



OVERVIEW

ATOMSM supports the global cash, funding, investment, derivative and accounting needs of corporations, banks and finance companies worldwide. ATOM delivers superior operational efficiency throughout institutional treasury, while ensuring compliance requirements are met.

CASH AND LIQUIDITY

ATOM's advanced reporting tools for real-time monitoring of cash flows throughout the enterprise, including subsidiaries, business units and other affiliates, enable the organization to make informed operational decisions.

Cash Management

ATOM automates domestic and global cash activities in any currency, including:

- Multicurrency cash positioning and forecasting — real-time worksheets enable dynamic tracking of global positions and cash flows
- Payments — support for all global payment types and seamless integration with banks and SWIFT
- Bank reconciliation — ATOM fully automates the entire matching and reconciliation lifecycle, including bank-to-book
- Cash pooling and target balancing — automated and centralized for more efficient liquidity management to reduce interest expense

Bank Relationship Management

ATOM includes a complete end-to-end bank relationship management solution. ATOM securely administers bank accounts and payment instructions with automation for time consuming tasks such as:

- Signatory management
- Document management
- FBAR reporting

In-house Banking

ATOM in-house banking allows treasuries to offer their affiliates banking services such as payments, forecasting, FX, pooling, multilateral netting, loans and deposits, and reporting. Affiliates can enter payments and forecasts,

Why ATOM?

- Real-time visibility of global cash, risk and compliance from one integrated platform
- Ensures compliance with SOX, Dodd-Frank, Basel and IAS/GAAP
- Web-based architecture with flexible deployment models
- Client focused for superior service and support
- Proven solution backed by FSC's 25 years' experience

and run reports restricted to their activity. In-house banking enhances services to the enterprise, lowers bank fees and reduces risk.

CAPITAL MARKETS

Whether transacting in the American, European or Asia Pacific markets, ATOM supports the complete trade lifecycle for a wide spectrum of capital markets asset, liability and derivative transactions. ATOM handles a broad variety of instrument types and structures, including:

Debt, Funding and Investments

- Commercial paper and money funds
- Government, corporate, and agency issues
- Intercompany transactions — all types
- Fixed and floating rate bonds and notes
- Notes with amortizing/accreting principal
- Notes with embedded options
- Multicurrency notes
- Credit facilities
- Asset-backed securities

Derivatives and Hedging

- Interest rate swaps and options
- Foreign exchange spots, forwards, options and swaps
- Hedge creation and testing for automated ASC 815 and IAS 39 compliance

Syndications

ATOM automates investor loan activity for operations and accounting and is designed to complement an organization's existing loan servicing system.

Securitization

ATOM automates securitization operations including asset management, investor debt administration, payment waterfalls and settlements, fee administration, asset/funding swaps and associated accounting.

RISK AND COMPLIANCE

Risk Management

ATOM includes an integrated risk management subsystem that provides real-time risk management for treasury activities. Risk functionality includes:

- Instant exposure reporting for any counterparty across assets, liabilities, and derivatives
- Aggregate exposure reporting by category, including asset class, credit, industry, currency, country, term, and rate term
- Mark-to-market, mark-to-model, shocking, CVA, and sensitivities for all debt, investment, and derivative types
- Powerful, user definable limit management with limit alerts for single and cross products
- Market data integration with Bloomberg, Reuters, and other market data providers

Finance and Accounting

ATOM provides automated accounting for all cash, derivative and capital markets activities. ATOM also delivers full hedge accounting functionality, including support for ASC 815, IAS 39, and IFRS 9. Robust sub-ledger functionality supports daily feeds to one or more General Ledger or ERP systems, including SAP, PeopleSoft, Oracle, and JD Edwards.

Governance and Compliance

Real-time policy compliance and workflow capabilities in ATOM offer organizations the corporate governance tools they need to establish, maintain and monitor compliance within multiple regulatory frameworks including Sarbanes-Oxley, Basel, Dodd-Frank, and IFRS/GAAP.



ASIA TREASURY

ATOM provides functionality and support in Chinese and Japanese for Asia-specific treasury activities, including cash, debt, investments, derivatives and accounting.

ADVANCED TECHNOLOGY

ATOM Architecture

ATOM utilizes advanced web-based technologies to provide a powerful platform for treasury operations, including:

- A secure, thin client web front end for performance, rich functionality, high security, and fast deployment
- Mission critical, redundant server-side architecture for performance and built-in business continuity

- A unified data model that integrates cash, positioning, banking, capital markets, hedging, and risk in one database
- Web services and XML data integration architecture for automated interaction with third-party systems

Business Intelligence

ATOM provides powerful and flexible reporting capabilities including:

- Built-in business intelligence for user-created dashboards, graphics, and charts
- User definable, ad-hoc reporting for instant business-user reporting
- iPad and Android support for reporting, graphics, and business intelligence
- Integrated OLAP data cube for end-user analytics and data mining
- Real-time integration with Excel for all ATOM data

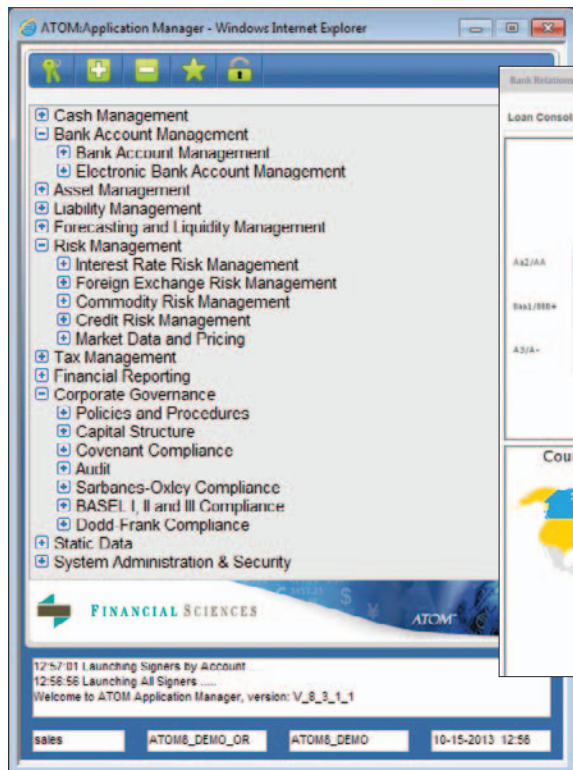
Flexible Deployment

ATOM can be deployed according to client needs:

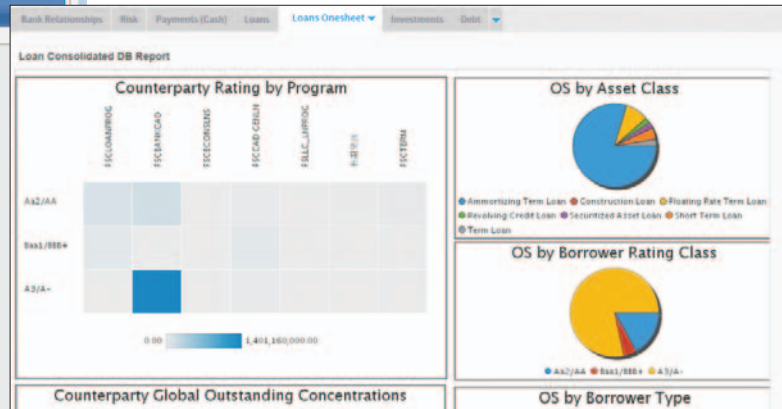
- Organizations have the flexibility to license only the functionality needed
- ATOM may be deployed as a service or as an installed solution
- ATOM's scalable architecture is effective for a single department as well as a global enterprise-wide solution

FINANCIAL SCIENCES

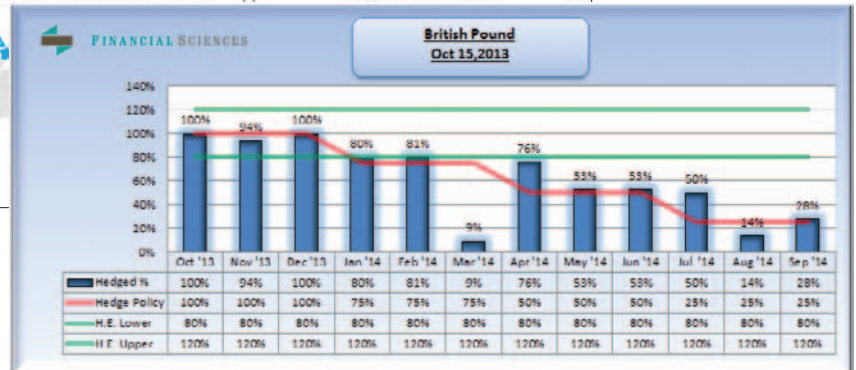
Founded in 1987, Financial Sciences Corporation provides treasury operations, risk management, and corporate governance software solutions to multinational corporations and financial institutions around the globe.



Fully web-based application



Powerful reporting and analytics



Real-time links to Excel

