Application

Applications

Meeting Real Needs

The corporate treasury is a minefield of mind-boggling transactions spanning a massive array of assets and liabilities. Every day, cash needs to be managed accurately and efficiently.

Investment managers and trustees face similar challenges. They must track the performance of different asset classes, monitor compliance with investment criteria, and manage overall performance indicators.

Cash and Liquidity

Connected via SWIFT or with host-to-host connectivity with the Account Service Provider, CS Lucas constantly polls for cash balances and bank statements.

Forecasts are grouped by the nature of transactions, and each group can have multiple versions. All these may be submitted directly by users or imported from legacy systems. By combining forecasts from different transaction groups and versions, you can define “what if” scenarios and then compare their impact on cashflow.





Payment Processing

CS Lucas processes high-volume payment requests via API, direct entry, or integration from its payment gateway. Settlement control manages payment type and their cut-off timing (with daylight savings). You get a customisable workflow to handle approval for liquidity checks, payment type switches, sanction lists, and limit breaches.

Besides support for industry standard payment formats (e.g. MT101, PAIN.001),

CS Lucas' transformation tool can maintain proprietary format for bespoke host-to-host integration to banks and Payment Service Providers.

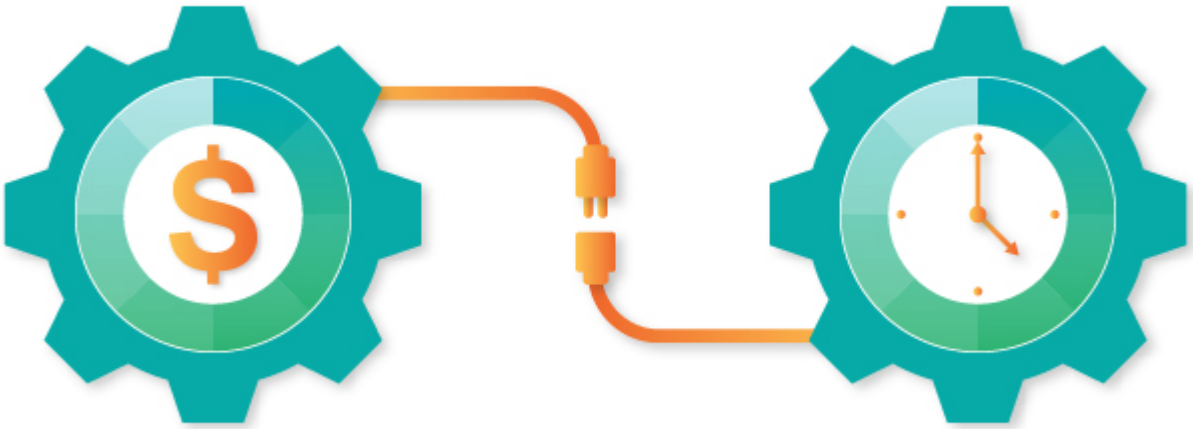
Investment

CS Lucas handles investments across a wide range of asset classes, including term deposit, short-term bills, fixed and floating rate bonds, equity, unit trust, funds, and structured assets.

The system performance report on yield and return allows for time-series comparisons and comparisons between portfolios.

Pre- and post-trade compliance is available against industry sector/group and asset class, which can be extended with user-definable risk profiles tagged against securities/counterparties.





Liability

Keep an account of borrowing facilities, interest rate types, and available head room on borrowing limits. Liability tracking includes off-balance sheet transactions, bank guarantees, letters of credit, and performance bonds.

CS Lucas tracks repayment and maturity profiles; average loan life; and fixed, hedged, and variable interest rate profiles. You can monitor syndication arrangements and facility covenants.

Foreign Exchange (FX)

You can process transactions in outright foreign exchanges, forward exchange swaps, and non-deliverable forwards. The system allows for rolling forward and partial delivery to match operational cash requirements. Marked-to-market reports analyse currency exposure by time horizon position, unrealised gains/losses, and hedging cost.

To streamline processing, CS Lucas provides integrations for executed transactions to be retrieved from FX dealing portals (e.g. 360T, Bloomberg).





Commodity

CS Lucas allows you to track requirements (or surplus) in any user-definable commodity used in the ordinary running of the underlying business operations. The type of commodity depends on the industry and includes diesel and jet-fuel freight rates. The system tracks the hedging of these exposures with commodity hedge. Marked-to-market reports analyse unhedged positions, unrealised gains/losses, and hedging cost.

Accounting

CS Lucas handles the complexity of journaling for treasury and investment instruments. For each instrument, users can choose between alternative IFRS-compliance accounting treatments. Journals include month-end revaluation, accruals, and amortisation.

Journals are generated and seamlessly posted to accounting systems. CS Lucas has an inbuilt general ledger and a host of reports to reconcile these postings.

