

Spectrum **TREASURY**

THE COMPLETE TREASURY MANAGEMENT SOLUTION

- Complete and Fully Integrated Front, Middle and Back-Office Functionality
- Comprehensive Financial Instrument Coverage
- Flexible Integration with Dealing Systems (Bloomberg, EBS & Reuters)
- Real-Time Position, P&L, Cashflow, Risk Management and Hedging Blotters
- Straight-Through-Processing with User-Defined Workflows
- Integrated Back-Office Providing Confirmations, Payments and Sub-Ledger Accounting
- Full Support for SWIFT and CLS
- Real-Time Limit Monitoring for Counterparties, Traders, Countries and Currencies

Overview

Spectrum provides a complete solution for managing foreign exchange, fixed income, equity, and derivative contracts. Upon trade execution positions are instantly updated in Spectrum to provide real-time data to all traders across a network. The turn-key Spectrum solution provides a highly functional web-portal which can be easily integrated into any technical environment. Spectrum provides a high performance solution to facilitate substantial daily trading volumes and open positions.

Instrument Coverage

Spectrum allows users to easily process and manage the following financial instruments:

- Spot-Forward-Swap FX Contracts
- Non-Deliverable Forwards
- Time Options
- FX Futures & Options on Futures
- Vanilla and Exotic FX OTC Options
- Fixed Rate Money Markets
- Call Money
- FRAs
- Caps, Collars and Floors

- Interest Rate Futures & Options on Futures
- Interest Rate Swaps
- Swaptions
- Bonds & OTC Bond Options
- Floating Rate Notes
- Equities & OTC Equity Options

Robust, Integrated STP Functionality

Once a transaction has been captured in the front-office, Spectrum seamlessly provides Straight-Through-Processing, including transaction verification, confirmation, payment, and general ledger accounting. Confirmations can be provided in a number of formats including SWIFT, fax, email, and mail. Payments can be processed through SWIFT, CLS, FedWire, ACH, Drafts, and variety of 3rd party payment platforms. 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.

Position and Risk Monitoring

Spectrum features a range of advanced, real-time analytical tools which facilitate the management of complex positions. Spectrum provides a number of real-time analytic blotters that display the complete sensitivity profiles of a portfolio of transactions on a single screen. Spectrum's blotter technology delivers flexibility and speed in analyzing complex portfolios – meeting the needs of traders and risk managers. The Analytic Blotters display data in real-time - refreshing position, P&L and sensitivity information as quickly as trades are entered into Spectrum from anywhere in the world. Traders on FX Spot Desks can customize their Currency Pair Blotters to analyze net positions and calculate profits on a daily, month-to-date and year-to-date basis. FX Forward Desks and Money Market Desks will use Spectrum's Cash Flow Blotters to forecast expected cash flows in all currencies. The flexible filtering and ability to export results to Excel spreadsheets with the press of a button ensures that results can be displayed in any user-defined format. Spectrum's Interest Rate Hedging Blotter allows traders to monitor the P&L sensitivity of complex interest rate portfolios to shifts in market rates. Option Desks utilize Spectrum's Option Sensitivity Blotter to manage all of the Option Greeks and view exposures due to changes in FX spot rates, volatility surfaces and the passage of time.

Real-Time Limit Checks

Counterparty risks, market risks, and trader risks can be closely monitored with Spectrum's flexible Limits module. Users can define a variety of limits, including exposure limits, credit limits, settlement limits, and cash flow limits - for each counterparty, by financial product, or for an aggregation of products. Limits may be weighted by financial product and are updated in real-time. The Spectrum limit browser provides a convenient screen to view all limits and their utilization with flexible filtering to drill-down to specific counterparties, traders, countries and currencies.

Accounting

Spectrum provides a full Treasury Sub-Ledger for General Ledger accounting. User-configurable accounting events can be defined for all financial instruments. User-defined Chart of Accounts can be easily mapped to the accounting events. Dual entry, multi-currency general ledger entries can be generated and stored for any past, current, or future date. Journals may be printed by transaction number, by event date or by account number.

Real-Time Nostro Account Management

Default and supplemental nostro accounts may be specified for each currency and trading center. Spectrum's real-time Nostro Forecast Blotter will display projected nostro account balances for the next 5 business days. Reports can be generated to display nostro account activity for any past or future periods. Nostro account balances can be forecast to any future date.

Vostro (Client) Accounts

Spectrum provides complete support for clients' cash balances and cash letter activity. The vostro management functions in Spectrum provide complete multi-currency capabilities, from allowing user-defined maintenance and activity fees, to charging or crediting daily and monthly interest on clients' debit and credit balances. Cash letter processing supports purchases and sales of foreign drafts, and processing of incoming and outgoing wires. Both vostro and cash letter activity is immediately reflected in the front-office cash management blotters.

Fast Execution and Volume Scalability

Spectrum's distributed and optimized processing capability provides for rapid trade execution and high volume trading. It is not uncommon for Spectrum users to realize a 10-fold improvement in daily trade processing after implementing the Spectrum system.

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