

Simplify Multi-Banking Connectivity with Fides Hybrid Service Bureau Model

Introduction

One solution, limitless connectivity.

Fides provides the world's largest global bank connectivity network. With connectivity to more than 10,000 banks across 170+ countries, Fides enables communication via any channel – including SWIFT, EBICS, Host-to-Host (H2H), an alternative channel, or a combination all of these – and supports any format (all SWIFT MT formats, ISO20022, ACH, EDI, AFB, DTA, ABA and many more). Fides further provides conversion services even for proprietary file formats in csv, pdf or txt for example.

The Fides Hybrid Model is a unique multi-network, dual-BIC service option helping corporates to overcome gaps in the SWIFT SCORE readiness of their banks and further that allows corporate treasury teams to optimize and quickly expand their banking reach, with the added ability to integrate with third-party ERP, TMS, and other backend systems with our service platform.

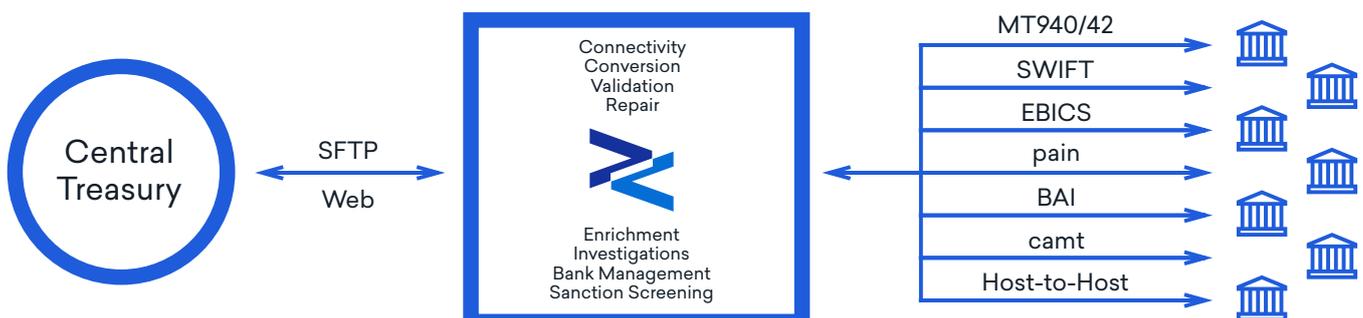
Features & Benefits

Our unique approach ensures that you will have access to a solution that is tailored to your individual connectivity needs. Based on your requirements and communication channels, Fides will recommend, establish, and maintain the most effective multi-banking connectivity configuration for your business.

The Fides Hybrid Model improves accuracy and consistency of your payment and transaction messages by validating and correcting all files prior to release, ensuring that your files are ISO compliant and bank-ready.

Summary of benefits:

- Validate and comply with rigorous messaging requirements
- Eliminate gaps in SCORE readiness
- Ensure global banking coverage
- Increase speed-to-market
- Reduce costs of maintaining individual connections and and SWIFT Corporate BIC



The Fides SWIFT Service Bureau Model

Fides is the leading Certified SWIFT Service Bureau offering global multi-bank Connectivity-as-a-Service. Fides makes it easier for clients with high volumes of bank transactions, payments, banks and accounts to become SWIFT for Corporates members by supporting and managing the entire service. As an independently operated subsidiary of Credit Suisse, Fides can also extend connectivity beyond the SWIFT SCORE network through the use of the SWIFT lead bank model.

System Integration and Straight-Through Processing

Fides' latest Cloud technology can be accessed as standalone solutions from any location globally, making it easy for organizations with distributed locations to maintain secure remote access.

For those clients requiring integration with third-party technologies such as accounting systems, ERPs, or TMS solutions, Fides solutions can be seamlessly integrated to achieve full straight-through processing even in wide diversified ERP and TMS' environments within larger enterprise groups.

Security

Complete transparency, automation and documentation ensure the ongoing security of your payments. Fides also offers sanction filtering to manage and mitigate risk. As an independently operated subsidiary of Credit Suisse, Fides is held to the highest security standards. These include guidelines for data access as well as strategies for business processes, data management, and business continuity/recovery of critical systems.

The Fides Difference

Building upon a century of trustworthy service, Fides exists to simplify the resource-draining activities associated with bank communications and transaction aggregation.

It is our promise to focus on the real and individual needs of our clients. We believe that putting our clients first is the only way to continually deliver an innovative and sustainable single channel for transaction and communication aggregation, management, and execution.

Fides is the global leader in multi-bank connectivity, enabling corporates to connect to any bank, in any region, through any channel. Fides helps more than 3,000 clients communicate with more than 10,000 banks globally within 170 countries. Whether you are using a Treasury Management System (TMS), Enterprise Resource Planning System (ERP), Fides web applications, or any combination thereof, Fides is the only bank connectivity platform you need. Reach Further. Connect Faster.

"We integrate Fides with our ERP and TMS and they are a one-stop shop for us. We receive bank statements from Fides. We receive payment confirmations from Fides. We deliver payment instructions to Fides. By using Fides to aggregate, validate, and standardize our transaction data and communications, we have achieved a level of business continuity that is invaluable to our treasury operations."

- Lawrence Hirsh, Assistant Treasurer @ AES Corporation

To learn more about Fides or any of Fides' products and solutions, please visit us at fides.ch or email us at hello@fides.ch.

 **Fides** | Reach Further. Connect Faster.