Global Cash & Liquidity Investment Portal (G-CLIP)

Multi-Currency Accounts

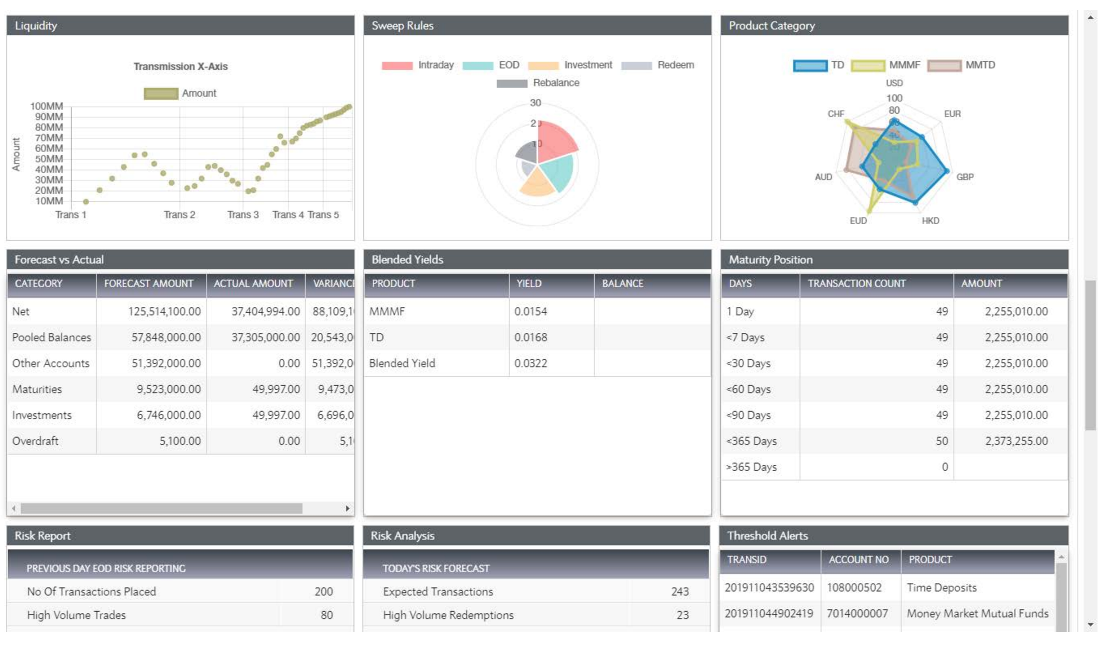
Liquidity Management

COMPLIANCE | ROI | CLOUD NATIVE | SPEED TO MARKET

Introduction

Financial Oxygen's (FO2's) Global Cash & Liquidity Investment Portal (G-CLIP) is a state-of-the-art, cloud-based portal that allows a financial institution's corporate clients to easily and quickly view cash balances across multiple subsidiaries and currencies and then to deploy those balances into a variety of cash-equivalent investments, such as money funds and time deposits. G-CLIP allows clients not only to place their excess cash into permitted investments, but also to understand their risk exposures utilizing an intuitive analytics package. FO2 has designed G-CLIP based on extensive knowledge of client needs, product fundamentals, regulatory requirements and market experience, thus providing key bank clients with improved liquidity and increased transparency in one easy-to-use liquidity portal.

See	Structures and Cash Balances	=>	↑5% increase in Clients
Think	Decisioning and Forecasting	=>	↑ 9% increase in Balances
Do	Increase Deposits and investments	=>	↑ $6m gain in Revenues
Care	Self-service, Policy, Workflows	=>	↓35% reduction in Operating Costs



G-CLIP allows clients to:

- View cash balances, real-time, across currencies and subsidiaries
- Invest in, redeem or liquidate money funds
- Invest in time deposits
- Allocate trades into multiple accounts or bulk upload transactions
- View or download money fund documentation including prospectus, fact sheets, SAI and holdings.
- Download or print trade blotter and trade tickets
- Set viewing/trading access or transaction limits per individual user
- Create concentration limits per fund or product
- Establish maker-checker hierarchy
- Automatically generate end-of-day trade summary or trade tickets
- Analyze risk profile of holdings and create "what-if" scenarios

As with all FO2 implementations, G-CLIP can be deployed on FO2's cloud or the bank's cloud.
G-CLIP includes:

- Full customization to meet the bank's look-and-feel style guide
- Complete integration with a bank's upstream feeds to reflect client balances and foreign exchange rates
- Full automated integration to the bank's downstream transaction processing and compliance systems
- A granular entitlements module, which ensures that clients may only view or transact appropriate products
- Strong cyber-security tools and protocols
- Training for front, middle and back office
- 24 x 7 x 365 support
- Multi-currency, multi-language and multi-desk capabilities
- Extensive management and compliance reporting module
- Statement and tax report generation

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FO2 has extensive experience in implementing high-profile projects that dramatically improve ROI by cutting technology expenses, by increasing revenues and by serving key clients with innovative UI/UX

FO2's G-CLIP can be deployed on its own as a turn-key portal or can link to additional FO2 modules that can enhance the client's experience as well as the financial institution's capabilities and ROI. G-CLIP can be seamlessly linked to:

- Money Fund Processing and Settlement System : a back-office transfer agent system that will process money fund transactions from G-CLIP and can handle all permutations such as self-directed or sweep, direct or omnibus, EURO, GBP, USD and other Currencies including International fund families and multiple LOBs
- MPe (Multi-Product eTrading): a front-office eTrading portal than allows clients to self-service investments in entitled products which can include Term Deposits, Call and Notice Deposits, Unitized Deposits, CDB Deposits, Commercial Paper, Certificates of Deposit, Government and Agency securities, Repurchase Agreements and Corporate Bonds
- MCPs (Mult-Currency Pooling System): a cutting-edge system that allows clients to view, net and deploy cash balances across subsidiaries, around the world, across multiple currencies
- Cash Concentration : Global Concentration structures with single and multi Currency across the globe. Header balances can be used for investment products & Sweeps.

Partnering with FO_2 on your Cash Management Solution provides you with proven and empirical benefits. Talk to us today.

Strategic Liquidity Management underlined by Operational Efficiency

Optimized Service Delivery and increased Customer Satisfaction

Fee Income from Services

Open API and Cloud Native Deployment

Robotic Process Automation for (RPA) Enhanced ROI

Agile technology enables Partnering across the business to drive revenue

Where Finance & Technology Converge

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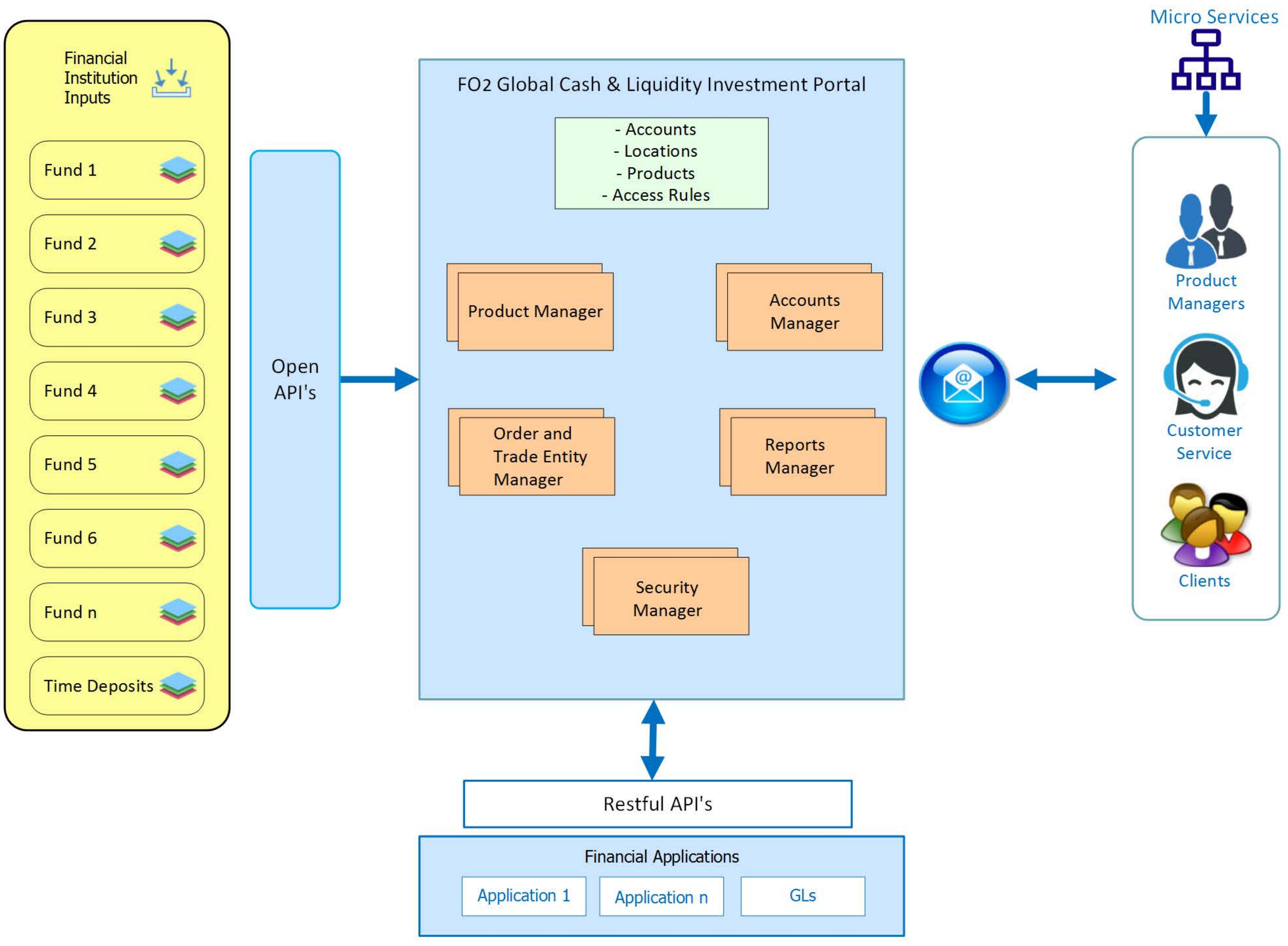

G-CLIP enables:

- Banks can easily make investment products and services available to clients by lines of business and geographic regions
- Granular permissioning with 'four-eyes' and 'six-eyes' per work flow ensures accuracy and self-service
- G-CLIP supports a full range of roles for bank users with single sign-on integrated with the bank portal (a different user ID is not required). The supported roles includes Administrators, Operations. Account Managers, Cash Managers, Asset Managers, Sales, Product Traders, Assistants, Desk and LOB managers. Each role can be permissioned by the bank by line of business, function and geography, among others
- Analytics, consolidated dashboard views and reports are seamlessly available to clients and include the consumption and integration of feeds from multiple other systems
- Bank users and managers can instantly view balances outstanding by product, by line of business, by geography, by currency, by salesperson and time period, among others
- G-CLIP out-of-the- box manages complex data privacy and GDPR requirement with data architecture based on 'in-country' regulations. Users are permissioned to see data in their regions as per local data privacy requirements. Legal disclaimers and costs and charges are presented to users by country and line of business. A complete audit track of actions is available in the system to trace activity.
- G-CLIP improves workflow for clients and reduces operational service loads for the bank. Messaging, alerts, and broadcasts are consolidated across product sets and time zones to provide a unified view to clients and bank users.
- Early cut-off times by product and currency can be triggered and managed by G-CLIP to ensure smooth operations.

Grow your liquidity product offerings with G-CLIP and drive revenue. Spend less time on:

- **Regulatory changes :** G-CLIP is centrally updated with prior consultation with the client
- **Prospectus and documentation :** G-CLIP updates
- **Client self-service portal :** fewer service calls to attend
- **Role based permissioning and audit tracking :** ensure compliance and retain data logs
- **Technology and browser changes :** G-CLIP handles upgrades
- **Fewer Excel spreadsheets :** gain insights from G-CLIP data analytics
- **Efficient report delivery :** glance through unified service views

Why FO_2? FO_2 has a proven track record of working with world-class financial institutions and of rapidly deploying cutting-edge technology. Most importantly, FO_2 has extensive experience in implementing high-profile projects that dramatically improve ROI by cutting technology expenses, by increasing revenues and by serving important clients with innovative UI/UX.
Contact FO_2 today to see how we can help your financial institution!

For more information on the FO2 G-CLIP please contact :

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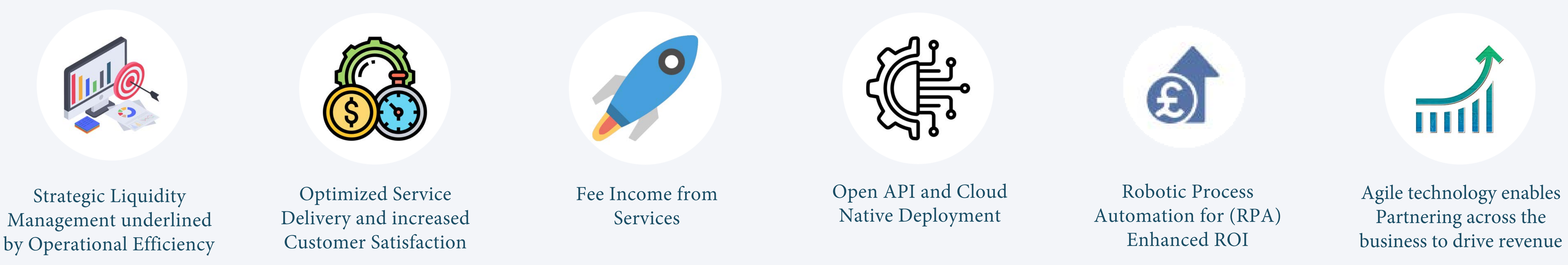

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