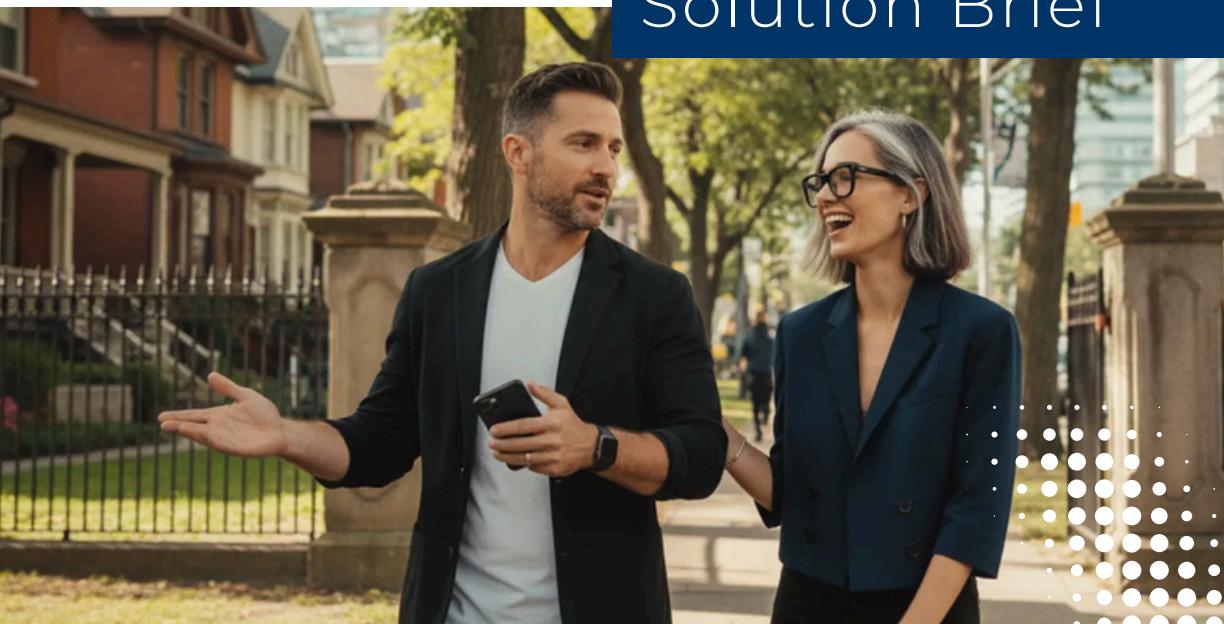


TERM DEPOSITS & GICS SOLUTION

Solution Brief



*Limitless Deposits
Unlimited Growth.*

Term Deposits & GICs

Scale deposits, expand funding channels, and meet the evolving needs of Canadians with the Portfolio+ Term Deposits & GICs solution.

THE CHALLENGE

Limited access to funding. Limited flexibility.

Canadian financial institutions are under pressure to grow deposits to support their lending operations. But many are held back by their own technology: manual workflows, fragmented systems, limited product flexibility, and limited access to Canada's powerful broker network. Together, these challenges make it difficult to scale deposits quickly and respond to market opportunities.

THE SOLUTION

Simple, streamlined GIC & deposit management.

The Portfolio+ Term Deposits & GICs solution provides the underlying technology for Canadian financial institutions to manage the full lifecycle of term deposits and GICs in a single, industry-proven platform.

Banks, trust companies, and credit unions can offer client-name and nominee-name deposits with flexible terms, rates, renewals, splits, rollovers, and transfers. And direct integration with the CANNEX GIC Exchange connects them to Canada's national broker networks, providing access to limitless deposits. While automated processing reduces both administrative effort and operational risk, centralized administration and reconciliation ensures accuracy, compliance, and operational control.

In addition to fast product launches, a composable, API-ready architecture allows for seamless integration.

Together, these capabilities let institutions scale deposits quickly, expand funding channels, and respond to market opportunities—all from one platform.

KEY FEATURES

- Supports both client-name & nominee-name deposits
- Offers fully configurable fixed, variable, stepped, and market-linked/index-linked GICs
- Integrates with the CANNEX GIC Exchange with agent commission & payment features
- Provides cashable, non-redeemable, and renewal options
- Supports CAD & USD deposits

WHY PORTFOLIO+?

Trusted by 18 world-class Canadian financial institutions, the solution already powers deposit growth for 4 out of the 6 largest financial institutions in Canada. Our team provides deep expertise in Canadian regulatory compliance and industry integration.

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Discover how the Portfolio+ Term Deposits & GICs solution can help your institution streamline operations, expand funding channels, and deliver more value to Canadians.

CONTACT US

