



## FACTSHEET

# A simplified core front-to-back treasury solution for digital, regional, commercial and community banks.

Major changes occurring in the financial markets have led banks to reassess their need to centralize their systems and gain increasing value from treasury operations.

Build business, increase revenue, improve customer service, reduce risks and stay compliant – all while keeping costs to a minimum. Whether you are a regional or local player, all financial institutions have these challenges on their to-do lists today.

Where to start? Smart institutions are looking to integrate, automate their systems and streamline treasury operations as much as possible. This way, they create a platform for cost-effective growth and unlock new opportunities across the organization.

This is where Opics by Teciem comes into picture. Delivering transparency, flexibility and functionality on a single platform, it makes treasury operations more cost-effective, increasing overall profitability – all this while featuring regional, country and local capabilities, flexible and rapid deployment options as well as online client portal capabilities.

### A proven solution

Opics is built on more than 30 years of core treasury and back-office experience. With unsurpassed straight-through processing (STP) capabilities, it covers all aspects of a bank's treasury operations, from deal inception through to settlement and accounting.

Over 180 clients in over 300 sites globally use Opics to simplify core treasury processing. It enables banks to manage risk more effectively, consolidate systems, reduce costs and focus their attention on client needs.

**Opics caters to various departments of the treasury function of the bank, providing users within each division a unique and fulfilling user experience.**

**A comprehensive, standalone system**

Solid front-office capabilities with a real-time view on positions, P&L and cashflows provides traders with information to empower their trading decisions.

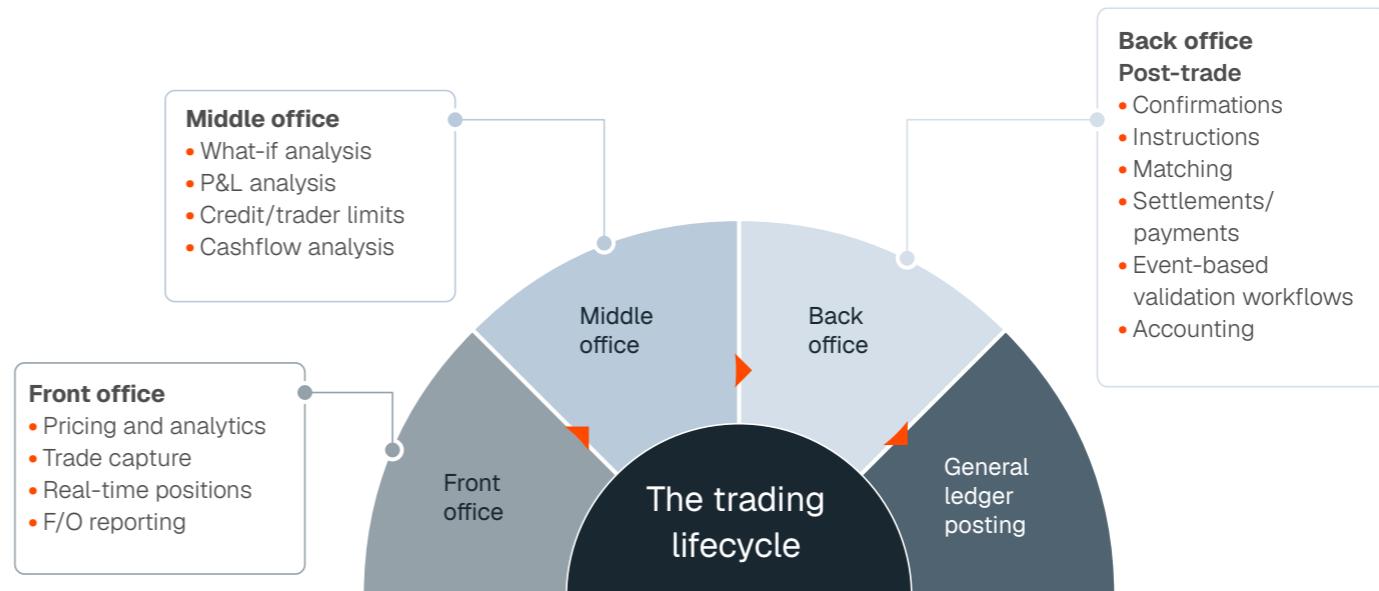
User-defined rules and limits monitoring with flexible and sophisticated notification features ease the day-to-day job of the middle office function. A centralized, dashboard view of all risks across the institution provides you with an environment of protection.

Risk Monitor provides a view on the market risk by performing sensitivity analysis, revaluations and value at risk (VaR).

Portfolio simulations are supported along with hedging, optimization, portfolio management and back-testing capabilities.

Opics Workflow Manager consolidates all back-office processing with a configurable, exception-based processing engine. The result is a single, front-to-back STP solution with user-defined exception management to streamline operations.

A strong and flexible accounting engine binds the workflow by covering all the event-based postings.



# One solution to flex with your ambitions. This is the reason why financial institutions with growth plans choose Opics.

The Opics advantage. A continuously evolving product catering to the business and market requirements in risk-free rates, IFRS9, MX generation and more. With quick time to market and features that support multiple asset classes across the entire treasury lifecycle, Opics helps organizations manage risk more effectively, consolidate systems, reduce costs and focus on their clients.

## Single, integrated treasury solution

With a proven heritage in core treasury functionality, Opics allows for the removal of spreadsheets and silo architecture. Improve the efficiency, accuracy and integrity of operations while boosting trading volumes and reducing end-of-day batch processing by up to 50%.



## Front-to-back processing

Opics provides deal pricing and entry, position-keeping and risk management in a real-time environment. Achieve increased automation and STP as well as business re-engineering and fine tuning as your needs evolve. APIs are available across asset classes to support trade lifecycles, including reports and inquiries.



## Risk management

Opics delivers enhanced transparency with tools for cash forecasting, advanced risk management with cross-asset views, compliance, limits monitoring and STP. Current clients deployed on Opics have seen 50-80% reduction in settlement errors.



## Regulatory compliance

By consolidating reporting across regulatory regimes including EMIR, MiFID as well as SFTR, get more control and transparency. Transaction reporting becomes a much simpler, lower-cost process. Handle payments seamlessly with SWIFT in MT and MX format using ISO 20022.



## Seamless integration

Opics integrates with other Teciem\* and third-party products for dynamic balance sheet management (ALM), Fund Transfer Pricing (FTP) and Basel III compliance with Fusion Risk. Opics possesses proven integration capabilities with non-Teciem core banking and GL vendors (Oracle, SAP, etc). Seamless integrations offer out-of-the-box solutions to cater to a range of functionalities essential for a treasury solution.

- ▼ **Risk management:** Vector Risk
- ▼ **Collateral:** CloudMargin
- ▼ **Pricing:** FINCAD
- ▼ **Regulatory:** deltaconX
- ▼ **Liquidity:** Bloomberg, LSEG, 360T



\* previously part of Finastra.

Opics is a flexible, scalable solution with rich features set with cross-asset coverage and powerful risk and workflow management capability — all built on leading-edge technology.

**Core treasury**

- ▶ Full STP delivery and treasury processing
- ▶ Wide range of instruments covering foreign exchange, repos, money markets and call & notice
- ▶ Complex and split value settlement, automatic refixing, flexible money market schedules and tax processing
- ▶ Settlement functionality including SWIFT confirmation matching, payments
- ▶ Continuous linked settlement (CLS) processing and cross-product netting
- ▶ Connectivity to dedicated LSEG and EBS interfaces
- ▶ Standard settlement instructions (SSI) hierarchy
- ▶ Multi-currency sub general ledger (GL)
- ▶ Flexible revaluation

**Capital markets**

- ▶ Large number of standard government and corporate securities within the global markets
- ▶ Supports different flavors of bond such as treasury bills, discounted securities, regular periodic interest inflation linked, regional government bonds
- ▶ End-to-end mortgage-backed securities (MBS) on support

**Derivatives**

- ▶ Coverage across exchange-traded derivatives including ETOs, financial futures and options
- ▶ Complex, non-standard instruments and full range of swaps, caps and floors, swap options and credit derivatives

**Booking and trading**

Global trading, market data feeds, pricing, P&L, positions and hedging



Trade workflow, confirmations, payments, cash management, accounting, central clearing and reporting

# Hassle-free front-to-back capabilities

## Front office

- Robust and flexible interfaces for trade booking from liquidity providers (Bloomberg, LSEG)
- Real-time market data feeds
- Consolidated deal capture, pre-deal position and counterparty limit checks
- Solid position management view to ease decision-making for traders
- Core pricing engine with additional advanced pricing with Fincad

## Risk and middle office

- Easy-to-use world-class trade workflow monitoring
- User-defined rules and limits monitoring with flexible and sophisticated notification features
- Ready-to-deploy in-house and partnered solutions to manage ALM, risk and collateral variation
- Fusion Risk is used to configure, process and visualize data for balance sheet management (ALM, FTP and IFRS 9) and regulation through Basel II & III (credit and market risk, operational risk, national discretions, McDonough ratio, and regulatory reporting, capital requirements and liquidity risk)
- Vector Risk provides risk management on cloud, with end-of-day and real-time solutioning for market and credit risk, including VaR, PFE, xVA and complete FRTB
- CloudMargin is the world's first cloud-based collateral management workflow tool covering all asset and instrument classes, from calculation through to real-world settlement and reporting

## Back office

- Automated settlements and confirmation management through flexible instruction maintenance
- Forward-funding projection through daily cash positioning, short-term funding requirements and long-term liquidity
- Full multi-entity, multi-currency GL, providing financial institutions with the flexibility to define their own accounting structure and posting rules
- Integrated hedge accounting supporting compliance with the provisions of the Financial and International Accounting Standards Board's FAS133 and IAS39 relating to accounting for derivative transactions used in hedging activities
- Wide range of inquiries including open database and customized reporting to closely monitor transactions and position activity
- Transactions efficiently passed directly into the system for position management and downstream settlement processing

## Opics journey is simple and extensible

### Build



Docker containers  
Automated installation  
and configuration  
Highly configurable  
Pre-configured bank-in-a-box  
configuration

### Deploy



Deployment model:  
► On-premises  
► Cloud  
► Hybrid  
  
Hosting and operating model:  
► Self-hosted  
► SaaS - through partners  
  
Cloud providers:  
► Azure  
► AWS  
  
Opics container – Up-and-running  
in 10 mins

### Secure



GDPR regulations  
Third-party authentication using OIDC  
Single sign-on (SSO) using LDAP  
Regular SAST, DAST and SCA checks

### Monitor



Service health checks  
Service metrics  
App metrics  
Dashboard

# As the integrated banking solution for foreign exchange and international trade finance, Opics supports regional U.S. bank's expansion plans.

## Opics in action

When a leading U.S. regional bank wanted a single, integrated solution to build its foreign exchange (FX) and trade business to support international ambitions, it turned to Opics.

Using Opics and a third-party core banking solution, with client front-end services, the software is delivered as a service, using the Teciem SAS 70-certified hosting capability.

It enables the bank to provide its customers with a web-based front-end while delivering a best-of-breed back-office processing system for trade finance and FX solutions.

Now, the bank can provide international banking customers with a full range of foreign exchange and trade products through a single portal, including spot, forward, window forward, non-deliverable forwards, swaps, time options, bank notes, drafts, wires, letters of credit, standbys and collections.



#### About Teciem

Teciem is a global provider of front-to-back treasury and capital markets software solutions, serving banks and financial institutions of all sizes. We deliver award-winning solutions for trading lifecycle and risk management, helping clients to operate seamlessly across asset classes and global markets. Built on decades of domain expertise, our solutions – Kondor, Summit, Opics, Sophis, Fusion Invest and Fusion Risk – are trusted by more than 340 financial institutions (and many of their subsidiaries) worldwide, including a majority of the top 100 global banks.

For more information visit [teciem.com](https://teciem.com)

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