

globalsyn infotech

(formerly Synergy Log-In Systems Ltd)

**Liquidity Management and Payment
Scheduling Solution LAMPS**

Liquidity Management and Payment Scheduling Solution (LAMPS) for RTGS Participants

Introduction

Globsyn Infotech Ltd offers the perfect solution for the banks in India who are participants in the proposed RTGS system.

Integration Capability with Core Banking and Treasury Applications

1. Easy integration with treasury and core banking products through inbuilt message mapping/ formatting facility. Only requirement is that payment messages are received from these systems in any flat file format.
2. Pre-configured interface with SLSL's ITMS
3. MQ Series compliant in sending payment messages to RTGS.
4. Can accept messages from participant bank applications in SFMS, SWIFT or CSV format
5. Can convert payment messages received from Treasury or Core Banking to either SFMS or SWIFT format.
6. On-line interface with bank's applications and RTGS Participant Interface Host.

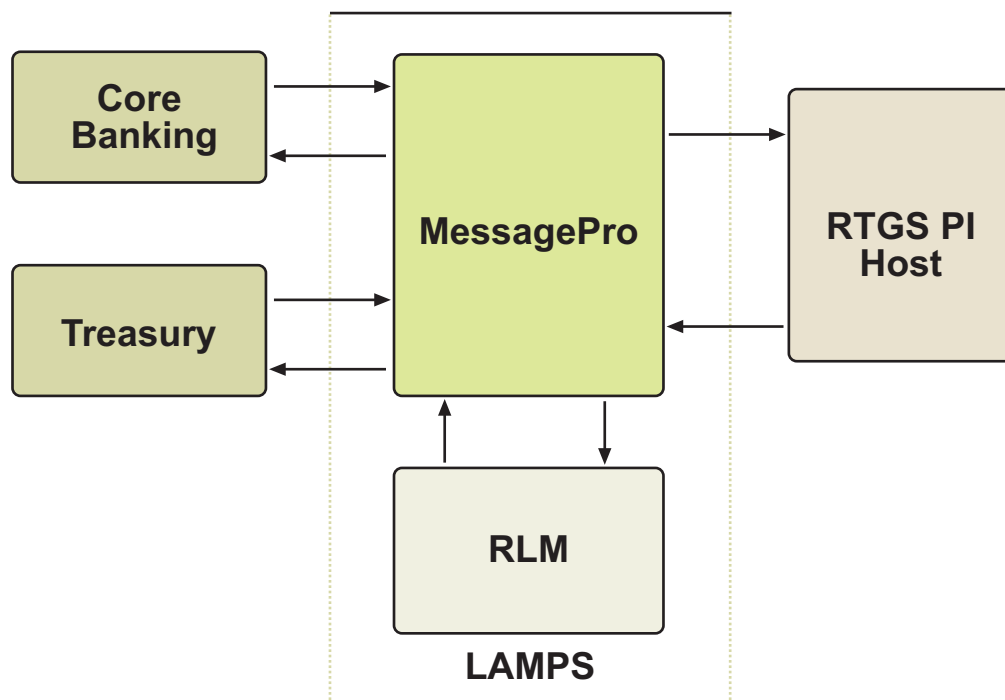
Functional Description

1. Liquidity Management of settlements through RTGS Account
 2. Status tracking of all Local currency payments messages to RTGS and Foreign Currency payment messages to SWIFT
 3. Scheduling of payments through RTGS, based on available liquidity and rules for payment priority.
 4. Fully compliant to RTGS specifications
 5. Manual liquidity adjustments
 6. Rules based reserved funds functionality to cater to liquidity for specific needs (Phase II)
 7. User alert facility in case available liquidity falls below specified level
 8. Number of built in queries and reports
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Components of LAMPS

1. ITMS Add-on to generate local currency payment messages for RTGS
2. RTGS Liquidity Manager (RLM) of Globsyn Infotech Ltd.
3. MessagePRO, as the rugged and secure messaging middleware, developed using SWIFT tools and standards. MessagePRO of SymTec, UK, is a third party product that is marketed and supported in India by Globsyn Infotech Ltd. MessagePRO is already under live use in banks as a middleware to connect to RTGS, Brazil.

Schematic Context Diagram: LAMPS



Payment Processing

1. It is expected that all payments and account transfers sent to RTGS and SWIFT, as also received from these, are routed through LAMPS.
2. LAMPS can receive messages in any format, as it has built-in mapping and formatting facility
3. LAMPS receives messages from bank's multiple applications, does validation, reformatting, if required (into SFMS or SWIFT formats), schedules, and dispatches these to RTGS PI Host as MQ Series
4. Notifications and messages received from RTGS and SWIFT are sorted and routed to the correct application (core banking, or treasury), based on rules
5. Highly secure and maintains audit trail of all transactions

RTGS Liquidity Manager (RLM)

1. Maintains a “Shadow Account” for RTGS settlements, with details of all outward payments and inward credits.
 2. Facility to manually enter liquidity balance, as per RBI statements
 3. Real time status of intra-day available liquidity
 4. Alerts in case available liquidity falls below specified limits
 5. Intra-day counterparty exposures maintained
 6. Selective prioritization of payments, based on rules, including intra-day counterparty exposures
 7. Report to provide release profiles of outward payments to RTGS
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