Amain .IFRS (CFA & Provision)

IFRS 9 FINANCIAL INSTRUMENTS

Amain.IFRS is a proven solution to enable financial institutions to adopt IFRS9 comprehensively with minimal changes to their information systems. Amain.IFRS provides core valuation functions related to revenue recognition and loan loss provision. In collaborative efforts together with four big global auditing firms, Amain.IFRS has been successfully implemented at many different client sites.

Amain.IFRS comprises two modules: Amain.CFA, a cashflow analyzer which performs EIR amortization for revenue recognition and fair value / liquidity gap for the disclosure purposes), and Amain.PROV, a powerful engine for accounting treatment of expected credit losses that follow a three stage model.

KEY FEATURES AND BENEFITS

Amain.CFA

The Amain.CFA module is designed to fully satisfy the IFRS9 valuation requirements for revenue recognition and fair value / liquidity cashflows.

Revenue recognition is done by projecting cash flows, generating the EIR amortization schedule and recognizing LOC/LOF in consideration of different stages of the life cycle.

Fair value is computed by discounting cashflows with the discount rate after arriving at the rate by means of interpolation of market value.

Amain.PROV

The Amain.PROV module calculates the newly expected loan / credit loss provision. Financial assets are to be classified and valued based on a new three stage expected credit loss model.

The resulting calculation of an expected credit loss leads to an impairment gain or loss which impacts the P&L statement.

CORE FUNCTIONALITIES

Amain.CFA

• Revenue recognition by EIR
 - Project cashflows
 - Generate LOC/LOF schedule
 - Amortize LOC/ LOF periodically (Reflect life cycle of instrument)
• Fair value & liquidity cashflow discounting
 - Project cashflows
 - Gather discount rate
 - Calculate residual spread
 - Discount rate through interpolation (linear/cubic spline method)

Amain.PROV

• Calculate risk components
 - Lifetime PD/LGD
• Periodical stage reclassification
 - Stage 1 / Stage 2 / Stage 3
• Calculate loan loss provision
 - Provision as per each stage
 - Generate expected cashflows

Amain .EPM (FTP & OPEX)

ENTERPRISE PERFORMANCE MANAGEMENT (EPM)

Amain.EPM has been specifically developed to enable corporations to increase their analytic capabilities to serve all stakeholders.

Intelligent EPM data may be required internally at all the levels of organization. EPM information should be provided at shareholders' requests to comply with evolving regulatory reporting requirements. Amain.EPM consists of the two building blocks: Amain.FTP and Amain.OPEX.

KEY FEATURES AND BENEFITS

Amain.FTP (Fund Transfer Pricing)

The Amain.FTP module entails a strong cashflow engine to calculate the FTP rate between business units and a virtual treasury function based on various cashflow and non-cashflow methods. Each FTP method can reflect different levels of complexity depending on product specifics. Final FTP can be defined using multiple FTP components to varying degrees and converted to fund charge/credit according to the proper accrual basis.

Amain.OPEX (Operating Expense)

The Amain.OPEX module is a flexible allocation engine which considers multiple dimensions such as organization, product and channel. Dedicated user controlled pivot and other functions help to verify allocation results. Direct/indirect costs, allocation dimensions and drivers can be managed in the following way:
• Allocate to multi-dimension levels
• Allocate to instrument/transaction levels
• Rollup to customer and other levels
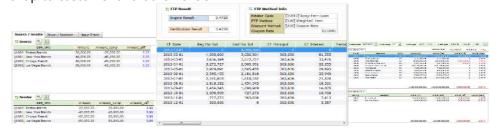
CORE FUNCTIONALITIES

Amain.FTP
• FTP rate – Cashflow method
• FTP rate – Non cashflow method
• FTP rate - Copy from the past
• Fund charge/credit calculation

Amain.OPEX
• Perform dynamic allocation
 - Between ledger
 - Between ledger and instrument
 - Between instrument and instrument
 - Between instrument and lookup
• Verify result after process
 - Using pivot function
 - For each allocation

Common Functionalities
• Hyper-link to review setup
• Automated set up documentation
• Provide user-defined query manager
• Provide user-defined report manager
• Provide flexible allocation manager
 - Set up design / test / maintenance

Amain .ALM

ASSET AND LIABILITY MANAGEMENT (ALM)

Amain.ALM provides essential monitoring of balance-sheet risks for the enterprise. Covering a wide array of financial products, Amain.ALM offers pre-defined and dynamic simulation capabilities to help ALM professionals, treasurers, risk managers and ALCO members alike to more accurately and strongly manage enterprise risks, and to be compliant with regulatory requirements in ever evolving market environments.

KEY FEATURES AND BENEFITS

Flexible Set-Up for Assumptions
Amain.ALM supports flexible set-ups for a wide range of assumptions. Comprehensive and flexible system set-up capabilities including pre-defined and user defined assumptions enables clients to manage meaningful scenarios in an efficient and effective way.

Powerful Scenario Analysis and Reports
Amain.ALM provides insightful analytic tools, flexible functions and consolidated reports including what-if analysis and stress testing, thereby helping clients to evaluate enterprise risks and to forecast profitability impacts.

Convenient Verification of Data
Amain.ALM provides convenient and fast functions to verify input data and outcomes, reducing excess work and supporting users to focus on other value added tasks in the process.

CORE FUNCTIONALITIES

Cash Flow Types
- Grace period
- Lease product
- Revolving payment
- First payment date

Various Scenarios
- Product specification
- Volume scenario
- Margin scenario
- Maturity scenario
- Market rate scenario

Risk Measurement
- Gap (liquidity/ interest rate)
- Market value
- NII simulation
- EaR / VaR
- Customer behavior

Data Assurance
- Automated data verification
- Verify results with MS excel
- Modify input data

Visit us at
www.triagroup.co.kr
for more information.

TriA
Korea (Headquarter)
#1819, 10, Seonyu-ro 9-gil,
Yeongdeungpo-gu,
Seoul, Korea [07281]
TEL: + 82.70.8200.1353
FAX: +82.2.6280.1354

USA
11360 Western Ave, Stanton,
CA, USA 90680
TEL: +1.714.379.6899
FAX: +1.949.427.1661

Amain .LRM

LIQUIDITY RISK MANAGEMENT (LRM)

Amain.LRM is designed to measure, monitor and control liquidity risk for the internal and regulatory purposes. It supports projecting cashflows reflecting behavioral assumptions built into product types and funding sources. It also supports collateral management for high quality liquidity assets, which is applied to projected cashflows, for measuring internal/regulatory liquidity risk measures such as Gap, LCR and NSFR.

KEY FEATURES AND BENEFITS

Flexible Set-Up for Assumptions
Amain.LRM allows a wide range of assumptions for liquidity risk purposes. Comprehensive and flexible system set-up capabilities including pre-defined and user defined assumptions help clients to manage liquidity risk in an efficient way.

Powerful Scenario Analysis and Reports
Amain.LRM supports simulation analysis with various scenarios in conjunction with haircut ratio and market risk results. After simulation, results can be analyzed using intuitive, easy functions and reports.

Convenient Verification of Data
Amain.LRM provides convenient and fast functions to verify input data and outcomes, reducing excess work and supporting users to focus on other value-added tasks in the process.

CORE FUNCTIONALITIES

Cash Flow Types
• Grace period
• Lease product
• Revolving payment
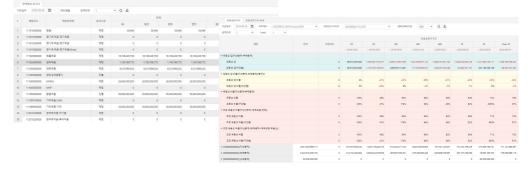
Various Scenarios
• Haircut scenario
• Market risk scenario
  (ex. COVID-19, IMF, Prime Loan)
• Mass funding-out scenario

Risk Measurement
• Liquidity gap
• Liquidity ratio
• Adjusted liquidity ratio
• Customer behavior

Data Assurance
• Balance sheet reconciliation
• Verify results with MS excel
• Detect missing master code
• Check cashflow generation rule

Visit us at
www.triagroup.co.kr
for more information.

TriA
Korea (Headquarter)
#1819, 10, Seonyu-ro 9-gil,
Yeongdeungpo-gu,
Seoul, Korea [07281]
TEL: + 82.70.8200.1353
FAX: +82.2.6280.1354

USA
11360 Western Ave, Stanton,
CA, USA 90680
TEL: +1.714.379.6899
FAX: +1.949.427.1661

Amain .EBP

ENTERPRISE BUSINESS PLANNING (EBP)

Amain.EBP comprises 2 building blocks: a planning engine to manage sales performance and a pricing engine to support sales activities.

The planning engine supports rigorous periodical strategic processes for planning and monitoring sales performance. It considers complex future business scenarios, providing actionable insights for the management. The pricing engine calculates the best business terms that can be offered to customers as part of credit process. The terms offered and product's financial performance can be simulated based on multiple factors such as customers' risk profiles, product specifics(e.g. maturity, amortization, grace period), customers' behavior(e.g. prepayment) and fees charged.

KEY FEATURES AND BENEFITS

Amain.EBP Planning Engine

The Amain.EBP planning engine supports not only forecasting sales revenues but also tracking sales performance. Actual sales run rates can be monitored periodically in order to compare actual sales figures of loans and deposits with forecasted sales targets. In case of shortfalls, corrective actions can be taken to fill the sales revenues gap.

Amain.EBP Pricing Engine

The Amain.EBP pricing engine determines product(loan, deposit) terms given a customers' credit profiles and other factors. As part of strong credit initiation and decision process, the results of different simulation runs can be comprehensively compared to each other. Automated reports that summarize input parameters and resulting simulation outputs(incl. financial performance) can be kept for reference.

CORE FUNCTIONALITIES

Amain.EBP Planning Engine

- Forecast cashflows of existing business
  - Principal and interests
  - Funding charge/credit
  - Operating expenses
  - Fees and provision
- Build scenarios for new Business planning
- Compare target & actual figures

Amain.EBP Pricing Engine

- Forecast cashflows of new instrument (Loan, Deposit)
- Strong risk-based pricing decision process/scoring
- Dynamic simulation process and transparent engine results
- Automated report summary
- Calculate financial performance
  - Accounting rate of return
  - Net present value

?
*
>
.

Visit us at
www.triagroup.co.kr
for more information.

TriA
Korea (Headquarter)
#1819, 10, Seonyu-ro 9-gil,
Yeongdeungpo-gu,
Seoul, Korea [07281]
TEL: + 82.70.8200.1353
FAX: +82.2.6280.1354

USA
11360 Western Ave, Stanton,
CA, USA 90680
TEL: +1.714.379.6899
FAX: +1.949.427.1661

© 2020 TriA Ltd.

Amain .JOB

JOB CONTROL MANAGER (JOB)

Amain.JOB delivers advanced operational functionalities including job execution, termination and monitoring. It helps institutions to cut costs and improve quality of system operation by detecting defects/bugs, finding causes and guiding users to take necessary actions for stable operation and efficient maintenance. Also, Amain.JOB user interface is quite intuitive so that users can focus on work without tackling with complex manuals.

KEY FEATURES AND BENEFITS

Efficient Operation
Amain.JOB helps minimize manual job and mis-operation through various job management functionalities, with which users can easily build, define, manage, and monitor production workflows, ensuring visibility, reliability and improving service levels

Easy Job Control
Amain.JOB, with advanced job control capabilities and easy connectivities to any in-house systems, helps users to easily meet operational standards. Specifically, it enables users to stop or continue job sequence on errors depending on pre-defined standards.

CORE FUNCTIONALITIES

JOB Managing
• Easy to register job
• Execute all kinds of job
• Suspend selected job
• Terminate selected Job
• Monitor process status
• Monitor historical run-time

Job Control
• Control sequence (stop/skip)
• Manage job dependency
• Manage parameters

Accessing Log Information
• Access server log
• Access database log

? * > :

Visit us at
www.triagroup.co.kr
for more information.

TriA
Korea (Headquarter)
#1819, 10, Seonyu-ro 9-gil,
Yeongdeungpo-gu,
Seoul, Korea [07281]
TEL: + 82.70.8200.1353
FAX: +82.2.6280.1354

USA
11360 Western Ave, Stanton,
CA, USA 90680
TEL: +1.714.379.6899
FAX: +1.949.427.1661