



CORPORATE TREASURY EXCHANGE (CTX)

Liquidity | Treasury | Sub-Accounting

The global solution
to
transform corporate cash management



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Learn more about our CTX Platform

Intellect's CTX Delivering Corporate Liquidity Management

"We understand that every dollar of client liquidity is a dollar of bank liability"

Our vision

Power our customers' customers to higher returns on their cash capital
while
Simultaneously protecting the bank
and
Returning incremental value to its shareholders



The Vision of Intellect's Corporate Treasury Exchange (CTX)

At Intellect, we understand that every dollar of corporate liquidity is a dollar of bank liability. The journey of corporate cash requires that, at some stage, this cash sits on a bank's balance sheet.

It is this understanding that has helped us to re-imagine what a liquidity management system should be.

Our vision reflects this. To power our clients' clients to greater returns on their cash capital, while simultaneously protecting the bank, and returning incremental value to its shareholders.

This vision guides our design

Liquidity Management Services

- Cash concentration sweeps – **CC**
- Notional Pooling – **NP**
- Intercompany loans – **ICL**
- Transaction Limit Management – **TLM**
- Investment Sweeps – **iSweeps**

Corporate Treasury Services

- Balance and transaction reporting – **BTR**
- Cash Flow Forecaster – **CFF**
- Global Deposit Manager – **GDM**
- Operational Account Manager – **OPAC**
- Contextual Banking Experience - **CBX**
- Investment Portal – **IPOINT**

Sub Accounting Services

- Virtual Account Management – **VAM**
- Escrow Services – **ES**



The Cash Optimization Journey

In the development of CTX, we have considered four principles, each of which covers a key step in the process of effective and efficient cash management, and enables corporate treasurers to achieve their goal using a combination of product processors available from Intellect.



Principle 1. Forecasting cash flows

CTX Products: CFF, BTR

If the corporate treasurer can understand the future cash flows of the group, internal funds can be put to use more efficiently, reducing the reliance on external borrowing. With a more accurate forecast the corporate treasurer is also able to reduce the need to maintain precautionary balances, freeing up more funds for investment until they are needed by the business to meet its obligations.



Principle 2. Managing cash flows

CTX Products: LMS, VAM, TLM

Deploying liquidity structures (through notional pooling and cash concentration) enables the corporate treasurer to optimise cash.

Cash can be automatically concentrated (or pooled) and/or redeployed within the group more effectively. Sophisticated automation allows the corporate treasurer more time to focus on strategic activities.





Principle 3. Segmenting cash

CTX Products: GDM, OPAC, iPORT

With a clear understanding of cash flows, and an automated liquidity management structure in place, the corporate treasurer has increased confidence in cash available for investment and required for operational activities at specific points in the future. Understanding how the cash can be segmented will help the corporate treasurer in its deployment: for what purpose will the cash be used? When it is required? How will this impact liquidity? What return objectives are we seeking?

Segmentation of cash can fall into three categories:

- Operating cash, including working capital and other cash needed within a shortest time horizon
- Reserve cash required for investment activities including acquisitions (6 to 12-month horizon)
- Strategic cash held as part of an investment portfolio (12+ months' time horizon)



Principle 4. Deploying cash

CTX Products: GDM, iPORT, Escrow, TLM

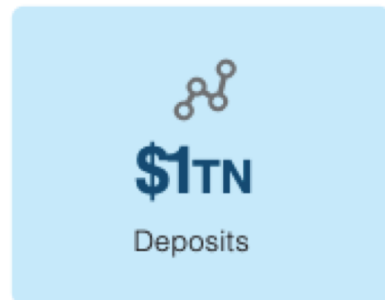
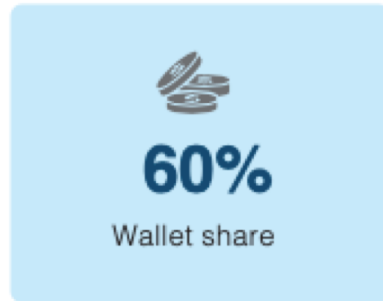
With a clear view of how cash flows through the business, and a forecast of future cash balances, the corporate treasurer needs to establish a clear investment policy appropriate to the group. Included in the investment policy will be overall objectives, acceptable asset classes, exposure guidelines, duration and detail how the corporate treasurer will seek to manage any associated risks.

With an investment policy in place and cash segmented by category, the corporate treasurer is now able to identifying the products most suitable for available investment and monitor the investment from settlement through to maturity.

Although each corporate will have its own requirements, the expected outcome will be similar: reducing costs; maximising opportunity for investments; reducing transaction and administration costs; improving control and visibility of group cash.

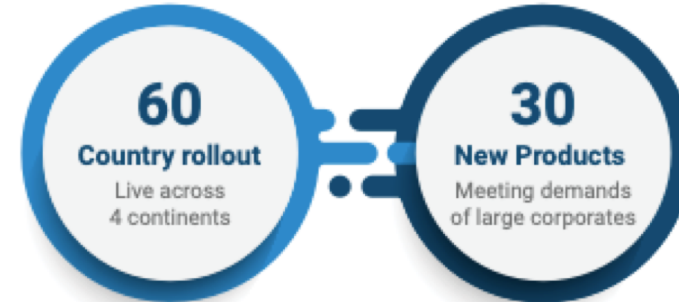
Transaction Bank to Principal Bank with CTX

Top 10 Global Transaction Banks



Global Success Stories with CTX

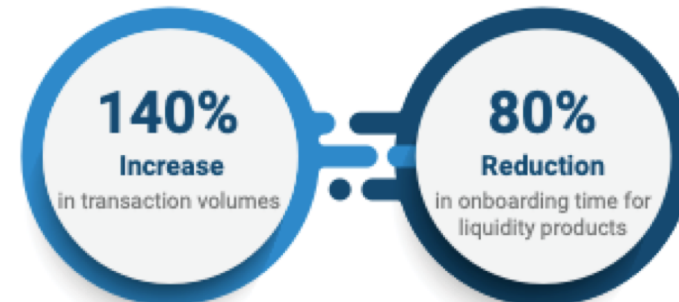
Large multinational
US bank



A Global UK bank



A regional bank in
Australia



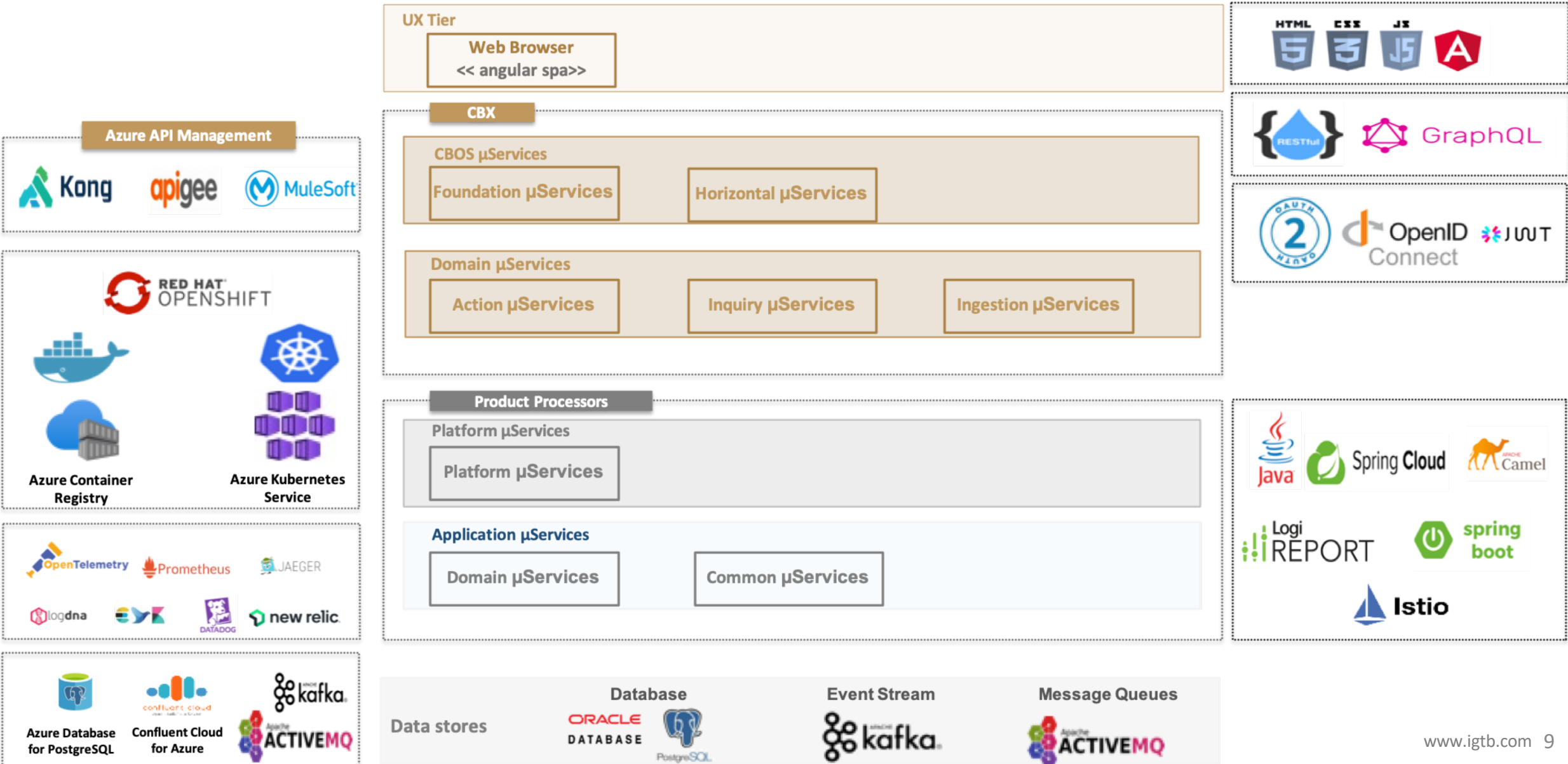
CTX is built on five pillars

Empower banks to deliver new propositions in corporate payments

- 1** State-of-the-Art architecture based on microservices, cloud native deployment for front-end processors and certified on Oracle and PostgreSQL
- 2** A library of APIs delivering integration points to enable loose coupling for the solution to work seamlessly within variable technology ecosystems
- 3** Integrated Corporate Treasury suite of products – all built to work together or in heterogeneous environments
- 4** An intuitive, contextual Digital Engagement Platform, supporting self-service. Available as a complete white-labelled solution, to be incorporated into the bank's corporate channel
- 5** A modern Bank UI delivering time savings and process efficiencies through a fully digital experience for bank users



Intellect CTX: Cloud-native Technology Stack



Transform Corporate Cash Management with CTX

Liquidity Management Services

- | | | | | |
|---|--|--|--|---|
| <p>CC Cash Concentration Sweeps</p> <ul style="list-style-type: none"> • Multi: Currency, Bank, DDA • Trigger: Zero target range event • Regional: Localrails, NCP, Dzero • Timing: BOD, Intraday, EOD-Realtime, Just-in-time | <p>NP Notional Pooling</p> <ul style="list-style-type: none"> • Types: Xborder, Overlay • Interest: Standalone enhancement advantage, Optimisation, Reallocation • Compliance:WHT, FATCA setoffs | <p>ICL Intercompany Loans</p> <ul style="list-style-type: none"> • Types: Bullet, Revolving, entrust • Limits: Group A/c, Sub A/c • Transaction Management: Positions, Backvalue Limits fees, Settlement options | <p>iSWEEPS Investment Sweeps</p> <ul style="list-style-type: none"> • Classes: Deposits, Funds, CDCPs, Reverse Repo • Controls: Limits, Exposures, Auto-liquidate, Auto-invest • Sweeps: Percentage priority, Manual, Auto | <p>TLM Transaction Limit Management</p> <ul style="list-style-type: none"> • Manage: Rails orchestration activity • Control: Limits, Rules, Exceptions, Investigations • Monitor: Dashboards, Transactions, Audit trails, Enquiries |
|---|--|--|--|---|

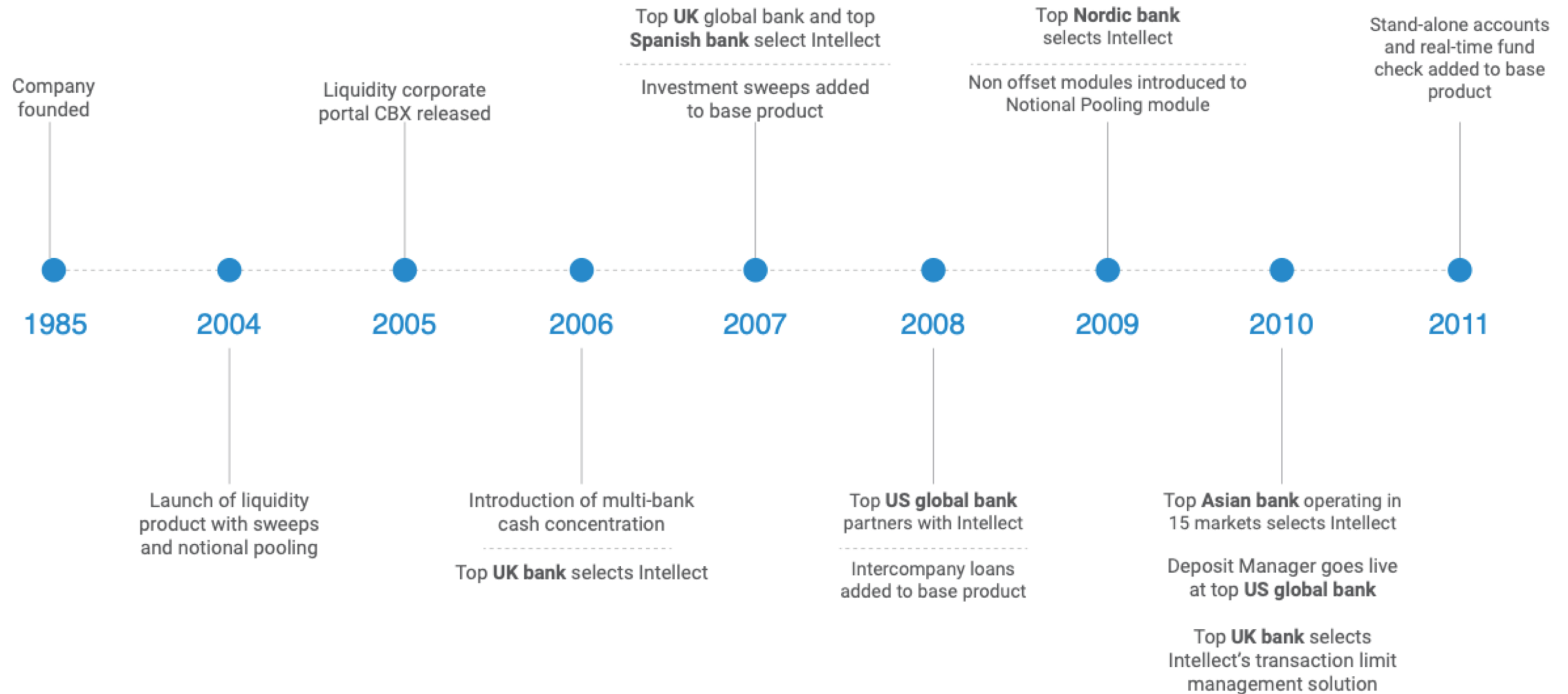
Corporate Treasury Services

- | | | | | | |
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| <p>BTR Balance and Transaction Reporting</p> <ul style="list-style-type: none"> • Multi: Bank entities, Currency, Visualisations • Accounts: Physical, Virtual • Information: Entitlements, Activity documents, Reports, Notifications | <p>CFF Cash Flow Forecaster</p> <ul style="list-style-type: none"> • Data Sources: Bank ERP accounting, Manual entry • AI: Patterns, Repeats • Analytics: Drilldowns, Graphics | <p>GDM Global Deposit Manager</p> <ul style="list-style-type: none"> • Deposits: CASA, TD unitized, Call Notice, Contextual Pricing • Workflows: New Product setup, Approval and Transaction Management | <p>OPAC Operational Account Manager</p> <ul style="list-style-type: none"> • Qualifiers: Activity, Stability, Growth, Relationship • Analytics: On-the-cusp Profitability – Best and Worst | <p>CBX Contextual Banking Experience</p> <ul style="list-style-type: none"> • Digital Views: Cash deposits, Loans, Accounts, Sub Accounts, Investments, Liquidity • Interactions: Alerts, Notifications, Positions, Reports, Enquiry | <p>iPort Investment Portal</p> <ul style="list-style-type: none"> • Execution: Active, Automated priority percentage • Information: Dashboards, Analytics, Research, Prospectuses |
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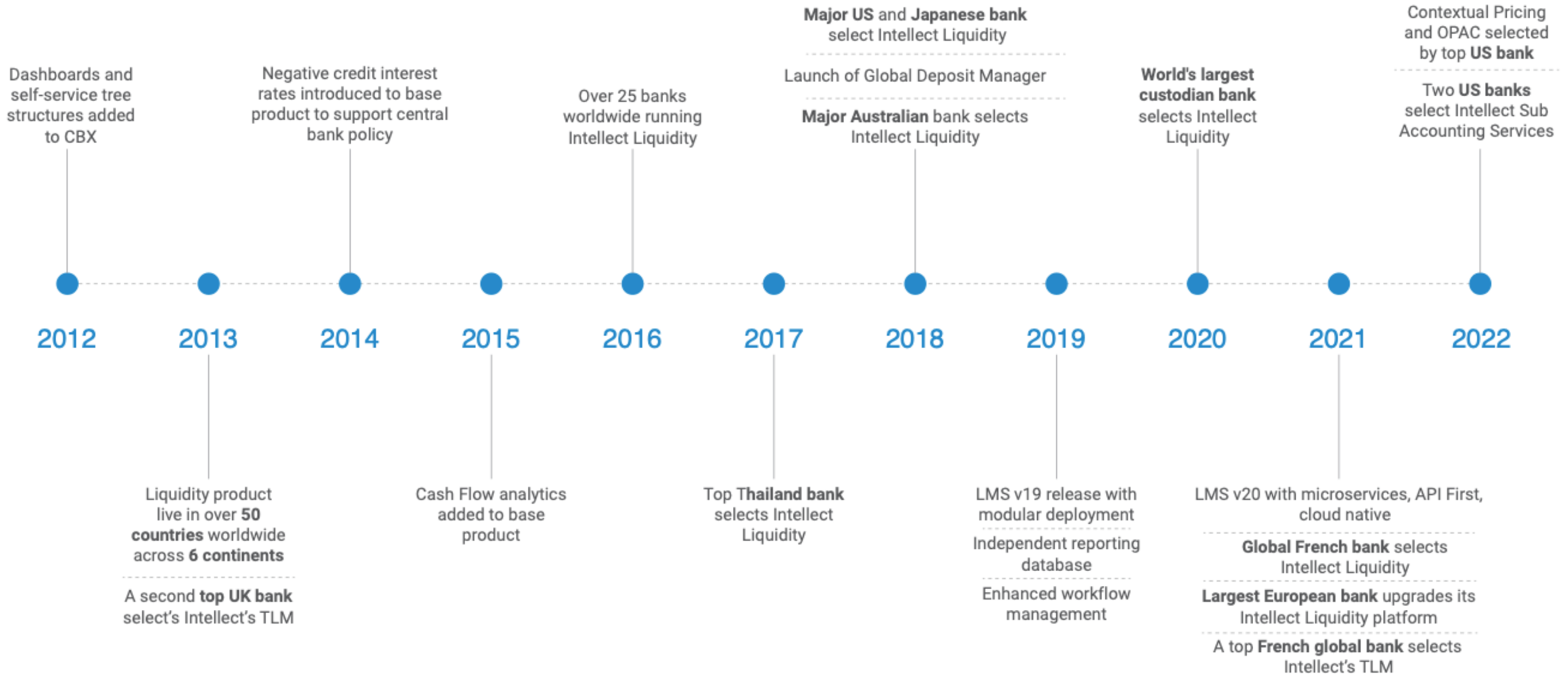
Sub Accounting Services

- | | |
|---|---|
| <p>VAM Virtual Account Management</p> <ul style="list-style-type: none"> • On behalf of: Receivables, Collections, Payments, Liquidity • Accounts: Wallets, For benefit of node leaf • Regional: WHT, vNCP, IRS | <p>Escrow Escrow Services</p> <ul style="list-style-type: none"> • Sectors: Sector services, Property, Legal, Municipal, Governmental, Healthcare • Client Money: Trust, Escrow, Omnibus agency |
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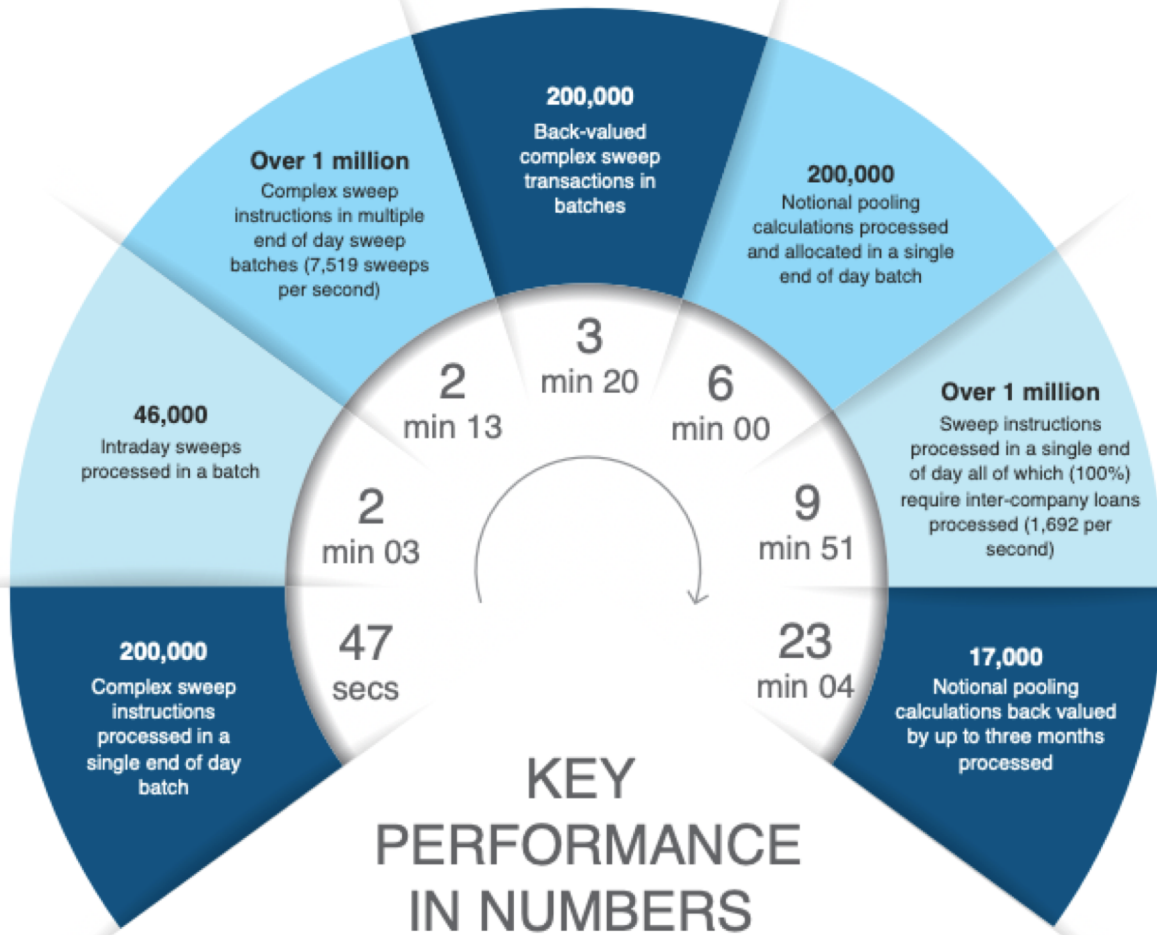
Our Journey in Liquidity Management



Our Journey in Liquidity Management



The Power of CTX Liquidity Management Services



CTX – Featuring the World’s Best Liquidity Management Platform

From the #1 transaction banking software provider

16 February, 2022

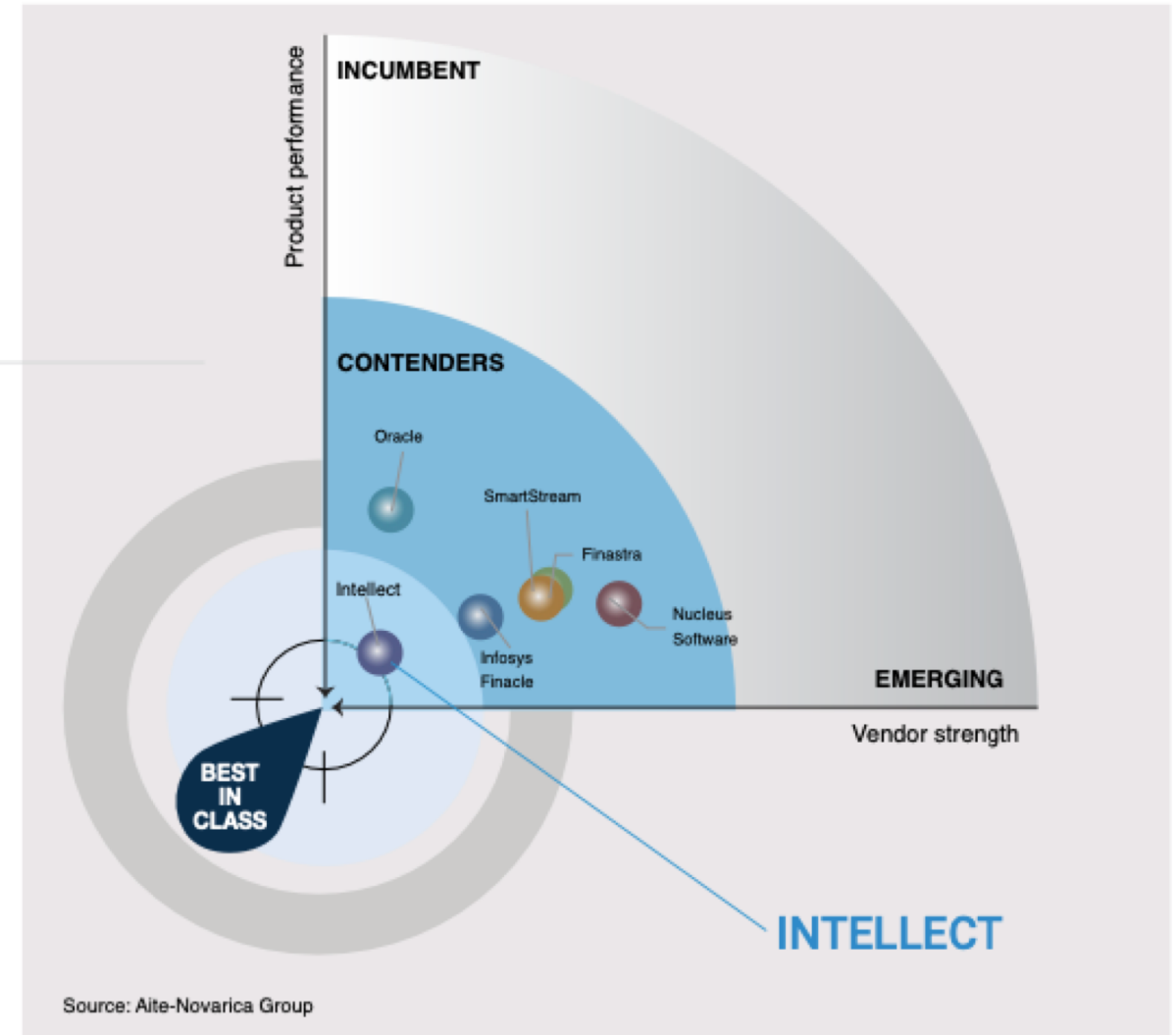
iGTB is not only “Best-in-Class”, but is the only vendor to achieve the highest rating among providers of Liquidity Management platforms



According to **Enrico Camerinelli**, Strategic Advisor and author of this report:









“Intellect’s position is based on the depth and breadth of its product functionalities, established on its knowledge of liquidity management dynamics, dominance in the field, and client endorsements and references”

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#1 in Transaction Banking for the 3rd Consecutive Year

Product acceptance in analyst leadership quadrant

 <p>IGTB is not only "Best-in-Class", but is the only vendor to achieve the highest rating among providers of Liquidity Management platforms</p>	 <p>CBX Virtual Accounts (VAM) featured among select Global 10 VAM players in Aite report titled "Virtual Accounts Revisited: Open Banking Breathes Life Into Corporate Use Cases"</p>	 <p>Intellect CBX Featured amongst Global vendors in Gartner's report titled Market Guide for Digital Banking Multichannel Solutions</p>	 <p>Ranked #1 For open banking Full Score on Interactive Open Banking Channel Capabilities</p>
 <p>Intellect Contextual Banking Experience (CBX) amongst Leading Corporate Digital Banking Platform providers in Celent ABC Vendor View report titled - Corporate Digital Banking Platforms: EMEA/APAC/LATAM Edition</p>	 <p>LEADER The Forrester Wave™ 2022: Digital Banking Processing Platforms</p>	 <p>Intellect amongst leading vendors for Banking Cloud in Forrester Report - Now Tech: Banking Cloud, Q1 2022</p>	 <p>Leading Global Vendor Online Banking Solutions Technology Analysis</p>



Intellect continues record winning streak at the Global IBS Sales League Table 2022

- Retail Banking
- Transaction Banking
- InsurTech
- Lending
- Global Leader in Product Breadth
- Regional Leader (ASEAN)





iGTB ranked #1 in the world for Global Transaction Banking by IBS Intelligence for the **third consecutive year**

The World's Best Corporate Banks Bank on iGTB

iGTB is the world's first complete Global Transaction Banking Platform from the house of Intellect that empowers Corporate Banks prepare for a new era of customer-centric services. With a rich suite of transaction banking products, across Liquidity Management, Virtual Accounts, Payments, Cash Management and Trade and Supply Chain Finance, iGTB is an authority on vertical and integrated products that enable banks to meet their ambition to be the Principal Banker to their corporate customers. iGTB seamlessly integrates all transaction needs of corporate customers, delighting them with Contextual Banking eXperience (CBX), a white label digital transaction banking platform that leverages machine learning and predictive analytics, delivered through APIs and an omnichannel UX. For more information on iGTB, please visit www.igtb.com

iGTB has a global presence through its offices across all 5 continents

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