

DATA SHEET

Realiti Essentials for Intraday Liquidity

FINANCIAL SERVICES

Get intraday liquidity monitoring under control

Discover the only liquidity management software on the market with the proven ability to manage your intraday cash and liquidity. Realiti Essentials is a SaaS-only, low-cost solution for small and medium-size enterprise (SME) banks and financial institutions. The solution ensures your regulatory compliance and helps you manage liquidity. Specifically designed for smaller firms, Realiti Essentials provides intraday insight into liquidity positions and satisfies intraday liquidity. This innovative software platform empowers you to oversee intraday activity and guidance, while maintaining compliance. Let's take a closer look at all that Realiti Essentials from Infor can do.

Learn the Realiti Essentials

This modern software employs new technologies to address intraday data challenges. Leveraging standard banking industry messaging platforms and networks, it captures the information provided in structured messages to build a picture of every settlement account balance, at 15-minute intervals. That provides you visibility across both direct clearing accounts and correspondent bank nostros. You can 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, as well as from internal systems across the front, middle, and back offices.

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.

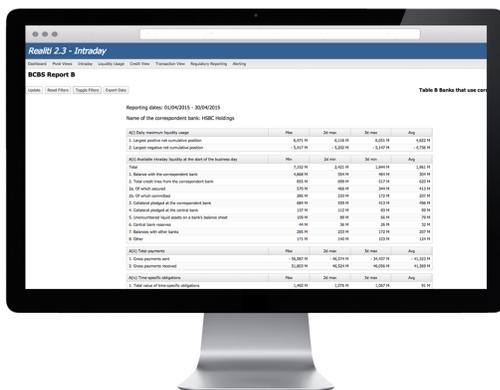
- Realiti Essentials software solves the intraday liquidity and reporting problem, and is the only intraday solution with live sites at global scale.
- This enables your bank to manage its intraday activities in 15-minute intervals during the day and allows you to comply with the existing and evolving regulatory reporting requirements.
- Realiti Essentials covers a broader range of capabilities built around the core intraday cash and liquidity management solution (iCALM). Some banks will describe this application area as their cash and liquidity management solution.

Figure 1



View key summary information with the Realiti Essentials dashboard.

Figure 2



Utilizing the BCBS Realiti Essentials monitoring report.

- This set of analytic tools 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 bank, delivering valuable real-time insight to the business.
- Modular and flexible, Realiti Essentials enables you to decide which modules to take and when. From a small single entity firm to the largest global banks, this versatile solution offers a scalable journey.

Improve intraday liquidity

Here are some of the benefits of getting intraday liquidity under control:

Decrease turnover—Identifies tangible financial savings optimized and minimized liquidity buffer requirements. 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.

Risk control—Live control over operational funding, cash, and liquidity management activities.

Key capabilities

Realiti Essentials enables your organization to:

- **Improve data organization**—Summarize and aggregate data to reflect your business model with drill-down to transaction detail.
- **Tighten oversight**—Realiti Essentials’ 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 Essentials’ grid views provide a comprehensive display of relevant balances and transactions in easy-to-use 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 bank’s defaults pulling down other banks and triggering a financial crisis.
- **Lower buffers to invest elsewhere**—Increase investments elsewhere. Intraday liquidity buffers are incredibly expensive for banks to hold (in excess of \$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 if you hit credit lines (overdraft limits) and are unable to make payments.
- **Make the most for your money**—Stay in the know if you have “long balances” (i.e., have positive balances) that are too big (you could be earning better rates of interest elsewhere, and you need to take care you don’t have too much money held at one bank in case they go bust taking your deposits with them).
- **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)**—A bank 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.

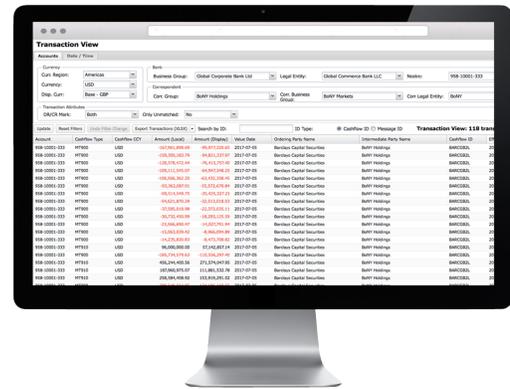
Key features

Intraday Liquidity Management enables visibility of actual cash flow positions across your firm. This provides users with the ability to drill up, down, and across the firm’s and its account providers’ hierarchies; view and analyze a single account or aggregate up to views across multiple currencies and regions:

Intraday balance—Rely on a chart showing the intraday balance of one or more nostros over a selected time period.

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

Figure 3



Explore the intraday liquidity transactions screen of Realiti Essentials.

Transaction view—Users gain a 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 and to monitor against set limits such as credit lines. The chart can be used to identify potential problems as they occur or used to perform historical trend analysis.

Pivot views—Aggregate data in a format similar to pivot tables in Microsoft® Excel®. Pivot views. Use it 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—Check the coverage and accuracy of the end of day statements received from correspondent banks. This highlights where correspondents fail to provide full coverage of intraday advices or end of day statements, giving your firm the tools to improve service from your agent network.

Add what’s best for business

Add-on solutions that enhance and extend Realiti Essentials are available for additional subscription fees. Contact your sales representative for more information.

Common add-ons 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 revenue management and billing application with a strong user experience, integrated enterprise business intelligence, and analytics.

Infor Financials & Supply Management—This single application fulfills all your budgeting, planning, and forecasting needs, allowing your bank to operationalize strategic plans and seamlessly consolidate multiple sets of books—and delivers end-to-end financial management capabilities.

Realiti from Infor—This is the full featured, most powerful version of Realiti Essentials for larger financial services organizations. Designed and architected to continually process very high data volumes and deliver the real-time visibility demanded by an organization’s various user communities.

The scope of Realiti Essentials

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

- **Core platform**—The engine of the system. It 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 a firm’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 intraday insight and informed decision making. Positions can be compared against set limits with early warning indicators configured to fire alerts when required.

What’s next for liquidity management

- Monitoring alerts
- Instant analysis
- Regulatory reporting
- Standard operating model
- Enhanced stress modeling
- Machine learning

- **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 Planixs Graphite analytics capabilities across the rich data history building up over time in the Realiti Essentials database. Granular data underpinning “typical” or “extreme” days can be modified (e.g. defer payments, halt receipts, modify credit lines) and existing Realiti Essentials front-end tools 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.

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