

R/3 SYSTEM

Seamlessly integrated with the operational systems in your IS set-up, the SAP® TR-TM Treasury Management can play a pivotal role in your company. It provides all the functionality you could ask for in the areas of liquidity management, risk assessment and planning/ portfolio management.

PRODUCT OVERVIEW...

TR-TM TREASURY MANAGEMENT

ACTIVE TREASURY MANAGEMENT: A KEY PART OF ANY SUCCESSFUL CORPORATE STRATEGY

INTEGRATED SYSTEMS SPEED UP YOUR PLANNING DECISIONS

The TR-TM supports you with its integrated processing of all your business transactions, from their origins at the trading stage via back office processing to their representation in financial accounting. The SAP Cash Management (TR-CM) component provides you with the data you require every day to make decisions. That includes short- and long-term cash management and long-term financial budgeting. Up-to-the-minute liquidity, currency, and risk position data enables you to make your planning decisions in response to conditions on the money and capital markets. You can then readily implement the actual financial investments or borrowing transactions involved.

TIME IS MONEY: OPTIMIZE YOUR SHORT-TERM FUNDS TRANSACTIONS

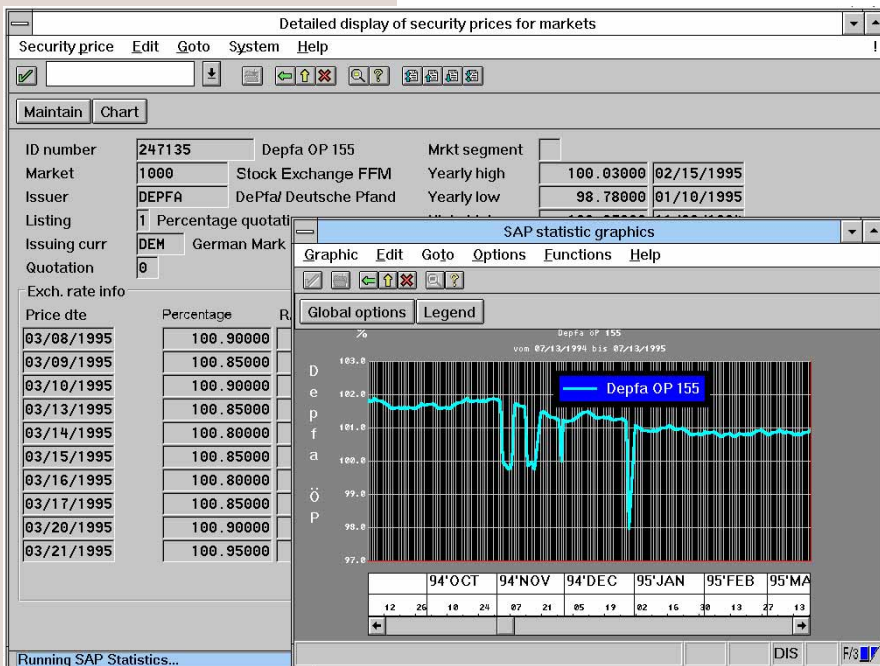
Your short-term funds transactions require you to manage both fixed-term and at notice deposits and loans. User-friendly rapid entry screens, containing a comprehensive range of data entry/processing facilities (which support all functions of relevance to business transactions), enable you to respond promptly to the slightest of fluctuations on the financial markets.

STREAMLINED SOLUTIONS FOR LONG-TERM INVESTMENT MANAGEMENT

The TR-TM component is equipped with a wide range of functions to support your securities dealing activities on the stock exchange (for both unit and percentage-quoted securities). These functions include buying and selling, maintaining deposits and portfolios, acquiring and exercising conversion, and subscription and option rights (covering functions for automatically updating your portfolio holdings, portfolio valuation, etc.). For loans, all of the usual transaction types are supported, including both loans granted and loans obtained. In addition to master data maintenance, you can also manage all aspects of collateral securities, such as encumbrances on real estate and guarantees.

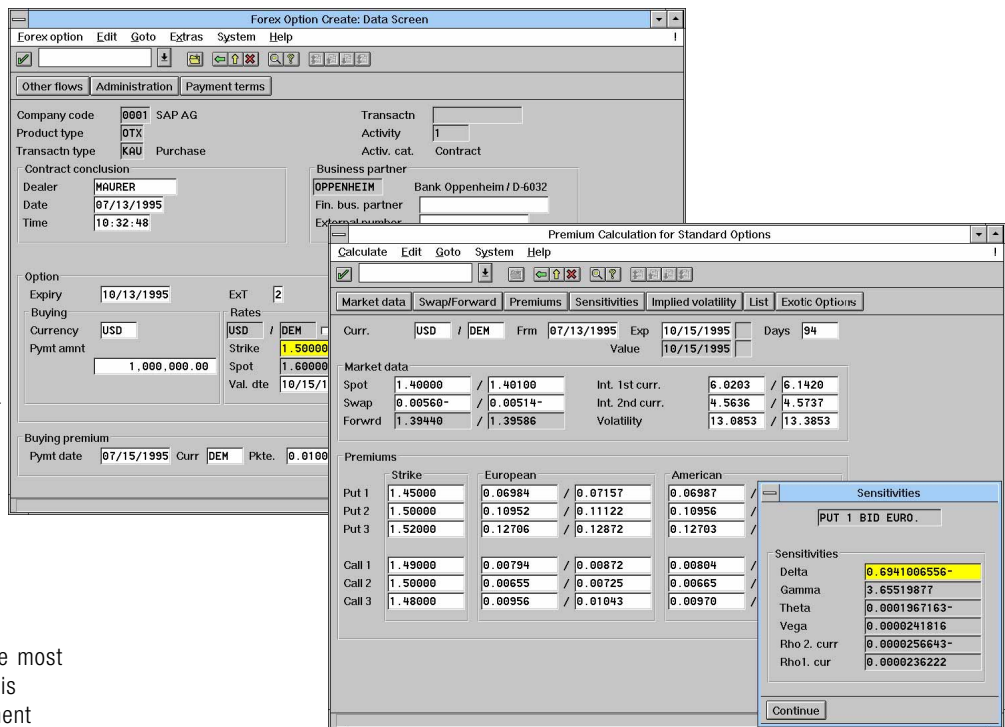
MODERN MANAGEMENT TECHNIQUES FOR RISK AND OPEN CURRENCY POSITIONS

Hedging transactions are a type of derivative financial instrument. They can be further categorized into various financial products (such as swaps, caps, floors, options and futures), all designed for use in the money markets or with time deposits/ loans. TR-TM provides the functionality you



TR-TM TREASURY MANAGEMENT

need for rapid valuations of derivative products such as options and futures. Foreign exchange transactions like spot dealing, forward exchange and swap transactions are all covered in the "Forex" component. Additional support in this area is provided by functions for calculating option prices and cross rates. You also have a large number of analyses at your fingertips. These range from standard analyses of the transactions that have been mentioned (e.g., simple monitoring of due dates) to "what if" scenarios and simulations that take advantage of the interface with SAP's industry solution for insurance companies, IS-IS.



REDUCE YOUR MARKET RISKS

Minimize your risks by acting on the most up-to-the-minute information. This is provided by TR-TM's risk management functions, which cover changes in market prices, interest rates, and exchange rates.

USE UNIVERSAL FUNCTIONS TO MAXIMIZE THE UTILITY OF YOUR TREASURY DATA

Treasurers require up-to-date information that has been appropriately processed and presented in an easily accessible format. The basic data is gathered from the integrated instruments, and it can then be processed (in any TR-TM component) using a number of central functions and tools. These include partner and address administration, investment mathematics, a flexible instrument generator, status-controlled transaction processing, correspondence processing, limit monitoring, and real-time reporting. Of course, data is maintained without redundancy for both front and back office applications.

ADVANTAGES OF INTEGRATION WITH INDUSTRY SOLUTIONS

Based on TR-TM, SAP's industry solution for insurance companies, IS-IS (DARWIN),

comprises the functional areas of "extended management of loans, "real estate management," and "premium reserve funds/statutory reporting for insurance companies." In addition, IS-IS offers you "extended treasury management," providing you with a solution that extends far beyond the requirements of the insurance industry. This includes real estate management.

SAP's industry solution for banks, IS-B, supports banks' back offices in the areas of data pooling, single-transaction costing and bank profitability analysis, risk management, and statutory reporting. With IS-B, you optimize your management of revenues and risks. This component is also integrated with TR-TM, assuring you of access to treasury data.

TR-TM COVERS THE FOLLOWING FUNCTIONS:

- Money market dealings
- Foreign exchange dealings
- Derivative financial instruments

- Securities management
- Loan management

SAP TR-TM is a product that gives you fully integrated Treasury management.

TECHNOLOGY AND SERVICE

R/3 software is based on Client/Server Architecture. R/3 is designed as an open system for use on operating systems from a variety of vendors. Along with the software, SAP offers you a complete spectrum of services: professional consulting in organizational and technical issues ranging from project planning to system implementation; qualified staff training, and 24-hour hotline support.

SAP's quality management system for software development meets the international ISO 9001 standards.

Find out more. Just call or write us.

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