

DATA SHEET

Realiti intraday liquidity management capabilities

Financial services

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 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. Here's a closer look at the capabilities you get when you choose Realiti from Infor®.

Technology capabilities for today's liquidity management needs

- Real-time alerts
- Instant analysis
- Regulatory reporting
- Standard operating model
- Enhanced stress modeling
- Machine learning
- Real-time collateral management

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.

Step into Realiti

Realiti uses innovative new technologies to address real-time intraday data challenges. Leveraging standard industry messaging platforms and networks, it captures the information provided in structured messages to build a picture of every settlement account balance, every minute of every day—providing 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.

Realiti's core platform runs on an engine that consumes and intelligently transforms transactional messages from external account providers in real time—via existing financial industry infrastructures—and internal systems across the front, middle, and back offices.

- Realiti is a software solution to the intraday liquidity and reporting problem where you can feed data to the software and gain insight into their intraday balances in real-time. This enables you to manage intraday activities in real time during the day, allowing your organization to comply with existing and evolving regulatory reporting requirements.
- Realiti is the only intraday solution with live sites at global scale.
- Realiti covers a broader range of capabilities built around the core intraday cash and liquidity management solution (iCALM). Some organizations describe this application area as their cash and liquidity management solution.
- Realiti has evolved to address the challenges associated with correspondent banking and the different ways that agents implement data exchange. Additionally, the platform can process the transaction volumes of a Tier 1 global organization, delivering valuable real-time insight to the business.
- Realiti is modular and flexible, enabling you to decide which modules to take and when. From a small single entity to the largest global banks, Realiti offers a scalable journey.

Figure 1



Viewing key summary information with the Realiti dashboard.

Intraday liquidity benefits

The following are some of the benefits of getting intraday liquidity under control:

Decrease turnover—Identifies tangible financial savings, optimized and minimized liquidity buffer requirements, and reduced intraday credit and funding costs.

Regulatory compliance—Regulatory compliance aligned to BCBS248 guidelines and evolving global regulations.

Risk management—Unique insights help to reduce operational, credit, liquidity, and exposure risks.

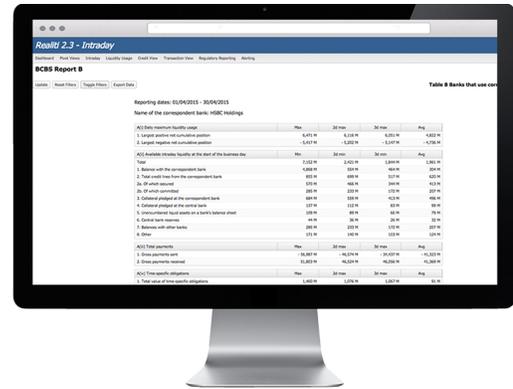
Real-time control—Live control over operational funding, cash, and liquidity management activities.

Key capabilities

Realiti provides these critical capabilities:

- **Improve data organization**—Summarize and aggregate data to reflect your business model with drill-down to transaction detail.
- **Tighten oversight**—Realiti’s approvals workflow supports a “four-eyes” control and audit for your critical changes to data.
- **Adopt industry standards**—Accelerate your implementation and minimize risk by using industry standard message formats, such as SWIFT.
- **Improve usability of data**—Realiti’s grid views provide a comprehensive display of relevant balances and transactions in spreadsheet-style grids.
- **Timely and accurate regulatory reporting**—Realiti supports intraday compliance with templates provided for your published regulatory reports that are continually updated to reflect global regulatory changes.
- **Proper sized liquidity buffers**—To size your intraday liquidity buffer correctly: i.e., if you get into trouble, you can have a correctly sized “buffer” available to bail out your short positions (e.g., your negative balances). This prevents one organization’s defaults pulling down other organizations and triggering a financial crisis.
- **Lower buffers to invest elsewhere**—Increase investments elsewhere. Intraday liquidity buffers are incredibly expensive for organizations to hold (>\$100m per year for the Tier 1 banks), so having the insight to size them correctly (and prove to regulators they are correctly sized) can save you lots of cash.
- **Ensure required payments are met**—Always know whether you hit credit lines (overdraft limits) and are unable to make payments.
- **Make the most for your money**—Have visibility into “long balances” (i.e., positive balances) that are too big (you could be earning better rates of interest elsewhere, and you need to ensure you don’t have too much money held at one bank in case it goes out of business, taking your deposits with it).

Figure 2



Utilizing the BCBS Realiti monitoring report.

- **Maintain regulatory compliance**—Every country has its own regulator responsible for turning these new requirements into law. Some have already acted; it is expected that all the major economies will have this legislation in place.
- **Model and manage for normal and stress conditions (BCBS Principle #8)**—An organization should actively manage its intraday liquidity positions and risks to meet payment and settlement obligations on a timely basis under both normal and stressed conditions and thus contribute to the smooth functioning of payment and settlement systems.

Key features

Intraday liquidity management enables real-time visibility of actual cash flow positions across the organization. This provides users with the ability to drill up, down, and across organizational and account provider hierarchies; view and analyze a single account or aggregate up to views across multiple currencies and regions:

Intraday balance—Chart the real-time intraday balance of one or more nostros over a selected time range.

Intraday turnover—This chart provides an hourly “snapshot” view of total debits, total credits, and net turnover across single or multiple days.

Transaction view—Provided to give users granular insight into the particular transactions that make up summary balance, turnover and credit figures. Transactions can be viewed on screen or exported for further analysis.

Credit view—Allows users to compare balances in real-time and to monitor against set limits such as credit lines. The chart can be used in real-time to identify potential problems as they occur or used to perform historical trend analysis.

Pivot views—Gives users the ability to aggregate data in a format like pivot tables in Microsoft® Excel®. Pivot views can be used to look at historical data at a point in time or run in “live refresh” mode so that the latest view of the data is available.

Balance proofing dashboard—Allows users to check the coverage and accuracy of the end of day statements received from their correspondent banks. This highlights where correspondents fail to provide full coverage of intraday advice or end of day statements, giving your organization the tools to improve service from your agent network.

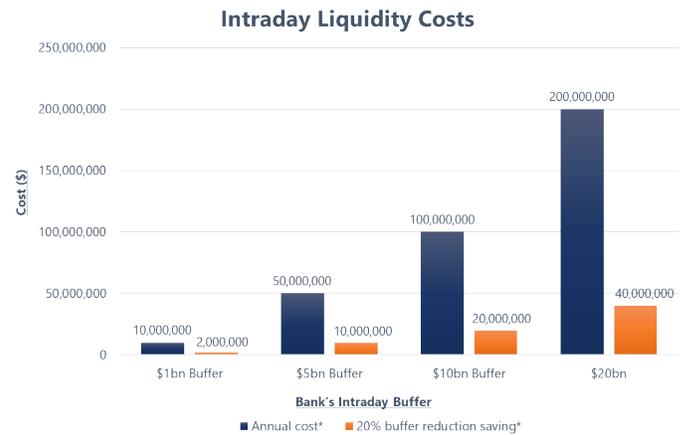
Add-on components

Add-on solutions that enhance and extend Realiti are available for additional subscription fees. Contact your sales representative for more information. Common add-ons for Realiti include:

Infor Complete Billing System—Your bank needs tools to elevate pricing, billing, and the analysis of fee-based and payments-related products and services. The Infor Complete Billing System is a market-leading enterprise pricing and billing application featuring a strong user experience, integrated enterprise business intelligence, and analytics.

Infor Financials & Supply Management (FSM)—Infor FSM is a comprehensive global ERP that fulfills all your budgeting, planning, and forecasting needs, allowing your organization to operationalize strategic plans and seamlessly consolidate multiple sets of books—and delivers end-to-end financial management capabilities.

The path to ROI is easy to estimate



- The blue bar is where your organization falls on the size of your current intraday buffer
- The orange bar shows the savings impact of a 20% buffer reduction savings based on a 1% finance rate

Infor Interaction Advisor—Infor Interaction Advisor is a real-time solution that uses a combination of historical, demographic, and contextual data to instantly create customer profiles, and then applies an optimum combination of predictive analytics and cross-channel business rules to deliver the highest-impact offers at the moment of interaction.

Calypso Treasury Management System—Centralize funding, liquidity, trading, balance sheet, hedging, and collateral on Calypso’s powerful platform. Calypso provides unprecedented visibility, automation, and control in an integrated treasury. Smarter funding, real-time liquidity management, regulatory compliance, and much more—all driven by our flexible cross-asset front-to-back trading platform.

The scope of Realiti

Realiti is comprised of a suite of modules that provide liquidity management. These include:

- **Core platform**—The engine of the system. In real-time, Realiti's core platform consumes and intelligently transforms transactional messages from external account providers (via existing financial industry infrastructures) and also internal systems across the front, middle, and back offices, ensuring financial institutions have accurate, up-to-date data for analysis.
- **Intraday liquidity management**—Provides comprehensive visibility of an organization's settlement activity across all of its direct and indirect accounts. Balances, turnover, and transactions are stored, aggregated, and analyzed every minute of every day to give real-time intraday insight and informed decision-making. Positions can be compared against set limits with early warning indicators configured to fire alerts when required.
- **Funding and forecasting**—Takes in cash flow projections from the organization's internal systems and delivers detailed analytics and forecasts of end of day projections for all accounts. Used in conjunction with intraday liquidity management, it provides a single view of real-time actual and projected activity. Manual adjustment and sweeping/nostro transfer capabilities are provided to allow users to manage the cash positions of the organization.
- **Regulatory reporting**—Ensures compliance with global regulatory monitoring and reporting guidelines and regimes related to intraday activity. It is highly flexible and is regularly refreshed to keep pace with evolving regulator demands across the world.
- **Intraday stress modelling**—Applies Planix Graphite analytics capabilities across the rich data history building up over time in the Realiti database. Granular data underpinning “typical” or “extreme” days can be modified (e.g., defer payments, halt receipts, modify credit lines) and existing Realiti front-end tools can be used to understand the impact of such stresses. For example, BCBS248 reports can be re-run to understand the new peaks and troughs under the stressed condition.
- **Intraday reconciliation**—Provides both manual matching and real-time auto-matching capabilities to link together external confirmations from account providers with internal projected ledger bookings. Enables much more timely awareness of the progress of settlement activity to support funding processes. Also delivers enhanced insight on the drivers of liquidity usage by consolidating data from the actual movements of liquidity with data in internal systems that identify the underlying activities driving such movements. This insight supports a range of activities, such as funds transfer pricing and business unit allocation processes.
- **Intraday balance forecasting**—Machine learning within Planix Graphite uses historical transactions to identify factors driving settlement times and probability of failure. These factors are applied to projected activities to create intraday forecasts of account balances. Forecasts provide early warning of potential issues and alert users when actual behavior deviates substantially from expected profiles. This optimizes intraday liquidity positions, reduces costs, and improves ability to manage obligations.
- **Payment control**—Gain insight into the life cycle 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 and are alerted to issues so they can proactively address them and ensure transactions are processed smoothly. Control capability allows the organization to fit within liquidity limits by “throttling” payments that are not considered time critical.
- **Inventory monitoring and management**—Extend Realiti's intraday model and allow users to understand forecast and actual intraday positions of securities held across the organization's network. Insight is given into both the volume of individual securities and their cash equivalent balances, including the impact of haircuts. The module also supports a range of capabilities, including liquidity risk and collateral management, optimization, and funding activities.

- **Vostro monitoring**—Monitor and manage intraday activity across client accounts, building on the nostro model utilized in other modules. Clients can be considered individually or aggregated into hierarchies and groupings. Users can understand client behavior, client usage of credit, and the impacts on the organization's liquidity usage. This insight can be utilized to adhere to regulations and deliver BCBS248 reporting.

- **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 them to easily gather and shape data for detailed analysis to identify trends, spot stories in their data, and make better informed, near real-time business decisions. You get advanced analytics that allow you to slice-and-dice data to uncover trends and easily create pivots, reports, and charts.

Manage intraday liquidity in real time

Realiti uses existing messages flowing around the financial system, which means you get the tools you need without having to worry about integration to other operational systems. With Realiti, you can manage your intraday liquidity positions in real time and comply with the BCBS248 monitoring regime.

Figure 3



Viewing intraday cash equivalent balances of collateral.

LEARN MORE 

Follow us:    



Infor builds business software for specific industries in the cloud. With 17,000 employees and over 65,000 customers in more than 170 countries, Infor software is designed for progress. To learn more, please visit 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.

641 Avenue of the Americas, New York, NY 10011

INF-2377831-en-US-1021-2