



**WE UNIFY THE WORLD  
FINANCIALLY**

# MONTRAN

## Company Profile



WE UNIFY THE WORLD FINANCIALLY

### Why Montran?

Montran is the partner that unifies the world financially. From payments, cash and liquidity management, to payment and securities market infrastructure, Montran is constantly releasing industry-leading solutions to meet the ever-growing needs of our customers.

Most importantly, Montran will never make our customers fit our solutions. We make our solutions fit our customers. That's not just our way of doing things; that's a promise we make and we keep.

Just ask any of our happy customers with which we have 500+ mission-critical installations: commercial banks, corporates, central banks, and infrastructure providers in over 80 countries. We are their strategic partner of choice that drives innovation and success.

### Montran Achievements

- 40+ Capital Market Infrastructures
- 70+ Central Banks and Clearing Institutions
- 150+ Commercial Banks
- 500+ Implementations

### Montran Global Offices



U.S. – New York, New Jersey, Connecticut | Ecuador – Quito | Romania – Cluj-Napoca | U.K. – London | India – Mumbai, Bhopal, Chennai, Navi, Pune

### Montran's Key Product Lines

#### MARKET INFRASTRUCTURE PRODUCTS

<b>RTGS</b> Real-Time Gross Settlement System	<b>MMS</b> Mandate Management System
<b>ATS</b> Automated Transfer System (RTGS w/Bulk Clearing)	<b>DMS</b> Dispute Management System
<b>ACH</b> Automated Clearing House	<b>IFT</b> Instant Funds Transfer System
<b>CSD</b> Central Securities Depository	<b>RTP/IPS</b> Real-Time / Instant Payments System (Central)
<b>TS</b> Trading System (Securities & FOREX)	<b>GPS</b> Global Payments System

#### COMMERCIAL BANK PRODUCTS

<b>GPH</b> Global Payments Hub (Payments HUB, ISO 20022 Native, gpi Enabled)	<b>EFS</b> Sanctions, AML / Enhanced Filtering System
<b>CMS</b> Cash Management Services (VAM & Cash Pooling)	<b>FDP</b> Fraud Detection and Prevention
<b>GW</b> Participant Gateway (Multi-CSM)	<b>DDA</b> Demand Deposit Accounting
<b>RTP/IPS/GW</b> Real-Time / Instant Payments Participant Gateway	<b>INV</b> Investigation Compensation (Case Mgmt.)
<b>ILM</b> Intraday Liquidity Management (Bank Treasury)	<b>INT</b> Message Format Conversion (ISO/MT/Local)

### Montran Solution Features

- Multi-institution, Multi-currency, Multi-language solutions
- Flexible and fully customizable software functionality
- Enhancements developed and installed on demand
- Platform and database independent
- Built according to modern proven standards – Java and browser based
- Scalability for both large and small volumes
- High level of Straight-through-Processing (STP)
- Multiple Deployment Models - On-premise, Cloud, Hybrid with Managed Services available

### Montran Services at a Glance

- World Class Consulting
- Complete Project Management Services
- Custom Software Development
- 24/7 Business and Technical Support

## Real-Time Gross Settlement System

- Central system specifically designed for Real-Time Gross Settlement & high-value payment processing across banks & government entities.
- Highly secure, improves operational efficiency.
- Facilitates complete end-to-end integration & streamlines government operations.

## Automated Clearing House System

- Multi-instrument clearing with operational efficiency & easy participant onboarding.
- Always on, always active, 24x7 operations & real-time clearing.
- Automated Clearing House mainly targeted for low-value payments, bulk files & cheques.

## Multi-CSM Payments Connectivity

- Connectivity to High/Low Value & Instant Payments Clearing & Settlement Mechanisms.
- Multi-Currency, Multi-CSM with Multi-Bank / Multi-Branch configurations.
- Supports ISO & all Major Financial Formats.
- Flexible Payment Type determination and routing of messages and files.
- Scalable from low to very high-volume traffic.
- High Availability / Low Latency.

## Instant Payments System

- 24x7, High Performance Real-Time Payments Environment that complements National Payment Systems, Card Switches and Mobile Network Operators.
- Designed to support retail, person-to-person and mobile payments.
- Follows ISO20022 messaging open standard.

## Virtual Account Management

- Multi-Bank Real-Time Platform.
- Group-wide Cash & Liquidity Management.
- Solutions for the Bank & Bank's various client segments including, but not limited to, POBO/COBO Service, In-House Bank, Client Money, Escrow Services.
- Centralization advice & support.
- On-Premise or SaaS delivery option – fully managed Cloud Operation & Support.

## Global Payments Hub

- Integrated Payment Hub designed for commercial banks that require centralizing of multi-national, multi-currency, multi-language operations.
- Layered software techniques facilitate implementation of bank-specific requirements, while retaining a standard product.
- Contains a robust Anti-Money-Laundering system that identifies irregular patterns of transaction processing.

## Liquidity Management Solution

- Cash Pool Engine performing End-of-Day, Intraday / Real-Time Cash Concentration, as well as 3rd Party & Investment Sweeping.
- Notional Pooling facility enabling Single / Multi-Currency Notional Pooling, Interest Enhancement, Real-Time Credit Monitoring.
- Easily integrated with existing Payment Infrastructure within the Bank.

## Investigation and Compensation

- Investigation system interoperable with other Montran products for inquiry processing.
- Complete investigation against the payment database.
- Maintenance of correspondence, investigator & case data activity.

## Sanctions Screening

- Compliance solution that scans & filters messages exchanged between Financial Institutions & operates in either a stand-alone or an integrated manner.
- Rule-based filtering against Sanction lists & fields.
- Multiple format & protocol support for different interfaces.

## Intraday Liquidity Management

- Real-time monitoring to safeguard against risks, providing accurate forecasting of liquidity needs, & facilitating quick decisions & fund transfers.
- Provides Risk Management, Payment Throttling, Forecasting, Position Monitoring, Manual action Queues, Reporting & Stress Analysis, Balance Pooling / Cash Concentration, Auto Release of Payments & Intraday Liquidity Stress Testing.
- Comprehensive user configurable dashboards.
- Allows Banks to control their funds across various clearings & payment channels & in multiple currencies.
- Complies with all regulatory requirements & guidelines.