



SUNGARD AMBIT
LIQUIDITY MANAGEMENT

Ambit
Liquidity Manager



REAL-TIME LIQUIDITY MANAGEMENT

LEVERAGE ON REAL-TIME TOOLS TO MAKE MORE ACCURATE FUNDING DECISIONS

Industry initiatives, such as SEPA, Target 2 and CLS, are spurring financial institutions to improve their liquidity management processes. Increasing regulatory pressures, such as Basel II and Sarbanes Oxley, require improved control and real-time practices.

To compete, you need to move liquidity management from a predictive function to a real-time, intra-day process for improved profitability and reduced risk.

SunGard's Ambit Liquidity Manager

Is a fully integrated, multi-entity liquidity management solution that captures and monitors both internal and external cash movements in real-time.

Aggregated and Validated Positions

Data from across your banking relationships and customers and across currencies is aggregated to a single window.

Simple position reporting is not sufficient to provide a true view of your positions. Data is reconciled against your own books and records and published in the real-time dashboard for an accurate, validated view of your cash positions across the enterprise, throughout the day.

With a real-time, validated view of your positions, you can mitigate risk and make better investment and payment decisions based on the knowledge of available funds received. You can track your short and long positions to make better decisions that reduce overdraft costs, increasing the return on capital employed.

Exception Identification

By automating the reconciliation process intra-day, exceptional transactions are detected before markets close, reducing financial and settlement risk.

Alerts

Automated alerts notify users of under-utilized or over-extended funds, unrealized debits and credits in order to spur better funding decisions intra-day.

Increase Margins

- Increased profitability of working capital is key as the margins from traditional fee based business continues to shrink.
- Multi entity capabilities support cash positions across different lines of business and cash centres, providing a single holistic view of cash positions
- Real-time updates move your predictive funding decisions to more accurate, validated decisions based on real-world data
- Accurate funding decisions reduce overdraft costs and increase profitability for under-utilized funds

Reduce Risk

- Multi entity capabilities support cash positions across different lines of business and cash centres, providing a single holistic view of cash positions
- Aggregated, real-time data across banking and customer relationships is validated against your books for true position monitoring and control
- Real-time view of exposures detects exceptions pre-settlement and improves transparency and exception management, in turn reducing transaction costs
- Auditable activities see the funding process fit into the firm's regulatory and compliance framework



Make better investment, payment, and funding decisions by tracking long and short positions in real-time

Multiple External Sources



Multiple Internal Sources



Real-Time Matching & Exception Processing

powered by **SUNGARD** REAL TIME INFORMATION FOR LIQUIDITY MANAGEMENT

System Events - Last Update: Wednesday, May 21, 2008 1:23:45 PM

Completed	Status	Time	Event
<input type="checkbox"/>	Warning	In 6 minutes	Release JPY nostro hold
<input type="checkbox"/>	Pending	In 26 minutes	Close USD Ledger
<input type="checkbox"/>	Pending	In 2 hours, 15 minutes	Investigate Housing FX spot trade

Click here to add a new System Event

Position Matrix [All Reports]

Key	Account	Ledger Actual	Ledger Booked	Statement Actual	Statement Booked	Variance
CAD		1,059,749,344	474,206,436	175,845,402	1,997,736,244	134,224
CHF		1,251,385,564	474,206,436	175,845,402	2,044,542,544	200,709
Reporting		1,132,000			47,432,496	4,576
Administration		1,209,708,564	474,206,436	175,845,402	1,976,822,596	182,212
Common Interface					21,607,496	2,050
BLB		1,414,028,089	1,006,091,794	1,481,823,475	1,812,875,191	176,894
GBP		47,432,496	1,736,487,336	47,235,118	1,831,611,178	112,256
VSD		2,140,925,147	9,799,845,915	3,899,439,865	4,869,917,326	472,970

Real-Time Liquidity Position

Automated Cash Concentration and Pooling

User-defined parameters mirror your business' unique processes to automate cash concentration and pooling throughout the day.

Trend Analysis

Provides data for trend analysis to help you monitor and track trends across the cash management process, easily identifying costly bottlenecks.

Detailed Reporting and Snapshots

Positions and their underlying data can be frozen and stored at any point in time for audit and tracking requirements.

Cost allocation, interest claim monitoring, and trend analysis reports provide granular or management information.

Data Format Agnostic

A multitude of data formats from many different internal and external systems and market infrastructures are leveraged throughout the cash and liquidity management process. Ambit Liquidity Manager is agnostic to the underlying data format and supports any ASCII flat text, fixed width, delimited file or any XML message structure. SWIFT FIN, SWIFTNet Cash Reporting and messages from Gresham Computing's Clareti Cash Reporting service are all supported as standard.

SWIFTNet Ready

Ambit Liquidity Manager provides the functionality to execute queries against your Nostro accounts in real-time via the SWIFTNet Cash Reporting Service. This data is then used to build a real-time reconciled view of your currency positions.

About SunGard

With annual revenue of \$5 billion, SunGard is a global leader in software and processing solutions for financial services, higher education and the public sector. SunGard also helps information-dependent enterprises of all types to ensure the continuity of their business. SunGard serves more than 25,000 customers in more than 50 countries, including the world's 50 largest financial services companies. Visit SunGard at www.sungard.com.

About Ambit

SunGard's Ambit is a banking solution suite for retail, commercial and private banks. It provides banking professionals with solutions that support front-, middle- and back-office operations, as well as solutions for financial management, risk and compliance. Ambit helps banks improve customer service management, streamline business processes, comply with regulations and capture growth opportunities. For more information, visit www.sungard.com/ambit.

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SunGard's solutions for banking are used by more than 800 banks in 70 countries including 41 of the world's top 50 banks. SunGard provides a comprehensive core banking solution and best-of-breed point solutions for retail, commercial and private banking, straight through enterprise processing, treasury management, finance, risk and compliance, including Apsys, BancWare, STeP and System Access.

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