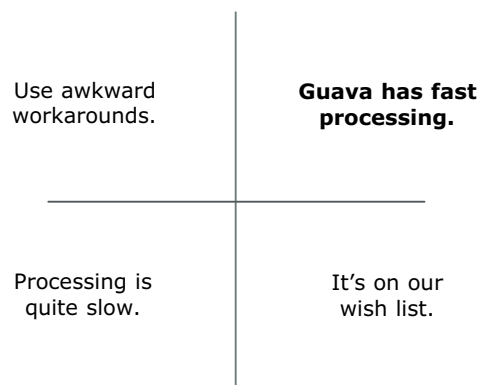


**Old treasury solutions  
solved old needs.** We have  
developed a new treasury  
solution that delivers on  
the needs of this new era.



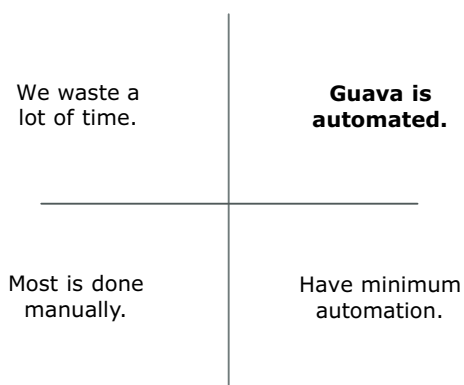
## Figure No1.



Without built-in workflow management for automation, controls, and real straight through processing your treasury team is not efficient. Are you in the target quadrant? There can be no more telling critique than your very own, so how do you rate the solution you currently rely on?

## Real straight through processing.

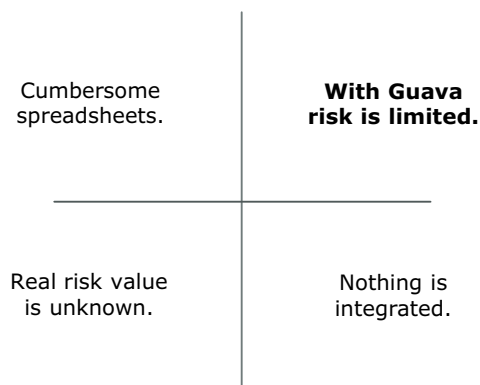
Figure No2.



Without powerful integrated tools for cash management, bank reconciliations, and cash flow projections management you're working in the financial dark. Are you in the target quadrant? There can be no more telling critique than your very own, so how do you rate the solution you currently rely on?

Powerful cash management tools.

Figure No3.



Without a rich risk management framework integrating market risk, liquidity risk, and risk limit controls your entire enterprise is vulnerable. Are you in the target quadrant? There can be no more telling critique than your very own, so how do you rate the solution you currently rely on?

Richly featured risk management.

## Contents manifest.

### Section No1.

#### Leadership role.

The needs of this new era cannot be met by older treasury software so with twenty-five years of expertise we have built a new treasury leader.

### Section No2.

#### Dealer module.

With live market data, and real-time processing, dealers will be far more informed as they take positions and manage the expected outcomes.

### Section No3.

#### Risk module.

Risk can be monitored and controlled with risk analysis, inclusion of external exposures, limits, hedge ratio calculations, and risk reporting.

### Section No4.

#### Ops module.

With full integration and automation, efficiency will dramatically increase with a consequent ratchetting down of treasury operational costs.



**Twenty-five years of treasury leadership.** And we have developed a new treasury solution leader.

Section No1.  
Leadership role.

Perhaps it is the unexpected rout of our global markets, or perhaps it is the resultant nervousness in the boardroom.

The result for those that survived is that business management no longer has free rein to spend on information technology projects in every division of their enterprise with the pre- rout notion that each newly planned project would bring in better results, and improved bottom line.

But there is one division that is ripe for new technology, treasury.

This new era that has arrived post-crisis has caused both a heightening in boardroom understanding, and focus on treasury functions.

This intense new governance and also performance focus on exposure to financial instruments, risk management, cash management, immediate reporting, and profitable use of new technology in real-time has created a new set of needs.

These needs cannot be met by older technology treasury software.

While many software developers held back and waited for the rout to pass, we kept on innovating, and developing.

Backed by our twenty-five years of accumulated intellectual knowledge and skills in treasury solutions we have developed a new solution to match the needs of this new era.

It is called Guava.

It is a single integrated system of three modules that encompass dealing, risk management, and operations.

It meets the new needs in the following areas:

- No1.** Full instrument coverage.
- No2.** In-built straight through processing.
- No3.** Richly featured risk management functionality for limits, control, and monitoring.
- No4.** Cash management tools.
- No5.** Live market data.
- No6.** Real-time analytics.
- No7.** What-if scenarios.
- No8.** Deal analysis and performance management functionality across all portfolios.
- No9.** Portfolio analytics.
- No10.** Conventional and Islamic functions.
- No11.** Full integration and seamless interfacing with third party payment systems.
- No12.** Powerful management reporting tool supporting user definable formats.

We have also built a new implementation team that has skills beyond just the old style of solution deployment.

Our new team has in-depth and diverse knowledge of the global financial markets covering dealing, risk management, operations, accounting, and data technology to ensure Guava customers gain a rapid return on their investment.

Customer support is a critical component of our twenty-five year reputation in treasury solutions.

And so, supporting Guava, we have built time zone specific 24 x 7 help desks.

Each serviced by a skilled team that importantly has financial markets experience, as well as in-depth knowledge of each of the Guava modules that ensures both an understanding of the business issues, as well as a rapid resolution process.

Guava is ready.

With our proven expertise encompassing development, implementation, customisation, and support, we are able to deliver a superior technologically advanced treasury management solution, today.

Points for the board.

Point No1.

Backed by twenty-five years of expertise.

Point No2.

Fast straight through processing functionality.

Point No3.

Up-to-the-moment live market data feeds.

Point No4.

Real-time analytics increase decision accuracy.

Point No5.

Analytics can be applied to defined portfolios.

Point No6.

One firm supplies, implements, and supports.

Point No7.

Skilled help desk support in your time zone.

**Guava.** Treasury Solution.

Document No1 in the capability series.



# Guava<sup>®</sup> Dealer.

Version No1.4.

October 2010.

## Section No2.

Section No2.

Dealer module.

There are a number of critical business factors that have combined to make the timing right for the release of our new Guava treasury solution.

But chief among them are the needs for increased accuracy in financial forecasting and more precision in decisions that affect enterprise profitability.

Both of these needs have been addressed in the design of our Dealer module.

Dealers will be far more informed as they take positions and manage the expected outcomes.

The three primary features here are:

**No1.** Live market data.

**No2.** Real-time pricing.

**No3.** Real-time analytics.

With Guava the infamous gap between management expectations of their treasury functions and actual performance is closed.

Simply put, dealers will be informed up- to-the- moment, with both greater understanding, and greater visibility.

Guava then takes this step further in information immediacy and adds functions that dramatically improve information insight:

**No1.** What-if scenarios.

**No2.** Simulations.

**No3.** Deal analysis.

**No4.** Portfolio analytics.

**No5.** Position aggregation.

Dealers will have deep insight into the consequences of impacting factors, like interest rate changes, exchange rate fluctuations, bond acquisition or divestment, currency buying or selling, different hedging strategies.

Within our new treasury technology we were able to incorporate many items from past dealer wish lists. These include the following:

**No1.** Hedge recommendation.

**No2.** Bulk capture of physical products.

**No3.** High throughput of deal capture.

**No4.** Minimal user input.

**No5.** Pricing includes corporate margins.

**No6.** Trade and risk statistic aggregation.

**No7.** Physical and derivative aggregation.

**No8.** Precise display of cash movements.

**No9.** Automatic back office integration.

For the very first time, a single treasury solution can unlock the valuable information behind market data, analyse it, automate it, and use it to drive treasury performance.

Points for the board.

Point No1.

Market data being presented and used is live.

Point No2.

Transaction and simulation pricing is real-time.

Point No3.

Analytics are done in real-time.

Point No4.

Dealers become far more informed.

Point No5.

The precision of decisions is boosted.

Point No6.

Enables what-if scenarios and simulations.

Point No7.

Ability to improve treasury performance.

**Guava.** Treasury Solution.

Document No1 in the capability series.



# Guava® Risk.

Version No1.4.

October 2010.

## Section No3.

Section No3.  
Risk module.

Another critical business factor that makes the timing right for the release of our treasury solution is the need to accurately manage risk and exposures enterprise wide.

Addressing this need has been a major focus of our new treasury solution.

Dealers will more deeply understand the real risk measures of a deal.

And senior management will be able to better manage their new compliance and governance responsibilities.

It is our view that there will be new laws written to address risk, and existing ones will only get tougher.

Our risk module is rich in features and has been built to solve the needs of today, and be the platform to solve the needs of tomorrow.

The five primary features here are:

- No1.** Enables risk analysis and calculation of hedge ratios.
- No2.** Provides internal risk controls and generates risk compliance reports.
- No3.** Enables the inclusion of exposures from external sources to be imported and also combined.
- No4.** Built-in ability to input theoretical

positions, apply simulation, and actively monitor profit and loss figures.

- No5.** Empowers dealers to create stress scenarios to support accurate decision making processes.

Within our risk module we have created richly featured interest rate and foreign exchange dealing centres.

These become the focus for users to accurately identify their existing positions within portfolios, and to immediately access risk critical information about those positions.

Guava takes this step forward in accurate risk identification and adds functions that further boost risk management, and enable dealers to stay within internal limits in real-time:

- No1.** Precise risk exposures can be calculated with measures that include duration, modified duration, convexity, present value basis point, value-at-risk for a position, also futures, exchange traded options, and more.
- No2.** Reduce risk by proposing risk reduction hedging recommendations.
- No3.** Comparisons can be made with a trade blotter or portfolio with a benchmark and calculate the differences.

Points for the board.

Point No1.

Dealers have a deeper insight on trade risks.

Point No2.

Better risk management by senior management.

Point No3.

Built to address risk needs today, and tomorrow.

Point No4.

Risk measures include external sources.

Point No5.

Risk exposures can be put under stress tests.

Point No6.

Limit risks can be calculated in real-time.

Point No7.

Risk reduction hedging recommendations.

**Guava.** Treasury Solution.

Document No1 in the capability series.



# Guava<sup>®</sup> Ops.

Version No1.4.

October 2010.

## Section No4.

Section No4.  
Ops module.

The last crucial business factor that makes the timing right for the release of our treasury solution is the need for a dramatic increase in operational efficiency.

The technology in old and conventionally designed solutions was simply not able to deliver the functionality needed.

No longer will treasury be hobbled by slow processing, non-integration of all functions, inability to access all data, inefficiencies from third party bolt-ons, clunky custom software additions, workarounds, manual intervention, and duplication of processes.

The five primary features here are:

- No1.** Fully integrated.
- No2.** Handles all treasury instruments.
- No3.** Online functionality.
- No4.** Manages processes in real-time.
- No5.** Solution processing flexibility.

The strategy behind the building of our ops module was to provide an automated and seamless integration from our dealer module and other front office applications on which your treasury team may rely.

This strategy has proved to be far more successful than we originally planned.

It has become an example of software innovation at its most fundamental level.

It has allowed our development team to build-in a long list wish list of process automation and user flexibility for today and also build-in capabilities ready for tomorrow's stringent demands by law makers, local regulators, and global financial market overseers.

The long list of functions include:

- No1.** Full instrument coverage.
- No1.** Deal capture.
- No2.** Monitoring of limits for credit and settlement.
- No3.** Outward confirmations.
- No4.** Verifications and authorisations.
- No5.** Updating of credit links.
- No6.** Maintenance of positions.
- No7.** User definable workflows.
- No8.** Outward messages for payment.
- No9.** Settlement.
- No10.**Reconciliations.
- No11.**Bank account settlements.
- No12.**Full accounting.
- No13.**Comprehensive reporting.
- No14.**Event drill down capability.
- No15.**Security and audit trail.
- No16.**Integration with other systems.

Points for the board.

Point No1.

A solution built on new software technology.

Point No2.

Full process, information, and data integration.

Point No3.

Ability to handle all treasury instruments.

Point No4.

High efficiency extended to an online capability.

Point No5.

Processes are managed in real-time.

Point No6.

Incorporates full accounting and reporting.

Point No7.

Constantly monitors limits for all activities.

# Thanks for reading.

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