



Wealth Management Solutions

# FIS Cash Manager

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## Cash Manager

Enhance and retain customer relationships by offering convenient cash management services through the automated sweep capabilities of Cash Manager from FIS™. Offering automated cash sweep services for your high-net-worth, commercial and municipal customers can be a competitive advantage for your bank. The variety of automated sweep options that Cash Manager provides allows your bank to structure a sweep program to meet the specific needs of your customers and your bank.

## Flexible Product Design

Cash Manager provides your bank with flexible sweep options that allow you to design customized sweep programs to meet the specific needs of each customer type and tailor the programs to best suit the needs of your bank. Whether your objective is to offer professionally-managed investment choices, drive deposit growth, offer extended FDIC insurance levels, or manage bank liquidity, FIS Cash Manager has an option for you.

Cash Manager is a fully-integrated cash sweep program that offers your customers deposit placement alternatives, safety and liquidity, and extended FDIC insurance levels without leaving the bank. Cash Manager allows you to automatically sweep excess funds to and from individual deposit accounts into money market mutual funds offered by well-respected providers, an omnibus money market deposit account (MMDA) at your bank, or with a network of FDIC-insured banks.

## Deposit Sweep Accounts

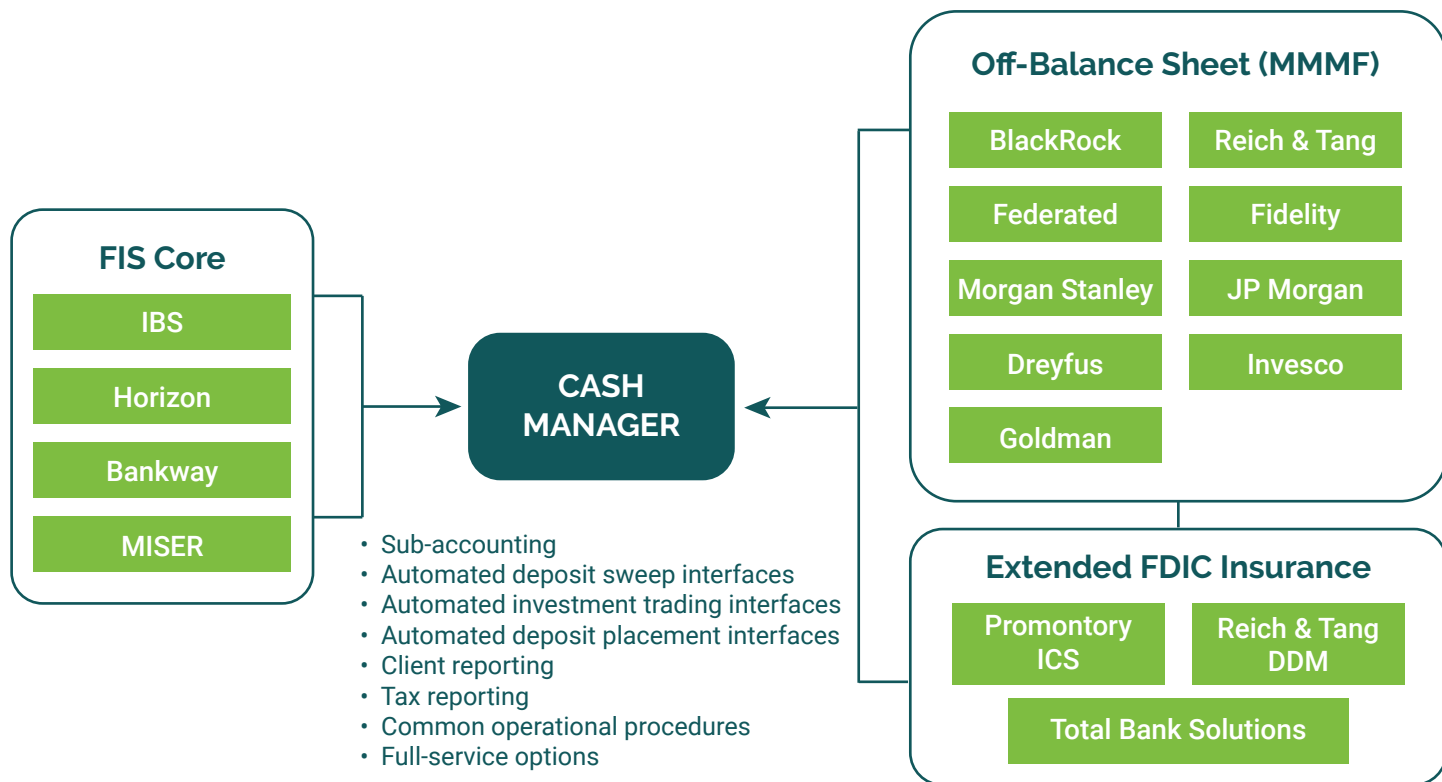
These are accounts that perform the on-going service of moving surplus cash back and forth between a customer's deposit account and some type of investment. Industry-offered sweep accounts typically include investment options such as money market mutual funds, repurchase agreements, Eurodollars, certificates of deposit, or money market demand accounts. Deposit sweep accounts are typically used to provide your customer with a convenient form of cash management services, provide a return on overnight cash balances, and provide safety and liquidity on deposit balances.

## Challenges and Solutions

While banks understand the benefits of offering deposit sweep accounts, many struggle with the operational efficiency to offer these accounts on a large scale. In addition, banks must consider regulatory compliance, capital commitment, and breadth of the sweep options as part of their product offering. FIS helps our bank clients address these challenges through the automated deposit sweep capabilities of Cash Manager.



## Cash Manager Integrated Cash Sweep



## Off-Balance Sheet Sweep

Developed through the joint efforts of FIS and industry-leading mutual fund managers, this streamlined program combines the strengths of money market mutual funds from some of the nation’s leading and most respected fund managers with FIS’ proven technology and superior service. Your institution, not the fund company, controls account activity and maintains the customer relationship, giving you the ability to further deepen these important relationships with cross-sell opportunities. The impressive list of available mutual fund providers, and the assortment of individual fund types, provides you with a selection of appropriate investment styles suited to different customer needs. Your customers are assured of account security, effortless investment, and the ability to retain liquidity with easy access to their funds.

FIS has developed automated integration with fund provider relationships that currently includes such well-respected names as:

- BlackRock
- Dreyfus
- Federated
- Goldman Sachs
- Morgan Stanley
- Reich & Tang
- Fidelity
- Invesco
- JP Morgan

## Extended FDIC Insurance Sweep

FIS has combined the convenience and ease-of-operations of the Cash Manager automated sweep platform with industry-leading bank deposit networks to allow for your bank to provide large balance deposit accounts with the safety and security of FDIC insurance in amounts well in excess of the \$250,000 limit while maintaining the primary customer relationship with your bank. All account types can participate in this program while enjoying liquidity.

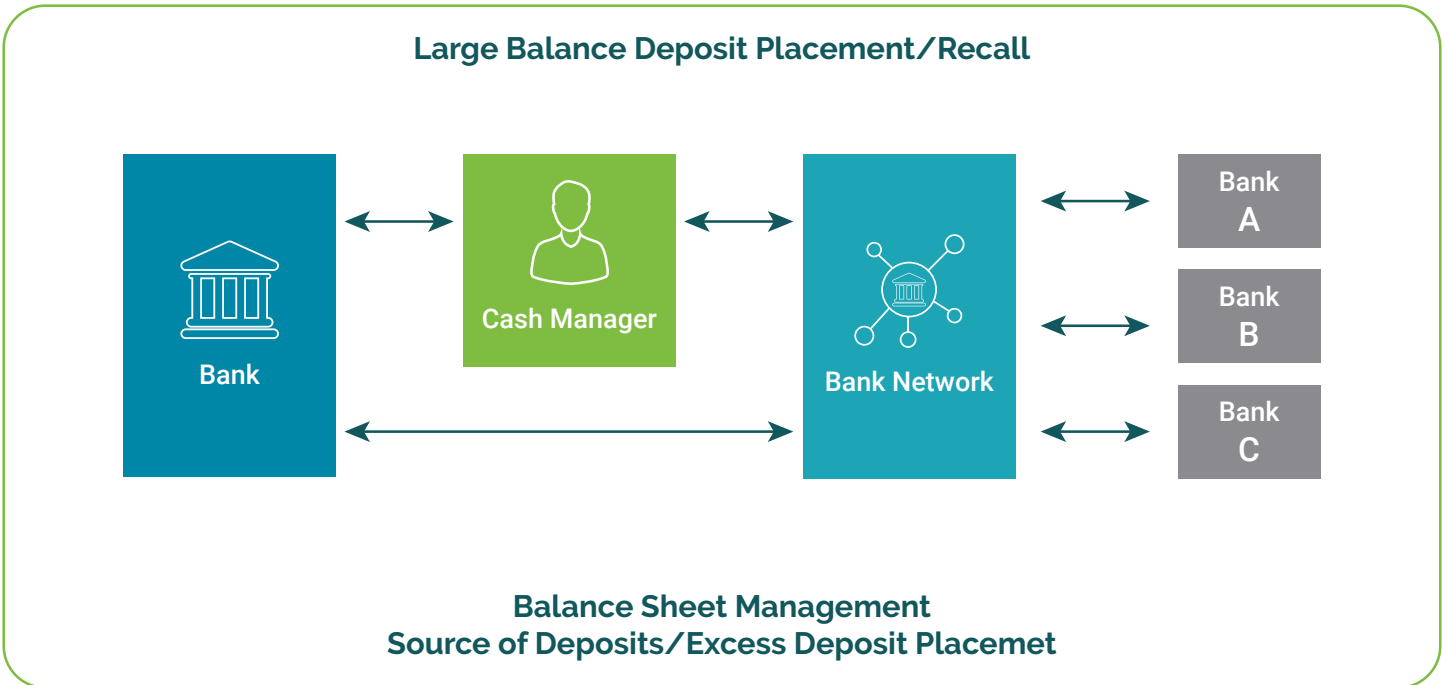
In addition, the bank’s chief financial officer (CFO) can utilize this as a flexible liquidity management tool with full control over reciprocal deposit levels through the network, providing for a source of deposits when needed or as a location to place excess deposit levels.

The Extended FDIC Insurance Sweep ensures that deposit placement at each of the participating network banks does not exceed the FDIC insurance limits for a given customer relationship and provides full transparency of deposit placement details through customer reporting. Because the Extended FDIC Insurance Sweep utilizes MMDAs at the participating banks, all customer account types can enjoy a fully-automated cash management program with liquidity, enabling them to receive extended levels of FDIC insurance, earn interest and have the potential for unlimited transaction privileges.

FIS has developed automated integration with industry-leading bank network sponsors:

- Promontory Insured Cash Sweep (ICS)
- Reich & Tang Demand Deposit Marketplace (DDM)
- Total Bank Solutions (TBS)

## Cash Manager Extended FDIC Insurance Sweep



## The Power of Integration

FIS provides the tools and controls you need to define the product offering to meet your specific market needs. Cash movements with a deposit account housed on the IBS, HORIZON, Bankway, or MISER FIS core deposit platforms are fully automated to ensure an efficient and hands-off sweep operating environment for your firm. Likewise, the placement of deposits and investments in money market mutual funds is completed in an electronic automated process. Finally, automated daily reconciliation between all of the sweep components is also provided. Cash Manager provides additional integration with Customer Information System (CIS) and Business Intelligence Center (BIC) to allow for effective management and oversight of your cash sweep program.

Your customers benefit from integration as well with an optional combined statement (IBS only) to include all deposit and sweep placement information. Your customers will appreciate the ability to monitor daily transaction activities and balances through automated integration with Business eBanking (BeB) and Consumer eBanking (CeB). A BAI2-formatted file is also available to allow for custom integration of daily balance and transaction activity with other platforms.

## Full-service Support

Investment operations can add to the complexities and demands of your daily work. To alleviate this, FIS provides full-service securities processing in support of Cash Manager. Income processing, accrual calculation and validation, daily reconciliation, and new account and investment offering set-up is all provided by the FIS team to keep your internal resources focused on other tasks.

## New Income Opportunities, Reduced Administrative Burden

Your bank may wish to supplement or replace an existing repo sweep program with the automated cash sweep options of Cash Manager.

By eliminating the need to deal with burdensome repo sweep rules and the labor and capital intensive collateral requirements, your bank will have more time to focus on building relationships with your customers and prospects – all while providing a superior cash management solution featuring daily liquidity, automated daily sweeps, appropriate investment options, and extended FDIC insurance levels.



Customer Benefits	Bank Benefits
<p style="text-align: center;"><b>Cash Manager</b> Convenient and efficient cash management through automated deposit sweep accounts</p>	
<ul style="list-style-type: none"> <li>• Convenience of automated funds transfers without the need to initiate or monitor</li> <li>• Ability to generate market returns on overnight cash balances</li> <li>• Simplicity of integrated record keeping and reporting</li> <li>• Full daily liquidity for all sweep options</li> </ul>	<ul style="list-style-type: none"> <li>• A seamless, fully-automated solution that can be efficiently provided to a large number of customers</li> <li>• Flexibility in the design and packaging of your product offering</li> <li>• Sweep threshold parameters to control money movements</li> <li>• Retain control over every element of the customer relationship</li> </ul>
<p style="text-align: center;"><b>Off-Balance Sheet Sweep</b> Institutional money market mutual funds</p>	
<ul style="list-style-type: none"> <li>• Liquidity and safety of money market mutual funds</li> <li>• Availability of account-appropriate investment style</li> </ul>	<ul style="list-style-type: none"> <li>• Choice of investment styles suited to different customer profiles and various account types</li> <li>• Omnibus mutual fund account preserves client confidentiality and operational efficiency</li> </ul>
<p style="text-align: center;"><b>Extended FDIC Insurance Sweep</b> Network of FDIC-insured banks</p>	
<ul style="list-style-type: none"> <li>• Gain FDIC insurance coverage for large balance deposit accounts well in excess of the \$250,000 limit</li> <li>• Retain one primary financial services relationship</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible liquidity management</li> <li>• Generate and retain core deposits or place excess deposits</li> <li>• Low cost deposit acquisition</li> <li>• Maintain exclusive customer contact</li> </ul>

## Solutions

FIS Wealth Management Solutions offers a set of Internet-enabled products and services to more than 200 financial services providers that address the specific needs of the rapidly growing affluent markets. These solutions address asset and liability aggregation, trust and investment account management, client and regulatory reporting, and employee retirement benefit services.

## Contact Us

FOR MORE INFORMATION ABOUT FIS CASH MANAGER, PLEASE CONTACT YOUR **STRATEGIC ACCOUNT MANAGER**, CALL **800.822.6758** OR VISIT **WWW.FISGLOBAL.COM**.

## About FIS

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities and domain expertise, FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 53,000 people worldwide and holds leadership positions in payment processing, financial software and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index. For more information about FIS, visit [www.fisglobal.com](http://www.fisglobal.com).



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