



LOANET

Managing the entire securities finance business

FIS™ is a global provider of integrated solutions for the securities finance industry. We provide market-leading solutions and have an extensive track record in automating the critical aspects of the securities finance business.

FIS' Loanet solutions group for the North American market helps broker-dealers, custodian banks, agent lenders and other market participants manage their entire securities finance life cycle – from pre-trade through to the final return and reporting. Areas include:

- Order routing
- Locates
- Inventory management/trading
- Accounting and settlement
- Fully paid lending
- Seg optimization
- Regulation and compliance
- Expense and revenue allocation

A broad scope of functionality is available to suit your current and future securities finance needs.

Our Loanet solutions include:

Loanet Accounting & Settlement – A highly automated accounting and settlement processing system for securities finance transactions as well as post-trade services, with a particular emphasis on borrow and loan activity that settles through DTCC and the Canadian Depository.

Loanet Comparison Services – Provides the most widely used suite of comparison and straight-through processing (STP) services for all participants in the U.S. and global securities lending markets. Services support both Accounting and Non-Accounting customers and include: comparisons on borrow/loan data, stock loan recalls, fee and rebate billing, international contract collateral, as well as high-volume U.S. automated mark to the market processing for fully compared contracts.

Loanet provides:

- A full suite of features and expertise to get the entry-level firm up and running rapidly as well as automate the largest firms
- The highest levels of STP available, focusing on exception-based processing and automating life cycle maintenance to the extent possible

Loanet's exception-based workflow is highly scalable, allowing the same staff to handle 1,000 or 10,000 transactions a day.

Loanet Trading and Inventory Management (Smart Loan) – An inventory management system compliant with 15c3-3, the solution calculates and manages borrow requirements and availability while communicating in real time with Loanet and DTCC. Extensive support for front office, middle office and operations to automate securities lending activities for both firm and conduit activity. Optional modules include Short Sale Authorizations (Reg SHO compliant), Fully Paid Lending, Tri-Party/Bank Loan collateral processing, Automated Stock Loan Recalls and more.

Loanet SEG Optimization (S3) – Increases profitability and settlement efficiencies by performing optimization of “hard stocks” in margin accounts based upon complex interest rate algorithms. Throughout the trading day, the system performs on-demand substitution based upon point-in-time opportunities/needs, which eliminates wasted substitutions. A key feature of the system is an on-demand “what if” capability, allowing traders to maximize profits while negotiating rates with counterparties.

Loanet Finance Allocation (LFA) – Automatically calculates, manages and allocates revenue and expense for both short sale rebate allocation process as well as the financing costs related to proprietary trading. Finance costs and short rebates charges can be posted directly to bookkeeping systems with data feeds to customer statements and web applications.

Loanet Agency Lending Disclosure of Principal (ALDOP) – A web-based solution for managing and reconciling principal lender and counterparty information between agent lenders and borrowers to meet regulatory requirements surrounding transparency in agency securities lending.

Loanet Regulatory Reserve Reporting (R3) – Provides sophisticated tools to quickly and accurately complete the SEC 15c3-3 Reserve Computation to the firm's best advantage, allowing more efficient use of firm capital. The system provides a real-time adjustment facility and a complete detail audit trail.

Loanet Fully Paid Lending (FPL) – FPL increases revenue for the broker-dealer and participating clients. It aggregates and manages the availability of your fully paid lending accounts and updates the trading application module on the securities finance desk in real time. Automated, daily rules-based calculation of revenue sharing enables brokers to provide different revenue sharing profiles for different types of accounts.

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index. To learn more, visit www.fisglobal.com. Follow FIS on [Facebook](#), [LinkedIn](#) and Twitter ([@FISGlobal](#)).