



Real-Time Cash Account Information Exchange over SWIFTNet

2007-03-08

REAL TIME CASH REPORTING

SWIFTNet Cash Reporting responds to the need to exchange real-time information on cash held in accounts maintained at various counterparties.

It enables SWIFT customers to benefit from real-time intraday cash reporting and to communicate in a fully automated and standardized way with their counterparties – end to end. This gives the possibility to have optimized balances, shorter reconciliation cycles, a state-of-the-art back-office integration over the Incentage CashReporting solution and global reach.

TWO DIFFERENT VIEWS

Depending on which side one is sitting the offered solutions by Incentage look different. On one hand, the user wants to investigate the account status in real-time, see the results on the screen and integrate the information into its system for e.g. liquidity optimization. On the other side the institution offering the service requires a tool with the ability to provide the information to the user within the pre-defined delay of max. 60 seconds or pushing the account up-date in real-time to the counterparty.

SWIFTNET CASH REPORTING SOLUTION COMPONENTS

- SWIFT UNIFI (MX) ISO 20022 Messages
The required messages are integral part of the Incentage CashReporting solution. Maintenance of the different messages and its GUI (Graphical User Interface) is part of the offering
- SWIFTNet Messaging Service
Messaging is provided over the SWIFTNet InterAct service.
- The Incentage CashReporting solution for complete end-to-end STP* integration at the service user and/or the service provider.

Incentage provides STP* to achieve:

- cost reduction
- increased processing speed
- reduced operational risk
- reduced total cost of ownership
- increased data quality
- increased time-to-market
- strategic business benefits

The key benefits of Incentage are:

- efficiency and maturity
- flexibility and experience
- people independence
- transparency
- automatically produced up-to-date documentation
- no coding expertise required
- easy to understand and learn
- reliability and performance
- combination of the product with expertise

* STP (Straight Through Processing) combines the strategy, processes and systems to enable applications to exchange business level information in formats and context that each unambiguously understands. STP is achieved with Incentage's expertise.

Incentage is an official SWIFT and SegalInterSettle Business Partner and offers also IMS based pre-defined business solutions to the financial industry. This includes solutions for:

- SWIFTNet Funds
 - SWIFT Proxy Voting
 - SEPA
 - SWIFT TSU (Trade Service Utility)
 - SWIFT E & I
 - Corporate Actions
 - Matching & Reconciliation
 - SWIFT XML Libraries
 - Business Flow Management
 - FIX
 - Cash Reporting
 - Least Cost Routing
- and many more.

Incentage is an official reseller for SWIFT's Alliance product line.

For additional information on the Incentage CashReporting solution, the Incentage's Product Suite, SWIFT's Alliance Family or customized solutions matching your detailed needs please contact us at:

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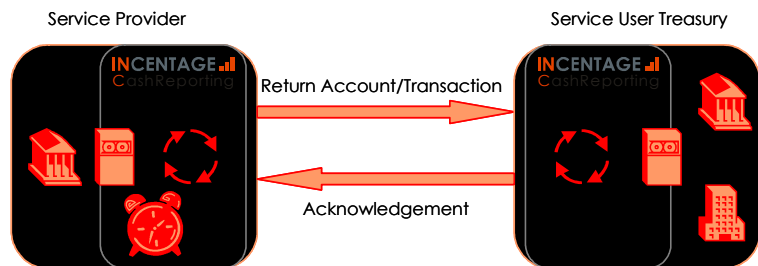
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PUSH AND PULL MODE SUPPORT

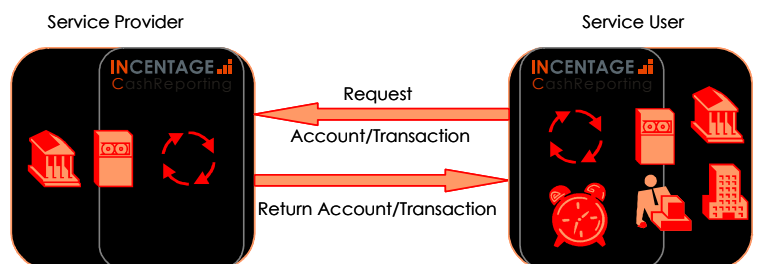
■ Push Mode

In push mode the information is pushed to the Service User by the Service Provider at prearranged times (as negotiated between the parties) or in real-time as soon as an entry occurs on the Service User Nostro account. The triggering events are agreed between the two parties.



■ Pull Mode

In pull mode the Information is made available in real-time to the Service User. The information is requested automatically by the Incentage CashReporting solution e.g. every "x" minutes or hours, close to cut-offs or any other Service User defined trigger. The information is then integrated into the Service User's back office application. The information can also be requested manually by a user. The result of the query can be viewed and optionally also transferred to the back office applications.



INCENTAGE CASHREPORTING BENEFITS

- Improved intraday cash management and end-of-day cash position.
- 100% accurate forecasts of currency requirements for key trading cycles.
- Building a profile of counterparties effecting payments late. General counterparty payment behaviour statistics.
- Automatic determination of overall surplus funds position.
- Move from reconciliation to exception management.
- Allows for intra-day to real-time automated reconciliation.
- Enhancement to the service model for Service Providers.
- Up-to-date info at moment of breakdown.
- Seamless integration and STP with the Incentage CashReporting solution.