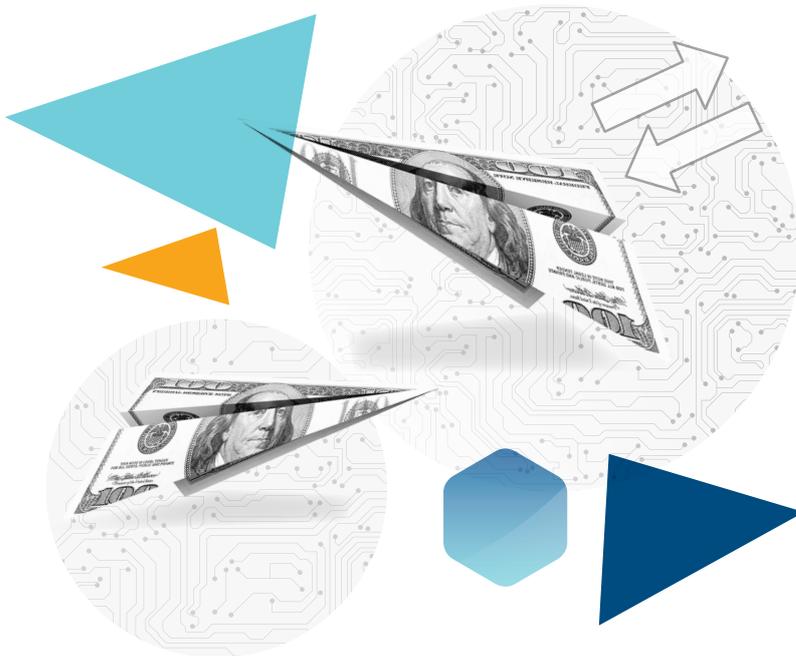




Providing a seamless and transparent flow of information to synchronize the front and back offices, Temenos' award winning treasury solution delivers real-time links to the market for instant and accurate data, together with an impressive range of risk, planning and analysis tools.



Temenos' Treasury spans across the front and back office, delivering comprehensive functionality to cover all asset classes, as well as the complete product life cycle. The system delivers full STP from the front office or trading platform through built-in adapters, through the middle office for control and risk management, to the back office for settlement, accounting and messaging.

Notably, positions and risk can be managed in real-time, whether arising from the trading book or anywhere else in the bank (banking book).

Positions or trades can be moved between desks or dealers allowing distinct management of each trading book, including sales desk automatic position transfer.

'What if' scenarios can be created; permitting traders to project and analyse the effect on their overall position, as well as on pre-defined limits before trades or positions are actually entered into.

In terms of risk management, a flexible structure is employed facilitating the monitoring of credit, position and dealer limits. Pre-deal checks ensure breaches will not occur before the trade is actually committed. Various workflows can be invoked on occurrence of a limit being broken.

In front office, the system allows for the dynamic definition of any number of risk profiles, updated in real-time, allowing such data to be easily 'sliced and diced' in order to manage either bank-wide or concise sets of exposure. Yield curve modelling and rate shift scenarios allow flows to be projected and positions stress tested.

The back office delivers highly configurable work-flow control and trade management, with full settlement support through to accounting, payments and messaging. Netting, Nostro reconciliations and confirmation matching are catered for by way of their respective modules.

The solution also includes a series of treasury management dashboards, allowing treasury management and senior bank personnel alike, a real-time view of the bank's overall position. A graphical app enables users to very quickly decipher complex information. In turn, the user is able to interact with the data and follow threads where there is a particular interest, or where the screen denotes more attention is required.

“ With Treasury fully integrated to our Temenos Core Banking platform, we benefit from a single intuitive trading platform that delivers a centralized view of our operations to better serve our clients. ”

Eric MuriukiNjagi, Enterprise Programmes Management, CBA



Treasury

Treasury benefits



Increased profitability

Through the ability to manage bank-wide positions with 'always on' links to key data sources, enabling finger on the pulse profit and loss analysis, enriched with pricing, trade and market scenario tools to allow accurate simulations and projections.



Reduced risk

Through the capacity to manage positions across the bank, in real-time, including numerous limit definitions and extensive analysis tools which assist the fast and accurate monitoring and management of exposure.



Enhanced efficiency

Through the use of single platform and central repository with user configurable workflows for increased straight-through processing, together with minimized IT overhead, by way of simplified infrastructures and negating the need for complex interfaces. These efficiency drivers are underpinned by a broad and powerful engine for flexible and dependable settlement processing and accounting.

Treasury functionality

Cross asset class

All asset classes in a single platform.

Visibility

Real-time bank-wide visibility of positions and risks, whether arising from the trading or banking book.

Blotters

Configurable deal blotters. View and manage transactions entered into the system in one central location.

Real-time position management

Numerous position management screens support decision making and allow traders to manage and present information as required. Position can be filtered and re-valued to show real-time P&L.

Straight-Through Processing (STP)

Full STP from the front office or trading platform through built in adapters, through the middle office for control and risk management, to the back office for settlement, accounting and messaging.

Deal capture

Fast intuitive deal capture. Remembers preferences and allows transaction to be entered with minimal keystrokes.

Yield curve modeling

Rate profiles can be easily defined and mapped to most tradable instruments.

Limits

Exposure and concentrations can be controlled via a number of configurable limits including counterparty, settlement, geography, industry, gap, NPV, VaR and PVBP. With the system's flexible book structure, limits can be set at a number of levels, including desk and dealer.

Scenarios/What if

Enter 'what if' deals to update positions with pseudo exposure. Adjust rates or volatility to project impact on holdings.

Netting

To minimize transaction costs, back office offers netting of FX settlements. User can configure the criteria/parameters considered for netting.

Payments/Messaging

SWIFT payments and trade confirmations automatically generated, dependent on configured workflow, rules and exceptions. Ability to 'hold' payment messages until the trade confirmations are matched is one example of many in-built features.

Nostro reconciliation

Matches credits and debits in Nostro ledger against the same in the correspondent's statement, as defined by the user's own matching criteria.

Confirmation matching

User definable rules allow matching of any message types, as well as all confirmation messages.

Connectors

Pre-built 'always on' adapters to trading platforms and content providers.

Configurable workflow control

Highly configurable workflow, allows deals to be channeled based on user definable rules and constraints.

OTC clearing

Static data caters for clearing landscape (EMIR, Dodd Frank etc.) and downstream reporting.

IFRS/Hedge accounting

Hedge accounting framework fully compliant with both IAS9 and IFRS39 with the ability to:

- Define the hedge types:
Fair value/ cash flow / Net Investment in Foreign Operations.
- Define/document hedge relationship between the hedged item and hedging instrument.
- Raise accounting entries for hedge adjustment amounts based on hedge status.