Financial Software Systems™

Brilliant Performance in Financial Technology

Spectrum WEALTH

COMPREHENSIVE CLIENT-DIRECTED WEALTH MANAGEMENT

- **Comprehensive Support for FX, Money Markets, Fixed Income, Equities and Derivatives**
- **Integrated Internet Portal for Clients' Self-Directed Investment Management**
- **Comprehensive and Automated Credit and Collateral Checking and Management**
- **Fully Integrated Straight-Through-Processing to General Ledger Accounting**
- **Consolidated Client Statements for Collateral, Transactions, Positions and 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 Wealth provides comprehensive front-office to back-office functionality for a fully integrated Wealth Management solution. Covering the full range of Treasury and Capital Markets products, Spectrum Wealth 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, facilitates client correspondence in clients' language of choice. Institutions that recognize the growing importance of wealth management services will want to rely on Spectrum Wealth for its comprehensive instrument coverage, client relationship monitoring, and real-time capabilities.

Instrument Coverage

Spectrum Wealth 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
- Structured Deposits
- Call Money
- Bonds & OTC Bond Options
- Floating Rate Notes
- Equities & OTC Equity Options

Client Account Management

Spectrum Wealth incorporates a complete Client Account Management capability to allow Wealth Managers to manage client accounts not only from the standpoint of trading, but also from the standpoint of effective client communications. Wealth Managers 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

Spectrum WEALTH

Multi-Lingual Confirmations & Statements

Spectrum Wealth 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 Wealth will support clients around the corner or around the world.

Real-Time Web Publishing

Spectrum Wealth facilitates real-time communications with the bank's clients. Spectrum Wealth 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 Wealth allows both collateralized (margin) and credit-based trading. Spectrum Wealth 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 collateral requirements. With Spectrum Wealth clients can leverage their positions to the appropriate degree based upon risk parameters that are continually monitored and reported.

Real-Time Risk Management

Client positions and exposures can be monitored in real-time with Spectrum's flexible collateral and credit limit modules. Banks can define collateral and credit limits based upon a wide range of criteria and across all financial products. Credit limits may be weighted by financial product, and are updated in real-time. The real-time collateral and credit limit browsers in Spectrum Wealth provide convenient screens to view both client and bank exposures.

Integrated Web Portal

A seamlessly integrated Wealth Management Portal allows the bank to communicate financial news and investment ideas to clients, and allows clients to manage their positions online in real-time. Clients can view their cash balances, transactions, positions and projected cash flows. On-line trading with full pre-trade collateral and credit checking is available for a range of financial products, including FX, Bonds and Equities. The Spectrum Wealth Management Portal also provides attractive graphical presentations of client positions and P&L to help clients understand their portfolios and exposures.

Robust, Integrated STP Functionality

Once a transaction has been captured in the front-office, Spectrum Wealth 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.

Real-Time Risk Transfer to the Wholesale Bank

Due to its comprehensive cross-product capabilities, Spectrum Wealth 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 Wealth provides a full Treasury Sub-Ledger. 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.

World Headquarters
240 Gibraltar Road, Suite 200 • Horsham, PA 19044 USA
Tel +1 215 784 1100 • Fax +1 215 784 1101
www.finsoftware.com

Regional Offices

London	Miami	San Francisco	Singapore	Hong Kong	Hyderabad
Tel +44 (0) 207 709 7766	Tel +1 305 789 6689	Tel +1 415 982 8150	Tel +65 6438 3733	Tel +852 2566 9088	Tel +91 40 645 333 18
Fax +44 (0) 207 709 7767	Fax +1 305 372 0189	Fax +1 415 982 2502	Fax +65 6322 4135	Fax +852 2553 9128	Fax +91 40 400 478 52