

Oracle Banking Treasury Management

Oracle Banking Treasury Management is a comprehensive real time solution for the Treasury back office. Oracle Banking Treasury Management helps banks centralize investment management and capital markets post trade operations. The solution offers improved visibility, better controls and streamlined and automated processes.



INTRODUCTION

Banks today are under significant pressure to optimize returns on investments amidst increasing market volatility, low interest rate regimes, higher financial risks and evolving regulations. Banks need to maintain a delicate balance between maintaining investments & profits, minimizing business risks & losses and ensuring regulatory compliance.

Consequently, the treasury of a bank plays a critical role in helping achieve this balance. It does so by optimizing investment management and capital market operations while ensuring necessary liquidity and managing risk and compliance.

Banks' treasuries however face several challenges while ensuring optimal returns. Specifically, banks face issues with

- Managing multiple investment classes
- Poor visibility and control
- Complex, rigid and often manual processes
- Information discrepancies

Banks must transform their treasury back-office operations to overcome these challenges. The right treasury management system will play a key role in helping a bank meet this objective.

ORACLE BANKING TREASURY MANAGEMENT

Oracle Banking Treasury Management is a comprehensive real time solution for the Treasury back office that helps banks better manage assets which in turn drives better decisioning and increases profitability. The solution provides end-to-end trading capabilities for a diverse range of Instruments in Foreign Exchange, Money Markets, Securities, Derivatives and Over-the-counter products. The solution helps banks centralize and streamline investment management and capital markets post trade operations.

Oracle Banking Treasury Management:

- Streamlines deal review, validation and confirmation
- Automates deal processing, settlement and messaging
- Supports a comprehensive bouquet of instruments
- Offers comprehensive workflows and reporting
- Supports multi-entity, multi-currency, multi-lingual operations and multi-tenant deployments
- Is a standalone, enterprise class componentized treasury back-office solution that can be easily integrated/co-deployed

Pre-Settlement Manager

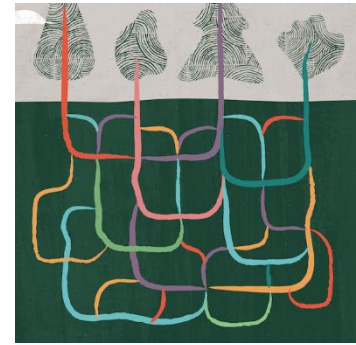
Oracle Banking Treasury Management offers an inbuilt Treasury Pre-settlement Manager for Foreign Exchange, Money Market and Securities instruments. The pre-settlement manager enhances pre-settlement deal reviews, validation and confirmation. This helps ensure well-formed orders, orders that are right the first time and stay right through the entire transaction lifecycle.

The pre-settlement manager also offers auto enrichment of standard settlement instructions. This helps identify what action and information is needed for each order. Orders are complete, accurate and ready for processing, which in turn enables the streamlining of post trade activities such as confirmation, settlement, and accounting.

The pre-settlement manager offers configurable workflows and a rule-based exception handling process for deal review and validation. Purpose-built queues help with auto-enrichment, repair, amendments, credit checks, confirmation, and special exceptions. Easy configuration of rules enables the tailoring of exception management of settlement instructions. The pre-settlement manager processes messages without manual intervention. Operational dashboards of pending deals, real time visibility on trade exceptions, role-based access for queues, flexible query facilities and priority-based deal display help to automate activities before proceeding with deal settlement in the back office processor.

Settlement Processor

Oracle Banking Treasury Management offers a comprehensive back-office deal settlement processor. The processor streamlines deal processing, settlement and messaging for a bank's investment management and capital markets functions of the treasury. Settlement is optimized with a common set up of money settlement accounts. Accounting entries and reconciliation processes are also automated to support round the clock operations.



Key Features

- Includes a pre-settlement manager with detailed dashboards
- Configurable workflows and rules
- Comprehensive instrument and lifecycle support
- Streamlined pre-settlement validation and exception management
- Automated processing and settlement
- Complete Risk Free Rates (RFR) support
- Supports SWIFT, Telex, Mail messages
- Industry standard integration capabilities
- Supports multi-entity, multi-currency, multi-lingual operations
- Highly adaptable and modular architecture that supports multi-tenant deployments
- Co-deployable for complete back-office Treasury operations

The processor offers comprehensive workflows and rules as well as manual controls to achieve the right balance between straight through processing and oversight.

The settlement processor offers coverage of investments and associated settlement processes for:

- Foreign Exchange
- Money Markets
- Securities
- Swaps and Forward rate agreements
- Exchange Traded Derivatives for Interest Rate Futures and Options
- Exchange Traded Derivatives for Currency Futures and Options
- Exchange Traded Derivatives for Equity and Index Futures and Options
- Exchange Traded Derivatives for Commodities Futures and Options
- Over The Counter Currency and Interest Rate Options
- Over The Counter Interest Rate and Cross currency Swaps
- Credit Default Swaps
- Credit Default Swap Index
- Forward Rate Agreements
- Islamic Money Market
- Islamic Derivatives

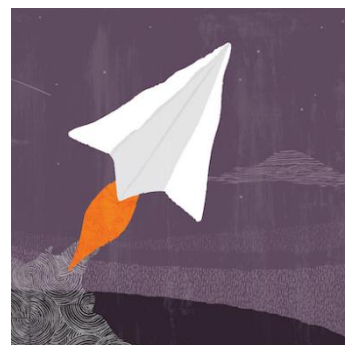
The settlement processor automatically generates SWIFT, Telex, and mail messages specified for the 'events' linked to deals or instruments. A wide range of messaging formats and protocols are supported including range of SWIFT message types, such as those related to payments, securities, foreign exchange, and other financial transactions.

Oracle Banking Treasury Management offers banks the flexibility to operate in evolving interest rate regimes. Banks can use any of the five Risk Free Rates as they transition from LIBOR. Negative interest rates and parameter-based rate fixing at a contract level also offer banks flexibility.

Leverage out-of-the-box compliance with Securities Financing Transaction Regulation (SFTR) and European Market Infrastructure Regulation (EMIR). Oracle Banking Treasury Management offers easy configurability for streamlined regulations management.

ADVANTAGES

Oracle Banking Treasury Management helps banks centralize and streamline the pre-settlement and settlement of deals. Specifically, the solution offers improved visibility, controls and streamlined processes that can help banks optimize operations to generate better returns in investment management and capital markets operations.



Key Business Benefits:

- *Improved deal/position visibility*
- *Increased oversight and control*
- *Faster processing and tracking*
- *Improved decision making*
- *Enhanced adaptability to tailor to specific requirements*
- *Deployment flexibility*

Streamlined Processes

- Oracle Banking Treasury Management automates the deal review process as well as streamlines deal processing, settlement and messaging in the back office.
- The solution enables the faster processing of deals and tracking of instrument life cycles.

Improved Visibility

- Oracle Banking Treasury Management enables the easy capture of deal details coupled with auto enrichment of settlement instructions.
- The solution offers quick and easy retrieval of information through standard and customized reports, drill down query facilities and detailed operational dashboards.

Increased Control

- Oracle Banking Treasury Management offers banks the flexibility to define products and configure workflows with relevant controls based on requirements.
- The solution eliminates deal discrepancies between the dealing room and the back office through effective pre-settlement.

Better Decision Making

- Oracle Banking Treasury Management offers real-time monitoring of treasury operations including settlements, and other relevant events and the automation of many post-trade processes.
- The solution enables improved decision making in the treasury back-office.

Oracle Banking Treasury Management's comprehensive capabilities help banks transform their treasury post trade operations. A bank can better manage assets, drive improved decisioning and optimize profitability to improve returns.

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