



The challenges

Fiduciaries are continually seeking the best options for placing client’s cash. Historically, this has been straightforward with all the clearing banks offering a good return on cash deposits together with security to the depositor. However, since the global financial crisis in 2008 the number of banks retaining their rating and offering competitive returns has dwindled to almost zero.

As a result fiduciary’s are constantly seeking new options that offer better returns, but at the same time meet the core strict risk and regulatory requirements that maintain security of client money.

The JCAP Solution

JCAP offers a cash management solution that is specifically designed to maximise a client’s yield whilst simultaneously reducing their risk and maintaining liquidity. With the use of a High Yield Diversified Risk Account (HYDRA) funds always remain in the name of the fiduciary and counterparties are chosen that match the fiduciary’s credit criteria.

Through JCAP’s industry leading software, pooling cash assets is a cost effective, flexible and transparent method of managing cash.

- Cash flow requirements and credit criteria is discussed with the trustees
- Proposals are provided
- Accounts are opened in the name of the fiduciary re client pooled funds
- Sophisticated, detailed reports are sent to the trustees
- Interest payments are reconciled
- Portfolio reviews are conducted and counterparty risk is monitored
- Average yield and accrued interest is calculated daily
- Efficient and straightforward set up

Who is it for?

- Family offices
- Corporate structures
- Funds
- Any fiduciary client who has cash assets.

Compliance, Regulation and Risk

- Transparent charging structure
- The pooled accounts satisfy strict regulatory requirements imposed by the Commission and are arranged so as to prevent the right of set off
- Depositor risk is monitored daily
- Comprehensive reporting detailing the split of assets across counterparties

Why?

Outsourcing your treasury requirements to a team of experts is an effective and potentially profitable way to receive an independent, proactive and impartial service.

Engaging a specialist treasury provider mitigates the risk associated with the management of cash

Bespoke Cash Management - Foreign Exchange - **Pooling** - Counterparty Risk Monitoring

About us

JCAP Treasury Services is an independent team of finance specialists servicing a global client base who provide innovative solutions for the management of cash.

JCAP works with its clients to understand their requirements to provide a cost effective solution that is efficient and tailored to the specific client.

Why outsource to JCAP?

Independence	JCAP are an independent, owner managed company who are able to offer an impartial service
Industry Experts	JCAP's team have extensive knowledge and experience in trust, banking, treasury and the management of finance projects
Regulatory Compliant	JCAP's service satisfies strict regulatory requirements imposed by the Commission within each jurisdiction
Reduces Risk	Outsourcing to experts mitigates the risk involved in cash management, diversifies cash assets and assists with assessing depositor risk
Reduces Costs	JCAP provide a value added service which favourably compares to an in house solution
Improves Operational Efficiency	Use of cutting edge technology improves operational efficiency and reduces costs
Income	A transparent charging structure provides a non-time charge based fee income

“Clients can now rest assured that JCAP’s treasury services not only fulfil the current demand in the market place for diversification of risk, transparency and superior returns but also ensure that the regulatory framework is being adhered to”

Helen Hatton, SATOR & former Deputy Director General of the Jersey Financial Services Commission

“JCAP continue to work with JTC in developing a Treasury Service and we trust in their ability to assist in the delivery of a regulatory compliant and future proof strategy for our business”

Nigel Le Quesne Group CEO & Chairman JTC Group Limited

Our services



Bespoke Cash Management - a service designed for clients who wish to maximise returns and spread risk and is ideal for clients who want to hold cash as part of a balanced portfolio.



Foreign Exchange - outsourcing your FX to JCAP ensures that the underlying client receives 'best execution' and can provide a transparent income stream for a fiduciary.



Customer Pooled Bank Accounts - through JCAP's industry leading software, pooling cash assets is a cost effective, flexible and transparent method of managing cash.



Counterparty Risk Monitoring - JCAP's counterparty risk monitoring service is free and designed to assist fiduciaries with their regulatory duty to monitor risk on behalf of its clients.

To find out more about our services, please visit www.jcap.co.uk, email info@jcap.co.uk or call 01534 756400