



📘 Overview

Aquarius

Offered in Partnership
With TAS Group

Managing liquidity is complicated and demanding. Payment operations needs to make effective use of available liquidity while treasury must optimize liquidity and forecast future demand. Liquidity management requires organizations to identify, coordinate and consolidate data across siloed systems, partners and correspondents – all while operating in a 24/7 instant payments environment. Meanwhile, regulators continue to up their requirements, including real-time monitoring and reporting to ensure financial stability.



Managing Liquidity Across All Payment Types

Fiserv has partnered with TAS Group to offer its Aquarius liquidity management solution as a stand-alone solution or in combination with Enterprise Payments Platform from Fiserv. Aquarius enables financial institutions to proactively monitor and manage their liquidity positions across all payment types through a cloud-based deployment model.

As a stand-alone solution, Aquarius offers a single view of a financial institution's cash and liquidity accounts, allowing real-time reporting and alerts, including BCBS 248 compliance and stress testing.

In combination with Enterprise Payments Platform, Aquarius provides a more robust liquidity management and payment flow monitoring solution with visibility into end-of-day and intraday conditions in real time across all currencies, legal entities, internal and external cash flow sources, and direct and indirect clearing relationships.

Aquarius supports the operational management of cash and liquid assets over different channels:

- Large value payment systems
- Clearing and settlement systems
- Correspondent banks

It offers a real-time and forecast view of liquidity usage to efficiently allocate liquidity for targeted business models or compliance requests.



Key Features:

- Single solution to manage cash and liquid assets in real time
- Integration between treasury functions and the back office, providing a common, transparent view of current and future liquidity obligations and availability
- BCBS 248 compliance offers key metrics and reports in real time, 24x7x365
- Single monitor for all bank cash and securities accounts (That is, central banks, correspondent banks, CSDs, custodians and so on)
- Customer/Business/Categories visibility and management in real time, regardless of account structures
- Real-time monitoring and alerting systems
- Advanced UI for analysis and evaluation
- Independence from market infrastructures and settlement and clearing schemes (That is, operational model, data formats and protocols, and so on)
- Multicurrency bank cash flows
- Full cash and securities real-time liquidity
- Works with native ISO 20022 as well as proprietary formats
- Historical data
- Flexible reporting and simulation

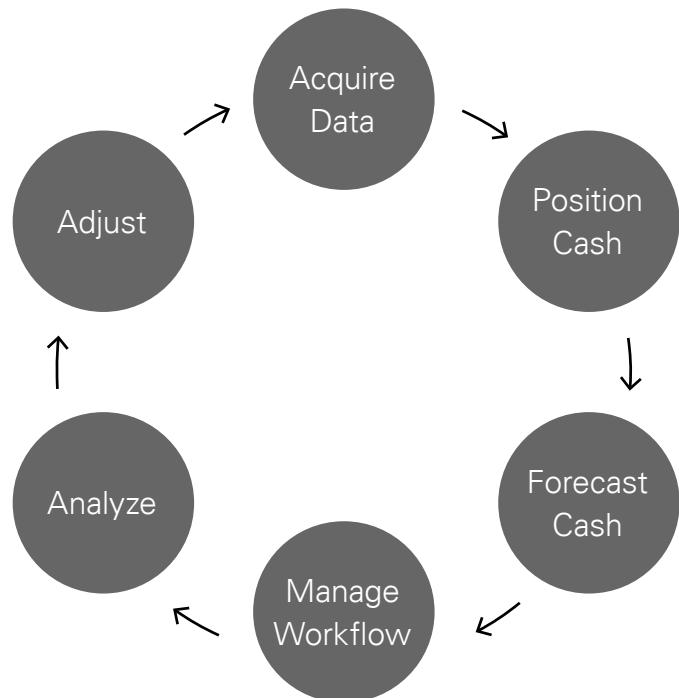
Optimizing Liquidity Without Undue Risk

The solution goes beyond regulators' demands for liquidity position reporting and exposure. It allows financial institutions to optimize the use of liquidity and monetize excess liquidity without adding undue risk to the organization.

Aquarius delivers the transparency needed by treasury departments and payment operations teams to efficiently maintain their liquidity buffers, reduce their funding costs, and understand when and where liquidity is needed and how it can be sourced.

When financial institutions extend this in-depth understanding of liquidity needs to their customers, it provides detailed insights into how payments affect customers' funding requirements and how changes in their behavior can have a positive impact on their cash flows.

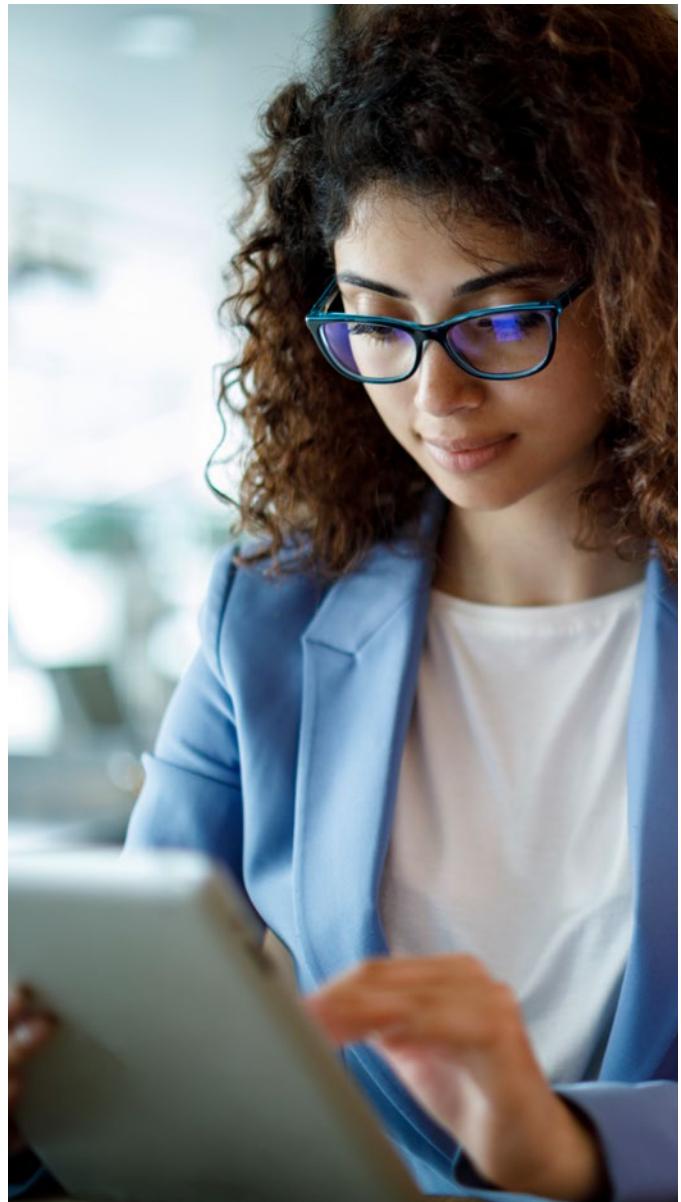
Holistic Approach to Liquidity Management





Key Benefits:

- Digitalize and harmonize liquidity management to improve funding, secure compliance and reach the right level of high-quality liquid assets
- Gain 360° real-time visibility on liquidity across payments and liquid assets (For example, collateral and securities)
- Decrease system fragmentation with broad and modular coverage
- Improve data governance through a single system providing business intelligence, operational support, and liquidity risk monitoring and reporting
- Reduce manual intervention through better data quality and automated tasks such as payments throttling, automated sweeping and integrated reconciliation
- Save time and money with BCBS 248 integrated stress testing
- Gain a competitive advantage with accurate, timely and proactive management of liquidity positions



Connect With Us

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Fiserv is driving innovation in Payments,
Processing Services, Risk & Compliance,
Customer & Channel Management and
Insights & Optimization. Our solutions
help clients deliver financial services at
the speed of life to enhance the way
people live and work today.

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