



Spectrum **PRIVATE BANKING**

THE MOST ADVANCED PRIVATE BANKING SOLUTION

- **Global Cross-Product Trading and Management**
- **Comprehensive and Automated Limit and Margining Capabilities**
- **Fully Integrated Straight-Through-Processing Throughout the Transaction Life Cycle**
- **Real-Time Updates of Client Positions**
- **Consolidated Client Statements for Collateral, Transactions and P&L**
- **Web Portal Integration for Reporting Client Positions and Client P&L**
- **Highly Professional Multi-Lingual Correspondence including Online Statements, Transaction Confirmations, and SMS and Email Notifications**
- **Real-Time Risk Transfer to Wholesale Risk Management Systems**

Overview

Spectrum Private Banking provides comprehensive front-office to back-office functionality for a fully integrated Private Banking solution. Covering the full range of Treasury and Capital Markets products, Spectrum Private Banking manages trade confirmations, payments, accounting, statements and all transaction maintenance activities. Efficient client relationship management is accommodated with real-time pricing and portfolio updates. Dynamic Web Publishing capabilities, along with multi-lingual functionality, allow correspondence to be conducted in a client's language of choice. Institutions that recognize the growing importance of wealth management services will want to rely on Spectrum Private Banking for its comprehensive instrument coverage, client relationship monitoring, and real-time capabilities.

Instrument Coverage

Spectrum Private Banking is able to process and manage the following financial instruments:

- Spot-Forward-Swap FX Contracts
- Non-deliverable Forwards (NDFs)
- Vanilla and Exotic FX OTC Options

- Fixed Rate Money Markets
- Call Money
- Bonds & OTC Bond Options
- Floating Rate Notes
- Equities & OTC Equity Options

Client Account Management

Spectrum Private Banking incorporates a complete Client Account Management capability to allow Private Bankers to manage client accounts not only from the standpoint of trading, but also from the standpoint of effective client communications. Private Bankers can create a wide variety of client activities and fees associated with those activities. Additional Client Account Management functions include:

- An on-line account monitor to view clients' cash balances and cash activity
- Real-time, on-line client transaction blotters
- The ability to extend credit facilities to specific clients
- Payment of interest on clients' credit balances and charging of interest on clients' debit balances

Multi-Lingual Confirmations & Statements

Spectrum Private Banking supports multi-lingual communications with full language and character support. Clients can be provided the "local" support they desire with user-defined confirmations and statements. Whether the language is English, Arabic, French, Spanish, Chinese or any other business language, Spectrum Private Banking will cover clients around the corner or around the world.

Real-Time Web Publishing

Spectrum Private Banking facilitates real-time communications with the bank's clients. Spectrum Private Banking is able to publish Account Summary information, Positions, Transactions, and Risk in real-time for on-line client review in a highly secure environment. Archived Client Statements can be easily accessed through a web portal, improving client services and improving the productivity of client support services.

Collateralized and Credit Trading

Spectrum Private Banking allows both collateralized (margin) and credit-based trading. Spectrum Private Banking provides a total solution for managing collateralized trading, including collateral tracking, position tracking, real-time data-feeds for collateral and position revaluation, and real-time calculation of margin requirements. With Spectrum Private Banking, clients can leverage their positions to the appropriate degree based upon risk parameters that are continually monitored and reported.

Real-Time Limits and Margining

Client positions and exposures can be monitored in real-time with Spectrum's flexible limits module. Banks can define margins and limits, based on any number of criteria and across an aggregation of all financial products. Limits may be weighted by financial product, and are updated in real-time. The real-time margin and limit browsers in Spectrum Private Banking provide convenient screens to view all margin requirements, limits and their

utilization, with flexible filtering to drill-down to specific clients, products and currencies. All limits can be monitored for warnings and breaches, with user-defined escalation parameters and automated notification via a Document Generation Server to SMS and/or email servers in conjunction with desktop alerts.

Robust, Integrated STP Functionality

Once a transaction has been captured in the front-office, Spectrum Private Banking seamlessly provides Straight-Through-Processing, including transaction verification, confirmation, payment, and accounting. Using a rules-based engine, any step in the process can be automated, including assignment, confirmation, and payment processing. With the Back-Office Manager, an Administrator can define processing rules, such as a "maker/checker" requirement, or that transactions are subject to exception processing based upon criteria such as transaction size, currency, or the existence of one-time payment instructions.

Real-Time Risk Transfer to the Wholesale Bank

Due to its comprehensive cross-product capabilities, Spectrum Private Banking can calculate up-to-the-second consolidated risk exposures that can be transferred to the wholesale bank for enterprise risk management and hedging purposes.

Accounting

Spectrum Private Banking provides a full Sub-Ledger accounting capability. User-configurable accounting events can be defined for all financial instruments. The user-defined Chart of Accounts can be easily mapped to accounting events. Dual entry, multi-currency general ledger entries can be generated and stored for any past, current, or future date.

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