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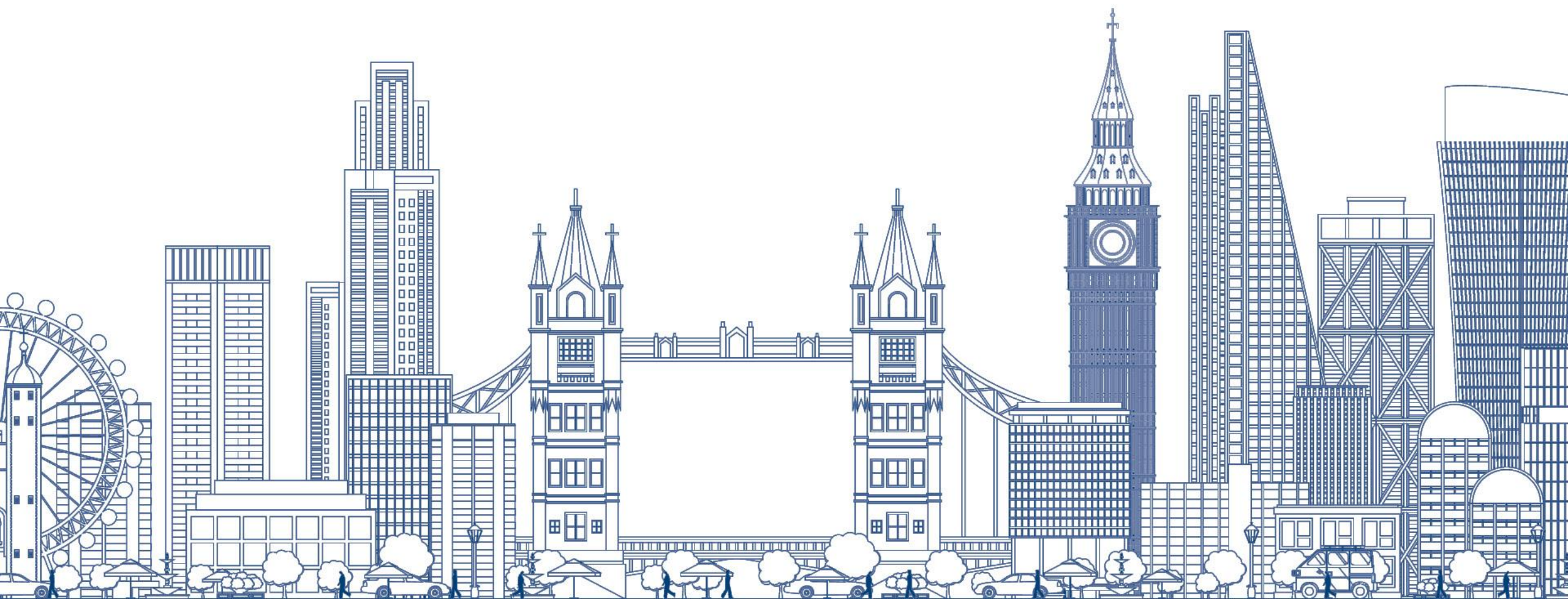
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| R19 Update







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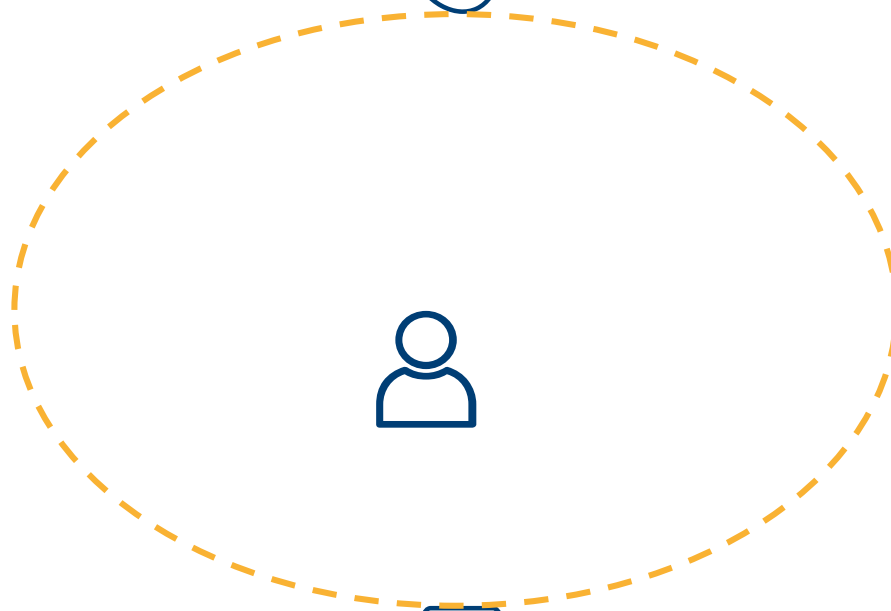
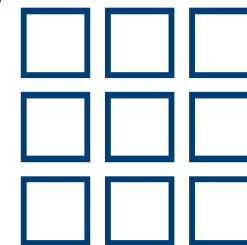
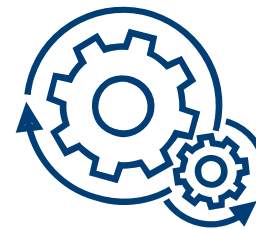
| Pricing Programs & Benefits

		Pricing Program	Pricing Benefit
 Tom	Arrangement	£2.5K Min Balance 	Waive Service Charge
	Household	£25K Min Total Deposits 	Increase rate by 0.5%
 Kate	Channel	Mobile Banking	50 txns for free
	Region	South East	10% Fee Discount





| Bundle Enhancements

Solution Description

Bundles now support fees and processing rules that enable the creation and servicing of retail product packages



| Pricing Programs & Benefits – Bundle Fees

		Pricing Program	Pricing Benefit
 Tom	Arrangement	£2.5K Min Balance 	Waive Service Charge
	Household	£25K Min Total Deposits 	Increase rate by 0.5%
 Kate	Channel	Mobile Banking	50 txns for free
	Region	South East	10% Fee Discount
	Package	>3 Products	£5 Fee Discount

| Bundle Arrangement Rules



Activity

Tom closes his Savings Account

(1 Current Account Or
1 Business Account)
And
1 Savings Account

Pass
→
Fail

1 Current Account
1 Payroll Account



Close
Package



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Temenos Liquidity and Cash Management



Advanced Sweeps

- Manual & automatic sequencing of sweeps
 - Surplus rule priority allow different priorities for surplus and maintenance
- Sweeping in increments
- Sweep with float transfer
- Maximum concentration amount on link account
- Partial transfer
- Suspend cash pool
- External sweeps



| Multi-Level Cash Pooling

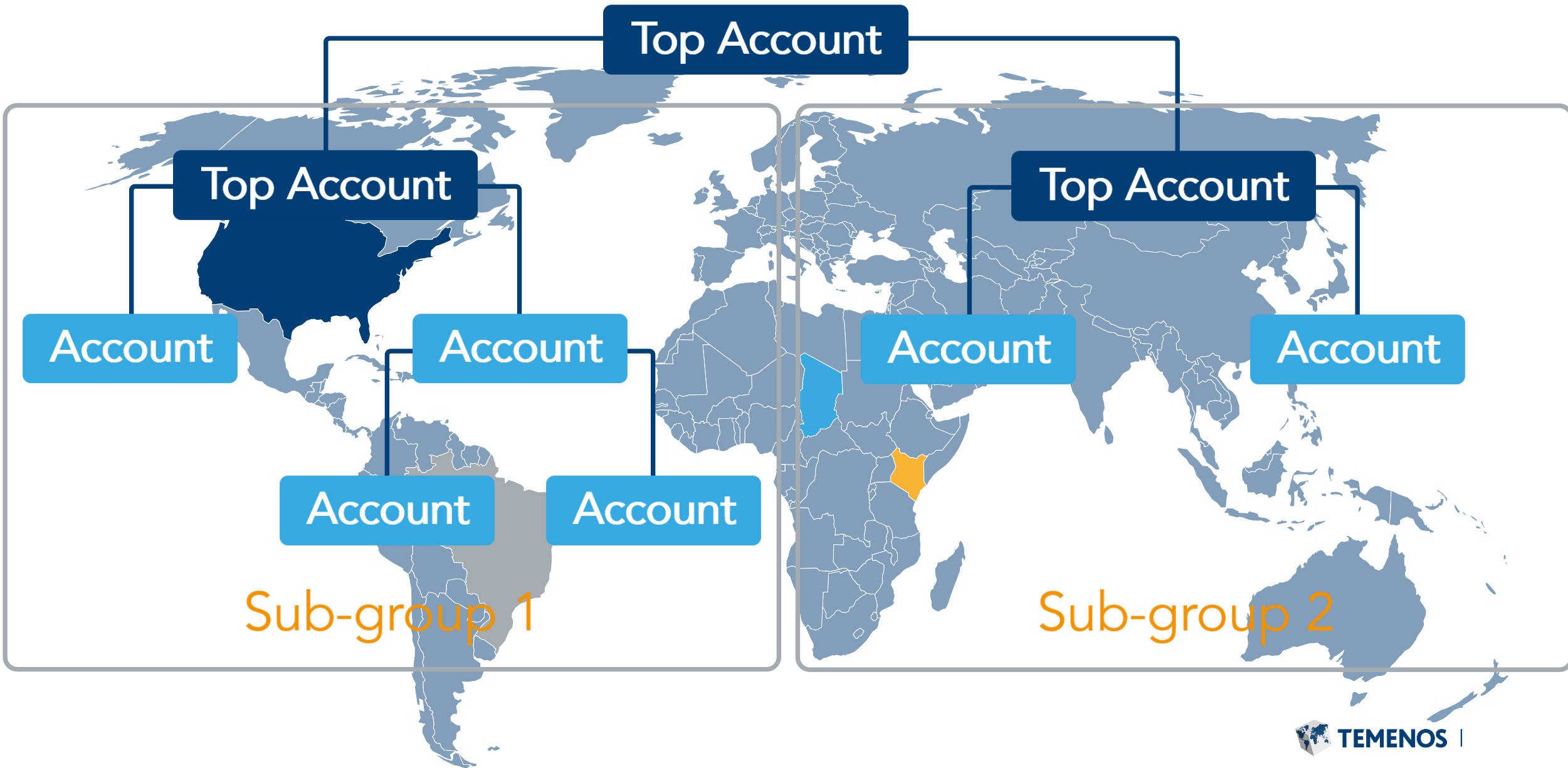
Characteristics:

- Accounts grouped together to form a pool for the purpose of moving funds to a high interest account while ensuring other accounts maintain a minimum balance
- Sweep types discussed earlier are used for Pooling funds

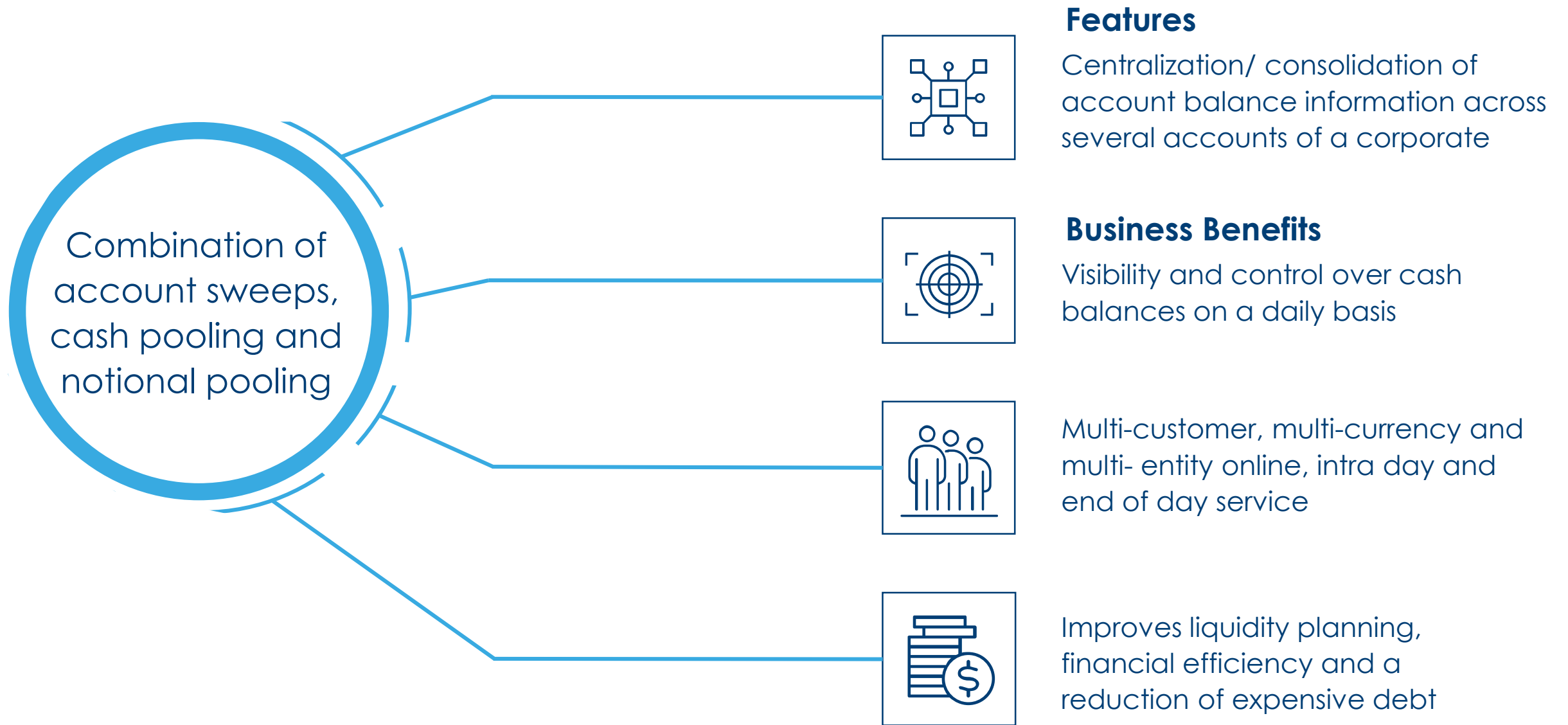
Features:

- Multi-Customer, Multi-Branch, Multi- Currency
- Facilitates Online, Intra-day and End of day Sweeping
- Sweep reversal and re-runs allowed
- Sweep Priorities can be assigned
- Sweeps can also consider the total overall balance in the pool group
- Back valued entries trigger sweep re-runs

Multi-Level Cash Pooling



Liquidity Management – Highlights and Benefits



Hybrid Cash Pooling

New Product



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| Highlights

- A hybrid cash pool
 - Provides advantages of physical cash concentration whilst records of individual account transaction and balances maintained
- All external transactions for accounts within a pool are transparently diverted to a concentration account per currency whilst transaction accounts have a memo record of every entry and maintain a memo-balance
- Hierarchical arrangement of structures allows accounts to be sub-grouped under summary accounts within the pool

| Hybrid Cash Pool - Accounts

- Off-balance sheet, virtual, **Transaction Accounts** with account numbers recognised by local clearings
 - Existing on-balance sheet accounts can be added to a hybrid cash pool and are automatically converted to off-balance sheet transaction accounts when joining
 - These accounts can be considered to be virtual accounts as they are functional bank accounts that are off-balance sheet
- Off-balance sheet Summary Accounts allow sub-grouping of the hybrid cash pool
 - **Currency Summary Account**, a memo-account that groups accounts of the same currency
 - **Summary Account**, a memo-account that groups accounts in different currencies

| Hybrid Cash Pool - Accounts

- **Currency Top Account**, physical on-balance sheet accounts per currency, part of a bundle arrangement between the bank and the corporate customer
- **Mirror Transaction Account**, special type of off-balance sheet Transaction Account that is a record of transactions and balances on accounts held with the bank that are maintained in another vendor's core banking system
 - *Conceptually these accounts can be used as a record of transactions and balances on accounts held with another bank*
- Hybrid cash pool structures can be built, maintained and viewed via a graphical hierarchical interface representing the links between accounts

| Hybrid Cash Cash Pool – Intra cash pool transactions

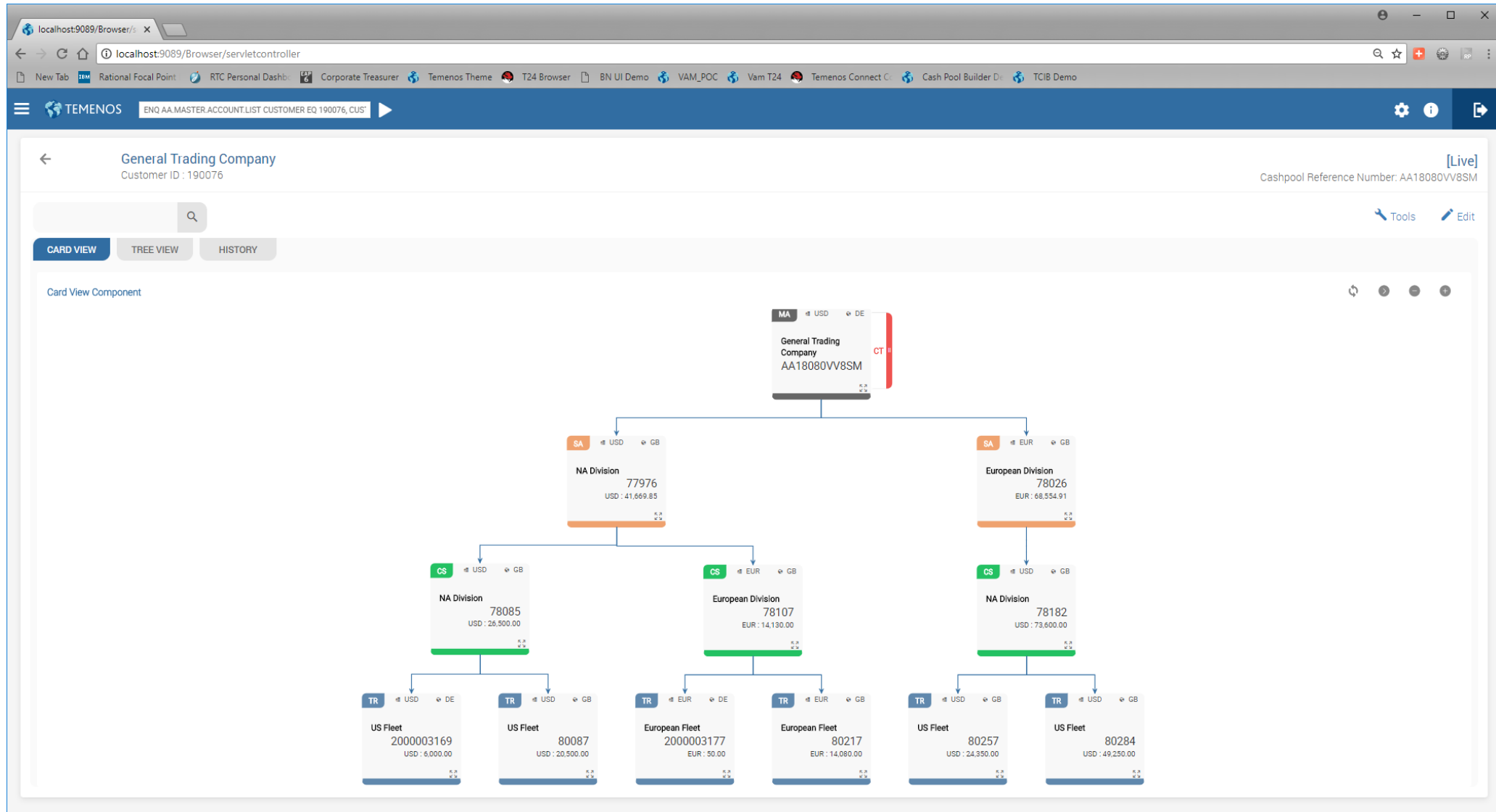
- Transactions between accounts within the cash pool can be posted without needing to pass via the currency top account
 - Account to account transfers
 - Standing Orders
 - Sweeps
 - Internal interest and charges
- Internal FX will allow the corporate customer to perform cross-currency movements without affecting the bank's currency positions
 - The hybrid cash pool definition will store buy, sell, and mid-rate and spread rates of currencies allowed for internal FX

Graphical Cash Pool Builder

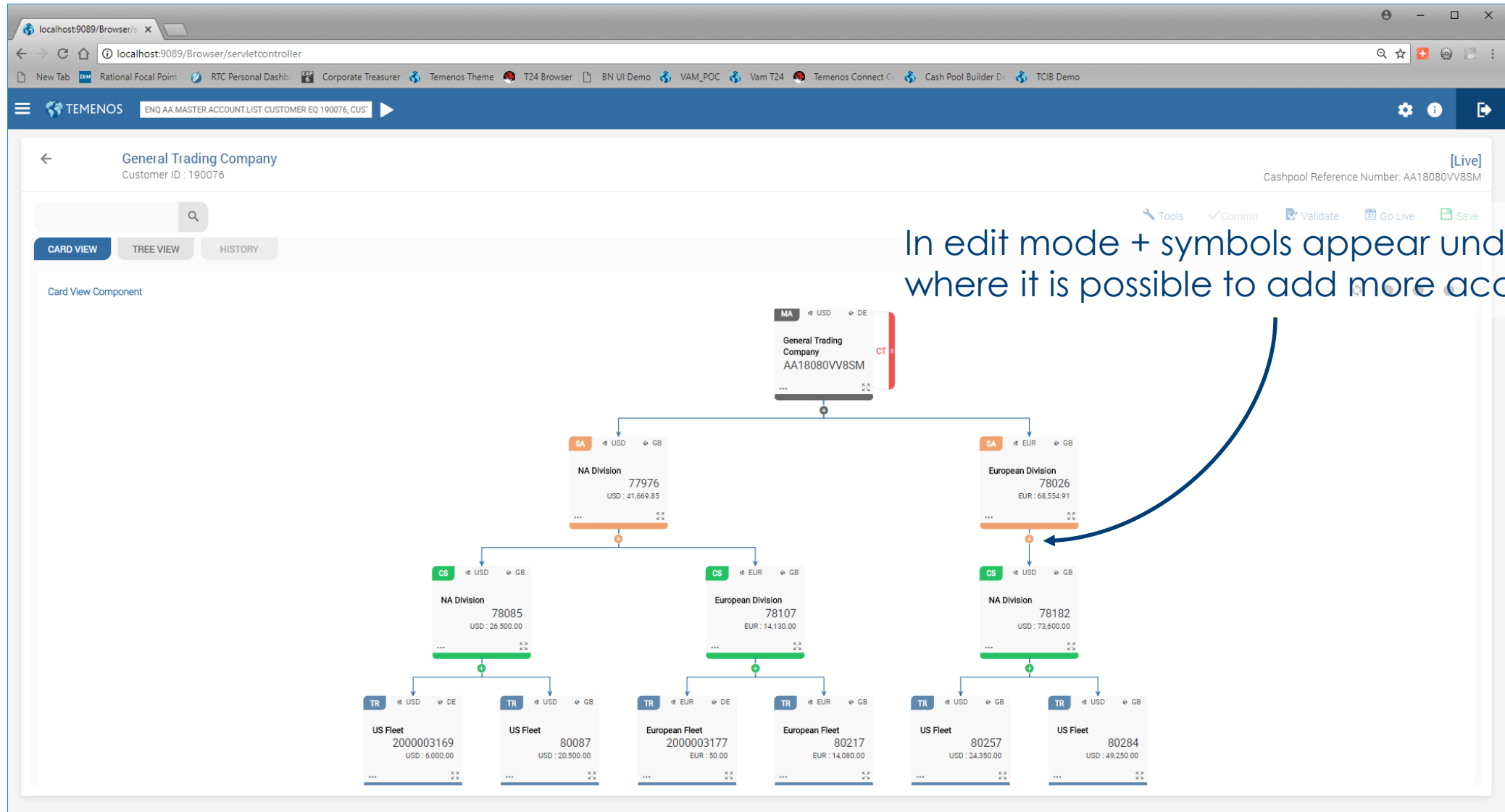


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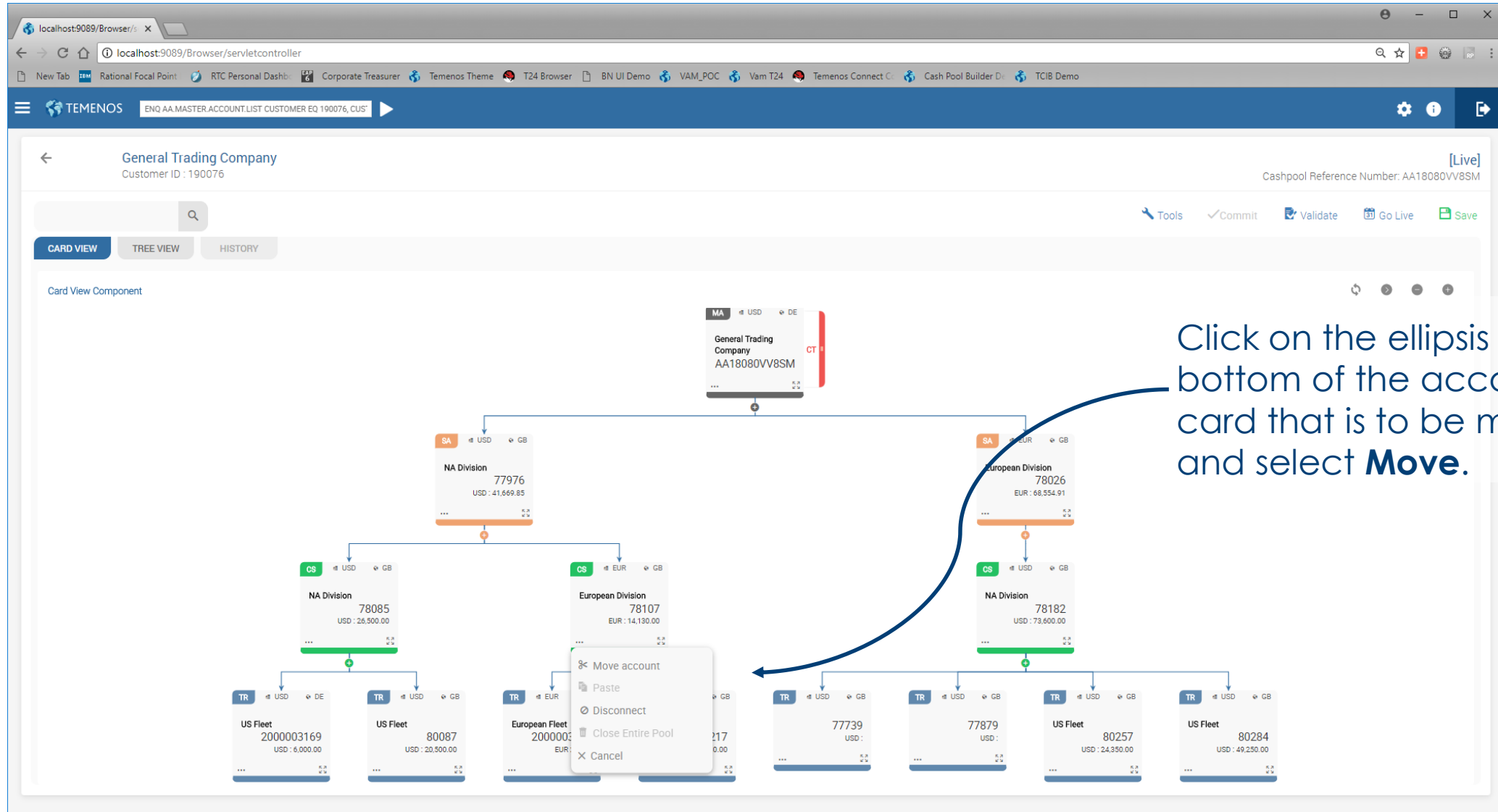
Graphical Cash Pool Builder: View



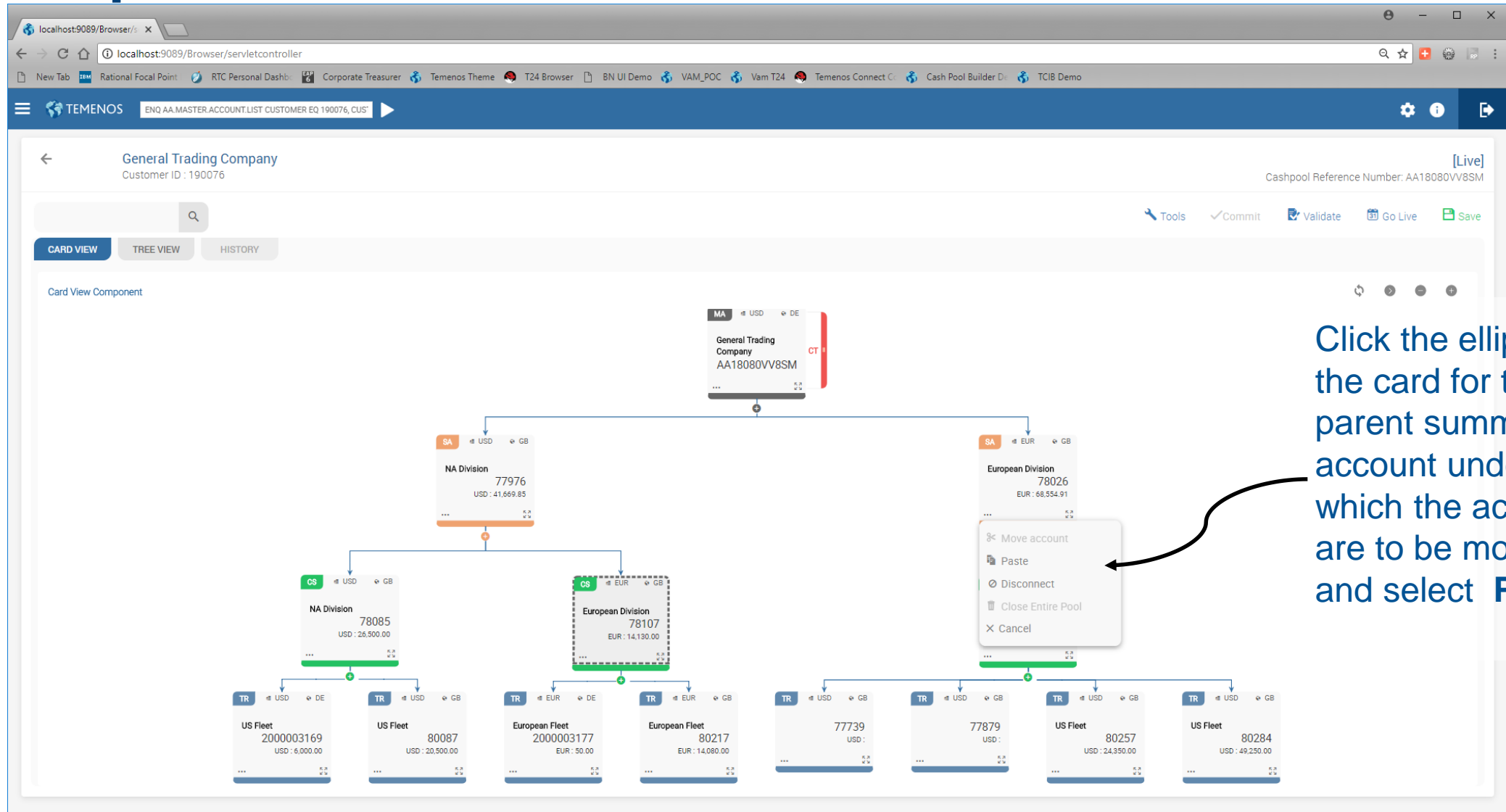
Graphical Cash Pool Builder: Edit - Add Accounts



Graphical Cash Pool Builder: Edit - Move Accounts



Graphical Cash Pool Builder: Edit - Move Accounts



Global Cash Management



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| Global Cash Management

- Deliver a global cash management solution for corporate customers of our bank clients.
 - Single customer view of cash positions with all banks
 - Ability to manage liquidity across multiple institutions
 - Create multi-bank pooling structures
 - Use multi-bank limits
- Transact across all accounts from single portal
- Optimise end of day positions
 - Sweeping and topping
- Self-service for corporate via channels

| Global Cash Management – Key Features

- Off balance sheet external account (EAC) product to record balances of client accounts open in a ledger external to T24 Transact
- Record arrangement Settlement Details
- Product Switching between EAC and on balance sheet products
- EAC balances and balance components
- Intraday balances from MT910, MT900, MT210 etc.
- Transactions reconciliation
- POBO/ROBO technology using External Account for transactions processing



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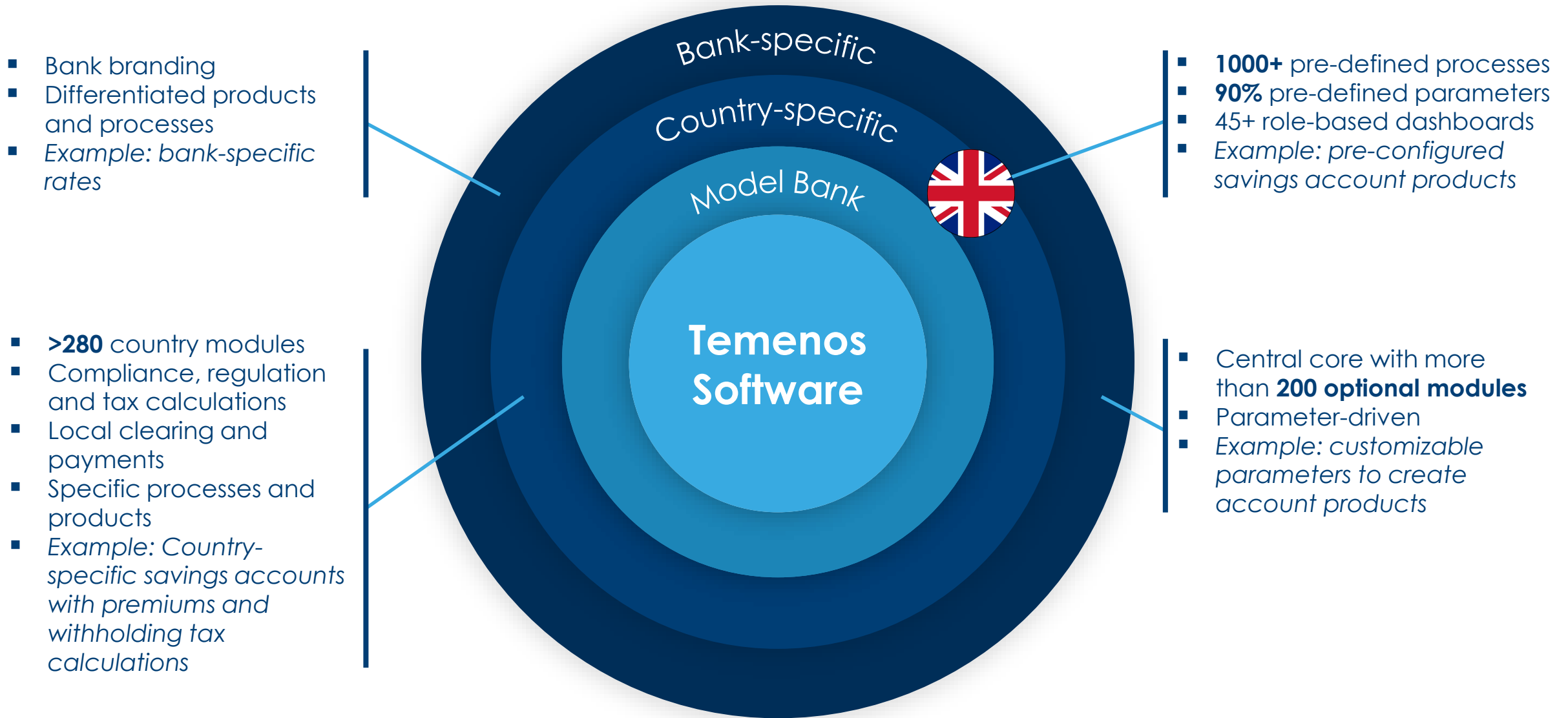
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| UK Country Layer



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Model Bank concept with localization capability



Individual Savings Accounts – Cash ISAs & Junior ISAs

- Checks and capability for building ISA and JISA products in the Temenos Product Builder
- Accounts & Deposits Product Lines: Variable/Fixed Rate ISAs
- Client can parameterise annual allowances for ISAs and JISAs
- Allowance monitoring: Blocking credit transactions leading to an oversubscription
- Utilisation enquiry on ISA arrangement and in the Single Customer View (SCV)
- Annual ISA Reporting to HMRC
- Flexible ISAs and Additional Permitted Allowances (APS)
- Isa Declaration Management
- Electronic ISA Transfer via BACS

UK Payments



BACS Direct Credits

- Local Clearing of non-priority payments
- Support of direct and indirect participation
- Inward: Acceptance of BACS Direct Credits/Return of unapplied payments
- Outward: Creation of BACS Direct Credit payments/processing of inward returns
- Direct Debit Mandate Exchange
- Payment initiation
- Standard 18 files



Faster Payments

- Support of direct and indirect participation
- Inward: Acceptance of FPS payment files from DP/return of unapplied payments
- Outward: Creation of FPS payment file to a DP/Processing of inward returns
- Payment initiation



CHAPS

- Support of direct and indirect participation
- Inward: Acceptance of CHAPS MT103 and MT202 payments/Return of unapplied payments
- Outward: Creation of CHAPS MT03 and MT202 payments/Processing of Inward returns
- Payment initiation
- Interfacing using SWIFT messages

| UK Country Layer

- UK Static Data (NINO, BoE Reporting Codes)
- Financial Compensation Scheme
- FSCS Continuity of Access
- Cash ISA/Junior ISA
- ISA Transfer
- BACS Direct Credit Payments
- CHAPS Payments
- Faster Payments
- BBSI Reporting (Section 17 Returns)
- OI Reporting (Section 18 Returns)
- Lombard Risk Extract

Thank you

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