

STREAM INTRADER

Manage your own investment portfolio to maximize performance

Managing money is at the core of a financial institution's business. From profitably investing its own fund balances on a day-to-day basis to underwriting bonds and holding customer assets in safekeeping, the lifeblood of the firm is tracking and investing funds to its best advantage.

Yet most institutions trade on one system and perform portfolio tracking on a completely different platform. Investment changes are entered after the fact, often in batch mode – an error-prone process that virtually ensures that day-to-day portfolio reports are out-of-sync with a firm's actual portfolio positions.

The future belongs to financial institutions that can thrive in an environment of increased competition and an accelerated pace of business. Managing their own investment portfolio to maximize performance can be a key competitive strategy.

SunGard's Stream InTrader solution (formerly known as InTrader) offers today's competitive financial services firms advanced portfolio management and trading capabilities, helping them realize improved investment performance while streamlining operations.

A Web-based, fully integrated, straight-through system, Stream InTrader goes far beyond simply tracking investments: it also includes trade processing and safekeeping functions, therefore addressing all investment management and reporting needs in a single system. Trades are automatically reflected throughout the system in real-time, eliminating redundant entries and errors while providing an accurate, up-to-the-minute picture of an investment portfolio for optimal decision making.

Trades are entered just once; trade execution, accounting, collateralization, performance monitoring, reporting and more are handled automatically. Even regulatory reporting is as simple as a point-and-click command.

Stream InTrader features multi-level portfolio management and supports managed and correspondent portfolios. It also provides non-US dollar processing and generates regulatory compliance reports quickly and easily.

Stream InTrader integrates with Stream Portal for fast and secure electronic delivery of documents to authorized users at client firms. Its open architecture features ODBC-compliant access and multiple output formats.

A leading system for integrated capital markets portfolio management, safekeeping, funding and trading, Stream InTrader gives institutions new power to manage their own investments and provide improved service to clients and correspondent institutions.

KEY FEATURES OF STREAM INTRADER:

Paperless trading and funding

Transactions are entered through a Web-based interface and automatically accounted for, cleared, settled and delivered to the custodian. To maximize productivity, Stream InTrader lets traders and salespeople execute transactions with minimal data entry.

- Provides direct links to depositories and custodian banks for true STP
- Can quickly create money market instruments via prototypes
- Offers easy access to the customers and brokers that are used most often
- Can automatically process both fixed-term and TFN agreements and automatically or manually assign collateral
- Offers the ability to trade Fed funds as-principal or as-agent
- Provides an online trade approval process with automatic calculation of broker and sales commissions and automatic generation of confirmations
- Fully supports TBA and WI processing
- Can process sweeps on an inter- or intraday basis

Investment portfolio management

Stream InTrader supports portfolio management, performance measurement, accounting and regulatory compliance.

- Offers flexible reporting
- Features robust amortization options
- Provides extensive security coverage

Reporting and analysis

Stream InTrader supports decision-making by providing performance data such as total rate of return, cash flow projections and book yield.

- Automatically generates cash prepayment rate, DV01, average life and duration
- Supports multi-level portfolio management services for downstream correspondent clients
- Offers an extensive library of customizable reports, including required reports for TEFRA, SFAS 91, SFAS 95, SFAS 115, SFAS 133, SFAS 157/159 and FRB Call Reporting
- Provides several output options, including PDF, ASCII text and Web delivery via Stream Portal
- Offers online access to historical information

Accounting

Stream InTrader provides accounting for core books and records, including trading and funding activities, as well as safekeeping and investment portfolio holdings.

- Automatically integrates transaction information with ledger and asset/liability management systems
- Provides a broad selection of amortization and accretion calculations, assignable by customer and security type
- Offers several cap, floor and limit options to give customers control of book value movements
- Supports retrospective and prospective accounting for MBS, ABS and CMO securities
- Can track alternative book values for tax purposes
- Can tailor tax equivalent and after-tax yield calculations for any state and TEFRA implication
- Offers book, tax and alternative profit/loss calculations
- Supports automatic paydown processing, including payment delay and factor protection
- Updates information on holdings, clients and securities online and in real-time
- Automatically updates prices, factors and call information
- Offers grid/matrix pricing

Safekeeping

Stream InTrader's safekeeping function is online, real-time and fully integrated with trade processing and investment portfolio management. Comprehensive activity and verification statements can be generated on demand.

- Reflects real-time information about clients, securities and holdings; pledges; payment delays and float controls; interest and principal payment history by client/security/receipt; and security location/movement
- Automatically processes interest payments, principal and maturity and automatically updates prices, factors and call information
- Generates income and position reports for matching
- Automatically processes paydowns or payups on mortgage-backed and asset-backed securities
- Provides date-specific payable and receivable reporting for forecasted accounts
- Offers customizable fees and customer billing
- Automatically handles defaulted securities and back-dated holdings
- Provides safekeeping/custody services to downstream correspondent clients

Customer statements and reports

Stream InTrader provides a wealth of information for firms' safekeeping and investment portfolio clients, including a number of report formats and delivery options.

- Offers a range of customer statements, including payments, market values, tax information and cash flow projections
- Generates federal and state tax reports, withholding information and 1099s
- Can combine custody receipts with trade confirmations or issue them separately
- Provides reports for current or backdated activity
- Offers several output options, including PDF, ASCII text, and Web delivery via Stream Portal

Stream Portal

Available to any Stream InTrader customer, this secure solution makes Stream InTrader documents, risk and portfolio performance analysis, messaging and more available online to clients and affiliates.

- Provides a secure channel for delivering any type of document to clients
- Can be white labelled to match the look and feel of the institution's Web presence, reinforcing branding
- Offers real-time delivery or overnight turnaround
- Features a complete audit trail and a flexible permissioning model
- Provides the full security and redundancy of a SunGard-hosted service

Reliable technology and support

Stream InTrader is used by many of the most technologically advanced banking and financial services institutions.

- Is built on proven Web-enabled technology
- Is supported 24 hours a day by SunGard professionals
- Helps ensure that the customer's operation always runs at peak performance

KEY BENEFITS OF STREAM INTRADER:

- Offers a streamlined and comprehensive approach to bank treasury and portfolio management
- Addresses all investment management and reporting needs in a single system
- Provides real-time data and automatic analysis
- Helps optimize investment returns while streamlining operations
- Helps improve services to clients
- Offers the benefits of an open system

NEED MORE INFORMATION?

Please contact your sales representative at + 1-800-825-2518 or visit us at www.sungard.com/streamintrader.