



# Montran ILM

Intraday Liquidity Management

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EMPOWERED LIQUIDITY MANAGEMENT  
FOR FINANCIAL INSTITUTIONS.

## Liquidity: From Managing It To Leveraging It

The world economy has come a long way since the 2008 financial crisis. Despite the aftermath of economic turmoil, a globalized marketplace continues to be at the heart of flourishing businesses and expansive worldwide operations.

We are now at the cusp of another radical juncture for the financial sector. As businesses grow, so does their operational complexities, cash obligations and liquidity risks. But the recent pandemic has highlighted the severity of the challenges that treasurers everywhere face in a tumultuous landscape whether from complying with diverse intercountry frameworks or working through the implications of a global health crisis. It has become more important than ever to have an omniscient view of liquidity to go from managing it to leveraging it.

## Immediate Challenges For Bank Treasurers

Given the number of working parts, monitoring liquidity accurately and in real-time is the key to its efficient management. It is no surprise that liquidity management remains the topmost concern for majority of the treasurers. Here are a set of challenges that treasurers face today:

- Addressing operational bottlenecks in capturing, configuring and calibrating liquidity
- Relieving locked up liquidity to meet real-time payments and obligations
- Preventing disconnect between the treasury and sales departments
- Capitalizing on periodic surpluses and leveraging funds for better returns
- Managing counterparty actions, trading and settlement risks
- Responding to the breach of intraday or overnight limits

## Introducing Montran ILM

An enterprise-level platform for financial institutions that want liquidity management made simple.

### MOBILIZE YOUR LIQUIDITY PRUDENTLY, IN ONE PLACE

Optimize interest, enhance savings and mobilize your liquidity with real-time monitoring and enhanced risk management across multiple currencies and geographies, all on one platform.

### CERTIFIED SECURITY. ASSURED INTEGRITY

Make your biggest priority the least of your worries. Our industry-certified applications ensure security, data-privacy and complete authentication for all operations; day in and day out.

### GREATER CONTROL FOR OPTIMUM EFFICIENCY

Montran ILM comes with seamless integration that is robust enough to interface with existing banking systems and flexible enough to scale as your operations grow.

## The Technology

Montran ILM's multipurpose, multifunctional platform allows it to address varied liquidity challenges regardless of the scale of operation, geography, currency or time zone. From large banks and financial institutions to corporate customers and finance divisions, we have everyone's liquidity management objectives covered.

- Based on open system architecture
- Standard browser based 'thin client' user interface
- Dynamic and high-performance oriented
- Simple to use, secure, robust and architecture neutral

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## BENEFITS

### View In Real-Time

ILM couples a sleek user-experience and an intuitive, thin client GUI frontend that interfaces with a wide array of core banking systems. Beyond just enabling ease of use, a real-time and historical insight of liquidity facilitates superior forecasting capabilities. With hourly throughput and counterparty dashboards, ILM offers a complete rundown of all the factors you need to configure your liquidity. A simplified and granular view of liquidity ensures you get the most out of every component, in turn helping you drive strategic client relationships.

### Control With Efficiency

Montran ILM also unlocks the ability to supervise payment cycles and monitors deviations in time. With an overview of time-based payment held by participants, payment throttling and automatic release of payments on the availability of funds, banks can make cash management cost-effective while reducing penalties. User-defined thresholds ensure an even stronger control over payments enabled by instant alerts on any breach in the set limit. ILM also offers critical payments monitoring incorporating flagging and reviewing based on user-defined rules.

### Predict With Accuracy

Accurately forecasting cash flow positions runs parallel to the tenets of efficient liquidity management. With manual forecasting in the short and long term, rule-based and mathematical balance projection methods and time series forecasting with advanced machine learning capabilities, you can consistently make informed decisions that accurately reflect and align with your wider business objectives.

### Compare Intelligently

Montran ILM enables you to run comparisons based on account structures, timelines and customer overdraft across accounts for enhanced and faster decision making. Asses the differences in projected cash flow with actual cash flow. You can also view your status over weeks, months and even years for an improved understanding of the trends and quantitative patterns of your cash flow.

### Report On Time

Montran ILM offers superior reporting that informs and empowers banks with all the key information they require to make critical decisions for their intraday liquidity. ILM uses clearing reports to provide an overview of currency position for everything from funds and securities to batch settlements. ILM also generates reports for customer accounts including for transaction summary and overdraft accounts.

- Reporting using clearing balance message (Chart/Report)
- Reports on Funds, Securities, ACH etc.
- Overdraft reports
- Transaction lists reports
- Transaction summary reports

## Delivering Unmatched Value

**INTUITIVE. EFFICIENT. ELABORATE**

Montran ILM is a comprehensive liquidity management solution encompassing functionality, usability and security backed by the creditability of Montran's 40+ years of experience developing digital solutions for major banks and financial institutions.