

infor



Realiti liquidity management

Analytical tools for liquidity management and real-time intraday control

Get intraday liquidity monitoring under control

Realiti® is the only liquidity management software on the market with the proven ability to manage intraday cash and liquidity in real time. Realiti's suite of insight and analytics modules combine a deep knowledge of the financial industry, intraday experts, and an innovative regulatory compliance management system in one modern software solution. Designed and architected to continually process very high data volumes and deliver the real-time visibility demanded by an organization's various user communities, Realiti empowers progressive organizations across the financial services industry, banks, and global corporates to oversee intraday activity and guidance, while maintaining compliance.

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Liquidity management in financial services

Whatever the size, all financial institutions must manage their exposure to risk. Liquidity management plays a key role in ensuring an institution has access to sufficient liquidity to meet its payment obligations without incurring excessive costs. Intraday liquidity management (ILM) is a necessary and important function, as banks and financial institutions must have enough cash to deal with typical settlement activities and any unexpected crisis, while still making payments in real time. An efficient ILM process enables the measurement of payment, clearing, and settlement (PCS) activities throughout the business day as opposed to the more traditional end-of-day approach.

Evolving perceptions of liquidity management

Prior to the global financial crisis of 2007 to 2009, firms viewed liquidity management as an end-of-day requirement, and generally as low risk. They didn't perceive the threat that insufficient intraday liquidity posed. At that time, regulators didn't prioritize liquidity risk over other areas of focus, like credit and operational risks. Following the disastrous financial crashes, however, liquidity management, including intraday liquidity, quickly became a topic of great concern for banks, institutions, and regulators.

New financial reform regulations emerge

After the financial crisis, the Basel Committee on Banking Supervision (BCBS) introduced Basel III—a regulatory agreement that introduced a set of financial reforms to improve regulation, supervision, and risk management in the banking sector. This policy outlined a set of guiding principles for liquidity risk management with the **BCBS stating in Principle 8 of its core methodology**¹ that “banks should actively manage their intraday liquidity positions and risks to meet payment and settlement obligations on a timely basis under both normal and stressed conditions and contribute to the smooth functioning of payment and settlement systems.”

Spotlight on intraday liquidity formalization

In 2013, the BCBS developed the Intraday Liquidity Monitoring Tools also known as **BCBS 248**. BCBS 248 provides additional guidance and mandates new intraday requirements—such as a requirement for banks to demonstrate to regulators an understanding of intraday positions and identify peak balances monthly. The purpose is to prove to regulators that the bank holds intraday liquidity buffers that are large enough to survive a worse- case overdraft situation.

A new standard and opportunity arise

Global regulators have begun applying more pressure to demonstrate monitoring and reporting capabilities. So far, that has been the main driver for intraday activity in banks. However, the most forward-thinking firms also recognize that intraday control is critical to running an efficient business. Innovative thinkers and leaders in the industry are now looking beyond compliance to exploring the potential financial and non-financial rewards of a more hands-on response to ILM.

1. The Basel Committee on Banking Supervision (BCBS), [Monitoring tools for intraday liquidity management](#), The Bank for International Settlements (BIS), report, April 11, 2013.

Why a commercial intraday liquidity solution?

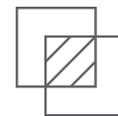
Banks and financial institutions influenced by intraday liquidity regulations, such as BCBS 248, have an opportunity to build a stronger, competitive position by improving their current liquidity management processes. Mastering ILM offers benefits beyond compliance. Enhanced performance and operations, along with improved risk mitigation and greater data-driven insights, can all be achieved with the right intraday liquidity tools.



The existing liquidity regime has expanded to now include the concept of intraday risk.



More organizations are relying on technology and commercial market solutions to ensure satisfactory levels of liquidity buffers.



Building a scalable real-time liquidity platform with modular and flexible intraday control modules enables organizations to decide which solutions to take and when.



In the scope of liquidity risk, including intraday, regulators now expect a demonstration from institutions of strategies, policies, processes, and systems for the management and monitoring of related activities.



Proven applications and platforms have evolved to address liquidity management challenges across correspondent banking networks and the different ways agents implement data.



An accelerated deployment with a minimal impact on your IT infrastructure and business operations can deliver value in just a few weeks.

Realiti delivers industry-specific functionality



Financial management

Flexible infrastructure and functionality, expense management, and performance management.



Business configuration

Summarize and aggregate data to reflect your business model with drill-down to transaction detail. Empower your users with deeper analysis and data sharing thanks to Realiti's export capability.



Approvals workflow

Support “four-eyes” control and audit for your critical changes to data.



Industry standard

Accelerate your implementation and minimize risk by using industry-standard message formats, such as SWIFT.



Grid views

Display your relevant balances and transactions in spreadsheet-style grids.



Regulatory reporting

Support intraday compliance with templates provided for your published regulatory reports that are continually updated to reflect global regulatory changes.



Graphical insight

Create extensive charting across selected timeframes, including intraday at a minute-by-minute level.



Sophisticated security

Keep your organization secure with wide-ranging user security at both functional and data level with role profiling.



Alerting

Improve your processes with real-time alerting based on business-specific monitors—where alerts can be emailed to you or delivered to your dashboard.



Realiti is an innovative set of analytical tools for liquidity management and real-time intraday control, giving organizations the ability to oversee all intraday activity and guidance to maintain compliance with emerging regulatory requirements.

Innovative modular solutions

Realiti uses innovative new technologies to address real-time intraday data challenges. Leveraging standard industry messaging platforms and networks, Realiti captures the information in structured messages to build a picture of every settlement account balance, every minute of every day—delivering visibility across both direct clearing accounts and correspondent bank nostros. You get the tools you need to deliver full control over intraday cash and liquidity management.

Other additional modules from Realiti include:

- Intraday stress modeling
- Intraday reconciliation
- Intraday balance forecasting
- Inventory monitoring and management
- Vostro monitoring

Intraday liquidity management

Provides comprehensive visibility of your organization's settlement activity across all its direct and indirect accounts—where balances, turnover, and transactions are stored, aggregated, and analyzed every minute of every day to give real-time intraday insight, including: external intraday advice, EOD statements, and alerting monitors.

Regulatory reporting

Supports compliance with global regulatory monitoring and reporting guidelines and regimes related to intraday activity—and it's regularly refreshed to keep pace with evolving regulator demands across the world, including: BCBS248, UK PRA intraday regime, and extended for new requirements as released by regulators.

Funding and forecasting

Captures cash flow projections from your organization's internal systems and delivers detailed analytics and forecasts of end-of-day projections for all accounts. When used in conjunction with Intraday Liquidity Management, the solution provides a single view of activity based on projections, real-time accurate forecasting, and manual adjustments as needed.

Payment control

Gain insight into the lifecycle of outgoing payments and the ability to control and smooth payment flows. Users can see the volume and value of payments at each stage of the cycle; alerts then allow users to proactively address issues and ensure transactions are processed smoothly. The control capability allows your organization to fit within liquidity limits by “throttling” payments that are not considered time critical. Payment control benefits include: insight into payment cycle performance, integration with payment systems, and visibility into each stage of payment cycle.

Strategic reporting

Allows you to do more with your data, unlocking the potential of Realiti's comprehensive, rich data set. With strategic reporting, firms gain advanced analytical capabilities, allowing you to easily gather and shape data for detailed analysis to identify trends, spot stories in your data, and make better informed, near real-time business decisions. Advanced analytics let you slice-and-dice data to uncover trends and easily create pivots, reports, and charts.

What makes Realiti unique?

The only proven, scalable solution for true real-time liquidity monitoring

Realiti is the proven market-leading solution for intraday control and compliance. Realiti captures the required data at an individual transaction level across millions of cash flows every hour while aggregating this data and apply complex analytics for real-time decisioning.

Artificial intelligence and machine learning

Realiti embeds artificial intelligence and machine learning into its treasury and cash management functions, bringing a whole host of benefits, including the ability to apply sophisticated algorithms to large data sets to help banks determine and predict the behavior of liquidity. Realiti empowers users to make informed, data-driven decisions that can reduce risk and costs and improve operations.

Flexible deployment platforms

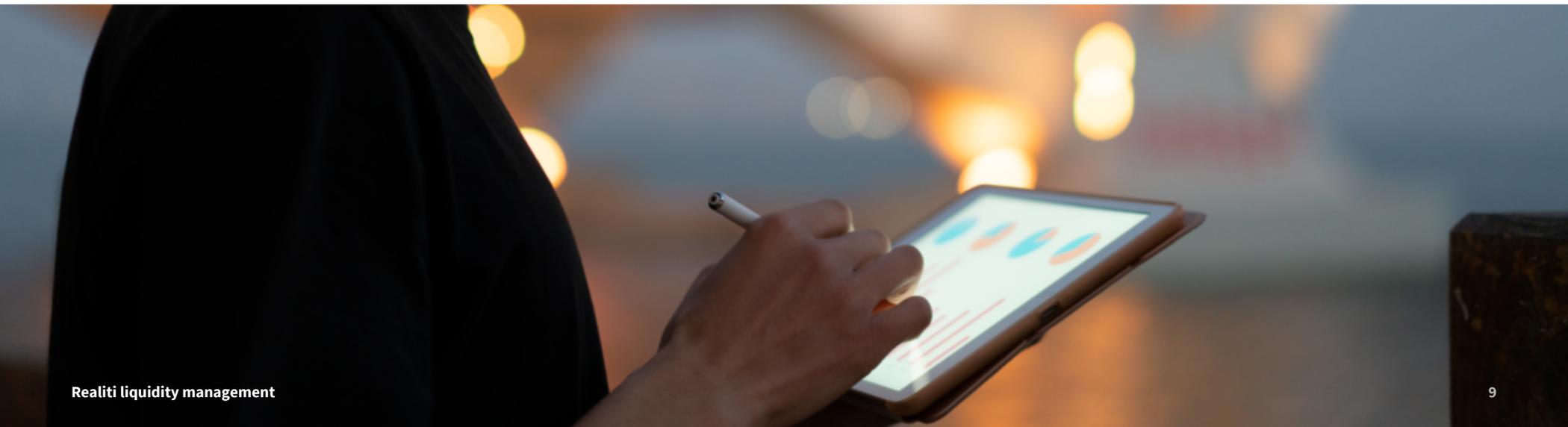
Realiti can be deployed as a dedicated single-tenant software as a service (SaaS) application, or as a private cloud on a dedicated infrastructure, offering flexibility, security, and lower costs. This architecture allows organizations to scale up and down as business needs change, while offering extremely high levels of security.

Relationships with all of the global regulators

Keeping up with agency updates on a global basis, such as those from Canada's Office of the Superintendent of Financial Institutions (OSFI), the US Federal Reserve Board, and the UK's Prudential Regulation Authority (PRA), could easily overwhelm an organizations internal team trying to actually manage liquidity. Realiti supports and simplifies these activities.

High speed time to value

Realiti's agile methodology leverages a conference room pilot approach that can get organizations up and running in only a few weeks versus a months-long waterfall methodology. Rather than waiting for the end of a long project to see the results, client teams are included in the liquidity roadmap and evolution as partners in the journey.



Realiti Essentials

Financial regulators across the world increasingly expect even small and medium-sized enterprise banks (SME) to conform to an evolving intraday liquidity regulatory agenda. All banks will need to be regulatory compliant, but SME firms typically cannot afford to develop an in-house solution or buy an external enterprise liquidity solution with its associated total cost of ownership. In response, Infor® has created Realiti Essentials, which provides an out-of-the-box, all-inclusive SaaS version of three of its core software modules, delivering a low-cost solution to this challenge.

With Realiti Essentials, customers can go live in four weeks.



Finally get intraday liquidity monitoring under control

Discover the only liquidity management software on the market with the proven ability to manage intraday cash and liquidity. Realiti Essentials is a SaaS-only, low-cost solution for small and medium-size enterprise (SME) banks and financial institutions that ensures regulatory compliance and helps firms manage their liquidity. Specifically designed for smaller firms, Realiti Essentials provides intraday insight into liquidity positions and satisfies intraday liquidity. This innovative software platform empowers progressive firms across the financial services industry to oversee intraday activity and guidance, while maintaining compliance.



Learn the Realiti Essentials

This next-gen software employs innovative new technologies to address intraday data challenges. Like the full version of Realiti, Realiti Essentials leverages standard banking industry messaging platforms and networks to capture the information in structured messages. You can build a picture of every settlement account balance, at 15-minute intervals—delivering visibility across both direct clearing accounts and correspondent bank nostros. Take advantage of new tools that deliver full control over intraday cash and liquidity management. Realiti Essentials' core platform runs on an engine that consumes and intelligently transforms transactional messages from external account providers every 15 minutes—via existing financial industry infrastructures—and internal systems across the front, middle, and back offices.

The benefits of innovative intraday liquidity management

Financial benefits

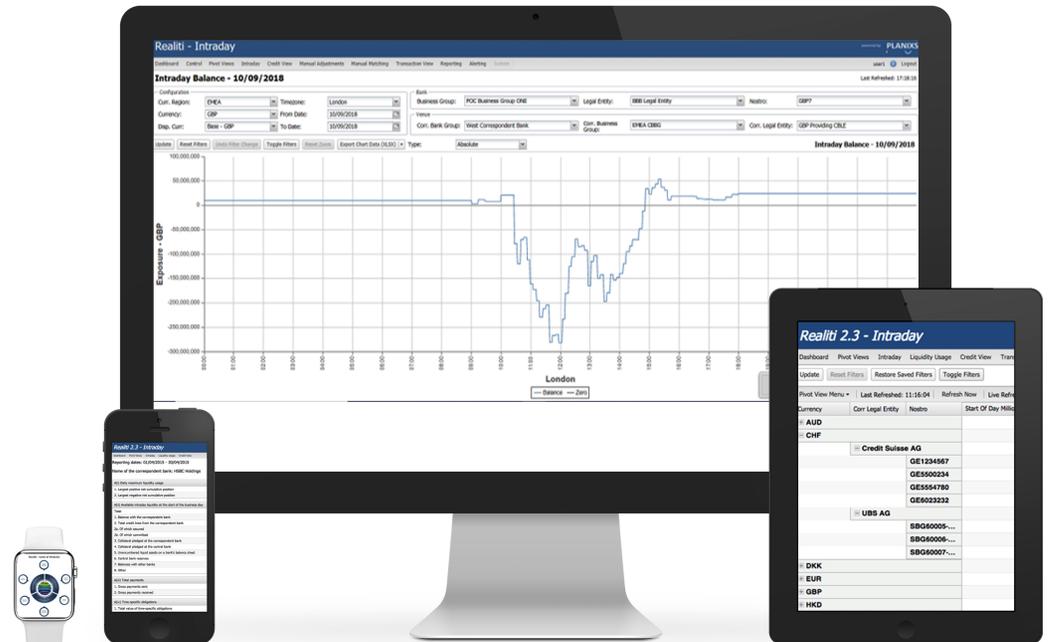
Improving your ILM can lead to numerous financial benefits and cost savings for financial institutions.

- **Funding cost reduction (short and long position)**—Financial observers have seen annual benefits ranging from thousands to millions of dollars.
- **Reducing cost of accessing credit**—Reducing amounts of intraday liquidity used, even only by 10–20%, can provide annual benefits in the millions.
- **Better management of buffered cash**—By proving to the regulators the tighter liquidity control, your liquidity buffers can be reduced.
- **Improving efficiency**—Your teams work in developing extracts and endless spreadsheets can be better spend deciding what to do versus what is going on.

Operational benefits

Expect more than financial benefits from improving visibility and control of intraday liquidity, including the ability to:

- **Maintain regulatory compliance**—An improved relationship with primary and national regulators, illustrating an efficient and compliant business, can reduce future regulatory scrutiny.
- **Optimize cash management, intraday liquidity, and funding**—Having global insight over balances as they settle minute-by-minute throughout the day enables organizations that operate across international markets to adopt more flexible locational support.
- **Improve global network management (GNM)**—Managing relationships with correspondent banks to understand balances, trends, increases, and decreases in number and value of transactions in a stronger profile better positions the GNM to manage contractual relationships.



The Infor digital platform for banking



Transform your business with Infor

Infor is a strategic, innovative technology partner to over 67,000 clients and a global enterprise leader in business cloud software. Unlike other options available in the market, our software solutions are industry-specific and built for the cloud. We help organizations go to the next level every single day. We understand the importance of building a strong technology foundation to enable enterprises to intelligently and cost-effectively scale toward the future, while always keeping present goals firmly in mind. At Infor, we believe that your success is our success.

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