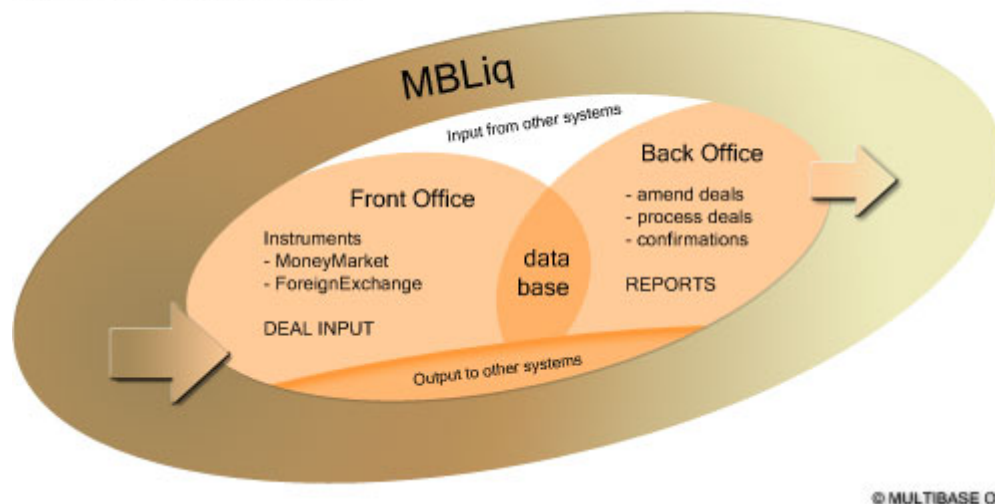


“Real time liquidity management and reporting for treasury”

The Goal of every liquidity management tool

... is to have a clear view over every aspect of the treasury at all times. A well organised and managed process from the hectic front office to the back office's clearing and reporting tasks with client maintenance is the backbone of every productive treasury. This is where a clear, easy to use liquidity and reporting tool plays a decisive role. And you will have all your needs met in our MBLiq. This is the tool for securing successful liquidity management!

MBLiq - Treasury management



Front Office

What is my position, right now, in this currency? Can I make this deal? How is my cash flow going to look like, say, in three days? Do I need to make a swap deal to cover this new currency position? Over what time frame do I have an opportunity to invest? Is there going to be a cash overflow? Maybe I need to invest surplus assets over night? This is what liquidity monitoring and cash flow information is about; making intelligent profitable decisions and investment operations in equity trading.

With MBLiq you will constantly trade with up-to-date, real time and accurate information on your dealing position. You can view the liquidity information in many formats: a table, a report, a graph or export it to excel or word for further analysis.

A short list of different products includes:

Money Market: Depo, CD, CP, T-Bill, FRA, Future

Foreign Exchange: Spot, Forward, Swap

Back Office

MBLiq is an excellent tool for clearing deals.

Back office, like front office, can use search tools with extensive search criteria.

Searching, grouping and sorting options include; client, deal, product, margin,

currency, client accounts, deal date, maturity date, trade date, deal amount, contacts and several other factors.

Chosen data can also be presented graphically or exported for further analysis to Excel, Word, csv/txt-files, etc. These processes connect flexibly with your daily routines.

Reporting

With MBLiq you have a great palette of reporting features; from daily and monthly bookkeeping reports to corporate reporting and authority reporting to central banks. A short list of different reports include:

- Treasury: Client profit, Maturity reports MM/FX, ...
- Back Office: daily deals, outgoing payments, pending transactions, ...
- Accounting: client data, daily accounting, General Ledger, Interest, ...
- Corporate Bank: reports

The key issue with MBLiq is that it has a versatile reporting feature and new reports are easy to add at any time without disturbing the business processes.

Client responsibilities

MBLiq has routines for dealing with information with clients. These include, besides client contact, account and other information, also preadvice and confirmation concerning the deals.

Audit Trail

The extensive log writing and reporting system creates a full audit trail.

The Technology behind MBLiq

Like many of our tools MBLiq is a multi user application. It is easy to manage and is usually installed as a shared resource. All information is stored in one location and therefore instantly available to all users with no need for synchronisation.

This single database approach means that MBLiq is a robust application and implementing any new features is a truly easy procedure. New features need only to be installed in one central location i.e. the MBLiq-database. This simplifies the management of any changes or other maintenance routines, like creating your regular back ups.

And the most interesting point: the new features are immediately available for everyone. No need for costly halts or pauses in production environment!

An important security and usability feature is that different levels of permissions and views to the information can be granted and maintained easily; there are various built in user profiles.

System integration

The functional benefits of efficient software integration and system co-operation are many. Automation enables linking directly with input data, like currency rates and interest rates, or to output data to other systems when needed. This constitutes an integrated information system without delays or errors that can occur in manual processing.

Automation generates savings by decreasing routine work, reducing and diminishing errors and making deviation processing easier. At the same time this also means quicker processes and ease of use.

For example currency exchange rates can be retrieved automatically at the end of a bank day. Data can also be set to move to preset destinations or applications for further processing.

Is MBLiq right tool for me?

We will gladly hear from you and your needs. We'll have a consultancy meeting. As always, the implementation of our products and development work begins with a feasibility study. Of course, it does not obligate you to make any software acquisitions.

MBLiq produces real-time balance information and realistic forecasts based on the factual dealing information. For example, timely currency-specific calculations support planning and preparing for all balance requirements. This real time monitoring of actual data and deals generates also understanding of how cash flows, balances and currency positions will develop in the future. Managing working capital becomes more efficient.

We have a thorough understanding of our customers' business and processes. Wide experience of implementation and development of systems used by our customers and companies have been fruitful. We aim for a long-term and responsible development co-operation with our partners.

There are many good examples on how our customers have benefited from our responsibility and philosophy. We have been helping them with clarifying working routines and optimising processes.

Multibase software products are scalable and suit for companies from all business branches, from small and medium sized companies to large multinational corporations. We have solid experience of co-operation between software specialists and demanding customers with high expectations and specific needs.

Licensing

The customer may choose to obtain unprotected source codes and unlimited, company-specific access rights.

For further inquiries, please, contact us!

Multibase Oy
Pihlajatie 19
00270 Helsinki
Finland

Phone: +358 9 4774 4079
Telefax: +358 9 4774 4089

www.multibase.fi