

FUNDTECH

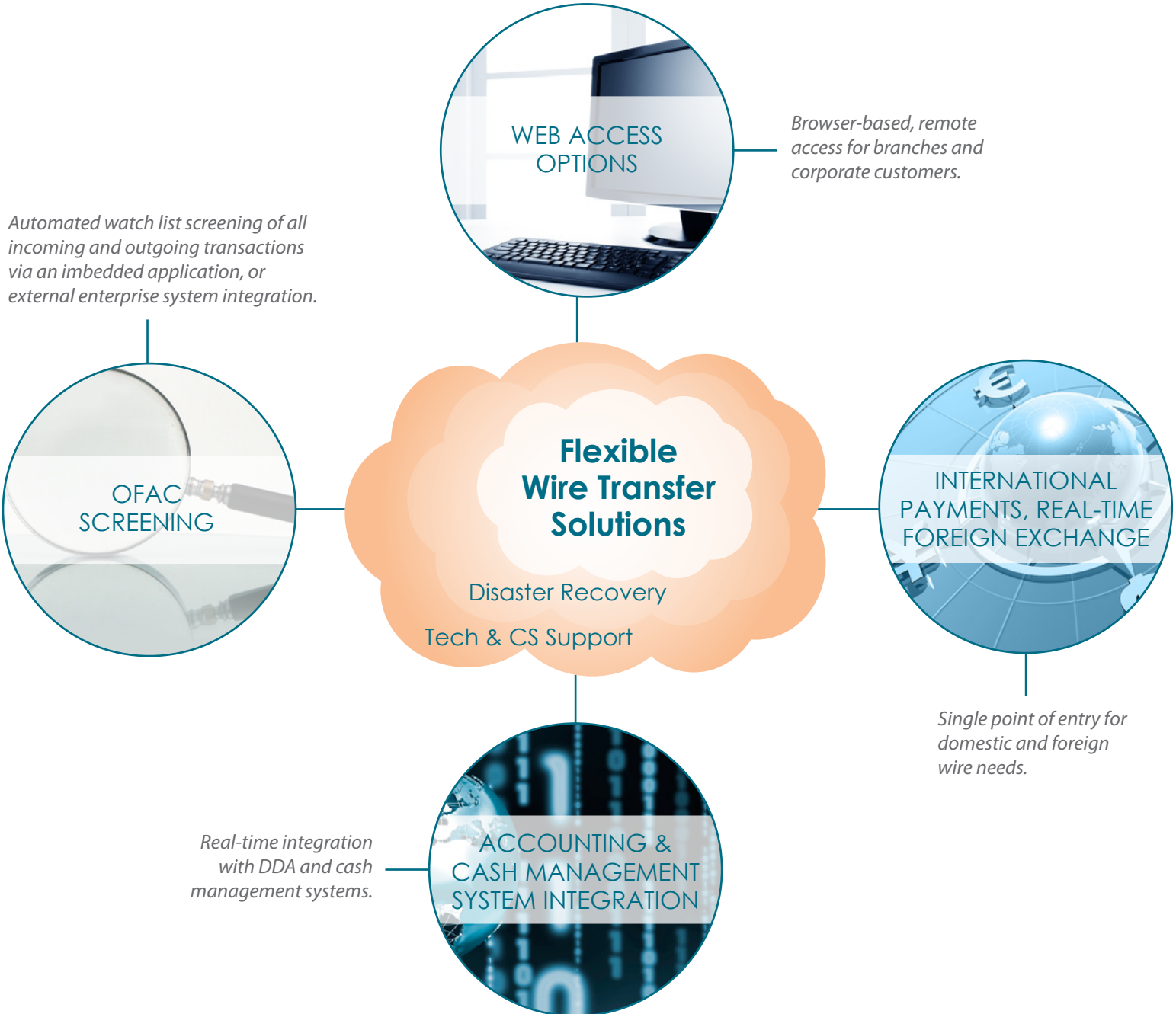
FedWire Systems & Wire Service Bureau

Automated wire transfer solutions,
modularly designed to fit your financial institution.



Total Wire Solutions for Financial Institutions

When it comes to finding the right electronic funds transfer system for your financial institution, one size does not fit all. That is why Fundtech developed a comprehensive and proven wire transfer solution that is configurable for financial institutions of all sizes.



ROBUST TECHNOLOGY FOR AUTOMATION

Fundtech's wire transfer solution is a multi-bank wire transfer system that automates not only wire transfers, but also book entry securities and book transfers. Easy-to-use interfaces, including web-based options, provide a streamlined and secure method of real-time data entry, verification, wire inquiry and reporting. Operational real-time interfaces (RTI) to both DDA and cash management systems enable high levels of straight-through processing. In addition, OFAC and Patriot Act compliance screening services are fully integrated, and foreign exchange (FX) and international (SWIFT) payment capabilities can be easily integrated during initial implementation or in the future.



THE SERVICE BUREAU ADVANTAGE

End-to-End Outsourced & Managed Solution

Fundtech's integrated wire solution includes a comprehensive suite of integrated applications, services and support that a financial institution will need now to facilitate and expedite implementation and as needed in the future to meet emerging business requirements.

Reduced Upfront Capital & Operations Costs

Fundtech's Wire Service Bureau enables your financial institution to minimize the costs and resources associated with licensing an in-house software product. As a service bureau member, all software, hardware and support services are provided. Your financial institution can save significantly on upfront capital costs, as well as ongoing costs for maintenance, upgrades, disaster recovery and other support services.

Increased Security & Reliability

With Fundtech's inherent disaster recovery capabilities and SAS70 Type II certification, financial institutions can be assured that their system will be reliable, and that they can eliminate the need to license costly additional servers or maintain extra equipment.

Experienced, Real-Time Assistance & Support

Fundtech provides customers with real-time assistance and support during Federal Reserve hours. Fundtech's Help Desk is just a phone call away. Our Operations staff proactively monitors the status of your system and identifies potential problems to facilitate immediate resolution. With a per-employee average of over 20 years of wire transfer experience, Fundtech's seasoned wire operations staff can address all of your technical and product functionality questions and needs.

Enhanced Customer Service & Satisfaction

Your customers will receive timely notification of their wire transfers through flexible user-defined automatic notifications of incoming and outgoing wires via fax, email and statement advices. Customers can also initiate and monitor their own transactions using remote entry.

VALUE-ADDED SERVICES

Browser-Based Access

Provide your branches and corporate customers an easy-to-use set-up wire transfer initiation, verification and inquiry tool. Fundtech's browser-based wire solution for remote access combines multi-factor and hard token authentication with a customer friendly, efficient workflow.

By allowing your individual branches, call centers, or trusted clients to initiate wire transfers, your institution can alleviate stress on the wire operation center and avoid bottlenecks by distributing the workload.

International Payments Module & Real-Time Foreign Exchange

Fundtech's International Payments Module is your single point of entry for domestic and foreign wire needs. Quickly and easily add foreign exchange and international wire transfer capabilities without expensive third-party hardware and software.

By partnering with leading FX providers, Fundtech's fully integrated foreign exchange product allows non-SWIFT member financial institutions to negotiate and deliver SPOT foreign currency transactions in real-time. Fundtech offers a streamlined exchange process and through our FX partners, provides competitive wholesale rates for all major currencies. All foreign exchange transactions are handled online, to allow timely processing and immediate rate acceptance and confirmation. With the ability to lock in conversion rates at the time of transaction, your customers will know the exact foreign amount to be delivered to the beneficiary bank.

The bottom line: your financial institution can increase transaction revenues through lower and more competitive exchange rates and integrated rate markups. And with the ability to build in transaction margins, you can realize the conversion revenue instead of allowing foreign institutions to collect it for themselves.

Technology Features & Benefits

- › **Real-Time Access** and update of account data and account balance information from host DDA/GL systems
- › **Real-Time Automatic Accounting** generating memo or real-time posting entries to your back office accounting system for all domestic and foreign exchange wires
- › **Automated Advice Notification** of transactions via fax, e-mail, or U.S. mail, based on predefined criteria for both incoming and outgoing wires
- › **Automated OFAC and U.S. Patriot Act Compliance Screening** of all incoming and outgoing transactions against a variety of regulatory watch lists, via an imbedded screening application or integration with a financial institution's enterprise screening system
- › **Browser-Based, Secure Remote Initiation** enables satellite offices, departments, branches or customers to easily create, verify and inquire on transactions while a centralized wire department retains verification, approval, and release to the payment network — eliminating redundancy and manual faxing/calling efforts
- › **Straight-through-Processing** via real-time interfaces to cash management and DDA systems and a sophisticated account matching algorithm & payment validation allows transactions to be processed automatically with little to no manual intervention
- › **Federal Reserve Balancing and Monitoring** keeps you informed throughout the day of your bank's overall position with the Federal Reserve Bank; provides on-line ability to buy and sell FED FUNDS over the open market and monitor their return
- › **Cash Management Interfaces** link your cash management clients to the wire room so that they can initiate wires and receive confirmations on a real-time basis
- › **Integrated Foreign Exchange Processing** with competitive real-time rates, access to first class FX providers' worldwide correspondent networks and the ability to mark up your transactions to create an attractive new revenue stream at your Bank