

EXPERTISE
INTEGRATION
AUTOMATION
IN TREASURY

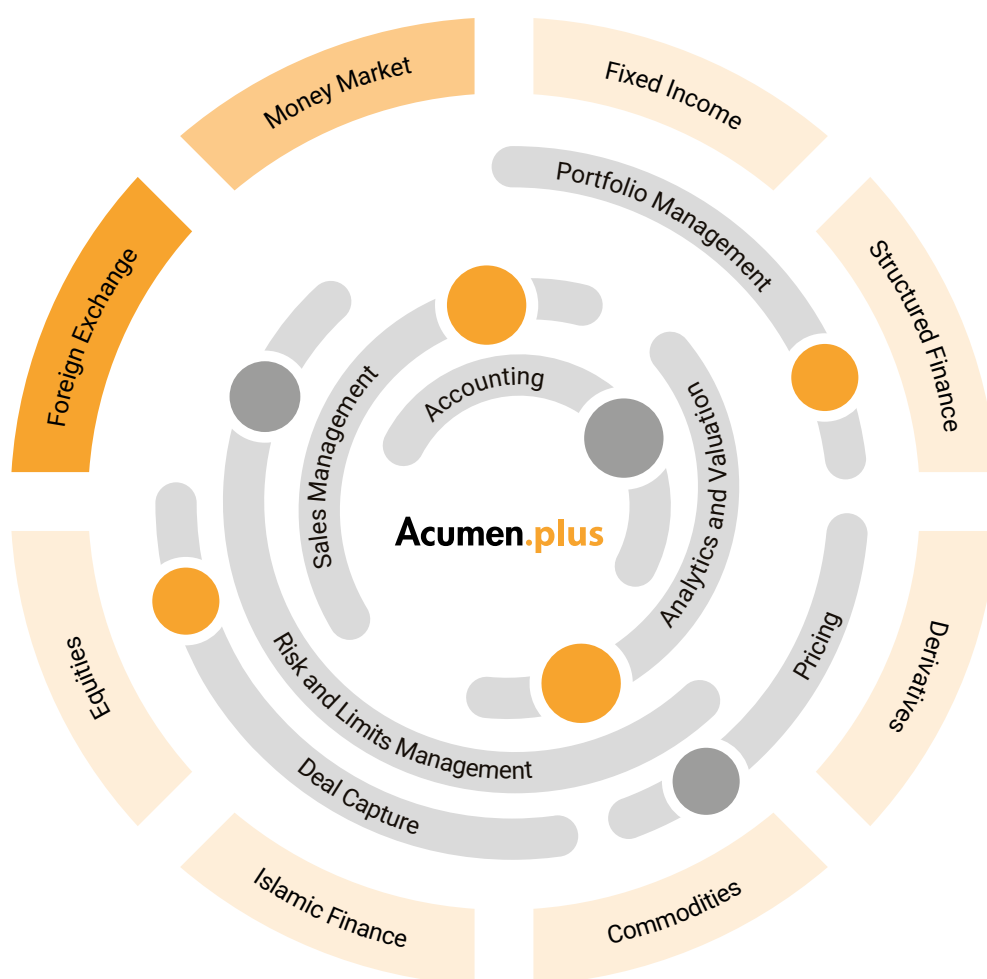


Acumen.plus

 **Profile**
Software

The Platform

Acumen.plus offers a completely open, cloud-native and cross-asset platform, covering the entire spectrum of Treasury and Capital Markets operations in real-time, across all inter-banking and client segments, competitively addressing the changes in capital markets deriving from either regulatory or digital transformation requirements. It allows each bank to deploy just the required functions in the most efficient way, offering high degree of automation.





Utilising a modular architecture, **Acumen.plus** has been designed to support all financial markets, such as money market, forex, cryptocurrencies, collateral deals, securities, interest, currency and asset swaps, equities, futures and FRAs, OTC and exchange traded options, credit derivatives, commodities and Islamic transactions.

All limits (credit risk, settlement risk, portfolio limits and trading limits) are calculated real-time, the moment a new deal is entered or executed with alerts in case of breaches.





Key Features

Acumen.plus has a rich functionality that covers the broad requirements of Treasury Management on a single platform, providing the required versatility and adaptability to support the fast-evolving global business operations.

Advanced features allow for easy and quick deployment of Acumen.plus offering predefined templates providing immense flexibility. The solution embeds clients' feedback, whilst delivering a pick-and-choose option through user-defined parameters, for valuations and workflows.

FINANCIAL INSTRUMENT MODULES		FUNCTIONS	ADDITIONAL MODULES	
Money Market Repos Loan Deposit	Spot, Crypto Ccies, Forward FX, FX Swaps, FTs	Deal Capture Positions Valuations Sensitivities P&L Reserve Management Gap Duration Hedging Credit Risk Settlement Risk Trading Limits Portfolio Limits Benchmarking Deal Blotter Payment Analysis Accrued Interest Interest Income Fixings Margin Calls Renewal Exercisable Options Ticket/Confirmation	Accounting Module GL Management Accounting Entries	Libor Discontinuation LIBOR Reference Module LIBOR Conversion Module
Bonds	Complex Bond ABS/MBS Inflation Linked		SWIFT Module SWIFT Messages Generation (Confirmation and Advice)	Interfaces Dealing Systems (Refinitiv/Reuters, Bloomberg, etc.) for automatic import of trades
IRS/CCS	Complex Swap Structure		Collateral Module Collateral Operations Collateral Agreements Margin Calls	Valuation API Real-time API Complex Structures Pricing Integration with Numerix
Currency Options	Exotic Currency Options		Spread Matrix Spread Matrix Calculation using Bispline Methodology	VaR Historical Risk Metrics Monte-Carlo
Equity	Equity Options Index Options		MiFID II - EMIR - IFRS	
Bond Options	Exotic Bond Options			
FRA Futures	Exchange Traded Options			
Interest Rate Options	Exotic Interest Rate Options			
Credit Derivatives	Islamic Transactions			
Commodity	Commodity Options			



Turn-key **Front-to-Back-to-Risk** solution covering all markets and instruments for international Treasury operations, including complex structures.



Sophisticated, flexible and **real-time Limits Management**, including Credit and Settlement Risk as well as Trading and Portfolio Limits.



Multiple risk monitoring tools for Market, Liquidity and Operational Risk, including IRRBB analyses.



User-defined multi-level portfolio structure with hierarchy levels, enabling to view profitability, with high degree of granularity at any time.



Flexible and **real-time P&L calculation**, including split of profit between cost centers based on internal transfer rates.



IFRS9 classification through Acumen.plus' IFRS specific levels.



Seamless deal flow through the various stages of deal life cycle, with all necessary security checks.



Open architecture that allows automatic and real-time interface with Market Data providers (Refinitiv/Reuters, Bloomberg, etc.) and Dealing systems eliminating duplicate entries.

Easy integration with Core Banking, Trade Finance and Loan systems to ensure real-time Position Management through off-the-shelf gateways.



Ready to use connectivity with Profile's end-to-end Banking platform (Core, Digital, Risk, etc.)



High levels of security with easy to define access rights and full Audit Trail on all data.



Available in the **Cloud** and **SaaS** options.



Full STP with proper and user-defined validation steps for automatically generated SWIFT messages.



User-definable blotters to **monitor dealing activity** for Traders as well as the Middle and Back Office users. Filters by type of instruments and deal status with customisable views and reports.



Dashboards allow for **multiple analyses** and **views** per user.



Powerful reporting tools provide standard and customisable reports.



MiFID II and **EMIR** requirements accommodated.



Cryptocurrencies fully supported.

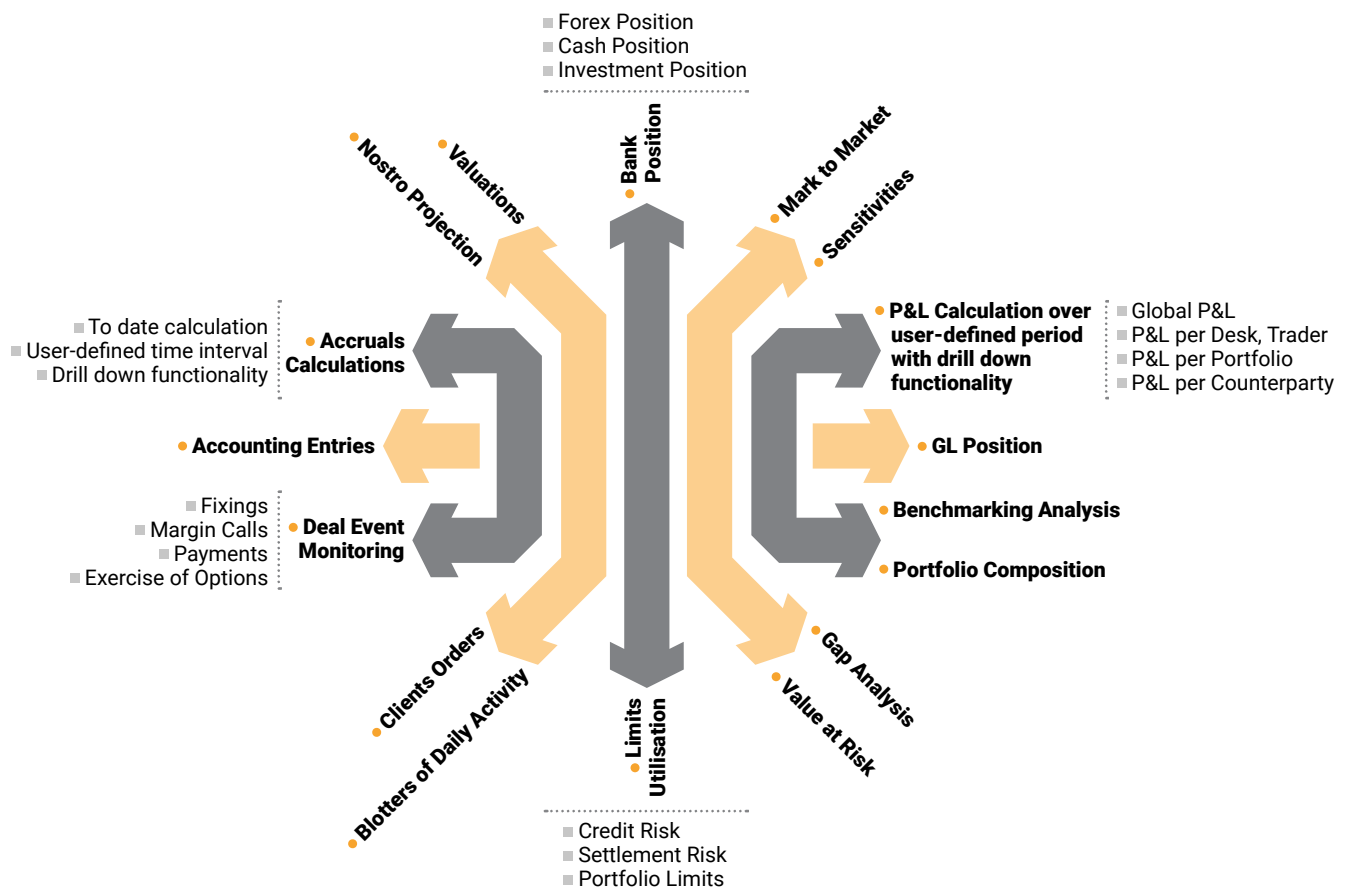




Competitive attributes

Reporting Engine

Acumen.plus incorporates user-friendly and robust tools in its **powerful reporting engine**. It provides a range of pre-configured reports. Users can also create and run automatically or on demand their own analyses, getting the information needed to reach better decisions. It can also integrate external data for analytics. **Multiple analyses** are displayed as user-defined graphs. Reports, Deal Tickets and Confirmations can be dispatched to internal users and customers. **Drill down functionality** adds value to modern Treasurers' work as it enables in-depth visibility to all parts of the Treasury Position, from new or updated trades, to P&L and valuations.



Reports can be printed and exported to Excel, PDF, text files, etc. and saved in various formats upon user request or automatically.



Dashboards

- Numerous dashboards per user, with individual view of various analyses
- Unlimited number of reports per dashboard, allows for efficient decision making through synthetic analysis
- Capability of combining fields in any table
- Extracting any data in tabular or graphical model
- Integrating external data for analytics
- ESG-Evaluation of investments
- Digital channels and extensive tools for automation





Competitive Attributes

Currency Position Management

Currency position is available in real-time throughout the day, taking into account transactions performed by Treasury as well as Customer Orders and Branch Deals, as soon as they are booked. Daily realised and unrealised P&L are shown online with a break-down between interbank and branch profit. Drill down to the branch level is available as well as **distribution of profit between Branches, Sales and Treasury**, based on user-defined rules of spread and split.

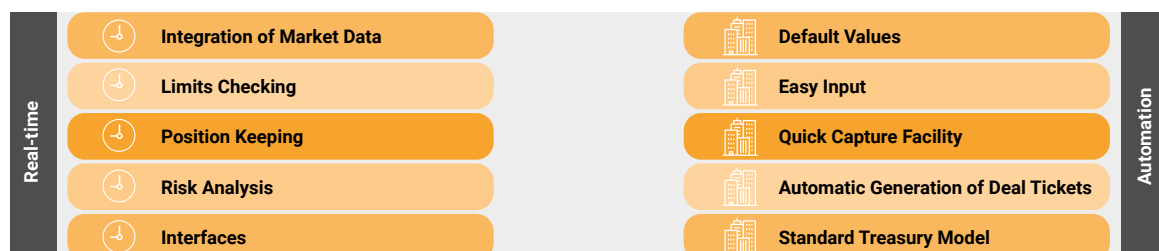
Integration

Acumen.plus, a comprehensive Front-to-Back Treasury platform, can be implemented as stand alone or integrated with any Core Banking System.

Real-time feed of all types of deals, including branch deals, allows for continuous calculation of positions (Currency Position, Gap Analysis), P&L, Limits (Regulatory Ratios, Credit and Settlement Risk), Risk Analysis (Present Value, Sensitivities). This comprehensive system provides an ideal solution for the Treasury and Investment business of any Financial Institution.

Automation

Acumen.plus accommodates, **through an out-of-the box treasury model**, real-time in all areas (valuations, FX, liquidity, risk analysis as well as APIs) and integrates process automation based on a sophisticated rule-based engine. Customised process and automation, achieved in the most efficient and optimal way, allow to free up Treasurers' time to concentrate on added-value activities.

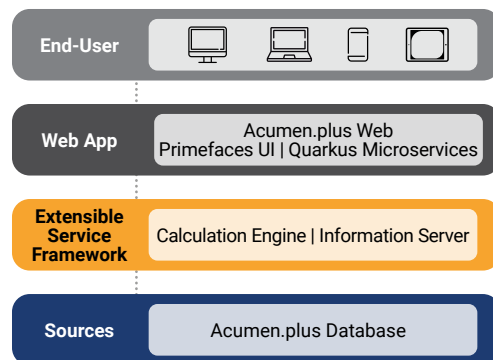




Architecture

Built on **open and scalable architecture**, Acumen.plus is a powerful solution for any organisation. Its architecture utilises the latest industry-standard methodologies and technologies, ensuring superior performance, high degree of expandability and scalability as well as seamless integration.

- It enables the institution to start small and grow or execute a gradual implementation.
- It allows for user-specific configurations of tailor-made solutions from selected modules and components to best fit the institution's business practices.
- It includes built-in tools that securely and efficiently exchange information in real-time.



Workflows



Consistency of workflow

- Across all instruments
- Secured and simple
- Easy maintenance
- Automated intergration of new activity

One single platform

- Homogeneous data
- Easy and quick analysis of data
- Access to historical data
- Easy extraction



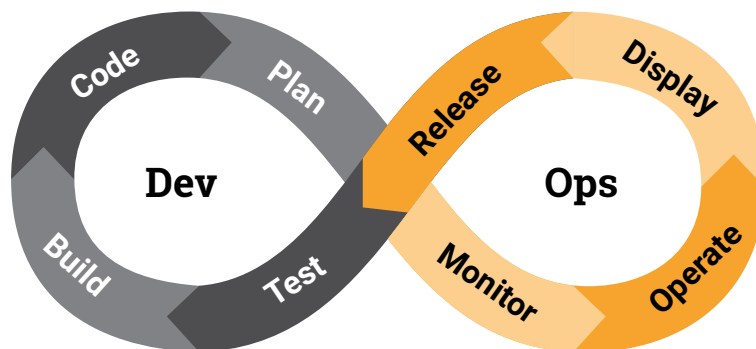
Competitive attributes

Technology

Acumen.plus is a solution based on **microservices architecture**. It is a fully containerised enterprise application running on kubernetes stack. The latest versions of **browsers** are supported: Google Chrome, Mozilla Firefox, Microsoft Edge.

Artificial Intelligence

- Automation of tasks, making explicit instructions and decisions redundant, **minimising operational risk**.
- Accurate and real-time flow to **optimise liquidity** planning and risk mitigation.
- Supporting complex decision making.



Key Benefits

- Reduces manual errors, by streamlining the full process.
- Increases productivity with automatic events generation.
- Guarantees minimum time and resources spent on implementation.
- Offers scalability and customisation to support any transaction volume increase.
- Supports real-time process at all levels.
- Provides unlimited choices of contract set-up, enabling any type of structured (multi-leg) product.
- Developed on technology compatible with all industry standards.
- Ensures seamless integration due to its open architecture.
- Delivers value-added services and profitability through a cost-effective approach.

Founded in 1990, **Profile Software** is a pioneering world-class Financial solutions provider for the modern Banking and Investment Management sectors, delivering innovative client-centric platforms with a successful track record of implementations. With presence across 50+ countries, Profile Software is acknowledged as an established and trusted partner, offering a wide spectrum of award-winning and market-proven software.

The company's solutions are recognised and approved by leading analysts as they empower institutions worldwide to align their business and IT strategies, while providing the necessary business agility to proactively respond to the evolving market challenges. Profile Software offers a complete range of modular and fully integrated solutions from Core Banking, Digital Banking, Treasury, to Risk and Compliance as well as Investment Management. The company has offices in Athens, **Greece**, London, **UK**, Paris, **France**, Stockholm, **Sweden**, Oslo, **Norway**, Dubai, **UAE** and Miami, **USA** to ensure local client support.

Profile Login (Login SA), is headquartered in Paris, France. The company was established in 1988 and specialises in developing pioneering systems for Trading, Risk Management and Back office, dedicated to Bank Treasury and Capital Markets activities.



Worldwide Presence

Our solutions are deployed across:

- Europe
- Africa
- The Middle East
- Asia
- Americas



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MIDDLE EAST
AFRICA
ASIA
AMERICAS



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Software