

HOW TO DOUBLE YOUR LOAN BOOK WITHOUT USING THE PHONE BOOK

GROW YOUR LOAN BOOK AND REDUCE RISK

Providing industry standard connectivity between external margin lending systems and GBST Shares™, the GBST Margin Lending Business Interface™ allows lending institutions to distribute products across GBST's network of retail stockbrokers, automate the lending process with those firms, and conduct transactions in real time.

AUTOMATE PROCESSING WITH STOCKBROKERS AND ADVISERS

The interface seamlessly integrates transaction and information messaging flows between the broker and the lender. This enables advisers from their desktops to access approved securities listings, make enquiries on client facilities and holdings, perform "what-if" analyses, reserve scrip and funds, and with the lender's approval, execute orders. Contract note processing is fully automated, eliminating faxes, and reducing errors, data re-keying, overheads and risk for both the broker and the lender.

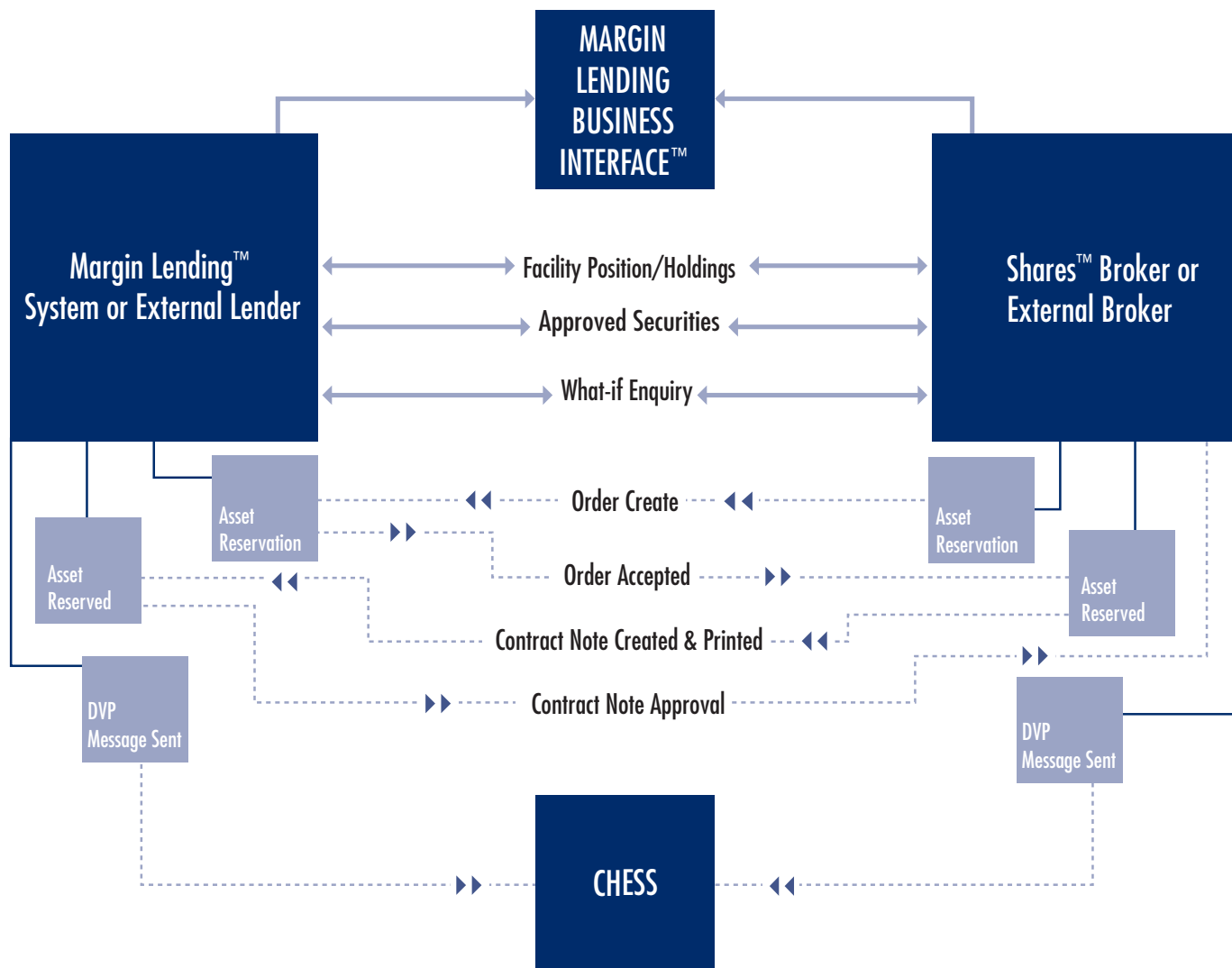
FEATURES AND BENEFITS FOR MARGIN LENDING INSTITUTIONS

Feature	Benefit
Industry standard TCP/IP connectivity	Fully integrates your lending system with GBST's stockbrokers' back office systems in real time.
Straight through processing	Eliminates manual processing and reduces risk. Solutions for batch file processing are also available.
Electronic distribution to brokers	Strengthen relationships with your existing clients. Build your loan book across GBST's customer network. Fast track distribution of new products to market.
Integrated to GBST Advisor™	Client advisers can manage loans from their desktops in real time – improving the lender's productivity. The need for an adviser to contact the lender before executing a trade is eliminated.
Streamline services to stockbroker clients	Streamlining transactions and information flows between lender and their broker clients, and eliminating manual processing, the interface helps the lender lock in their client base.

FEATURES AND BENEFITS FOR STOCKBROKERS

Feature	Benefit
Seamless integration with GBST Shares™	Highly automated trading and settlement processing removes manual intervention from the lending process.
Fully integrated with GBST Advisor™	Increases adviser productivity and improves client service, as clients need only to contact their adviser when transacting their margin account. The adviser and the lender approve the transaction prior to trading.
Access to multiple lenders of your choice	Offer your clients a broader range of products and services from advisers' desktops.
Real time processing	Ensures surety of settlement and immediate access to all information. Advisers always have access to a client's current position, eliminating the risk of non settlement because of insufficient funds or securities.
View client positions in real time	From their own PCs, advisers can access the most current information on a client's forecasted loan balances, available funds and facility holdings, maximum drawn down amount, margin loan utilisation, approved securities and their gearing ratio. Advisers can also confirm the availability of funds and securities, and reserve them prior to executing a trade.
Perform "What-If" analyses	Advisers can more confidently make informed portfolio recommendations and solicit orders.

HOW THE MARGIN LENDING BUSINESS INTERFACE™ WORKS IN REAL TIME



The Margin Lending Business Interface™ is a flexible messaging interface between Margin Lending™ and Shares™ using industry standard TCP/IP. Ideal for automatically transferring data between systems without human intervention, the interface eliminates the time and risk required to re-key information. This automates the transaction process and enhances business efficiency. The interface is also designed to allow an external lending system to communicate with Shares™ in an efficient and automated manner.

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AUTOMATE THE ENTIRE LENDING PROCESS

Integrating your current lending system into Shares™ is the first step towards complete automation of your lending business. You can extend the benefits of real time processing into your back office with Margin Lending™. A robust and highly automated system, Margin Lending™ is fully integrated with Shares™ – thereby mirroring all transactions between broker and lender in real time.