

A listed and agile commercial bank in UAE chose Intellect OneTREASURY, real time treasury system.

A listed bank, strongly supported by the Emirates Government as a key stakeholder, is a young and agile Islamic commercial bank in UAE. The bank chose Intellect OneTREASURY - a real-time treasury management solution that connects the four levers of Liquidity, Risk Management, Trading and Client Servicing on a single platform for a powerful treasury transformation.

Siloed and non-integrated systems posed a problem of not providing a holistic view of liquidity. Automation was an issue and there were manual interventions. This led to operational complexity and time lags in processing transactions. More importantly, the bank needed the expertise of a system that supports Islamic treasury.

Intellect OneTREASURY helps deploy the liquidity generated by the bank's deposit gathering activities, and capital funds, in such a way as to be compliant with the Shariah and maximize shareholder's profitability. Intellect OneTREASURY's superior state of the art technology supports the front-mid-back office treasury functions to efficiently manage financial market and currency risk. Its efficient liquidity management, online limit monitoring and decision support helps enable just in time funding thereby reducing the cost on avoidable borrowings.

- Integrated front mid back office solution
- Shariah compliant
- Supports wide range of asset classes including Wakala, Sukuk and Murabaha
- High STP
- Proven bank wide view of real time liquidity

Intellect OneTREASURY is a high STP driven front-mid-back office real time information system which integrates treasury and risk management and aids in liquidity management, efficient risk management, and trading while ensuring compliance with the evolving regulations. It is aptly known as 'Intellect OneTREASURY *Real-time*'. Intellect OneTREASURY integrates cash flows from different sources (branch,portal etc) and provides consolidated view of liquidity which aids in better funding decisions. Cash flows from different entities are integrated and consolidated view enables real time management of liquidity, funding and risk. Managing liquidity better, ensures that the bank runs efficiently.

This high STP solution leads to complete automation of end to end processes eliminating human intervention. The solution provides real time dashboards with multi dimensions data visualizations. The solution interfaces with various market reference data providers and trading portals, supporting real time rates and positions aiding in portfolio performance, benchmarking, rebalancing and hedging. The interfaces with liquidity portals help optimize liquidity by providing real time liquidity and market risk updates.