

# Client Account Manager

One of the smartest  
hires you could make  
(Jonathan is great too)



# A smart, fast and easy way to manage third party funds is here

**Our new automated payments tool Client Account Manager (CAM) is a smart addition to any team.**

**Its many benefits include saving you from the hassle of managing lots of client accounts and all the admin that goes with reconciling the right receipts to the right clients.**

It cleverly auto-identifies your client payments and assigns them to the right virtual account, learning as it goes. What's more CAM's self-service system creates and maintains client accounts using simple workflows and its interactive dashboard lets you quickly track audits trails from a single portal and business account.

CAM is just like having another pair of hands around the office. It reduces your team's admin which could increase their productivity, freeing them to focus on other jobs.



## From auditing to reporting, CAM can help you with all this:

1

### Auditing

CAM keeps a full audit trail of your client records with the actions recorded in the system for your reference.

2

### Reporting

CAM has an extensive suite of reports, including balance, transaction and interest reports.

3

### Statements

CAM can produce client statements with certificates of interest for each client account.

4

### Security

You can relax knowing all client data is protected. User access and the permissions assigned are self-administered, so you can control the authorisation model.

5

### Easy access

CAM is integrated into Bankline, which means you can manage all your accounts from just the one destination. If you do not have Bankline, we will register you as part of the application. Fees may apply.

6

### Easy interest management

CAM allows you define customer agreements and control how interest is allocated to each client account.

7

### Support

With CAM, you get a dedicated customer support team – should you need any help along the way.



## Managing your clients' money has never been easier

To get an even better understanding of what Client Account Manager can do for you, let's dive into the details and take a closer look at this new, smart tool.



### Precise reporting

Use CAM to monitor your clients' balances and receive detailed balance, transaction and interest reports. Create customised report templates and schedule them for when you require.



### Virtual account management

Self-serve all aspects of your client account management activity on one single platform, removing the need to hold multiple shadow accounts. Effortlessly open and close client accounts and structure these around your reporting needs – such as by type, function or location. International currencies are supported.



### Alerts and notifications

Receive an alert or notification when a scheduled report is available or when an approval is required. Our intuitive customer dashboard allows you to keep track of all your accounts in a single, easy-to-use portal.



### Automated funds allocation

CAM cleverly learns to auto-allocate your clients' funds, saving you time and hassle. It frees up your team to concentrate on other jobs they'd rather be doing. Exception reports easily allow transactions to be allocated to the correct account. CAM ensure client funds are segregated whilst giving you operational control of underlying client holdings and available funds.



### Comprehensive auditing solutions

CAM is so sophisticated it makes an audit of any changes that happen with your client accounts. And when we say 'any' changes, we really do mean any changes or updates – including transactions and account history. This means you'll have peace of mind that the data you hold for clients is correct and up-to-date.

# Your virtual Client Account Manager System

## Bank Environment



All feeder account transactions are sent to your shadow CAM account and updated.

## CAM Environment

Single sign on via Bankline to CAM.  
If you do not have Bankline, we will register you as part of the application. Fees may apply.



When the shadow account is updated transactions are automatically allocated. Exceptions are reported separately. We are currently working on an update, which will allow CAM to let you send payment instructions direct to the bank for processing on the feeder account.



Intermediate aggregation accounts let you structure accounts, data and client information to meet your needs. You can also access MI reports, control user access and manage interest allocations.

**Aggregation Account**

**Aggregation Account**

Virtual Client Account

**1**

Virtual Client Account

**2**

Virtual Client Account

**3**

Virtual Client Account

**4**

Client funds are segregated in separate, self-administered virtual accounts. Enabling you to instantly set up, manage and close accounts.





## FAQS

**Q** What type of businesses is CAM designed for?

**A** You might consider Clients' Account Manager if you:

- Need safe access to your client's separate accounts
- Want to make reconciliation easier
- Need a system that helps you meet your regulatory obligations
- Manage a high number of clients

**Q** Who can apply?

**A** This product is restricted to regulated firms only and this is assessed at the time you apply for the service. Please consider that a minimum total balance of £300,000 or currency equivalent or a minimum of 25 client accounts is required.

**Q** Can you use it to manage interest?

**A** Yes.  
You can manage how interest is paid to your clients with the option to include flexible interest agreements at an aggregation or client account level.

**Q** Are there more features to come?

**A** Yes.  
New features will be added as they're developed to keep improving the service. We are expecting PDF support for statements and reports, an even smarter way of allocating funds and a function that allows payments to be submitted directly from a client's virtual account. We're also working on use of system APIs for customer system integration and a client portal (read only basis) to be available soon.

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## Add CAM to your team today

Speak to your relationship manager to find out how hiring CAM could help your team. Or you can visit our website for more information and try out our free demonstration.



[business.rbs.co.uk/business/savings/client-account-manager](https://business.rbs.co.uk/business/savings/client-account-manager)



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