



MONTRAN

MONTRAN VAM

Multi-Bank Virtual Account Management

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CENTRALIZED GLOBAL CASH VISIBILITY AND CONTROL

As the use of Virtual Accounts has become more widespread, we are seeing the evolution of a new breed of virtual account products that are exploiting Open banking, API's, Real-Time payments, V-IBANS and are evolving rapidly.

The Montran Virtual Account Platform is the most advanced VAM platform available in the marketplace today, operating Real-Time, Multi-Bank, Multi-Currency, Multi-Jurisdiction and delivered in a full SaaS model. It is available to banks for internal management of their own Global Cash or as a "White-Labelled" platform to offer to your corporate customers globally. This allows you to deploy the products you need to meet the demands of your organization (See below).

The Montran platform enables you to centralize your Treasury and Cash Management Operations either Globally, Regionally or a Hybrid. Initially mapping your existing bank account structures at each of your bank partners and then beginning the process of centralization. Montran offer full support to you and your customers to guide them through the migration and centralization.

Virtual Account Management

- Multi-Bank Real-Time Platform
- Group-wide cash and Liquidity Management
- Solutions for the Bank and the Bank's Corporate Customers
- Centralization advice and support
- SaaS delivery option- fully managed Cloud Operation and support
- Interfaces with existing bank channels

CREATE THE PRODUCTS AND SERVICES DEMANDED BY YOUR CORPORATE AND NBFI CUSTOMERS

POBO/COBO SERVICE

- Multi-Bank Connection – Reach **ALL** your customers accounts
- Enable POBO/COBO services using partner banks
- Real-Time reconciliation
- Centralized Hub for Liquidity Management and cash reporting across the Group
- V-IBAN – Multi-Bank Support
- Open Banking Enabled

IN-HOUSE BANK

- Multi-Bank Global, Regional or Hybrid Centralization
- Centralized Authorization and Controls
- Bank Account Rationalization Program
- Bank Account Portability
- FX optimization
- Manage liquidity risk with bank balance forecasting
- Intercompany Loan administration, Interest payment and Settlement

CLIENT MONEY

- Strict segregation of Client Funds
- Automated funds allocation direct to client account
- Real-Time reconciliation
- Payments made direct from client account ensuring balance integrity
- Self-service Account Opening / Closing
- External Client Account Visibility

ESCROW SERVICES

- Real-Time Account Opening
- Account visibility for your client
- Account for:
 - Property Management
 - Trust
 - IOLA/IOLTA
 - Litigation
 - Care and Funeral
 - 1031 Exchange
 - Paying Agents
- Customizable Account structures

The Montran Virtual Account platform can be deployed either in the bank's own infrastructure or as a Cloud based SaaS platform providing both software and infrastructure as a service.