



Treasury Markets

Rubikon

Overview

Rubikon Treasury is a web based service-oriented treasury, securities & derivatives solution with comprehensive STP front to back office capabilities, cross-product processing of a wide range of financial instruments. In an integrated system, it can process simple and complex derivatives, fixed income, and equity and treasury trades.

Rubikon Treasury is the ideal solution for small to medium financial institutions looking to reduce costs through adopting a centralised approach to business processes, system operations and data consolidation.

Core treasury

Rubikon Treasury system encompasses all characteristics of a bank's treasury operations including FX & MM- from deal capture and confirmation, settlements and accounting.

Processing FX includes spots, forwards, swaps, option takedowns and non deliverable forwards. Exchange traded derivatives functionality can be integrated to the core treasury suite including, exchange of physicals, interest rate, currency, bond and commodity futures and options processing.

For MM, Rubikon Treasury supports fixed and short term maturity loans and deposits, fixed and variable rates, CDs along with standard fixed income and Repo agreements for US treasuries, corporate bonds, discount, amortising and coupon bearing instruments.



Trading & back office processing

Rubikon Treasury gives traders the necessary tools to manage their dealing operations more effectively. The web based solution provides deal pricing, deal entry, position keeping and risk management in a real-time dealing room environment.

Rubikon treasury delivers an integrated, front to back office solution to meet the demands of a straight through processing environment.





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Treasury front to back office





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Capital markets

Rubikon Treasury supports a wide variety of standard government and corporate securities within the global markets.

The web based solution supports standard debt instruments including discount coupon-bearing, amortising instruments, and multi-currency instruments.

Rubikon treasury also supports proprietary trading with automated real-time feeds of equity trades and prices from an exchange, automated dealing or other external systems.

Instruments processed within this product environment include fixed income, equities, sell/buy backs, repurchase agreements and securities lending.

Cash management

The cash management functionality of Rubikon Treasury can deliver all the functions required to project forward funding by managing daily cash positioning, short-term funding requirements and long-term liquidity.



Middle office risk & control

Position, risk and P&L

The system has the ability to analyse and monitor risk and P&L and is fundamental to any financial institution. Rubikon Treasury allows traders and risk managers to monitor P&L, and position exposures.

The system's blotters can track P&L, interest rate gaps and currency positions across asset classes.

Market data analysis & trade pricing

Rubikon Treasury supports market data from both internal and external sources. Market data is published and distributed and includes yield curves, volatilities, FX rates, securities, equities and futures prices along with interest rates, money market rates.



Limits monitoring

Rubikon Treasury is able to give financial institutions the power to gain control and centralise the monitoring of regulations, policies or any other user-defined restriction. Real-time, seamless integration includes portfolio, trade, position and reference data.

Rules can be defined to be monitored intra-day, on demand or at a frequency of your choosing, or at close of business. Users can be notified automatically of any breaches. Using the component-based definition functions, users can easily define a wide range of limits from the simple to the extremely complex – without the need for technical knowledge or coding.

Back office operations

Workflow Management

Central to the Rubikon Treasury solution is the Workflow Manager - a real-time, cross-product, cross-entity utility that manages pre-defined or user-defined operations workflow.

Information is displayed as a transaction moves through its life cycle, allowing quick and easy identification and reply. The Workflow Manager tool allows an operator in the middle/back office to have a central location and to monitor and complete the remaining processes to be performed on transactions. In addition, the view/alert queue monitor function displays the processing queue across all branches and product modules.

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Settlements & confirmations

Rubikon Treasury enables banks to effectively manage their settlement activity from treasury, derivatives and capital markets trading. The system features flexible instruction maintenance and application, stringent authorisation controls and embedded logic to create and transmit various SWIFT message types.

These message types, designed in full compliance with SWIFT and ISO requirements, can be structured and tailored to meet operational and business needs. By populating SWIFT fields with transactional data from within the system, users gain in both effectiveness and efficiency.



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Accounting

Rubikon Core offers a full multi-entity, multi-currency general ledger, giving financial institutions the flexibility to define their own accounting structure and posting rules.

The system automatically generates and posts revaluations, accruals, and profit/loss entries. Rubikon Treasury can produce all the standard accounting reports required such as balance sheets, trial balances and income statements.

The solution can either run as a stand-alone, multi-currency general ledger or as a sub-ledger that interfaces directly to the financial institution's main general ledger. Full integration with Rubikon Treasury enables financial institutions to take advantage of automated reconciliation for a wide variety of financial instruments.

Regulatory compliance

One of the key strengths of the Rubikon Treasury STP Workflow is that it can be specifically designed to help eliminate operational risk. Also the ability of a highly flexible rules engine and real-time monitoring within Rubikon Treasury alerts of breaches and can assist in continuous monitoring of regulations, highlighting issues before they become a problem.

As a result, Rubikon Treasury can address many of the regulatory requirements being asked of financial institutions, such as Basel II, SOX and MiFID.



Reporting & enquiries

Rubikon Treasury Inquiries allows users to closely monitor transactions and position activity. The solution enables users to conduct a wide range of inquiries, as well as construct SQL queries from the database.

Rubikon Treasury contains a comprehensive set of standard inquiries and reports, and the solution's open database structure allows for immediate access to any data views. The solution includes pre-defined reports covering the entire product suite. Users can easily export to Excel, and the system provides seamless integration with third-party reporting applications such as Crystal Reports.

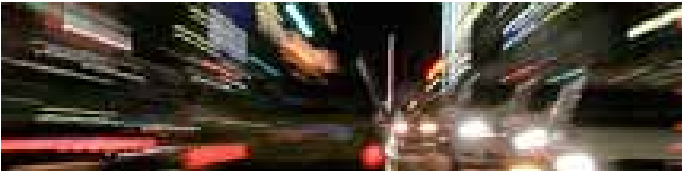
The workflow manager enables users to monitor transactional processing, enabling operations management to proactively meet customer needs.



Neptune Software has delivered mission-critical core systems to over 65 financial institutions and has the proven experience needed to meet the requirements of internationally recognised banking practices. In 2008, Neptune achieved a top 5 ranking in the IBS Sales League of international banking systems vendors. Neptune has 6 locations in EMEA, a development centre in Chennai and a growing global partner network.

Since 2005, Neptune has demonstrated continuous process improvement by regularly passing ISO 9001:2000 TickIT audits. Since 2006, Neptune has been awarded the highest available rating, 4 Stars, by CGAP (an organisation housed at the World Bank). This rating is based on functional coverage of the applications and customer feedback in terms of projects being delivered on time and within budget.

Neptune has a solid track record of financial stability and profitability with sustained re-investment into research and development of its products. This has allowed the development of Rubikon, a brand new world-class banking technology platform.



LONDON, UK

Tel: +44 (0) 20 8680 0239

Fax: +44 (0) 20 8253 5920

NAIROBI, KENYA

Tel: +254 (20) 2719491

Fax: +254 (20) 2719309

LAGOS, NIGERIA

Tel: +234-1-279-8030

Fax: +234-1-5870420

CHENNAI, INDIA

Tel: +91 (44) 4266-6015

Fax: +91 (44) 4266-6021

JOHANNESBURG, SOUTH AFRICA

Tel: +27 (0)11 465 7253

Fax: +27 86 5209127

KAMPALA, UGANDA

Tel: +256-41-237781

Fax: +256-41-237782

www.neptunesoftwareplc.com

info@neptunesoftwareplc.com

