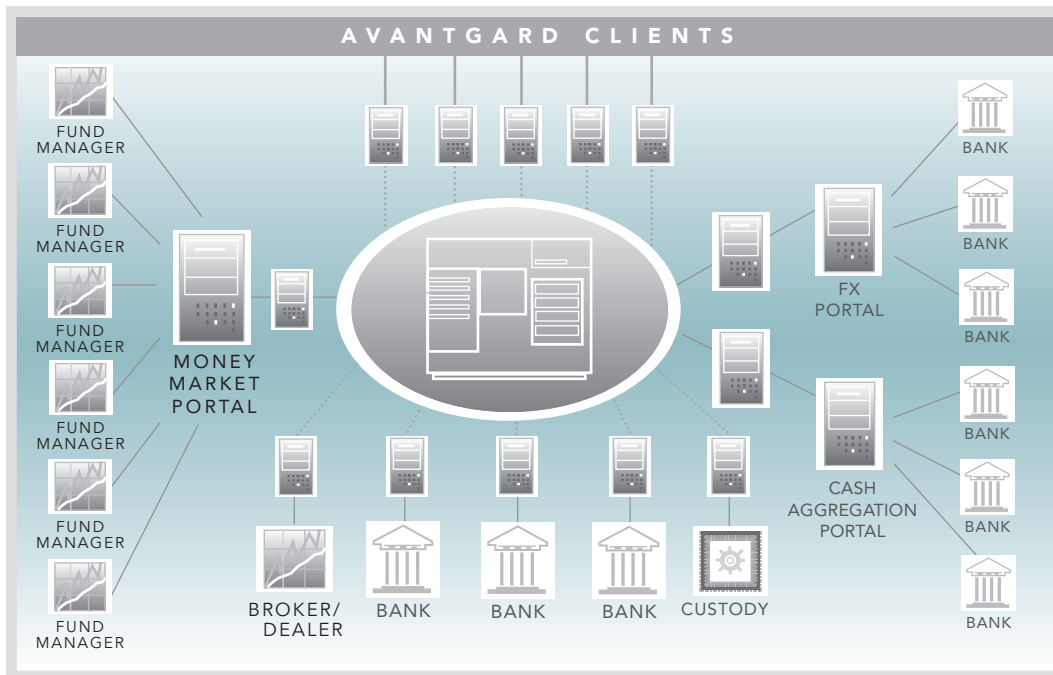


**AVANTGARD RESIQ**

AvantGard ResIQ is one of SunGard’s core treasury solutions. With ever-increasing demands being placed on treasury departments, AvantGard ResIQ provides the flexibility, functionality and interactivity essential to a fully integrated treasury management solution allowing straight-through processing.

From basic cash forecasting to payments requiring multi-level approval processing, a treasurer’s requirements can be met by AvantGard ResIQ. This core solution is highly customizable for specific business functions. Because it is designed with such a configurable format, clients can elect to change screens, fields or business rules without custom programming.



**BUSINESS CHALLENGES**



Today’s treasurer is concerned with far more than traditional cash management. A key component of the growth of an organization, treasuries must constantly search for tighter controls, efficiency enhancements and improved reporting.

With business regulations and processes becoming increasingly sophisticated, many companies today are seeking a core treasury solution that is flexible enough to accommodate their changing business needs. Corporations are choosing AvantGard ResIQ to address key business challenges:

- One central database for all transactions requiring no data transfer between systems
- Stringent security and segregation of duties for all users, including audit control
- Consistency of information across the entire organization
- A complete and accurate picture of cash positions
- Increased efficiency with no need for re-keying data; reduces potential for errors
- Better decision-making overall

## KEY ADVANTAGES

Time is particularly valuable in a treasury operation. When time means money it is vital that no effort be wasted on inefficiencies. Less time spent on administrative procedures, manual routines and sluggish transaction processing means more time spent in maximizing productivity. AvantGard ResIQ provides the following:

- Remote processing and reporting via Web
- Strict security and segregation of duties, including flexible workflow control
- User-friendly, Windows-based screens, with minimum keystrokes for data entry
- Full accounting capability
- In-house banking and service centre capabilities
- Easily modified reports and inquiries, including more than 100 standard system reports

### ■ Accounting

- Journal Processing
- Accruals and Amortization
- Market Revaluation
- Currency Translation

### ■ Settlements

- Authorization
- Automatic EFT
- Inward and Outward Confirmations
- Third party payments

### ■ Reporting

- E-mail
- Flexible Reporting via Crystal-defined Reports
- Screen Inquiry
- SQL Alerts
- SQL Compliant
- Visual Reporting (Graphs)



### ■ Security and Control

- Audit Trail, Database Security
- Date, Time and User Stamp
- Input Validation
- Menu Security
- Translation Log
- Translation Security
- User ID and Password
- User Limits for Authorization and Settlement



### ■ Interfaces

- AP/AR Cash Flows
- Bank Balance and Statement Uploads
- Fed Wires / ACH
- General Ledger – Integration with any Third Party
- Market Rates – Reuters, Bloomberg, etc.
- Spreadsheets

### ■ Money Market

- Short-term Cash, Fixed and Variable
- Discount Notes, Negotiable Certificates of Deposit

### ■ Foreign Exchange

- Spot
- Forward
- Swaps
- Options

### ■ Long-term Debt and Investment

- Variable Rollover
- Discounted Notes
- Floating Rate Notes
- Term / Structured Debt and Investment