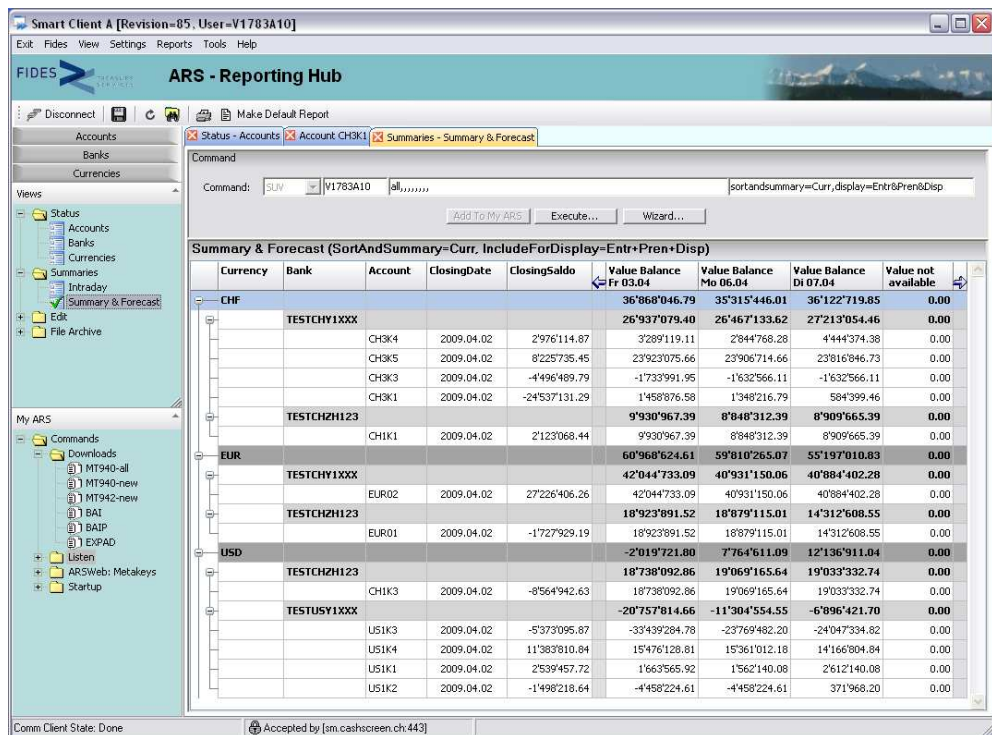


Fides Account Reporting Service (ARS) SmartClient

Fides ARS SmartClient Concept

Fides ARS SmartClient is an easy-to-install, multifunctional software kit to access the Fides ARS database. Apart from giving you access to your account statement information from over 900 banks all over the world, the tool has extended analysis, forecasting and import/export functionalities.



The screenshot shows the 'ARS - Reporting Hub' interface. The main window displays a 'Summary & Forecast' report with columns for Currency, Bank, Account, ClosingDate, Closingsaldo, Value Balance (Fr 03.04, Mo 06.04, Di 07.04), and Value not available. The report is grouped by currency: CHF, EUR, and USD. Each currency group shows a summary row followed by detailed transaction rows with columns for Bank, Account, ClosingDate, Closingsaldo, and Value Balance.

Currency	Bank	Account	ClosingDate	Closingsaldo	Value Balance Fr 03.04	Value Balance Mo 06.04	Value Balance Di 07.04	Value not available
CHF	TESTCHY1XXX				36'868'046.79	35'315'446.01	36'122'719.85	0.00
		CH3K4	2009.04.02	2'976'114.87	3'289'119.11	2'844'768.28	4'444'374.38	0.00
		CH3K5	2009.04.02	8'225'735.45	23'923'075.66	23'905'714.66	23'816'846.73	0.00
		CH3K3	2009.04.02	-4'496'489.79	-1'733'991.95	-1'632'566.11	-1'632'566.11	0.00
		CH3K1	2009.04.02	-2'453'7131.29	1'458'876.58	1'348'216.79	584'399.46	0.00
EUR	TESTCHZH123				9'930'967.39	8'848'312.39	8'909'665.39	0.00
		CH1K1	2009.04.02	2'123'068.44	9'930'967.39	8'848'312.39	8'909'665.39	0.00
USD	TESTCHY1XXX				60'968'624.61	59'810'265.07	55'197'010.83	0.00
		EUR02	2009.04.02	27'226'406.26	42'044'733.09	40'931'150.06	40'884'402.28	0.00
		EUR01	2009.04.02	-1'727'929.19	18'923'891.52	18'879'115.01	14'312'608.55	0.00
USD	TESTCHZH123				-2'019'721.80	7'764'611.09	12'136'911.04	0.00
		CH1K3	2009.04.02	-8'564'942.63	18'738'092.86	19'069'165.64	19'033'332.74	0.00
		TESTUSY1XXX			-20'757'814.66	-11'304'554.55	-6'896'421.70	0.00
		US1K3	2009.04.02	-5'373'095.87	-33'439'284.78	-23'769'482.20	-24'047'334.82	0.00
		US1K4	2009.04.02	11'383'810.84	15'476'128.81	15'361'012.18	14'166'804.84	0.00
	US1K1	2009.04.02	2'539'457.72	1'663'565.92	1'562'140.08	2'612'140.08	0.00	
	US1K2	2009.04.02	-1'498'218.64	-4'458'224.61	-4'458'224.61	371'968.20	0.00	

Example of value balance forecast in the Fides ARS SmartClient

You can install the Fides ARS SmartClient on any company PC. The Fides ARS database is accessed via the internet (TCP/IP). Fides stores all statement information received from the reporting bank on the database immediately after its conversion, validation and potential repair. Whenever you connect the SmartClient with the Fides ARS database, it will download the latest statements available.

The Fides ARS SmartClient downloads the statement data into a grid logic. This makes the tool very fast and flexible in the generation and export of reports. It is the ideal tool for Treasurers, working with spreadsheets or software, which cannot connect directly with Fides ARS File Transfer to the Fides ARS database. With its extended export functions the Fides ARS SmartClient can also be used as a business contingency back-up solution.

Application Features

Fides always reports you the latest position status provided by your banks, either the closing balance of the previous day or intraday updates from the current day, if you wish to receive intraday statements and your reporting bank is supporting such message types.

The tool gives you the following information on your accounts worldwide:

- Opening and closing ledger balance per booking date
- Booking and value date of each transaction
- Complete detailed booking text for reconciliations
- Pre-notations of bookings (if available)
- Transaction identifiers for inquiries

The Fides ARS SmartClient can forecast your value balances on each account. The tool also allows to enter manual dispositions with the option to have these dispositions included in the calculation and forecast of your value balances.

The Fides ARS SmartClient displays the statement data in grids/spreadsheets. You can sort the data and view transaction details with double clicks. You can consolidate the data according to bank relations, currencies, pre-specified business units, country offices or product lines. Accounts in foreign currencies can be translated automatically into your "company currency" for better comparison. With the function "My ARS" you can define individual sorting command templates, which ease your daily reporting and analysis jobs.

The feature "Default Report" enables you to generate printable reports of the displayed spreadsheet in one click. Selected spreadsheets can be saved as a file for the export into your treasury software. Today, the tool supports the following formats: SWIFT MT940, MT942, BAI, AFB, CSV and various customer specific formats. CSV files are especially good for the import into spreadsheets (e.g. Excel). Direct data transfer into spreadsheets can also be programmed by Fides. Additional file formats will be integrated on request.

Your statements are stored and available on the Fides ARS database over a period of 90 days. The storage period can be prolonged up to 13 months.

System requirements

Fides ARS SmartClient requires the following technical features on your PC:

- Operation System Windows 2000 (or higher), internet connection
- CPU of min. 1500MHz (Intel, AMD)
- Min. 24MB RAM
- Approx. 20MB hard disk space
- Min. 16bit colour graphic boards
- High screen resolution is recommended

Security and data confidentiality

Fides ARS SmartClient allows to allocate the main user and each sub-user access rights per account. Each user has different user ID and password.

Data transfer from Fides to the customer is fully secured with SSL. VPN tunnels are available on request.

At Fides, all customer data fall under the Swiss Bank-Client Confidentiality Rules. This makes the unauthorised passing on of customer information subject to criminal proceedings.

Global coverage guaranteed

Fides receives already today electronic account statements from over 900 banks in over 200 countries. Additional banks get added on customer request. Banks do not necessarily have to be a member of SWIFT, as Fides also converts alternative formats into the account reporting system.

Complementary Solutions

With Fides ARS File Transfer aggregated statement information can be extracted automatically to your Treasury Software or ERP-System.

Next to global account reporting, Fides also offers solutions for high-value, urgent treasury payments or high-volume bulk payments. Solutions to ease your cash pooling round up the Fides portfolio for treasurers and finance managers.

Enabling true global multibanking

Every Corporate is differently organized and structured. The requirements for the ideal cash management solution vary the same way. In a first conversation we would like to understand your individual demands.

Please do not hesitate to contact our relationship managers (T: +41.44.298.6580, E: sales@fides.ch) or visit our website www.fides.ch. Every good relationship starts with a first conversation.

Your benefits at a glance

- Easy to install, rich featured software kit
- Intraday and prior day data
- All booking and value date and transaction details
- Display in spreadsheets with several sorting and grouping features.
- Conversion into a common currency for a better comparison
- Functionality of individually defined templates for reports ("My ARS")
- File download (MT940/942, BAI, AFB) functionality for direct import into your Treasury Software
- Programmed in English, reports are in any language possible