

RIMS

MIDDLE & BACK OFFICE
SOLUTION FOR SECURITIES



Empowering the Financial World
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RIMS

A complete middle- & back-office solution to support domestic and international business growth

Broker-dealers face numerous challenges managing their operations. Constant regulatory changes and the need to provide current clients with high-level services as well as taking on new clients quickly and easily. At the same time, they are looking to increase straight-through-processing and streamline operations.

RIMS is a modular and scalable real-time solution for middle- and back-office securities processing. It provides the functionality that financial institutions require to properly handle their operational requirements.

For instance, service levels are often measured by the speed and accuracy of the confirmations produced and sent to clients. RIMS confirmation process is real-time, helping to ensure accurate and rapid data distribution. Firms can also process allocations from the client and affirm them back in real time.

For firms that are handling an increasing range of assets, RIMS offers true cross-asset capabilities, including the ability to process equities, fixed income, repo and other type of contracts as well as foreign exchange for any currency on domestic and international markets. This supports the firm's capacity to take on new clients by making it easy to set up commission scales, show charges on the confirm for non-dollar markets, quickly produce confirms according to each client's preference, and even handle each market's fees and taxes.

The solution offers deep functionality within each asset class. For example, within fixed income, RIMS offers a broad range of interest rules, the ability to configure interest rules for particular stocks or markets, and support for clean or dirty prices. In addition, it supports full coupon schedules and automatically performs accrued interest calculations.

Supports straight-through processing

RIMS is integrated with a variety of commonly used order management systems, including FIS' Valdi solution, Bloomberg, or Fidessa. In addition, RIMS provides standard incoming and outgoing interfaces that can easily be leveraged to integrate to other in-house or third-party systems.

Open APIs help enable customers to automatically import and export client data, instruments and products, prices, and exchange rates. RIMS also

provides a user-friendly, web-based interface for those who prefer manual entry.

In addition, RIMS automatically captures trades from any front-office system and then improves them with charges. Users can manage confirmations by fax, email, Microsoft Excel®, SWIFT or CTM. They can also create rules to determine confirmation preferences and formats for their clients and send, resend, copy, preview and manage multiple confirmations before release. Confirmations can be dispatched in any language and customers can access special dual language confirms.

Transactions are highlighted in color as they move from open to partially to fully allocated, making it easier to manage block trades from trade capture to full allocation. Allocations that are received electronically are processed automatically for straight-through processing. Exceptions are routed to the correct user and screen in order to be fixed, this is a process employees and managers can monitor through a centralized exception management module.

RIMS also provides the option of handling allocation processing manually, via Omgeo CTM, a .csv file or a trade API.

Settlement in RIMS is also automated leveraging a configurable and real-time SWIFT engine that supports multiple local market practices, this allows users to automate the settlement process with most global and local custodians, reducing cost and operational risk.

Reduces cost

RIMS helps brokers optimize operational efficiency, reduce manual steps and reduce their Total Cost of Ownership (TCO):

- RIMS' netting functionality supports clearing through multiple CCPs as well as bilateral netting arrangements, helping reduce settlement costs.

- The solution tracks historic actual and expected stock and cash positions across CSDs as well as global and local custodian arrangements. It provides cross-asset, multi-market books and records. Smart settlement routing functionality formats and directs appropriate messaging according to specific preferences so that the firm does not attract repair costs.
- RIMS's pre-settlement matching alerts the user to mismatches and suggests ways to address issues in advance of the settlement date, helping firms avoid costly failures.
- RIMS predicts short stock positions ahead of time and recommends appropriate, pro-active depot transfers or stock borrowing to cover the positions and avoid costly failures.

Supports revenue generation

Firms are searching for ways to shift their middle- and back-office processes from cost centers to profit centers. To do so, banks and brokers must be able to differentiate their services in the marketplace and respond quickly to new business strategy in a dynamic, competitive environment.

- RIMS is highly configurable so it helps financial institutions increase their revenues and enables them to enter quickly new geographical markets, new business partnerships with executing or introducing brokers as well implement new custodian / agent relationships.
- RIMS can support the increasingly diverse activities of investors because it is multi-market, multi-currency and multi-entity. The solution optimizes client service levels through effective order status tracking, confirmation and allocation management.
- RIMS makes it easy to configure rules and track exchange fees, commissions, third party broker charges and taxes. Different rules can be set up depending on the source of trading, meaning that lower commissions can be charged for low touch DMA trading rather than high touch Care orders.
- The solution automatically produces accurate confirmations in real-time and in multiple formats, according to the clients' preferences. This enables firms to continuously improve SLAs with their clients. RIMS proactively highlights any mismatches and suggests the closest match so that the firm can quickly make corrections.
- Regional and international firms can increase efficiency through RIMS' automatic creation of intercompany trades between their client-facing and market-facing entities. Regulatory

requirements are then followed and settlement arrangements are more cost-effective.

Functionality overview

- Multi-market and trading venue support
- Multi-currency charges, exchange fees, introducing broker's fees, commissions, taxes
- Centralized exception management
- Rule based processing allowing for workflow automation
- Electronic trade confirmations and allocations support
- Intercompany trade generation
- Netting and clearing
- Smart settlement routing
- Historic, actual, expected stock and cash balances across all depositories, global and local custodians
- Pre-settlement matching
- Inventory management
- Safe custody
- Trading subledger



About FIS

FIS is a global leader in technology, solutions and services for merchants, banks and capital markets that helps businesses and communities thrive by advancing commerce and the financial world. For over 50 years, FIS has continued to drive growth for clients around the world by creating tomorrow's technology, solutions and services to modernize today's businesses and customer experiences. By connecting merchants, banks and capital markets, we use our scale, apply deep expertise and data-driven insights, innovate with purpose to solve for client's future, and deliver experiences that are more simple, seamless and secure to advance the way the world pays, banks and invests. Headquartered in Jacksonville, Florida, FIS employs about 55,000 people worldwide dedicated to helping our clients solve for the future. FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index.

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