



# TRANSACTION LIMITS MANAGEMENT

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Take uncertainty out of your corporate payments processing



Scan me

**Learn more about our Transaction Limits Management**

# Consumerisation of Commercial Banking



Hyper-personalised consumer oriented technologies are impacting corporate and commercial banking software design.

Intellect is the only vendor that has woven the 6 tenets of consumerisation into its design for corporate payments and cash management software.

## The Tenets of Consumerisation



**C1** - Hyper personalisation



**C2** - Real-time connected user journeys



**C3** - Action-triggering insights



**C4** - Friction-free experience at scale



**C5** - Desire & trust based decision making



**C6** - Immediacy

# The Corporate Banker's Dilemma

Payments decisioning for high value corporate payments

Every single day, a typical corporate transaction bank processes high value corporate payments worth over \$ 500 billion. These payments would be across multiple accounts of the corporate customer that would be swinging between a debit balance and a credit balance throughout the day as and when money comes in and goes out.

As a bank, you really don't want to reject high value payments of these large corporates and end up maintaining very high intra-day overdraft limits to allow the payments to go through or request the corporate to maintain high BOD balances or keep the transaction pending until funds become available.

Each of these options has its own pros and cons and can result in either client dissatisfaction (if payments are held back) or risk to the bank (if payments are released with high OD limits).

# To Succeed, Banks Need to Take Uncertainty Out of Corporate Payments Processing



Accounts of multiple subsidiaries can share a common parent limit.

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## Limits across subsidiaries



Real-time limit and balance checks and computation of net and gross position, for payments processing

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## Payment certainty



Optimize liquidity for intraday payments through utilization of balances and limits across multiple accounts

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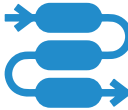
## Real time liquidity



With limit sharing across the corporate's account structure, banks need not grant very high OD at each account level

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## Reduction in overdrafts



Algorithmic decision engine for pay /no-pay/refer decisions and auto-retry of payments

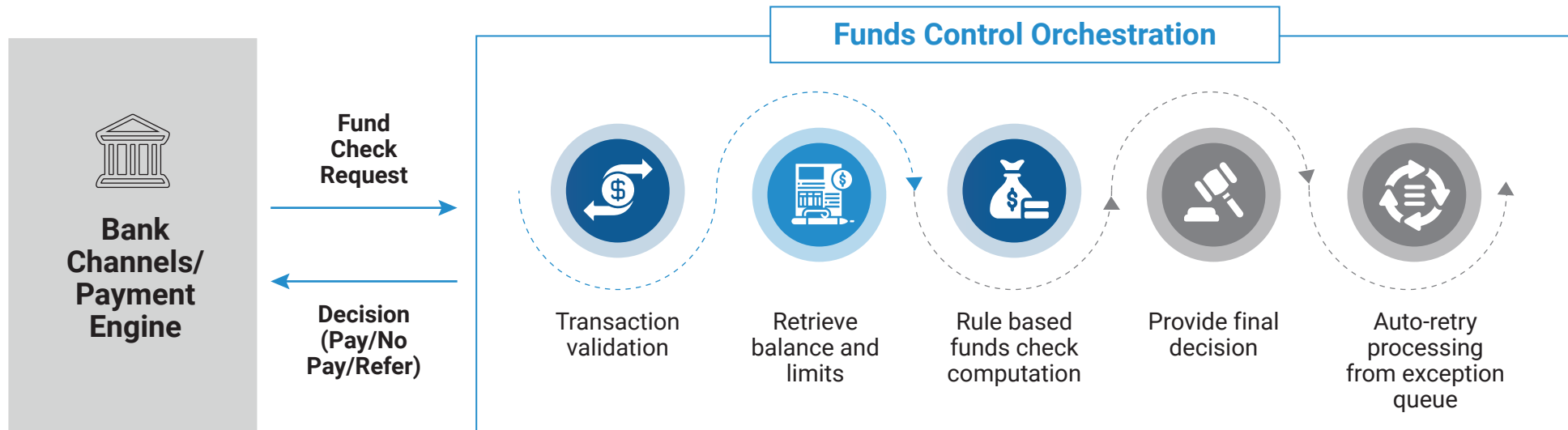
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## Straight through processing

Introducing

## iGTB Transaction Limits Management (TLM)

A solution for corporate payments limits that both reduces risk and cost while improving client experience and STP



**Transaction Limits Management High Level Flow**

TLM authorizes a payment against available funds and limits and provides a real time pay, no-pay or refer decision based on balances, limit structures and auditable rules or formulae

# Enhanced Risk Management and Seamless Transaction Control



**Multiple risk entities** like Customer group, Customer, Account group, Account, Counterparty, Legal entity, Product etc. allow the corporate to mirror its company structure, share limits across subsidiaries and track limits on counterparties.



**Multiple risk limit types** at each entity level – NLM (Net Limits), GLM (Gross Limits), DEL (Daily Exposure Limit), ODL (Overdraft Limit) etc. facilitates finer management of risk



**Multiple fund check models** for superior control such as limit based, balance based, limits and balance based to meet clients' needs



**Formula Based Balance Calculation** Formula based multiple balance types, such as cleared funds, book balance, available balance etc. to ensure that the right balance is considered while releasing a payment



**Balance Aggregation** to aggregate balances across multiple host systems ensures that your payment engine remains lean and clients can make payments by leveraging local and foreign currency balances



# Drives Efficiency in Payment Processing and Decision-Making



**Automated algorithmic retry** via robotic process automation (RPA) that improves referral / exception processing and reduces operations cost for the bank and ensures that a cut off is not missed during payment processing



**Analytics system** that helps credit managers assess the payments processed for the various customers and optimize the limits required at different times of the month/year for the client



Linkage of **cash and liquidity structure** for payments decisioning

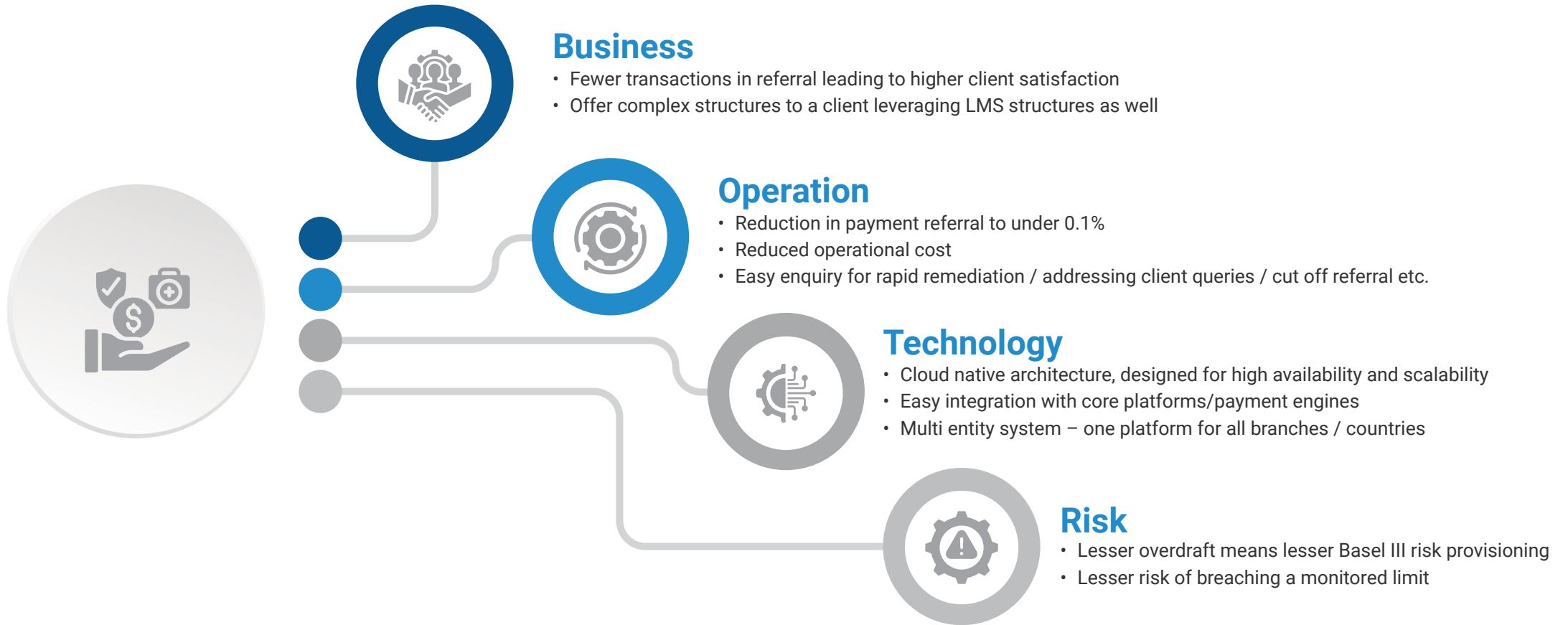


Out-of-the-box **operation monitoring dashboards** (Intraday, Historical, Value/Volume) and visualizations that makes payments processing faster and easier



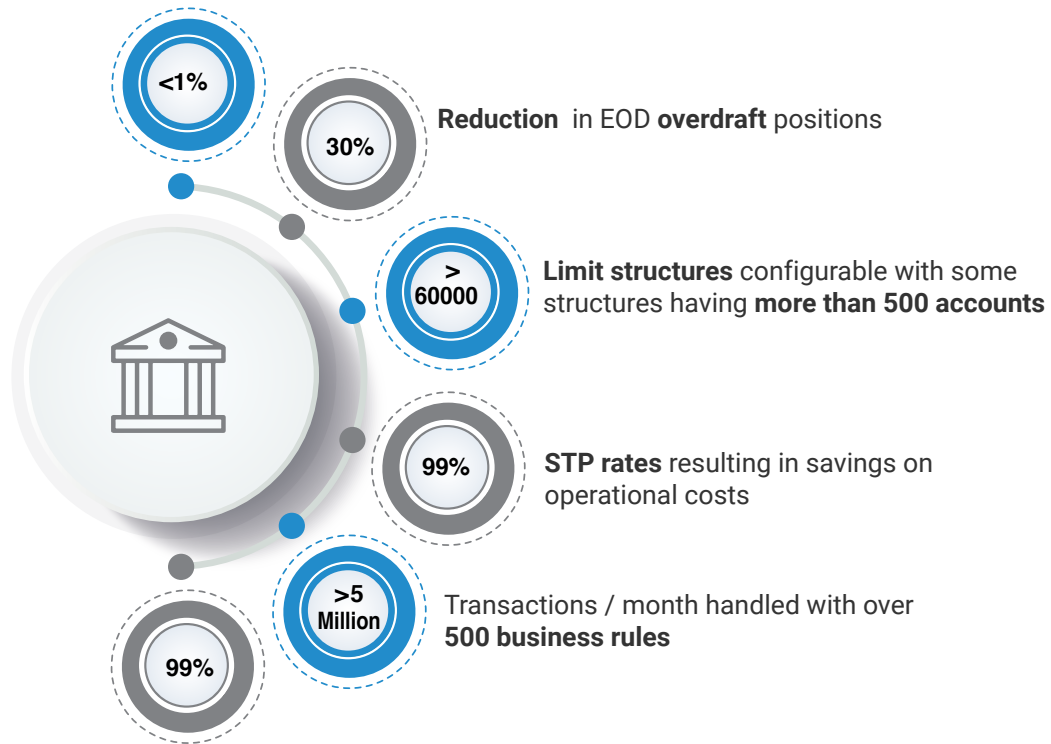


# The Benefits of a Transaction Limits Management System

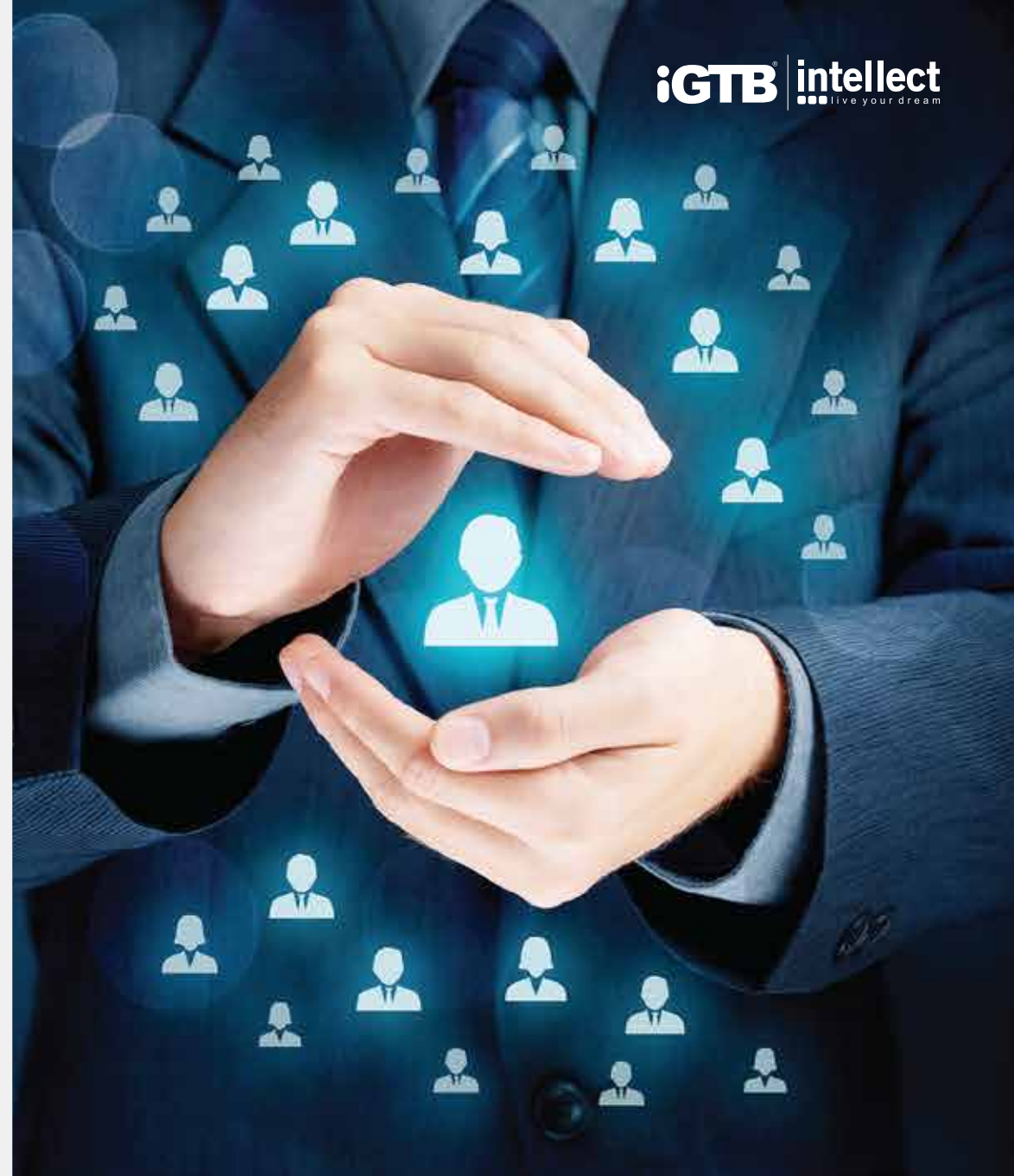


# Proven at Multiple Banks for Nearly a Decade

Limits referral reduction to less than one percent while handling over **\$500 billion** worth of payments **per day**



Transactions processed with **52% lower limits** while testing at a Canadian bank



# The Vision of Intellect's Corporate Payments Enabling Clients to Move the Money

## #winwithiGTB

iGTB powers banks to enable their clients to Make, Manage and Move Money. iGTB is the world's first complete Global Transaction Banking platform, and our software products are helping corporate banks to prepare for a new era of customer-centric services. With a rich suite of transaction banking products, across Cash Management, Payments, Liquidity Management, Virtual Accounts, SME Lending, Corporate DDA, Trade Finance and Supply Chain Finance, iGTB is an authority on integrated transaction banking products that enable banks to meet their ambition to be the Principal Banker to their corporate customers.

## MANAGE the money

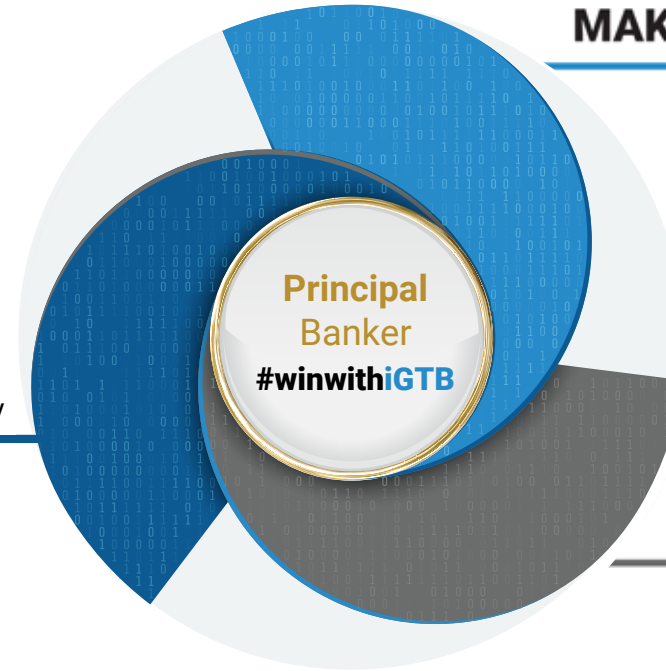
- Corporate DDA services
- Liquidity Management
- Virtual Accounts
- BaaS
- Deposit Management
- Cash Forecasting
- Investments
- FX, Rates & Derivatives

## MAKE the money

- Import, Export Services
- Guarantees, SBLC
- Trade Loans
- PO, Invoice Management
- Receivables Purchase
- Finance Management
- SME Lending

## MOVE the money

- Payment Orchestration
- Payment Rails
- Contextual Payments
- Limit Management
- Collections & Receivables
- Corporate Cards



# MOVE the money

Moving cash & Managing cash are two sides of the same coin and are necessary for becoming the Principal Banker for your clients.

We provide contextual solutions to our customers' customer for their needs to pay or receive cash while simultaneously driving down costs and containing risks for the bank.

# 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](http://www.igtb.com)

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



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

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