MONTRAN
Company Profile

WE UNIFY THE WORLD FINANCIALLY

Why Montran?

Montran is the partner that unifies the world financially. From payments, cash and liquidity management, to payment and securities market infrastructure, Montran is constantly releasing industry-leading solutions to meet the ever-growing needs of our customers.

Most importantly, Montran will never make our customers fit our solutions. We make our solutions fit our customers. That's not just our way of doing things; that's a promise we make and we keep.

Just ask any of our happy customers with which we have 500+ mission-critical installations: commercial banks, corporates, central banks, and infrastructure providers in over 80 countries. We are their strategic partner of choice that drives innovation and success.

Montran Achievements

- 40+ Capital Market Infrastructures
- 70+ Central Banks and Clearing Institutions
- 150+ Commercial Banks
- 500+ Implementations

Montran Global Offices

U.S. – New York, New Jersey, Connecticut | Ecuador – Quito | Romania – Cluj-Napoca | U.K. – London | India – Mumbai, Bhopal, Chennai, Navi, Pune

Montran's Key Product Lines

MARKET INFRASTRUCTURE PRODUCTS

RTGS	Real-Time Gross Settlement System	MMS	Mandate Management System
ATS	Automated Transfer System (RTGS w/Bulk Clearing)	DMS	Dispute Management System
ACH	Automated Clearing House	IFT	Instant Funds Transfer System
CSD	Central Securities Depository	IPS	Instant Real-Time Payments System (Central)
TS	Trading System (Securities & FOREX)	GPH	Global Payments Hub

COMMERCIAL BANK PRODUCTS

GPH	Global Payments Hub (Payments HUB, ISO 20022 Native, gpi Enabled)	EFS	Sanctions, AML / Enhanced Filtering System
CMS	Cash Management Services (VAM & Cash Pooling)	FDP	Fraud Detection and Prevention
GW	Participant Gateway (Multi-CSM)	DDA	Demand Deposit Accounting
IPP	Instant Real-Time Payments Participant Portal	INV	Investigation Compensation (Case Mgmt.)
ILM	Intraday Liquidity Management (Bank Treasury)	INT	Message Format Conversion (ISO/MT/Local)

Montran Solution Features

- Multi-institution, Multi-currency, Multi-language solutions
- Flexible and fully customizable software functionality
- Enhancements developed and installed on demand
- Platform and database independent
- Built according to modern proven standards – Java and browser based
- Scalability for both large and small volumes
- High level of Straight-through-Processing (STP)
- Multiple Deployment Models - On-premise, Cloud, Hybrid with Managed Services available

Montran Services at a Glance

- World Class Consulting
- Complete Project Management Services
- Custom Software Development
- 24/7 Business and Technical Support

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Global Payments Hub

- Integrated Payment Hub designed for commercial banks that require centralizing of multi-national, multi-currency, multi-language operations.
- Layered software techniques facilitate implementation of bank-specific requirements, while retaining a standard product.
- Contains a robust Anti-Money-Laundering system that identifies irregular patterns of transaction processing.

Virtual Account Management

- Multi-Bank Real-Time Platform.
- Group-wide Cash & Liquidity Management.
- Solutions for the Bank & Bank's various client segments including, but not limited to, POBO/ COBO Service, In-House Bank, Client Money, Escrow Services.
- Centralization advice and support.
- On-Premise or SaaS delivery option – fully managed Cloud Operation and Support.

Cash Pool Engine

- Cash Pool Engine performing End-of-Day, Intraday / Real-Time Cash Concentration, as well as 3rd Party and Investment Sweeping.
- Notional Pooling facility enabling Single / Multi-Currency Notional Pooling, Interest Enhancement, Real-Time Credit Monitoring.
- Easily integrated with existing Payment Infrastructure within the Bank.

Intraday Liquidity Management

- Real-time monitoring to safeguard against risks, providing accurate forecasting of liquidity needs, and facilitating quick decisions and fund transfers.
- Provides Risk Management, Payment Throttling, Forecasting, Position Monitoring, Manual action Queues, Reporting and Stress Analysis, Balance Pooling / Cash Concentration, Auto Release of Payments and Intraday Liquidity Stress Testing.
- Comprehensive user configurable dashboards.
- Allows Banks to control their funds across various clearings and payment channels and in multiple currencies.
- Complies with all regulatory requirements and guidelines.

Instant Payments System

- 24x7, High Performance Real-Time Payments Environment that complements National Payment Systems, Card Switches and Mobile Network Operators.
- Designed to support retail, person-to-person & mobile payments.
- Follows ISO20022 messaging open standard.

Mobile Payments

- Turnkey solution providing support for EPC standards defined for QR codes for mobile initiated SEPA (Instant) Credit Transfers.
- Seamless integration to Montran's Instant Payments Solution, Proxy Alias Database, Tokenization, & ACH creating an interoperable digital financial ecosystem.
- Mobile applications for customers & merchants that offers over-the-air (OTA) registration & immediate intrabank & interbank payment capabilities.

Central Securities Depository

- Support for various types of financial instruments, including fixed income, equities, EFTs, non-tradable funds, open & closed ended funds, commodities & Islamic instruments.
- Complete auctioning capabilities, including auction master data management, online competitive & non-competitive bidding, auction results simulation, execution, settlement & reporting.
- Secondary market support, including OTC & SE trades, DvP models 1, 2 & 3, FoP, payments with or without delivery, repurchase agreements, pledges & general-purpose earmarking & realignment operations.
- Standardized corporate actions processing, including compliance with CAJWG principles for transactions management (on-stock & on-flow).
- Loans management, including intraday, overnight & long-term collateralized loans, securities lending & borrowing, Open Market Operations.
- Embedded mechanisms for calculation of capital gain & interest taxation plus collection at source.

Trading System

- Supports trading of various financial instruments, securities & FOREX.
- Highly configurable Market spaces, allowing administrators to define & customize markets based on their requirements - tick size, odd lot regime, settlement location, quantity constraints, etc.
- Separate high-performance, anonymous, FIX-compliant order matching module that ensures low-latency for orders operations. Order types supported: market, limit, iceberg, market-to-limit, stop limit, stop market. Orders time-in-force options: day, good till date, good till cancel, fill-or-kill, immediate-or-cancel.
- Negotiation module offers all market members a fast & efficient way to find on-exchange (but off-book) counterparties for trades through iterative message exchanges.
- Auctions module facilitates primary market operations, managing the competitive/non-competitive bidding process, the simulation & execution of auction results based on the awarding algorithm implemented.
- Real-time market data, comprehensive charts & reporting capabilities, configurable automated circuit breakers for orders markets.
- Seamless integration with CSD & RTGS solutions for settlement & financial instruments information.