

ATOMSM Affiliate Loans

ATOMSM Affiliate Loans supports the loan capture, limit management, pricing, cash, and accounting activities associated with managing multiple portfolios of multinational intercompany, affiliate, or third-party loans and deposits.

FEATURES

Security Types

ATOM Affiliate Loans handles a wide variety of loan types and structures, ranging from revolving loans to more complicated term loans similar to publicly issued capital markets transactions. Loan types include:

- Revolvers
- Interest Bearing or Discount Loan Types
- Floating-Rate Term Loans
- Fixed-Rate Term Loans
- Amortizing and/or Accreting Loans
- Loans with Embedded Options

Assets and Liabilities

ATOM tracks affiliate related deposits (liabilities) as well as loans (assets).

Mark-to-Market

ATOM Affiliate Loans fully supports ATOM's Mark-to-Market product, which provides mark-to-market and mark-to-model prices on loan and deposit transactions. *(Optional)*

Interest Payments

ATOM accommodates all payment frequency types, stub periods, non-business day exception rules, and day count/accrual methodologies. ATOM supports multiple holiday calendars.

Floating Rate Administration

ATOM provides full support for floating-rate loans including automated rate reset administration and integration with leading market data providers.

Cash Management

Cash settlements from loan activity are automatically generated and can be directly fed to ATOM Cash Management or to other third-party cash systems.

Counterparty Management

ATOM includes a full-function counterparty management capability allowing the loan portfolio manager to track full background details about loan counterparties, including ratings, permissions, accounts, and contacts.

Limit Management

ATOM includes a powerful, multi-currency limit management feature allowing loan administrators to create and manage limits on a wide range of loan, asset class, and loan counterparty characteristics.

Key Features

- Broad loan instrument coverage
- Powerful limit management
- Robust online search and data extract
- Automated GAAP accounting
- Mark-to-market and mark-to-model support
- Multicurrency, multi-entity architecture

Accounting

ATOM automatically accounts for all loan and deposit activity, with warehoused output that can be fed automatically to external general ledger systems. The system supports multiple charts of accounts allowing the use of distinct general ledger numbers for different funding entities, business purposes, or currencies. ATOM provides accounting for both the funding (lending) entity as well as the loan counterparty (borrowing) entity.

Global Processing

ATOM's global processing architecture provides multi-entity, multicurrency, and multi-center functionality in one system. Multi-center capability is licensed separately.

COMPONENTS

ATOM Affiliate Loans includes the following components:

Program Administration and Setup

ATOM includes all functionality necessary to support loan program and instrument definition, user access, and entity ownership.

Counterparty Manager

Counterparty Manager tracks all funding entities, loan counterparties, banks, and other counterparties.

Trade Manager

The Trade Manager supports the issuance, pay-down, update, and termination of all affiliate loan transactions. The Trade Manager has a powerful ad-hoc reporting capability that supports customizable queries and user views.

Rate Reset Manager

Rate Reset Manager allows operations personnel to easily administer rate resets for floating-rate based loans. Either market-based indices or internal indices (such as cost-of-funds indices) may be used.

Payments and Cash Interface

Via its cash processing subsystem, *ATOM* Affiliate Loans can automatically communicate with *ATOM* Cash Management or third-party cash management or payment systems.

Market Data

ATOM Market Data manages associated market data indices and benchmarks. Market Data provides an interface to automate rate feeds from internal sources and external market data providers.

Accounting

ATOM Affiliate Loans accounting is fully automated, providing sub-ledger functionality for all loan transactions. It supports both detailed and aggregate level accounting for the entire loan life cycle, with convenient online export to *Microsoft Excel™*.

Other *ATOM™* Products

- Money Market Trading
- Structured Debt
- Investments Management
- Fee Management
- Swaps & Foreign Exchange
- Cash Management & In-house Banking
- Securitization
- Loan Administration and Syndications

