



Treasury as-a-Service

Solution overview

Like every other banking department, treasury is under constant pressure to cut costs and operate more effectively, while remaining flexible enough to support a growing business.

Luxoft's Treasury as-a-Service solution enables banks to simplify and standardize their treasury application landscape. We provide a front-to-back service covering the full range of treasury instruments and business processes, which is built on Finastra's Kondor, a best-of-breed treasury platform.

For an annual fee, our customers get access to the secure, cloud-hosted platform. We eliminate the headache of ongoing upgrades and technical maintenance, providing full support and making sure that the platform is up-to-date with all regulatory requirements. Luxoft's scalable industry solution can cut the cost of treasury management by between 20% and 40%.

Our more than 20 years' treasury experience has helped us develop a deep understanding of the market, together with extensive expertise in highly complex programs.

For investment banks

Our Kondor-driven treasury solution enables financial institutions to consolidate their treasury, FX and risk activities onto a single, end-to-end platform, without losing sight of demands from customers, regulators and markets. It offers everything from electronic trading to real-time position keeping, trade processing, accounting, credit and market risk.

The solution includes complete front-to-back integration across the full range of treasury trading instruments for greater strategic planning, control and execution, and market risk. This enables firms to trade high volumes of treasury while supporting more complex derivatives, options and structured trades. It integrates with existing systems and applications, and can be configured to meet the needs of different desks and individual traders.

For corporate treasuries

The solution allows corporate treasuries to maintain all operations on a single platform. It represents a consolidated view of liquidity and financial positions, offers an exhaustive asset coverage from vanilla to derivatives products, centralizes your financial

exposure, optimizes hedging costs, reduces risk and ensures compliance. As with investment banks, our treasury solution integrates with existing systems and applications, and can be configured to meet the needs of different users.

Luxoft presents a full stack of managed services over client's Treasury infrastructure and allows the client to stay on the latest stack, benefit from the latest functional

and regulatory features and focus on their primary business opportunities.

Solution summary

A modern Treasury as-a-Service and on demand



Designed for cloud



Evergreening built-in. Never worry about upgrading the infrastructure, database, security patches or the application



A secure SaaS offering tested continuously for security beyond ISO 27001 and SOC

- A secure, scalable and fully integrated treasury solution

- Complete coverage of all core treasury functionalities

- Extensible solution facilitating integration and consolidation



- True managed service with infrastructure, software, migration and support included

- Evergreen platform up-to-date with the latest software and industry changes

- Single platform providing front-to-risk-to-back-office coverage

The solution has a complete as-a-Service construct which is cloud native and bundled together with broad and extensible treasury product capabilities, seamless

onboarding services and managed support from a leading capital markets IT player.

What's included?

True end-to-end service with all aspects taken care of

Software	Consulting and implementation services	Cloud hosting services	Managed services	Evergreening
Kondor+ Seamless FX Fusion Risk Opics	Luxoft	Luxoft	Luxoft	Luxoft

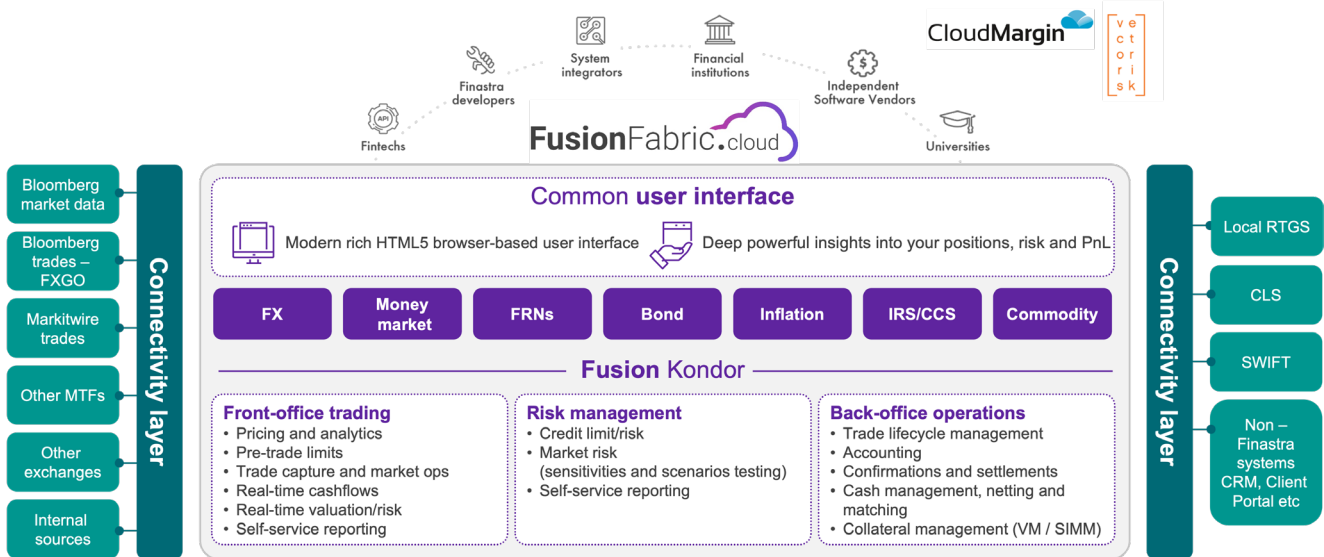
You focus on driving your business forward, while we maintain the treasury platform

Fusion Treasury is a comprehensive solution designed and developed by Finastra to handle, manage and control the front-to-back-office operations of financial institutions. The solution offers a modular, flexible, and

highly customizable and friendly user interface and workflows, leading to improved end-user productivity and reduced total cost of ownership.

Future State Fusion Treasury Kondor – financial market platform

Service-led Treasury Solution with “out-of-box” functionalities on a future-proof micro-service architecture



Luxoft and Finastra have joined forces through a strategic partnership agreement to support banks and financial institutions in implementing complex and comprehensive treasury and capital market solutions.

This partnership brings together a best-in-class proposition for the treasury market that can be summarized as follows:

Luxoft and Finastra partnership

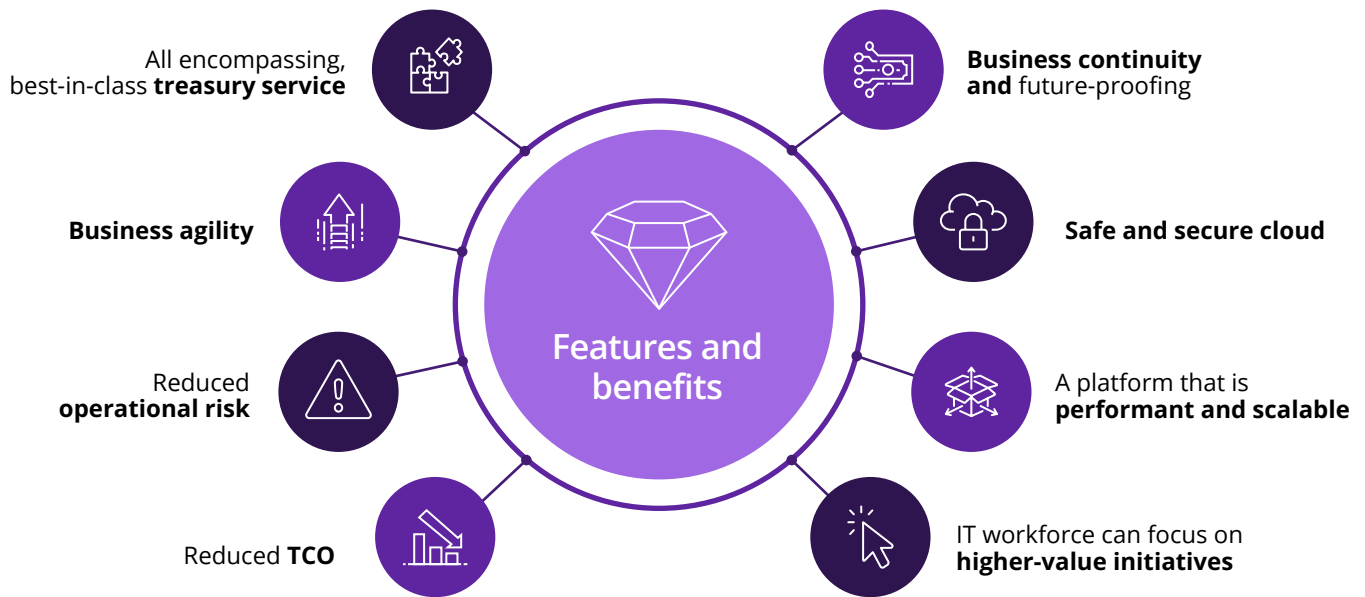
Bringing together a best-in-class proposition for the treasury market

<p>World-class treasury product offerings Kondor Fusion Risk Seamless FX Loan IQ</p>	<p>Luxoft implementation strength and expertise Leverage our deep domain knowledge</p>	<p>SI / OEM partnership Leverage Luxoft SI OEM partnership</p>	<p>Managed services for run and maintenance Lifecycle coverage for support and ever-greening</p>	<p>Targeted to specific market segments Banks and FIs in identified target segments and countries</p>												
<p>A DXC Technology Company</p> <ul style="list-style-type: none"> • Deep understanding of the treasury market and highly complex programs for entire banking • Luxoft has a strong pipeline of Fusion Treasury resources and went through a very stringent selection process • Leader in vendor solution for financial markets • Extensive customer base and substantial customer experience 	<ul style="list-style-type: none"> • World's third-largest vendor for financial services product offerings • Dominant player in treasury, payments, complex lending, trade finance • 90 of the world's top 100 banks by asset size form their customer base • Finastra has a global customer base of marquee customers using lending functionality 															
<p>Customer value proposition</p> <table border="0"> <tr> <td data-bbox="207 1904 263 1960"></td> <td data-bbox="271 1904 766 1960">Global platform with extensive support of financial markets products and features</td> <td data-bbox="853 1904 909 1960"></td> <td data-bbox="925 1904 1436 1960">Luxoft/Finastra SI/OEM partnership since 2006 for ITMS</td> </tr> <tr> <td data-bbox="207 1971 263 2027"></td> <td data-bbox="271 1971 766 2027">Support of local market requirements</td> <td data-bbox="853 1971 909 2027"></td> <td data-bbox="925 1971 1436 2027">Single point of contact for all implementation (applications/infrastructure/integration), support and upgrade requests</td> </tr> <tr> <td data-bbox="207 2038 263 2094"></td> <td data-bbox="271 2038 766 2094">Lightweight implementation and time-to-market – up to three times faster than with other global platforms</td> <td data-bbox="853 2038 909 2094"></td> <td data-bbox="925 2038 1436 2094">Luxoft manages the lifecycle, while the customer focuses on their business</td> </tr> </table>						Global platform with extensive support of financial markets products and features		Luxoft/Finastra SI/OEM partnership since 2006 for ITMS		Support of local market requirements		Single point of contact for all implementation (applications/infrastructure/integration), support and upgrade requests		Lightweight implementation and time-to-market – up to three times faster than with other global platforms		Luxoft manages the lifecycle, while the customer focuses on their business
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By choosing Luxoft to maintain your Treasury platform as-a-Service, you'll be simplifying the way your IT landscape is managed, while delivering cost savings of up to 50%. You maintain control of your change agenda

with us, but are released to focus on differentiating business activities that can give your organization a sharper edge in the market.

Value proposition: Summary



About Luxoft

Luxoft is the design, data and development arm of DXC Technology, providing bespoke, end-to-end technology solutions for mission-critical systems, products and services. We help create data-fueled organizations, solving complex operational, technological and strategic challenges. Our passion is building resilient businesses, while generating new business channels and revenue streams, exceptional user experiences and modernized operations at scale.

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