

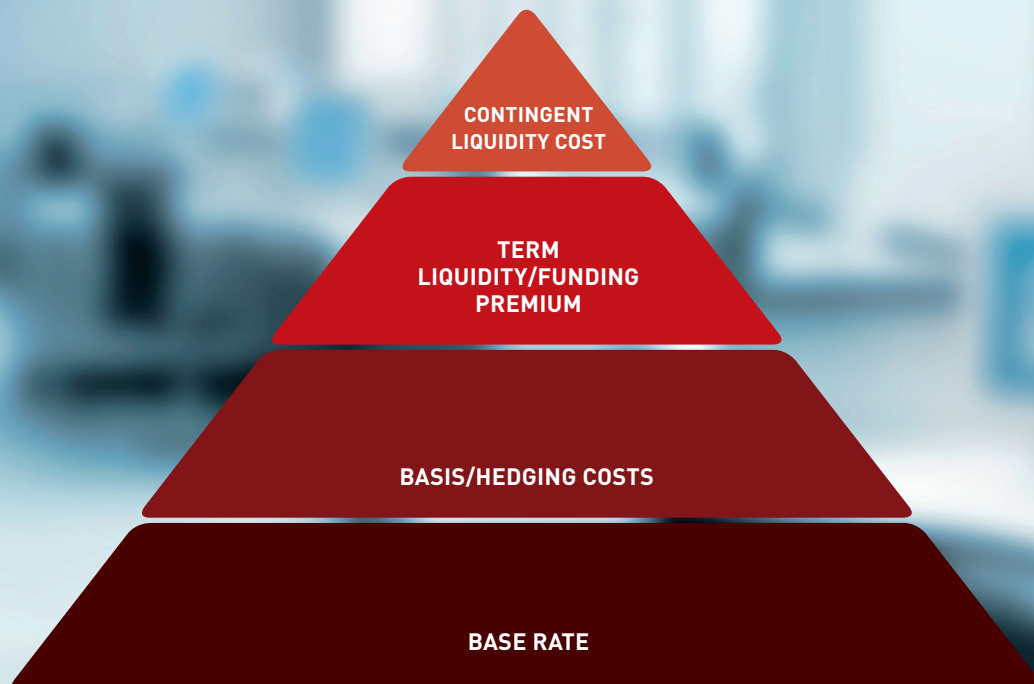
MORS TRANSFER PRICE MANAGER™

FOR TREASURY, ALM
AND BALANCE SHEET
MANAGERS IN BANKS

TRANSPARENT MECHANISM FOR
PASSING ON THE COST OF FUNDING
TO THE PRICING OF THE PRODUCTS

ADJUSTABLE FOR
ANY PRICING
REQUIREMENTS

TRANSPARENT, AGILE AND INFORMATIVE
covering all cost layers



MORS TRANSFER PRICE MANAGER™

A REAL-TIME SYSTEM FOR DYNAMIC FUNDS TRANSFER PRICING. AN EFFICIENT STEERING TOOL, WHERE FTP LEVELS CAN BE ALTERED DYNAMICALLY AND THE EFFECTS CAN BE MONITORED IN REAL-TIME.

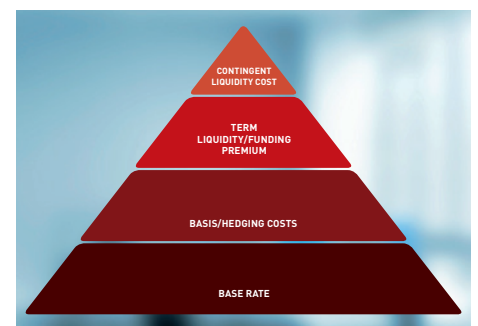
KEY FEATURES

- Automated, flexible and transparent system.
- Pricing based on infinite amount of user-defined curves.
- Contingent liquidity cost included, such as Liquidity buffer cost.
- FTP levels for any product, business line, client segment can be altered dynamically.
- Possibility to incorporate bonus and malus for efficient steering.
- Complete drill-down and monitoring of FTP-effects for all transactions.
- Highly automated FTP process.
- Dynamic FTP solution offering a powerful combination of ALM, Front-Office, Treasury and Data Consolidation solution features.

MORS Transfer Price Manager is an efficient steering tool, where FTP levels can be altered dynamically and the effects can be monitored in real-time. It enables banks to create and maintain highly automated and transparent internal funds transfer pricing processes.

MORS Transfer Price Manager integrates seamlessly with other MORS modules, offering additional functionalities for Treasury, Liquidity Risk Management and ALM (Asset and Liability Management) in banks.

TRANSPARENT, AGILE AND INFORMATIVE COVERING ALL COST LAYERS



INCLUDING STANDARD MORS FUNCTIONALITIES:

REAL-TIME: analysis, calculations, forecasting and simulation.

DRILL-DOWN AND DRILL-THROUGH: Full drill-down to cash-flow and transaction level.

MERGING AND SORTING DATA: Calculations and data can be sorted on any sublevel, such as legal entity, currency, business unit, portfolio.

EARLY WARNING INDICATORS with alerts, warnings and limits on different risk components.

BCBS239 COMPLIANCE