

infor<sup>®</sup>

BANKING AND FINANCIAL SERVICES

# Realiti Essentials

Intraday liquidity and regulatory compliance for small and mid-sized banks

# Introducing Realiti Essentials

Financial regulators across the world increasingly expect even the small and medium-sized enterprise banks (SME) to conform to the evolving intraday liquidity regulatory agenda. All banks will need to be regulatory compliant, but the 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® offers Realiti® Essentials, an out-of-the-box, all-inclusive SaaS version of three of its core software modules to provide a low-cost solution to this challenge and get customers live in four weeks.

# Contents

What is Realiti Essentials?	<b>4</b>	Realiti from Infor	<b>8</b>
What is included?	<b>5</b>	Begin your transformative journey now	<b>9</b>
Why Realiti Essentials?	<b>7</b>		

# What is Realiti Essentials?

## Out-of-the-box treasury software

Realiti Essentials is a SaaS only, low-cost solution for SME banks and financial institutions that ensures regulatory compliance and helps firms manage their liquidity.



### Regulatory compliance with intraday insight

Realiti Essentials provides your firm intraday insight into liquidity positions. It satisfies regulatory reporting requirements, including BCBS 248, ECB ILAAP, and UK PRA. Realiti Essentials also delivers intraday liquidity control and stress modelling capabilities to help you reduce operational liquidity buffers and meet the demands of local regulators.



### Improved liquidity control

With Realiti Essentials, firms of even the smallest size can obtain improved control of their intraday liquidity and the ability to analyze and plan for stress scenarios, while ensuring regulatory compliance, at low cost. Realiti Essentials delivers out-of-the-box functionality, provided in a SaaS delivery model, which can be implemented in four weeks.



### Cost savings

Large, complex banks needing especially granular intraday liquidity views typically require thousands of SWIFT messages to be delivered and consumed every minute of the day. To provide a solution for SME banks like yours that may find this approach excessive or prohibitively expensive, Realiti Essentials uses alternative SWIFT message types that greatly reduce message volumes and associated costs.



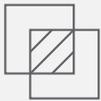
### Cloud-hosted for rapid deployment

In addition, as Realiti Essentials is a cloud-hosted solution there is no impact on the bank's existing IT infrastructure—meaning rapid deployment and minimal cost.

# What is included?

## Out-of-the box modules

By providing an easily configured version of its Intraday Liquidity Management module, Regulatory Reporting suite, and Intraday Stress Modelling solution, Realiti Essentials covers your needs for a low cost, fixed monthly fee. Realiti Essentials uses standard SWIFT intraday statements from correspondent banks to provide an all-inclusive response for intraday regulatory compliance.



### Intraday liquidity management

Balances, turnover, and transactions stored, aggregated, and analyzed. Intraday insight with early warning indicators and alerts.



### Regulatory reporting

Compliance with global regulatory reporting regimes for intraday liquidity. Highly flexible and regularly refreshed.



### Intraday stress modelling

Analytics applied across rich data history in Realiti Essentials databases. "What-if" analysis applied to granular transaction data. Payments and receipts modified to model the impact of intraday stresses.



**We've listened to our small and mid-sized bank customers and recognized that while their regulatory needs are the same as the larger banks, their budgetary constraints prevent the investment in an enterprise liquidity solution. The launch of Realiti Essentials addresses this challenge and will enable any bank or financial institution—of even the smallest size—to become regulatory compliant and manage their liquidity using the lowest cost and most effective solution in the marketplace.**

# Why Realiti Essentials?

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

- Meet regulatory requirements
- Improve liquidity control and management
- Lower liquidity buffer costs
- Save costs from reduced SWIFT messages requirements
- Apply a flexible SaaS model when and how required
- Manage easy, all-inclusive pricing, including implementation
- Implement in four weeks
- Choose the lowest cost option in the market for SME banks



# Realiti from Infor

Realiti continues to be the pioneering intraday cash, collateral, and liquidity management solution with live implementations at global scale. Its SaaS or on-premises delivery models and high performance and scalable architecture mean that Realiti can be deployed with minimal intrusion to your infrastructure—rapidly delivering business value.

Realiti from Infor is the full featured suite of liquidity management modules that provide organizations with real-time insight and analytics. With Realiti, organizations gain greater visibility and control, so they can oversee all intraday activity and guidance for maintaining compliance with current and emerging regulatory requirements.



# Begin your transformative journey now

## Infor is your technology partner

Infor is committed to serving the banking and financial services industry and supporting holistic transformation during a time of evolving challenges and complexity. Modern disruptions are creating new risks right now—and potentially in the future. It's not enough to merely upgrade some key applications internally, without delivering integrated value to your customers. You need to innovate and to do that you need deeper insight.

At Infor, we surround you with everything you need to be successful. With more than 5,000 product, technical, implementation, and industry experts that support customers globally, our goal is to ensure your success with any new countries, markets, industries, or strategies you wish to pursue. Your success is our success.

[LEARN MORE ↗](#)





[infor.com](https://www.infor.com)

**About Infor**

Infor builds business software for specific industries in the cloud. With 17,000 employees and over 67,000 customers in more than 170 countries, Infor software is designed for progress. To learn more, please visit [www.infor.com](https://www.infor.com).

Copyright © 2021 Infor. All rights reserved. The word and design marks set forth herein are trademarks and/or registered trademarks of Infor and/or related affiliates and subsidiaries. All other trademarks listed herein are the property of their respective owners. [www.infor.com](https://www.infor.com).

641 Avenue of the Americas, New York, NY 10011

INF-2316296-en-US-0521-2