



# Term Deposits and Call & Notice Deposits

Your strategic vision of cash management delivered with FO<sub>2</sub> technology

Multi-Currency  
Accounts

Liquidity  
Management

COMPLIANCE

ROI

CLOUD NATIVE

SPEED TO MARKET

## Introduction

As a bank your corporate and business banking clients are increasingly looking to you to support their internationally structured business and treasury management workflows. In turn, you are looking to enhance your systems to deliver Term/Time deposits and Call & Notice deposits to increase revenues and outcompete the competition. A cloud native microservices architecture from FO<sub>2</sub> allows you to circumvent the limitations of legacy systems and improve time to market. Our Term Deposits technology provides a cloud native service customized to your User Interface, single sign-on and workflows. It allows you to solve the growing challenge of managing a large number of account types, account formats and entity hierarchies, as well as pricing structures. In addition to significant improvements in internal operating efficiencies, a key external impact is proven growth in customer satisfaction, loyalty and trade flow.

FO<sub>2</sub> has a two-decade track record of successfully deploying our technology in the global financial ecosystem. During that time an analysis of the average impact we have had on the business performance of our customers, post deployment, is compelling:

**See** Structures and Cash Balances => ↑ 5% increase in Clients

**Think** Decisioning and Forecasting => ↑ 9% increase in Balances

**Do** Increase Deposits and Investments => ↑ \$1m gain in Revenues

**Care** Self-service, Policy, Workflows => ↓ 5% reduction in Operating Costs

We have hands-on experience dealing with some of the largest, most complex and highly demanding international banks in the world. This means we UNDERSTAND and SOLVE the key challenges inherent in the deployment of a global term deposit system:

- We OPTIMISE the breadth of accounts and liquidity management functions to drive insights
- We PUBLISH into bank portals and messaging to TMS
- We build an architecture that MINIMIZES DEPENDENCY on legacy platforms
- We NAVIGATE internal integrations and avoiding decision traps that lead to short-term gain at long-term costs

## Term/Time Deposits and Call & Notice Deposits

- Account holders
- Non-Account holders
- Publish to bank portal
- Publish to third-party marketplaces
- Quote rates in currencies by desk/country
- Instantly suspend rates
- Amend/change rates
- Define tenor by currency – allow broken tenors or disallow
- Define minimums and maximums by desk and currency
- Allow STP
- Settlement can be via in-house accounts or at other banks
- Messaging with third-party networks
- Business manager/IN-HOUSE desk input of deal
- Standard settlement instructions
- MT 320 confirmations, online
- Rollover – Principal only, principal and interest
- Payment frequency
- Price by desk and currency
- Tax withholding
- Client agreements
- Sales margins by client account
- Reports

## Role based access:

- Multiple client roles
- Used by branches
- Traders
- Assistant Traders
- Operations
- Sales
- Sales Assistants

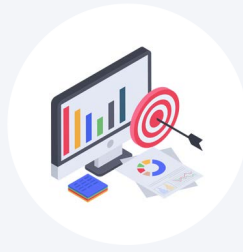
## Commercial Approach

At FO<sub>2</sub>, our mission is to treat every relationship as a partnership and to work hand-in-hand with our clients, every step of the way and in every aspect of the project. This is clearly reflected in our flexible commercial approach which, at its core, is based on a licensing model designed to provide our clients with the opportunity to grow their business without increasing costs. We are so confident in the growth potential and positive ROI of our projects that, with a few small caveats, we want our clients to take full advantage of their up-front investment without future concerns around additional licensing, either for internal or external consumption. We are also 'strategic business partner minded' when it comes to agreeing the cost model for development, professional services and implementation.

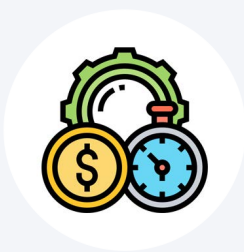
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Partnering with FO<sub>2</sub> on your Term Deposits & Cash Management Solutions provides you with proven and empirical benefits.  
Talk to us today.



Strategic Liquidity  
Management underlined  
by Operational  
Efficiency



Optimized Service  
Delivery and increased  
Customer Satisfaction



Fee Income from  
Services



Open API and Cloud  
Native Deployment



AI for Enhanced ROI



Agile technology  
enables Partnering  
across the business to  
drive revenue