

INTRADAY®

INTRAVISION

THE COMPLETE
CASH AND LIQUIDITY
PERFECTION PLATFORM



BANKING SOLUTIONS

INTRADAYINC.COM



- INTRAVISION IS A REAL-TIME AI-BASED INTRADAY LIQUIDITY OPTIMIZATION PLATFORM THAT REDUCES LONG AND SHORT INEFFICIENT FUNDING FLOWS DOWN TO ZERO.

A REAL-TIME WORLD DEMANDS REAL-TIME LIQUIDITY MANAGEMENT

In banking today there are a variety of market forces that have made end-of-day liquidity management obsolete. The global shift to real-time payments, regulatory mandates to actively manage intraday liquidity, zero and negative interest rates, and COVID-19 are all important influences. With the speed of AI advancements that enable perfect cash flows, there is no doubt that the time to act is now. ○

OPTIMIZATION THE SEARCH FOR PERFECT CASH FLOW

For bankers, optimizing intraday liquidity requires spotting trends that can potentially throw your positions out of balance and having the ability to instantly drill down to the underlying key transactions to take immediate action. Maintaining a perfect balance of long and short positions throughout the day requires the power and flexibility of a system designed to deliver optimal cash flows. ○



INTRAVISION THE COMPLETE INTRADAY LIQUIDITY OPTIMIZATION PLATFORM FOR BANKS

INTRAVision is the only intraday liquidity optimization platform that allows bankers to visually measure and optimize the cost and profitability of funding long and short positions. With its holistic approach to aggregating disparate data into a single system, including both correspondent and self-clearing data, INTRAVision enables real-time management and optimization of perfect cash flows, reducing cost of funding, and attaining desired intraday KPIs.

REAL-TIME VISUALIZATION

INTRAVision visually presents the real-time status of liquidity so that C-level executives can see the whole picture, spot trends and uncover areas of concern. Deep drilldowns from the dashboard allow liquidity and risk managers to uncover the root causes of problems at the individual transaction level and determine corrective actions. Drilldowns into datasets by business unit, clients, geographies, legal entities and payment types are just some that are available.

INSIGHTS FROM AI-POWERED ANALYTICS & PROACTIVE FORECASTING

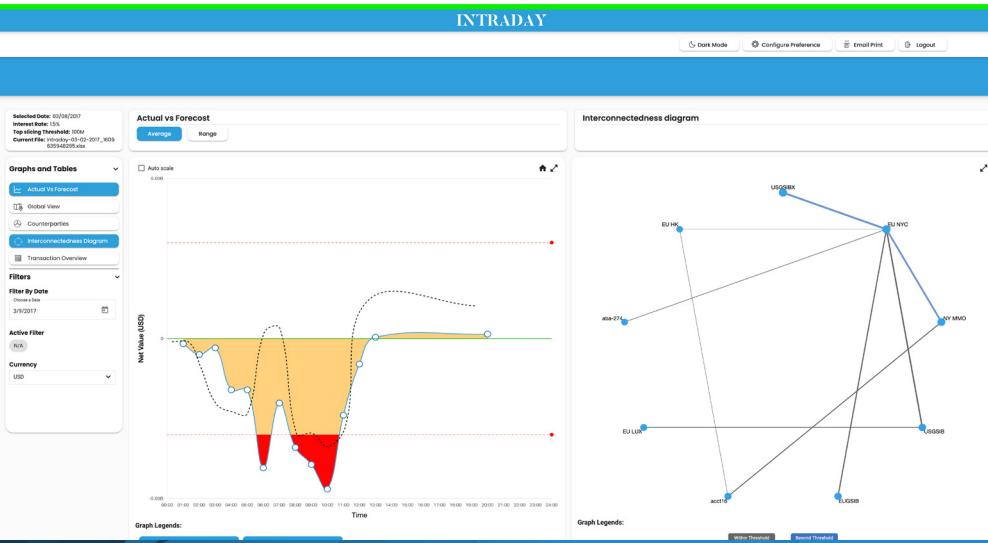
INTRAVision offers the banking industry's most sophisticated AI-powered analytics and forecasting algorithms. They are capable of analyzing any amount of data and either activate an alert or automate an optimization opportunity in real time. Proactive forecasting, modeling and simulation engines optimize intraday positions and perfect the complex balance of intraday liquidity, risk and profitability across multiple legal entities, currencies, and payment types.

With external data from all formal capital markets, INTRAVision provides greater cost clarity across the end-to-end dynamic of transactional, payment and settlement activity. Users benefit from improved regulatory, risk and capital profiles, and are able to understand their internal funding requirements globally.

IMPROVED RISK MEANS LOWER CAPITAL REQUIREMENTS

Optimized intraday cash flows will lower your risk profile and will likely reduce your capital requirements. This will be a positive move to your counterparty risk profile and the external image of your firm to your community of risk organizations and regulators.

THE INTERCONNECTEDNESS VISUALIZATION MAPPING HIGHLIGHTS THE FLOWS OF FUNDS WITH KEY BUSINESS UNITS, CLIENTS & COUNTERPARTIES.

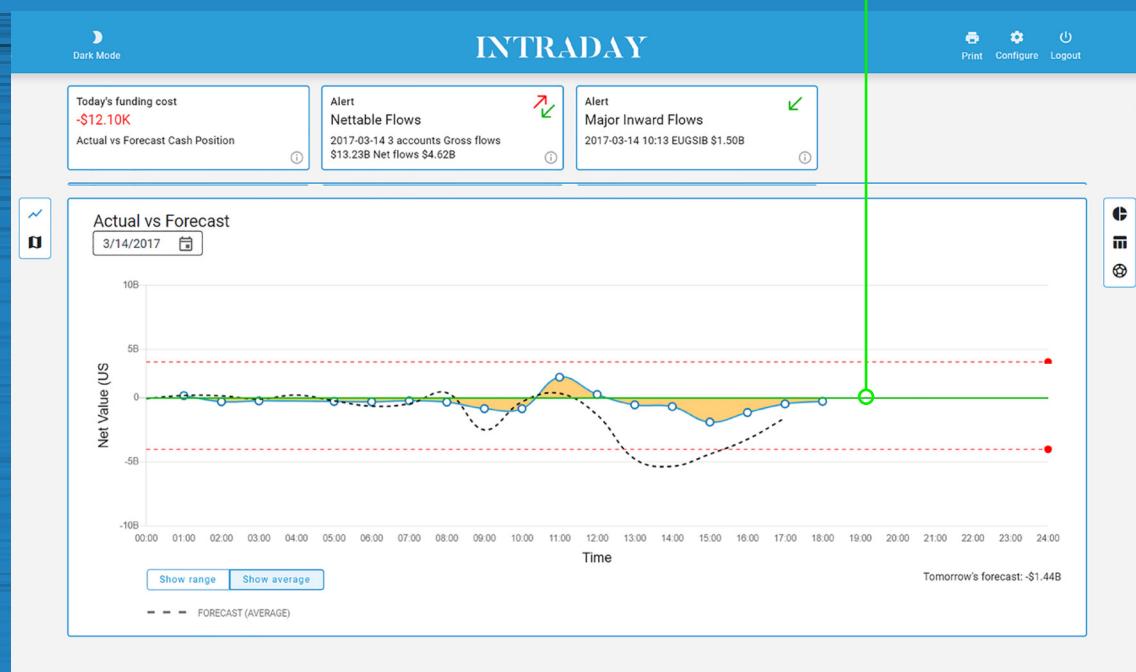
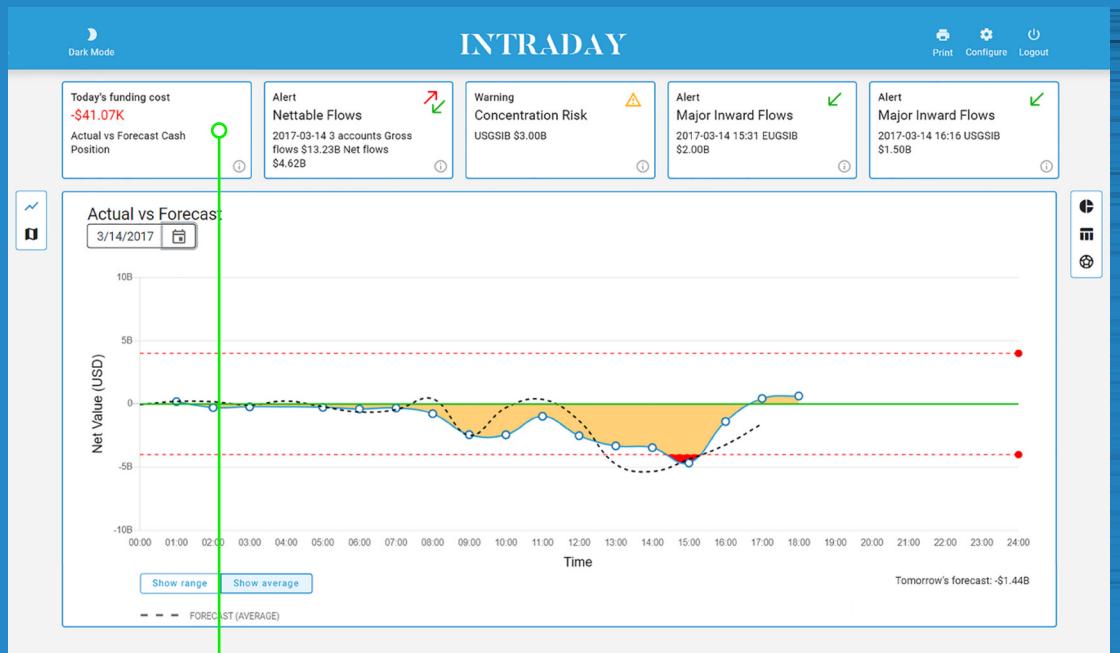


INTRAVISION'S POWERFUL ANALYTICS & FORECASTING CAN TRANSFORM COSTS AND RISKS.

CASE STUDY

THE CHALLENGE:

- Intraday buffer too big and costly
- Daylight limits under pressure
- Chips: Fedwire imbalances
- Concentration risk invisible



THE OUTCOME:

- Intraday buffer reduced 30%
- Annual cost saving of \$37.5M
- Over \$2B netted (35% internal)
- Chips: Fedwire imbalance down
- Concentration risk halved



PROPRIETARY LIQUIDITY OPTIMIZATION TECHNIQUES

Core to this smart system are unique and proprietary liquidity optimization techniques such as pareto top-slicing, netting and AI-enabled modeling.

These highly specialized strategies have proven successful even in the highest volume operations. ●

ANALYTICS TOOLSET CAPTURES & TRACKS	CAPABILITIES
ALL INTERNAL/EXTERNAL FLOWS	SMOOTH LIQUIDITY FLOWS
TRANSACTION PATTERNS	ELIMINATE LONG/SHORT LIQUIDITY MISMATCH
SUPPLIER BEHAVIORS	PAYMENT TYPE IMBALANCES
COUNTERPARTY LEVELS AND RISK	MINIMIZE COST OF FUNDS
PRICE FLOWS	OPTIMIZE LIQUIDITY VALUE
NETTING OPPORTUNITIES (INTERNAL AND EXTERNAL)	MINIMIZE LIQUIDITY RISK
COUNTERPARTY/CONCENTRATION RISK	EXCEED REGULATORY REQUIREMENTS

HIGHLY AUTOMATED FUNCTIONS AND REAL-TIME ALERTS

INTRAVision automates many of the functions of intraday liquidity management and provides a wide variety of active monitoring and real-time alerts that keep people across the organization instantly informed of unforeseen situations, imbalances, and regulatory risks that need

resolution. Along with each alert comes suggested solutions that are driven by the systems analytics engines. Alerts can be directed to specific people in the bank and sent via SMS or standard email. ●

AUTOMATED OPPORTUNITIES	AUTOMATED ALERTS
<ul style="list-style-type: none"> — INTRADAY SWEEPS — REAL-TIME MATCHING AND RECONCILIATION — PAYMENT EXECUTION — CONSOLIDATION OF CASH — MEETING LIQUIDITY BUFFER REQUIREMENTS — COLLATERAL AND CREDIT POSITIONS — MAINTAIN REGULATORY COMPLIANCE 	<ul style="list-style-type: none"> — INTRA-COMPANY IMBALANCES — CONCENTRATION RISK — MAJOR INFLOWS AND OUTFLOWS — OPTIMIZATION OPPORTUNITIES — NETTABLE FLOWS — NET CASH AVAILABILITY

CONNECTED AND CUSTOMIZED TO BANK SYSTEMS

The INTRAvision platform uses an API layer to quickly connect to your bank's systems and data sources. It connects to the bank's ecosystems like the CFO systems, treasurer's desk, risk manager's systems, payment systems, and the GL as the single source of truth. The platform is integrated and customized to each bank's business requirement, network of correspondent partners (especially Nostro accounts) and tuned to the organization's business practices. A detailed profile is developed that determines a wide variety of actions such as: real-time buffer management, settlement netting actions, long-short position optimization, top-slicing/pareto strategies, payment type imbalance management, alerts, and governance. ●

ACTIVELY MANAGE INTRADAY LIQUIDITY COMPLIANCE

INTRAvision's automated monitoring ensures that regulatory requirements are continuously followed. C-level executives can be assured that their organization is complying with mandates to actively manage their intraday liquidity. The system even generates auditable reports that can be used in compliance examinations. ●

BANK-GRADE DEPLOYMENT SaaS OR ON-PREM

INTRAvision has been built for banks with all the necessary security protections for highly sensitive data. The system can be deployed as a cloud-based service (SaaS), or installed in a proprietary on-premise data center. ●



ABOUT INTRADAY INC.

INTRADAY Inc. was founded to develop software technology that addresses intraday liquidity management requirements for corporations and banks.

Its founders have been at the forefront of liquidity management for over two decades, and are well-known thought leaders on the topic.

To find out more about how INTRADAY can add intraday liquidity management, enabling real-time treasury capabilities contact us at info@intradayinc.com

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