

Fides Electronic File Transfer (EFT) – Banking Solutions Transacting Client Success

Introduction

Fides offers innovative solutions for bank connectivity, communications, and payment automation. For over 100 years, we have combined robust software and outstanding services to deliver financial solutions that contribute to our clients' success.

The financial industry has been challenged with Electronic File Transfer as result of:

- Infinitely diverse payment types and file formats due to bank and country-specific nuances
- Innumerable systems with minimal integration and automation
- Increased cyber-crime and ineffective prevention and detection tools

Corporations need their payments executed securely, quickly, and at a low cost. What they don't want is to set up complicated bank interfaces, worry about data breaches, or search for the best payment channel. Corporates need a single platform that can optimally process payments of all formats to their global banking partners. Fides' Electronic File Transfer (EFT) solution delivers just that.

Features & Benefits

Bank Communications Framework

- **Global bank connectivity** Fides is able to connect any bank of any size, anywhere in the world. Leveraging its hybrid approach, it connects through SWIFT, EBICS, or any alternative network.
- **All file formats** Fides understand the complexities of bank formatting and communications. Fides sets up an optimal payment and messaging infrastructure for each client, leveraging its extensive library, the most comprehensive the industry, of over 100 formats out of the box. Additionally, with our ability to support custom messaging and formatting requests, the Fides support model is limitless
- **Reliable payment and messaging execution** Fides maintains all banking connections on your behalf. Our banking and communications experts take care of regulatory requirements and format updates.
- **Friction-less connectivity continuity** After the initial bank set-up is done, Fides continues to maintain each connection so you don't have to worry. We make sure transactions are always executed securely and on time. Clients can feel comfortable knowing that the Fides team is behind the scenes to providing connectivity continuity.

Payment Security

- **Increased workflow control** All transactions are created, validated, executed and monitored through a single workflow, eliminating manual intervention completely.
- **Fast fraud detection** As all payments are captured and managed with the same solution, fraudulent activity can be detected quickly.

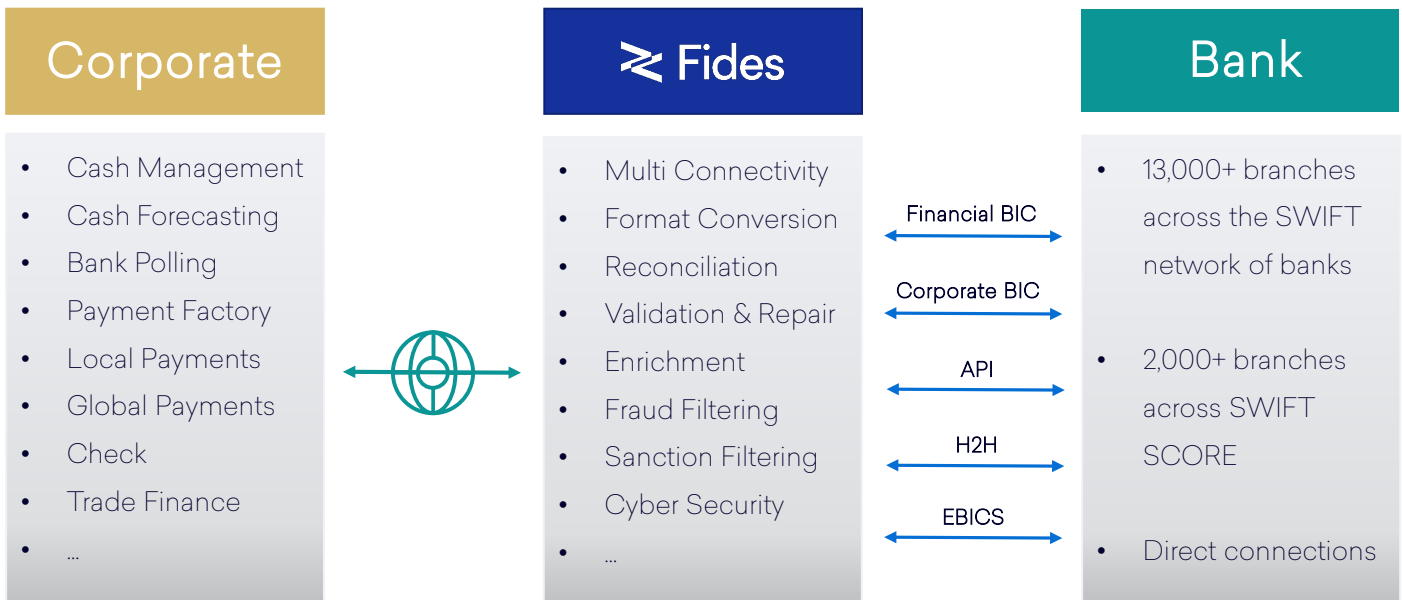
- **Professional security protection** As an independently operated subsidiary of Credit Suisse AG (CS), Fides is held to the highest security standards. These standards include: data access guidelines, strategies for business continuity, disaster recovery of critical systems, data, and business processes.

Payment Optimization and Enrichment

- **Optimized payment costs** To reduce bank fees and transaction costs, Fides aggregates payments or any other messages and executes them through the client's preferred channel.
- **Cost-efficient infrastructure** Fides' technology provides clients with easy and rapid access to a cost-efficient and secure payment infrastructure.
- **Expert support** Experts advise clients on banking communication and payment optimization. We believe our clients should receive individual and hands-on service.

System Integration

- **Straight-through processing** Fides' solution can be integrated with a variety of treasury management systems and ERP systems, even if multiple versions are used.
- **Flexible data access** Global subsidiaries that are not using the client's central treasury technology system can gain visibility into global transaction data through the EFT web portal.
- **No more spreadsheets** Companies of all sizes from large, multinational enterprises through small and mid-sized firms can use Fides services to consolidate all transactions. Clients using Fides' EFT solution benefit from being able to quickly and economically replace error-prone and time consuming spreadsheets with sophisticated and affordable automation solutions.



The Fides Value Proposition

Fides Electronic File Transfer (EFT) successfully enables global multibanking management with its single platform solution that simplifies the global transfer of individual and mass payments to your banks.

"Fides offers a level of enrichment that other multibank providers just cannot deliver. We can send them one format and they can configure that format in a way that it is tailored for each of our banks. They proactively come up with solutions and ideas that allow us to reach all of our banks even in the most complex countries. They are definitely the authority on bank connectivity and communications."

- Michael Mayer, Vice President and Assistant Treasurer @ W.P. Carey