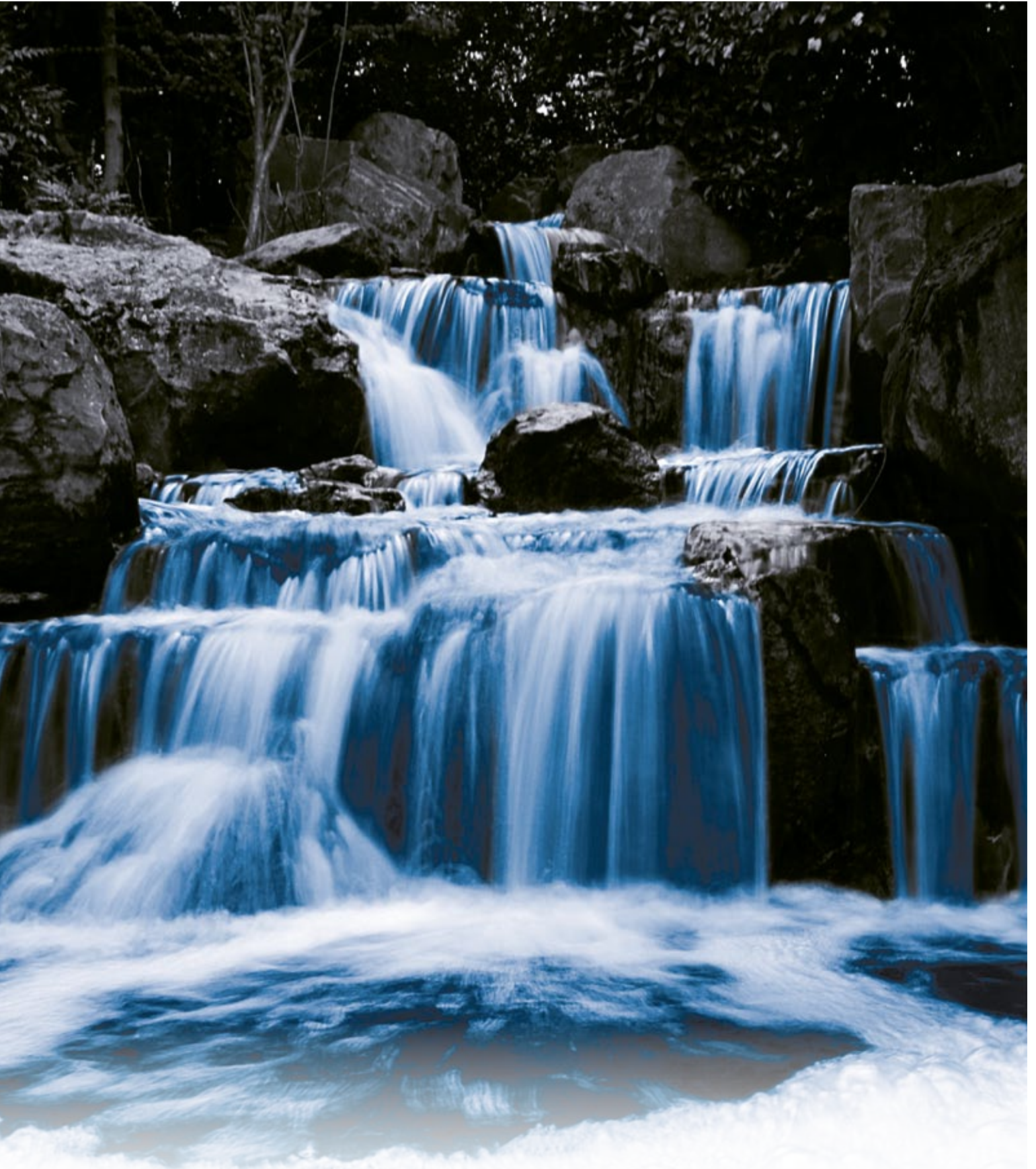




**TEMENOS**  
The Banking Software Company



Treasury Trader

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# Treasury Trader

## An Advanced Front and Middle Office Solution for International Treasury

Today, leading banks need to consolidate their treasury operations into a single integrated banking platform.

Providing a seamless and transparent flow of information to synchronise the front, middle and back offices, the Treasury Trader solution delivers real-time links to the market for instant and accurate data, together with an impressive range of risk, planning and analysis tools.

- **Enhance Efficiency** through the use of a single module and central repository.
- **Improve Risk Management** through real-time limits and positions, and extensive analysis tools.
- **Boost Productivity** through user defined workflows and increased straight through processing (STP).
- **Streamline Communications** through “always on” links to key external sources for rates, pricing and dealing.

### Front Office

Improve trading performance through the following features:

- **Fast Flexible Deal Entry:** Front office transactions are entered manually (using the minimum number of keystrokes) or through automated links to external dealing portals.
- **Breadth of Instrument Coverage:** This functionality is provided for all major instruments including Foreign Exchange (FX) spots, forwards, swaps, FX OTCs (Over the Counter options), money markets, Certificates of Deposits (CDs), arbitrage, derivatives, securities and equities, including asset swaps, internal contracts, repos and reverse repos.
- **Pricing:** Components provide pricing calculators for complex instruments such as interest rate swaps, securities and FX OTC options.
- **Portfolio, Deal and Position Management:** Position views and Blotters allow traders to manage up to the minute trade information according to their needs. Dynamic screens allow traders to create an unlimited number of portfolios for effective deal management and include features such as the ability to use current Market Rates to calculate realtime profit and loss (P/L).
- **What If Deals:** What If deals can be created to test the impact of specific positions, scenarios or future trades.

Vendor	Bucket	Ccy	Orig Deal	Deal	Discount Factor	PVBP	Yield Volatility	Yield
25-Jan-10	17,858,482.87	EUR	-89.57	-84.88	0.97726355	-138.87	0.254877	2.825000
25-Aug-10	42,381,306.15	EUR	71.977	-353.98	0.99247971	-1,168.29	0.326844	2.845000
25-Nov-10	2,721,541.43	EUR	-233.11	-244.87	0.98531824	-143.40	0.398253	2.815000
25-May-11	136,496.77	EUR	-46.41	-48.75	0.97248455	-13.53	1.318638	2.655000
25-May-12	887,157.64	EUR	-188.72	-198.25	0.94524793	-36.42	1.831387	2.788191
27-May-13	185,036.29	EUR	180.75	196.27	0.94253955	-54.28	1.877359	1.927852
26-May-14	185,366.63	EUR	-283.88	-89.29	0.87183379	-67.85	1.738814	3.478259
25-May-15	8,211,656.57	EUR	-14.91	13,667.44	0.82647499	-2,895.25	1.581208	3.756409
25-May-17	8,614,881.81	EUR	-12,830.25	-44,148.17	0.56351954	-3,815.30	1.384815	8.376387
25-May-20	795,246.18	EUR	-2,481.57	-2,222.73	0.65648369	-287.69	1.182408	4.282263

The screenshot shows a 'What If Deals' screen with the following details:

- Deal Type:** Swap
- Deal Date:** 25-May-2010
- Deal Amount:** 1,000,000 GBP
- Deal Currency:** GBP
- Deal Counterparty:** LAMBA
- Deal Maturity:** 25-May-2018
- Deal Rate:** 1.000000
- Deal Basis:** ACT/ACT
- Deal Day Count Convention:** 30/360
- Deal Settlement Type:** Net
- Deal Portfolio:** ADAMG/All Deals
- Deal Scenario:** Z2IP - 50bp to 1 year



### Middle Office and Risk Management

Extend risk management benefits across the whole bank through:

- **Real Time Limit Monitoring:** Limits can be monitored in real-time and include pre-deal limit warnings for rapid decision making as well as the ability to invoke instant alerts upon the breach of a pre-set limit. Limits can be configured for counterparty, settlement, country and industry as well as Asset and Liability Gap limits and Value at Risk limits which can be defined by dealer.
- **Cost of Funding:** Users can identify a bank's future funding requirements and estimate the cost of covering these gaps, using up-to-the-minute market rates.
- **Gaps and Ladders:** Staff can access detailed maturity analyses with flexible gap buckets and gap period limits, and further drill down to average rates.
- **Net Present Value (NPV):** Combine discount factors with the cash flows to generate net present values of all the flows. This feature also provides total NPVs for each currency within the portfolio as well as configurable scenario and rate shift features.
- **Value at Risk (VaR) and Scenario Analysis:** Users can set up and run their own scenarios based on user-defined criteria, and run VaR calculations based on the latest market data.
- **Yield Curves:** Yield curve are easily defined and allow the user to construct profiles based on instruments and prices most appropriate to their needs. Includes Discount Factors and Zero Coupon rates.
- **Securities and CD Inventories:** These are displayed in full to show mark to market valuations.
- **Future Cash Flows:** Cash flows can be calculated for even the most complex instruments.

### Back Office

The straight through processing functionality provided by Treasury Trader begins with the inputting of the deal (either via an external dealing system or by traders entering a deal into Treasury Trader). From deal capture the process is completely automated in real time and no user intervention is required. All transactions update trader positions in real time and are simultaneously routed to TEMENOS T24 for complete back office processing through a robust bi-directional interface.

### Benefits

Treasury Trader is an advanced front and middle office solution designed to meet the complete needs of an international treasury operation in a modern environment.

The combination of extensive business functionality and advanced technology delivers real and measurable benefits to our clients:

- **High Return on Investment:** the low cost of ownership of Treasury Trader, running on commodity hardware and software and with a low cost of deployment delivers a fast and high return on investment.
- **Improved Productivity:** the ease of use allows clients to greatly increase efficiency and productivity with clients reporting increases in productivity of over 60%.
- **Reduced Costs:** staff and processing costs are reduced with maximum automation and straight through processing.
- **Increased Revenues:** advanced position and risk management functionality provides an accurate way to identify and manage potential profits and losses.
- **Lower Levels of IT Investment:** the openness of Treasury Trader, with its inherent connectivity means that it is simple and fast to interface Treasury Trader with any other system used by the organisation.

# Treasury Trader

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An Advanced Front and Middle Office Solution  
Using Treasury Trader will:-

- Achieve a High Return on Investment
- Improve Productivity
- Reduce Costs
- Increase Revenues

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