



Spectrum *FX Branch Portal*

ENABLING FX DEALING IN BANK BRANCHES

- **Full Support for Foreign Currency Banknotes, Drafts, Wires and Travelers Cheques**
- **Simultaneous Support For Hundreds of Bank Branches and Thousands of Tellers**
- **Powerful Rate Engine Automatically Produces the Appropriate Price for All FX Transactions**
- **Produces Customized Multi-Lingual and Multi-Part Transaction Confirmations in the Branches**
- **Transaction Fees Automatically Calculated and Applied**
- **Can Provide all Back-Office Processing, Including SWIFT Payments and General Ledger Entries**
- **Can Update in Real-Time FX Positions, Risks and P&Ls in a Centralized Treasury Operation**

Overview

Spectrum's FX Branch Portal is a web-based portal that allows banks to offer a comprehensive range of foreign exchange products through their branch networks. Using secure communications over the internet, the Spectrum FX Branch Portal efficiently connects the FX operations of a bank's branches directly to the bank's Treasury Department.

Spectrum's FX Branch Portal enables banks to easily offer customers FX services through hundreds of branches and thousands of tellers. The FX Branch Portal provides a consistent, controlled, and secure framework for offering FX services through a bank's branch distribution network.

FX Instrument Coverage

The Spectrum FX Branch Portal supports the processing of the following FX products in the branches:

- Banknotes
- Drafts
- Wires
- Travelers Cheques
- Pre-paid Cards

Rate Engine

Tellers in the branches need not request an FX rate from a trader for an FX transaction, since the powerful Rate Engine behind the FX Branch Portal will automatically calculate and display the appropriate price in any currency for the requested transaction. The Rate Engine sits behind the FX Branch Portal and generates the appropriate FX rate based upon the following factors:

- The Currency being dealt
- The current Market Rates
- Buying versus Selling the Currency
- The FX Product (e.g., banknotes versus drafts versus wires)
- The Type of Customer (e.g., an individual versus a corporation)
- The Size of the Transaction

The FX Branch Portal can automatically generate and process the hundreds and thousands of FX pricing scenarios that result from the broad range of currencies, products, amounts and customers that require FX services in the branches.

Spectrum FX Branch Portal

Fees

A fee policy for FX transactions can be consistently applied through the Spectrum FX Branch Portal. Fees will be automatically calculated and applied by the FX Branch Portal based upon any combination of the following factors:

- Currency being dealt
- The FX Product (e.g., banknotes versus drafts versus wires)
- The Type of Customer (e.g., an individual versus a corporation)
- The Size of the Transaction

Fees in the FX Branch Portal can be denominated in any currency.

Banknotes

Buying and selling banknotes in the branches is fully supported through the FX Branch Portal. Banknote denominations are completely customizable for all currencies. Tellers can configure a banknote order based upon denominations and based upon the quality of the banknotes (e.g., whether the banknotes have been in circulation or are new).

Drafts

Drafts denominated in any currency can easily be produced in the branches by interfacing the Spectrum FX Branch Portal to standard draft printing software. Centralized processing of drafts is supported, with delivery instructions for the drafts and the delivery method (e.g., mail, express mail or courier) captured in the transaction entry screens.

Wires

The FX Branch Portal incorporates a number of powerful and convenient tools to assure that foreign currency wire transactions are correct and complete. Validation tools built into the FX wire processing functions of the FX Branch Portal include:

- IBAN and BIC validation. IBAN and BIC directories are built into the FX Branch Portal.

- Auto-fill of country routing codes
- Validation of SWIFT-compatible characters
- Look-up of Bank information that will auto-fill required settlement instructions

Multi-Lingual Confirmations

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

Highly Secure Environment

The Spectrum FX Branch 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 FX Branch 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 FX Branch 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 FX Branch Portal can automatically flow into the Spectrum Back-Office, where Nostro and Vostro accounts and standard settlement instructions are maintained. Payments may be prepared in SWIFT, Fedwire and ACH formats. Payment splitting and payment netting are fully supported. 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' FX operations can be produced and stored in Spectrum and then exported to the bank's General Ledger.

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