



Adenza

Leading Brazilian digital bank selects Adenza's Calypso Treasury Foundations™

One of Brazil's fastest-growing digital banks leverages Adenza for expansion – a global solution, local expertise, and a SaaS environment



We are pleased to welcome another digital bank to the Adenza community.

While it's vital for clients to have access to our global solution as they continue to expand, we appreciate that there is also a tremendous benefit to having access to local expertise and market knowledge.

Luis Gustavo Penteado

Director Sales,
Latin America,
Adenza

Compelling Event and Decision Drivers

The monumental shift from traditional to online banking — whatever the genesis: pandemic-related, millennial/unbanked-driven or not — has created a growth opportunity for the digital banks for the foreseeable future. However, unlike their predecessors that were online arms of traditional banks, today's digital banks, usually start-ups, literally stand alone. On the one hand, they do not inherit the parent companies' reputation; so regulators — aware that digital banks typically contend with the same volume of data as their physical counterparts — may actually have higher expectations for accuracy and transparency. On the other hand, they do not carry the baggage of decades of legacy systems cobbled together.

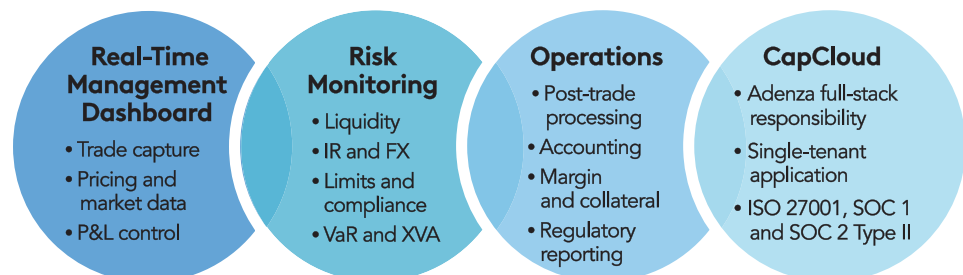
This relatively young institution, which has been growing exponentially, has reached the point where it is expanding offshore. The result is that it not only needs a front-to-back solution that addresses its treasury and post-settlement-processing operations, accelerates time to market, and sustains and future-proofs growth. But it also needs to work with a partner that excels at data transparency and data quality processes, thereby sending a message of professionalism to auditors, regulators, and the market.

The decision to choose Adenza was bolstered by the recommendation of a local industry player. Now, the client has a fully managed solution with Calypso Treasury Foundations on CapCloud™ instead of a cumbersome legacy solution that included several systems and spreadsheets. With Adenza, the bank can flexibly scale as its business grows.

Adenza's SaaS-enabled Calypso Treasury Foundations

Calypso Treasury Foundations synthesizes more than 100 treasury implementations into a preconfigured reference model allowing smaller organizations to accelerate implementation timelines to a few months. This enables clients to achieve a front-to-back, bank-wide holistic view of cash, securities, and risk across banking, trading, and investment books — in real time, enterprise-wide, and on a single platform.

For digital banks, CapCloud adoption is a natural, yet significant leap forward to achieving holistic treasury management. This strategic move increases a bank's business agility, including a quick initial implementation cycle, and seamless onboarding of new releases with enhanced functionalities and security features.



Key Benefits

- ▶ Improve funding decisions by anticipating real-time impacts of new trades on P&L and risk
- ▶ Minimize trading costs with a unified inventory for funding, trading, and collateral management
- ▶ Reduce project effort and maximize platform standardization with the Calypso Standard Reference Model (CSRM), out-of-the-box