate Engine sits behind the Branch Sales Portal and generates the appropriate sale or purchase price based upon the security that is being traded, which may be denominated in any currency.

The Branch Sales Portal can automatically generate and process the hundreds and thousands of pricing scenarios that result from the broad range of stocks and bonds that a bank might offer to its clients.

### **Bonds and Floating Rate Notes**

A wide variety of Bonds and Floating Rate Notes are supported by the Branch Sales Portal, including:

- Treasury Notes & Bonds
- Corporate Notes & Bonds
- Municipal Notes & Bonds
- Agency Notes & Bonds
- Floating Rate Notes

All of these fixed income instruments may be denominated in any currency.

# Spectrum Branch Sales Portal

Underlying the Spectrum Branch Sales Portal is a robust data model capable of capturing a wide variety of fixed income instruments. Note and Bond issues may pay coupons with any frequency, or not pay coupons at all (zero coupon bonds). The Branch Sales Portal supports a wide range of bond math, and will accurately calculate prices, yields and accrued interest for the following international bonds:

- U.S. Treasuries
- U.K. Gilts (including ex-coupon bonds)
- Japanese Government Bonds
- OAT (French Government Bonds)
- Italian Government Bonds
- Australian Government Bonds
- Canadian Government Bonds

The Branch Sales Portal supports many other types of international notes and bonds in addition to those listed above.

## Equities

Common and Preferred stocks, denominated in any currency and trading on any exchange in the world, may be sold (and bought) through the Spectrum Branch Sales Portal. The portal may be connected to a digital data feed to reflect the current bid-offer spread for any equity issue, and the portal allows bank's to apply a spread to the indicated market prices.

## Managing Customers' Investments

In addition to displaying the inventories of Bonds, Notes and Equities that are available for sale by the bank, the Spectrum Branch Sales Portal also displays customers' current investments. Customers can partially or fully sell and/or liquidate their investments through the Branch Sales Portal.

## Multi-Lingual Portal

The Spectrum Branch Sales Portal can be deployed in any language. Users of the portal -- Tellers and/or Account Officers -- in the bank's branches and Financial Centers can transact their business in

the language of their preference. Whether the language is English or French, Japanese or Chinese, the portal can be configured to display the language(s) of the bank's choice.

## Multi-Lingual Confirmations

Customizable, multi-lingual, multi-part confirmations (receipts) can be immediately generated in the branches for every transaction executed through the Branch Sales Portal.

## Highly Secure Environment

The Spectrum Branch Sales Portal utilizes the latest Web 2.0 technologies to deliver a customizable user experience within a secure browsing environment. Security is assured through configurable end-to-end encryption, two factor authentication, and seamless integration with an enterprise single-sign-on service. The Branch Sales Portal leverages standard web service protocols, including SOAP and REST, which provide the greatest flexibility for integration with other banking and web-based systems.

## Optional Back-Office Processing

Transactions captured via the Branch Sales Portal can be straight-through-processed within the Spectrum Back-Office System. Trades captured via the branch portal can also be easily interfaced to other back-office systems on a real-time basis.

Transactions initiated in the Spectrum Branch Sales Portal can automatically flow into the Spectrum Back-Office, where Nostro and Vostro accounts and standard settlement instructions are maintained. Spectrum also contains a complete Treasury Sub-Ledger. All of the debit and credit entries that are required for the General Ledger as a result of the branches' securities trades can be produced and stored in Spectrum and then exported to the bank's General Ledger.

## World Headquarters

240 Gibraltar Road, Suite 200 • Horsham, PA 19044 USA  
Tel +1 215 784 1100 • Fax +1 215 784 1101  
[www.finsoftware.com](http://www.finsoftware.com)

## Regional Offices

### London

Tel +44 (0) 207 709 7766

Fax +44 (0) 207 709 7767

### Miami

Tel +1 305 789 6689

Fax +1 305 372 0189

### Singapore

Tel +65 6438 3733

Fax +65 6322 4135

### Hong Kong

Tel +852 2566 9088

Fax +852 2553 9128

### Hyderabad

Tel +91 40 645 333 18

Fax +91 40 400 478 52