



CAPITAL CUBE

Contextual Treasury Fueled by Composable NextGen Technology

Today banks are constantly under pressure to optimize their capital leverage amidst the market disruptions, increasing liquidity and capital costs, increasing financial risks and evolving regulatory requirements. Treasury of a bank is the key to achieving this balance between income and investments, minimizing financial risks and ensuring regulatory compliance. However, treasuries face several challenges while dealing with multiple asset classes, poor visibility to cash and liquidity, data inconsistencies, and often manual processes. Banks must transform their treasury operations to overcome these challenges and a digital treasury offers the only way to meet this objective.

Reimagining Treasury Management

Intellect Capital Cube is a cross-asset treasury solution covering the rich functionalities of integrated front-mid-back office treasury, asset liability management, portfolio risk analytics, and includes various point solutions. Capital Cube covers comprehensive asset classes supporting the total trade lifecycle. It delivers improved performance via a user configurable Straight-Through-Processing (STP) mechanism eliminating manual treasury processes. The solution offers improved financial visibility, greater controls, and automated treasury processes.





Real-Time, Cross-Asset, Front-Mid-Back Office Treasury



Front Office Treasury

- i. Trader centric UI
- ii. Hedging tools with pre-deal analytics and scenario simulators
- iii. Automated reporting of customer/branch positions
- iv. Liquidity, collateral and cash flow management
- v. Seamless integration with trading portals

Improved visibility of profitability and risk exposures



Mid Office Treasury

- i. 150+ risk metrics and analytics
- ii. Country and reserve risk management
- iii. Stress testing
- iv. Flexible limits & control framework
- v. Automated multi-dimensional monitoring for compliance

Optimal capital leverage with real-time risk identification, measurement and monitoring



Back Office Treasury

- i. Configurable business process workflows
- ii. Seamless confirmation management
- iii. Flexible settlement
- iv. User defined reporting
- v. Rule based dynamic reconciliation and case management
- vi. Compliant to the latest IFRS standards

Enhanced operational efficiency and effectiveness with >95% Straight Through Processing (STP)



Portfolio Risk Analytics

- i. Comprehensive risk analytics of trading and benchmark portfolio
- ii. Market risk metrics and real-time risk blotters
- iii. Portfolio optimization

Better decision making by identifying high risk transactions

Capital Cube Point Solutions

1 Contextual Asset Liability Management (CALM)
Monitor and optimize liquidity and interest rate exposure over future time horizons. Identify potential liquidity gaps and optimally manage Assets and Liabilities.



Contextual analysis of all balance sheet risks

2 Reconciliation
Automate reconciliation, confirmation, tracking and reporting. Pre-configured business workflows to manage data and risks across multiple functions for better visibility of transaction details.



Enhanced operational efficiency with STP

3 Branch FX
Equip branch users with better rates than the published counter rates and automate reporting of customer and branch positions.



Optimized profitability with timely hedging

4 CBX FX
Distribute your FX rates to your corporate customers in real time with single click trades and real time reporting.

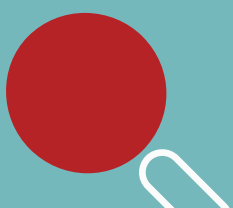


Generate better fee based income for the bank's treasury

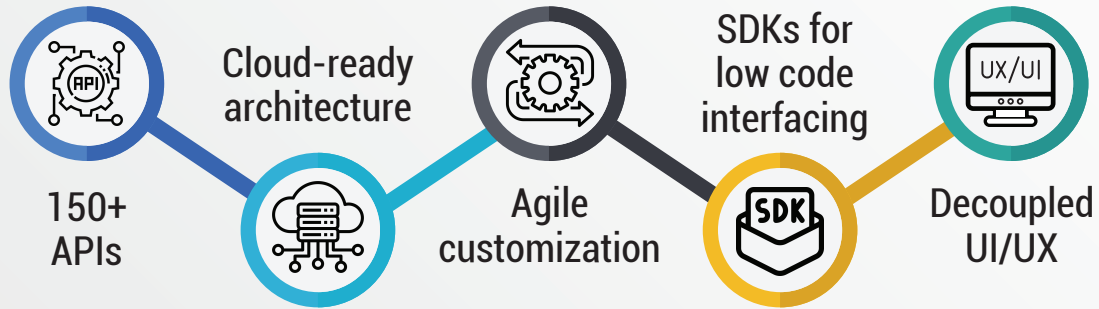
5 Kaurtz - Instrument Pricing Analytics
Pricing analytics for RFR products delivers on-demand pricing-data and analytic computations with respect to interest rate benchmarks required for trade processing and risk management.



Expedite LIBOR transition and mitigate associated risks



Composable Next-Gen Technology



RECOGNIZED BY ANALYSTS



FinTech Quadrant 2021 -
Positioned as a Category Leader
in Portfolio Management
Platforms

RiskTech Quadrant 2021 -
Rated Best of Breed in ALM,
FTP, LRM solutions



Intellect has been positioned
among global suppliers of
Treasury and Capital
Markets systems in the IBSi
2021 report



Intellect's Global
Consumer Banking
ranked #1 in the 2022
edition of Regional
Leader (ASEAN)

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About Intellect Global Consumer Banking (iGCB)

iGCB, the Retail and Central Banking Solutions arm of intellect, offers an end-to-end Contextual Banking suite for retail and corporate banking across Core Banking, Lending, Cards, Digital Banking, and Central Banking. Its unique blend of integrated functionality and agility is made possible by its with powerful integration capabilities.

About Intellect Design Arena

Intellect Design Arena Ltd. is the world's largest cloud-native, API-led microservices-based multi-product FinTech platform for global leaders in Banking, Insurance and Capital Markets. It offers a full spectrum of banking and insurance technology products and platforms across Retail, Transaction Banking, Risk, Treasury & Markets, and Insurance. With over 25 years of deep domain expertise, Intellect pioneered Design Thinking to create cutting-edge products and platforms for institutions and FinTech 8012, the world's first design center for FinTech, reflects Intellect's commitment to continuous and impactful innovation, addressing the growing need for digital transformation. Intellect serves over 270 customers through offices in 57 countries and with a diverse workforce of technology experts in major global financial hubs around the world. For more information, visit www.intellectdesign.com.