

ATOMSM Cash Management

ATOMSM Cash Management is a comprehensive set of web-based software modules designed to meet the cash management and in-house banking processing needs of large multinational treasury departments.

FEATURES

Full Cash Management Functionality

ATOM automates corporate cash activities such as funds transfer, bank balance and detail reporting, cash accounting, cash positioning, forecasting, bank relationship management and reconciliation.

Real-time Positioning

ATOM provides real-time cash position information for advanced liquidity management.

In-house Banking

ATOM allows a corporate treasury to operate an in-house bank for its affiliates, which may include operating units, businesses and joint ventures. Affiliates can enter and approve payment requests, make forecasts, submit loan requests and deposit funds such that all activity flows through the treasury in-house bank prior to interacting with external banks or dealers. This allows treasury to:

- Reduce bank relationships and banking costs
- Perform real-time positioning and liquidity management
- Apply multilateral netting activities to corporate activity

ATOM In-house Banking provides affiliates with centralized browser-based payment functionality including real-time intercompany loan and limit processing. ATOM In-house Banking can handle hundreds of simultaneous users in real time.

Trading Integration

ATOM Cash Management integrates seamlessly with all ATOM trading modules for automated cash processing related to trade administration activities.

Global Processing

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

Advanced Technology

ATOM is built on an advanced web-based architecture optimized for mission critical processing. ATOM's front end is entirely web-based allowing rapid and low cost distribution. Although web-based, ATOM has the rich user front-end functionality of a GUI application.

Key Features

- Full-function cash management capabilities
- In-house Banking
- Real-time positioning
- Trading integration
- Global processing

COMPONENTS

ATOM Cash Management includes the following components:

Bank Balance and Detail Reporting

The ATOM Bank Balance and Detail Parser connects to banks and bank information providers. It efficiently downloads bank reported balance and cash detail information, which is then converted to a common format and warehoused within ATOM for positioning, reporting, analysis and reconciliation. ATOM processes both prior day and current day reporting. Bank reported balance and detail information is used for cash positioning, reconciliation, or automatic booking purposes. ATOM can accept bank reported information in BAI, XML, CSV or text formats.

Real-time Position Monitoring

ATOM Position Monitors provide dynamic, online monitoring of current day and forecasted cash positions in real-time. Cash positions are presented in worksheet format showing a summary of currency positions arranged according to currency, cash flow category, bank, bank account, business unit and other key fields. *ATOM* Position Monitors allow the user to “drill-down” to individual cash transaction detail from any given summary position. Cash position worksheets may be customized by end users according to each individual organization’s treasury management needs.

Forecast Management

The *ATOM* Forecast Manager handles detailed and summary forecasts or pending cash movements by bank account, business unit and currency.

Funds Transfer

ATOM Funds Transfer processes a wide range of payment types including Fed Wires, ACH, CHIPS, SWIFT, manual and electronic checks, and mixed-currency payments. It also supports free forms, repetitives, payments and draw-downs.

The Funds Transfer Manager supports integrated account General Ledger offset processing. It allows users to directly enter general ledger offset accounts (including splits) and provides flow-through processing to the customer’s GL accounting system.

Account Concentration

ATOM’s Concentration Manager automates the funds concentration process by analyzing concentration relationships and respective target balances. On demand, *ATOM* calculates payment or draw down amounts. Upon approval, the *ATOM* Concentration Manager initiates concentration payments for processing by the *ATOM* Funds Transfer & Payment Release Manager. Alternatively, ZBA structures are processed and the proper movements recorded. Target balances can be managed on bank reported, *ATOM* calculated, collected, ledger or a forecasted position basis.

Cashbook Management

In *ATOM*, all cash inflows and outflows are called “cash books” and are used as the base transaction for payment creation and processing, accounting and position management. The *ATOM* Cash Book Manager processes cash book activity resulting from manually entered cash entries as well as from all other *ATOM* modules, allowing the user to view, inquire and change cash book detail information.

Bank Account Management

The *ATOM* Bank Account Manager securely administers banks, bank payment identifiers, bank accounts, payment instructions, line codes and other setup information required to support *ATOM* cash management activity.

Reconciliation and Matching

ATOM Reconciliation applies prioritized user-defined matching rules to analyze bank reported cash management activity against *ATOM* internally generated cashbooks and positions. It automatically matches, creates, or supplements cashbook detail information as needed.

Cash Accounting

ATOM Accounting provides cash accounting for all cash movements including those resulting from bank downloads, funds transfer, cash import and trading activity. GL Account split is fully supported.

Other *ATOM*SM Products

- Money Market Trading
- Structured Debt
- Investment Management
- Fee Management
- Swaps & Foreign Exchange
- Affiliate Loans
- Securitization
- Loan Administration and Syndications



FINANCIAL SCIENCES