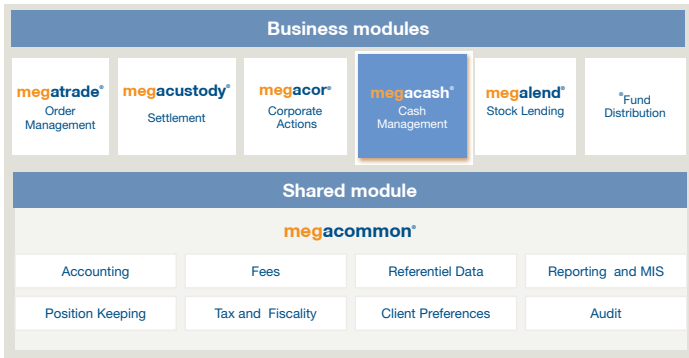


## Financial services products : megara®



**megacash®** provides accurate management and control of cash flows, supporting both basic and value-added cash services such as pooling a forex management. Its straight through processing ensures improved efficiency and higher accuracy and also minimizes the cost of processing.

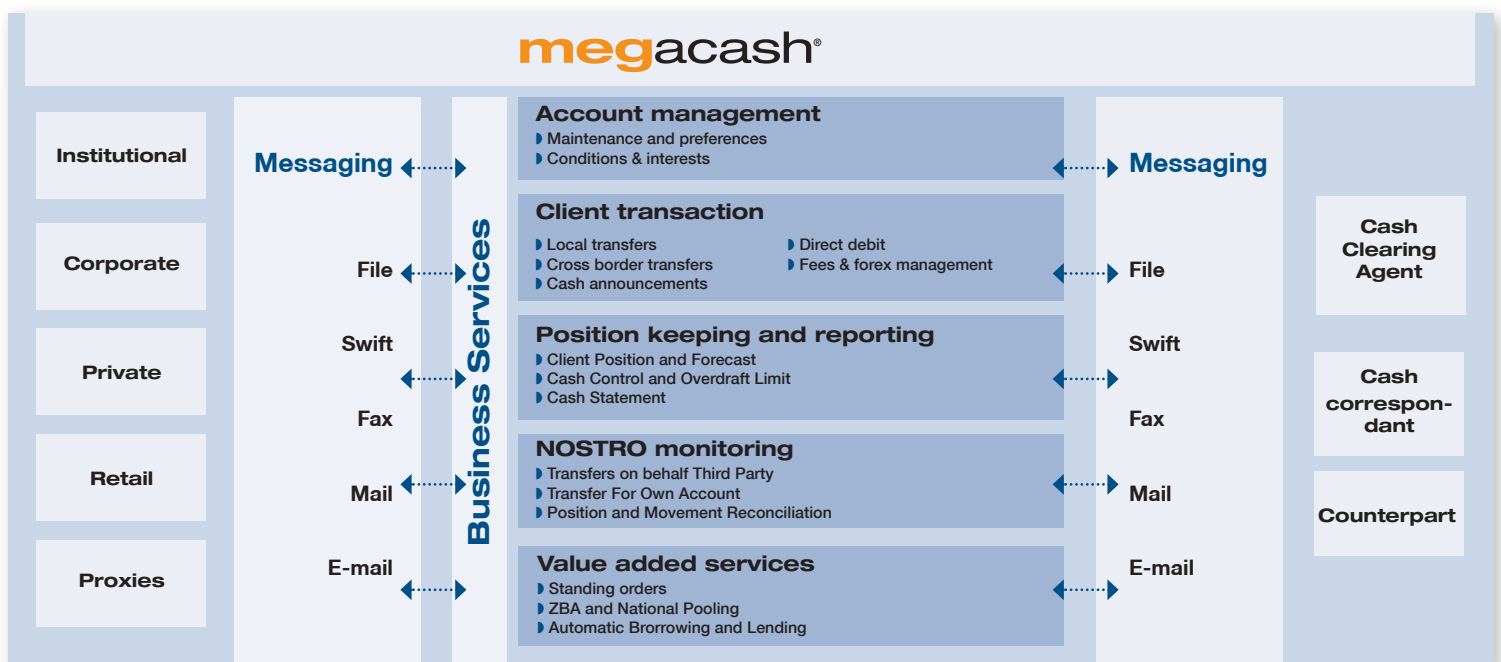
The system gives a consolidated view of a client's entire account and the automatically generates local and crossborder payments. It manages client and Nostro cash accounts at both the transaction and position level. Ultimately, **megacash®**'s multi-dimensional credit control and management makes cash services more secure through real time positions, account overdrafts and credit lines by client.

**megacash®** is delivered as an integrated part of **megara®**. It can also be integrated with other products and legacy systems.

## » Highlights

- ▶ Real-time payment processing
- ▶ Real-time risk control
- ▶ Cross-borders transactions
- ▶ Routing of transfer payments
- ▶ Swift compliant
- ▶ Multi-entity and global processing support into a single environment
- ▶ Web-based user interface
- ▶ High-volume capability

## » Functionality



**Configuration tools**

**Setup & administration**

Client Preferences	Business rules / Exception management	Life cycle	Dashboard
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**Usability & presentation**

Report & query tool	Audit Trail	Language & labels	Screens layout
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## » STP and workflow management

The STP and workflow management in **megacash®** are based on:

- ▶ Definition and monitoring of the life cycles of the transactions.
- ▶ Definition of exception handling rules.
- ▶ A flexible engine to allocate tasks per user.
- ▶ A user interactive dashboard that displays the tasks to be performed.
- ▶ Definition of escalation procedures for specific tasks.

## » Customisation tools

**megacash®** is equipped with tools that offer additional flexibility in terms of user configurable services without any impact on the application's functionality.

**View format** : screen template definition according to users' profiles.

**Menu editor** : a tool for personalising menus.

## » Integration capabilities

Other systems and processes can be used to integrate **megacash®** into unique environments. To facilitate data exchange with external systems, **megacash®** embeds a message broker, which is a powerful middleware system that allows STP connectivity with different application systems regardless of their formats, types and communication media.

The **megacash®** message broker provides as part of its services :

- ▶ Parsing of different data types or formats such as XML, SWIFT, flat files...
- ▶ Format transformation and routing facility. Support of different types of communication I/O devices such as Queue, FTP, EJB, Mail, Fax, SMS and Web Services.
- ▶ Messages monitoring and reprocessing capabilities.

## » Technology

**megacash®** is delivered in Java EE architecture, using Vermeg's in-house Palmyra® framework. It provides an RIA client interface available through a web browser.

The system is independent from operating systems, relational databases and hardware. It runs on any Java EE compliant application server (Websphere, Weblogic, Jboss, etc.) and on any operating system compatible with this software.