TREASURY SOLUTIONS

Treasures, the world over, operate in a highly volatile and dynamic environment. The product mix itself is varied - ranging from plain vanilla Foreign Exchange, Money Market, Fixed Income, Equities, Commodities etc. to complex Derivatives (Swaps, Options, Forwards, Futures etc.). A whole range of risks need to be managed real-time by the Treasury.

Major challenges faced by Treasuries include -

- **Product innovation**
- **Increasing complexities of product-pricing & valuation**
- **Disparate platforms and trading solutions**
- **Integration and consolidation**
- **Cost considerations**
- **Regulatory/Statutory/Management/Corporate Compliance**

**Treasury Offerings**
Oracle Financial Services Consulting has been working with leading banks, financial institutions and capital market entities across the globe. Our range of offerings spanning the entire Treasury setup (Front/Middle & Back Office) include:

- Business Process Transformation
- Market Risk Practice
- Vendor Evaluation & Product Selection
- Requirement & Functional Specification
- Treasury Consolidation

**Business Process Transformation**
Treasury-centric Business Process Transformation capabilities ensure a complete revamp of your existing operating set up. The approach involves a detailed study of your existing systems and processes AS-IS, gap analysis and recommendation of the ‘future TO-BE’ operating model and process model.
Tangible benefits

- Scalable operating model
- Streamlined and standardized processes
- Enhanced operational efficiency through STP
- Well-defined risk and compliance framework
- Cost optimization and revenue maximization analysis

Sample Process Flow: Foreign Exchange Deal Booking & Authorization

Market Risk Practice

We can help to frame your Market Risk Policy, Best Practices and Methodology based on accepted industry practices. Our business intelligence and business analysis capabilities cater to schematic trading, market risk. We can build basic VaR models and ensure stress testing / back testing. We also bring to the table our Enterprise wide risk management capabilities.

Tangible benefits

- Well-defined Market Risk Policy framework incorporating Industry best practices
- Market risk mitigation and control
- Regulatory compliance
- Cost benefits

Vendor Evaluation and Product Selection

Our approach towards Vendor Evaluation and Product Selection provides a comprehensive “Build v/s Buy” Analysis.

We help you in:
Building a business case for system replacement
Definition of high-level business requirements
Guiding you through the process for RFP preparation
Definition and management of the evaluation criteria and negotiation on issues of product price, product specification and training with the selected vendor

Tangible benefits
- Use of a well-defined and structured methodology in selection procedure
- Unbiased selection of the best available package

Requirements and Functional Specification
Our solutions for business requirements include not only the Front, Mid & Back Office, but also the areas of Clearing and Settlement, Accounting & Reconciliations, Order Management & Internet Trading.

Tangible benefits
- Comprehensive business requirements definition spanning the entire Treasury sphere

Treasury Consolidation
Streamline your treasury activities through “consolidation” and “centralization”. Our approach would encompass definition of scope and mission, study of AS-IS state, gap analysis, recommendation on centralization / decentralization, build vs buy, based on vendor product analysis and building the Operating Model, process model and compliance framework

Tangible benefits
- Reduce costs
- Efficient fund management
- Centralized monitoring & reporting
- Focused Liquidity management

Case Studies
- A Leading Bank in the Caribbean Region

Process Transformation for Securities Trading / Lending and Corporate Action
The client wanted to replace legacy systems through a Business Process Transformation exercise to revamp the existing business processes and improve its internal controls framework. Another objective was to ensure integration of its recently acquired WM business

Approach: A complete Process Transformation exercise was undertaken involving AS-IS study, Gap Analysis and Recommendation of TO-BE model.

Solution & Benefits: Re engineered standardized processes were delivered for multi
location users catering to diverse clientele. Reduction in “hand-off” by way of STP was achieved. Extensive use of SWIFT for contract confirmation and automation of reconciliation and corporate action was ensured. Operational risk reduction by way of system and manual controls and evolution of a strong Mid-Office for effective monitoring and supervision was achieved.

- **One of the largest Wealth Management Banks**

### Greenfield Implementation

**Problem Statement:** The client wanted to set up Treasury Operations in India

**Approach:** Detailed understanding of product and market features, regulations, trading systems, payment & settlement systems was given to the client

**Solution & Benefits:** A series of workshops were conducted and presentations made to the client, including interactive Q&A sessions. Treasury processes specific to India operations were defined. Complete documentation of process manual with key risk areas identified was handed over. Major regulatory reports were also identified for the client. The client was able to roll out their India operations in a smooth and timely manner. Seamless integration with existing global setup achieved.

- **A leading US-based global bank**

**Applications design & build**

**Problem Statement:** The bank required a business intelligence solution for its systematic treasury desk in London.

**Approach:** Models are built by the users, based on historical price data to forecast future trends. Data clean up, transformation, loading and testing of output is undertaken on a continuous basis before final roll out for production.

**Solution and Benefits:** The Oracle team comprising of business analysts and technology experts are engaged in providing an end-to-end solution. The solution involves studying the source systems; gathering client requirements; data analysis; data extraction, transformation and loading; functional and technical design; development; testing, performance enhancement and production. An onsite-offshore model results in significant cost benefits for the client.