



Automating the Financial Value Chain

New Zanibal eFinance solution that streamlines, integrates and automates order and financial transactions between banks, custodians, asset managers, brokers & exchanges



Zanibal financial services solutions lets brokers, custodians & asset managers streamline their financial value chain, slashing the time and cost associated with initiating, settling and reconciling securities and financial transactions with exchanges and banks.

Overview

For years, capital market operators in Nigeria have sought for better ways to collaborate while serving its stakeholders. The goal has been to provide market participants with a fully integrated, standards-based solution that eliminates manual processes and enables Straight Through Processing of orders and settlement transactions. This search has been exasperating, plagued by communication infrastructure challenges as well as the very high cost of in-house development of such message based integration platforms, order and asset management systems and other technology components required to automate these processes.

However as the impact of the recent global financial crisis and subsequent recession continues to reverberate through the Nigerian capital markets, the competitive landscape has been significantly altered with many brokerages and asset managers becoming insolvent and banks writing off huge exposures to margin and proprietary trading credit lines. The rapid decline in asset prices and overall market volatility has increased the need for retail and institutional clients to have access to high quality research and real-time pricing information for timely decision-making. Clients are also demanding faster and better service as well as improved transparency from their financial service providers.

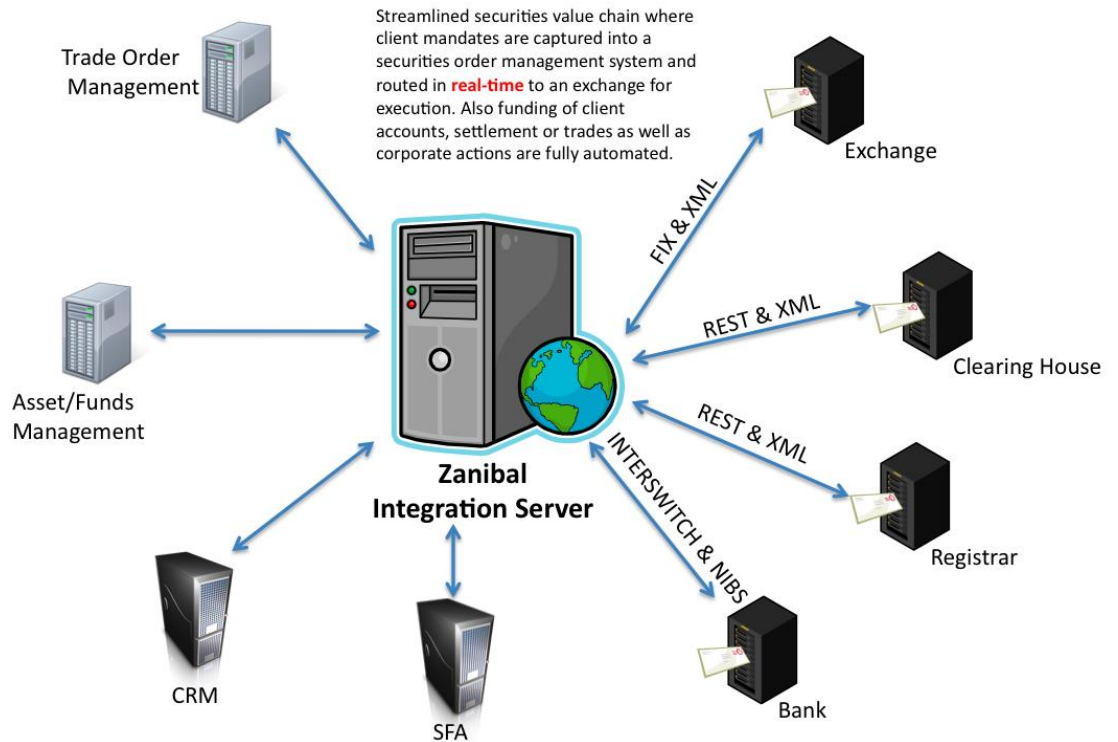
In order to address these challenges while also bolstering their competitive position, capital market operators need

to invest in cost effective technology that will improve their operational efficiency and risk management capabilities while also delivering a significantly improved and more transparent experience to their clients.

Zanibal has introduced a new suite of products to solve these complex challenges with a low-cost, easy-to-implement, and standards-based solutions. These Order to Settlement solutions automate the interactions between brokers & asset managers, their clients, exchanges, trading partners, banks and other market participants. This eliminates manual effort and errors, significantly improving turn around time and visibility while also saving time and money for buy and sell side participants.

Some of the benefits from implementing these solutions include:

- Having client orders captured and executed on the exchange in real-time, ensuring transparency in pricing while also eliminating any translation errors. Amongst other benefits, this helps develop the trust needed to build long lasting client relationships.
- Self service tools (web & mobile devices) for real-time price alerts, order capture, transfer of cash funds in and out of brokerage accounts and real time feedback on the status of transactions, significantly improving the client's experience.
- Improved back office capabilities with features such as automated margin call management, real-time tolerance checking, order validation, automated fund rebalancing and others.



Real Time Platform

As a real time system, Zanibal’s eFinance solution provides reporting and enquiries features that further improve the responsiveness of your operations. Contract notes are produced and delivered in real-time and financial posting are processed as trades happen thus avoiding costly and unwieldy overnight batch processes. Reports can also be processed when needed or scheduled to be run in batches if required.

Scalable

As your business grows and your trading and settlement volumes increase, Zanibal’s eFinance has the capability to grow with your business. With a web based 3-tier architecture, processing nodes can be added to any tier in the architecture without any need to modify your solution or software.

High Volume Capabilities

This architecture also enables eFinance to process extremely high volumes, irrespective of the number of users or transactions. Fast and efficient processing is guaranteed with eFinance - whether you have 5 or 500 users.

Simple Implementation

As a fully packaged solution, installing eFinance is a straightforward process. Because of its web architecture and component based design, the system can easily fit in with your existing technology infrastructure and strategy. The solution also provides your organization with very low operational costs as nothing needs to be installed on client desktops and all components are exposed as services if customization is required.

Fully automated end-to-end solution from orders to settlement. Capture and process order and payment transactions in real-time while keeping your clients and trading partners updated via electronic notifications.

Reduce transaction costs and improve visibility.



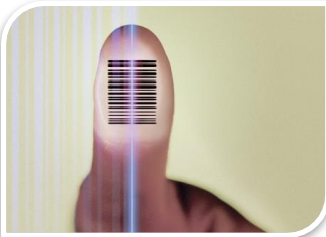
Straight Through Processing

Mandates are captured only once into the system, tolerance checking, processing restrictions and all applicable business rules are immediately applied. Validated mandates are routed in real-time to an exchange, bank or other partners for execution.



Equity & Fixed Income Trading

Trades can be entered individually or at block level and executed automatically. Support for automatic capture from web sites and mobile devices. Support for online reconciliation of outstanding executions. Contract notes are produced and financial processing completed automatically once a trade execution event is received from the exchange via FIX.



Client Data & Auditing

Client account information including KYC & AML and very sophisticated CRM & Document Management features are available. A fine-grained audit capability ensures that the system fully tracks audit details whenever client, financial, order and other data records are modified.



Portfolio Management & Accounting

eFinance tracks a client's portfolio of holdings and can produce valuations based on real-time prices. Wealth management features such as discretionary portfolio management & automated rebalancing based on investment objectives are supported. An accounting system with journaled ledgers, chart of accounts, margin accounting and automated fixed income accruals helps keep the books in real-time.



Static Data & Corporate Actions

Data on registrars, fee and commission schedules, traded instruments, exchanges etc are seamlessly maintained. Corporate actions are automatically processed by the system and all portfolio holdings adjusted. Information on bank accounts as well as encrypted configuration for payment processing through the FP gateways is available.

eFinance

Streamline and automate your financial value chain

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