

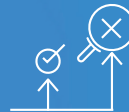
# TLM<sup>®</sup> Aurora



SUPPORTS ALL PAYMENTS  
TRANSACTIONS



ELIMINATES RISK  
AND ERROR



EXCEPTIONS AND  
INVESTIGATIONS



REGULATORY  
ALIGNMENT

## An innovative and comprehensive multi-product solution for delivering control and visibility for the reconciliation of cash transactions, securities messages and treasury confirmations through to digital payments

### Executive summary

A combination of factors is forcing financial institutions to examine transaction management processes in order to reduce operational risk and cost. There is an ever-present pressure to realise cost and efficiency gains by replacing manually intensive, paper-based processes with automated solutions that can increase straight-through-processing (STP) rates.

SmartStream's TLM Aurora automates multi-product reconciliations to deliver greater control and visibility into transactions. It is a fully SWIFT-enabled, modular application that addresses the reconciliation needs of institutions of all sizes.

TLM Aurora's modules provide a range of advanced functionality for the reconciliation of cash transactions, securities messages and treasury confirmations through to digital payments, instant payments and internal systems.

It delivers best market practice functionality out of the box, reducing time to market significantly. The objective of TLM Aurora is to provide solutions with a maximum return on investment (ROI) and return of excellence (ROE), which financial institutions need to pass along to their clients and partners.

TLM Aurora introduces a new approach to the user experience, presenting resources with their daily tasks and following a paradigm of 'making complicated simple'. The HTML5 user interface reduces complexity and training requirements, providing an intuitive interface that leads personnel through their work.

TLM Aurora delivers greater efficiency, while reducing operational costs and risk through exception detection and enhanced transaction management. Identifying and raising exceptions at an earlier stage, pre- rather than post-settlement, provides a more accurate view of processes, enabling institutions to make more informed strategic decisions.

Available on multiple platforms, TLM Aurora supports firms to meet their transaction processing requirements, irrespective of their size, business lines or existing IT infrastructure. The introduction of microservices and containerisation, with delivery mechanisms based on Kubernetes (K8s), allows faster deployment and easier maintenance for all types of environments. TLM Aurora can be implemented on-premise, in a private cloud, or as a SaaS/ondemand and managed services deployment.

TLM Aurora makes use of artificial intelligence (AI) for the simple onboarding of data, while unsupervised AI is used in the matching process. Meanwhile, Affinity, user-trained AI learns from manual matching activity and institutionalises corporate intelligence.

TLM Aurora provides banks with the processing power to handle – and take advantage of – far wider datasets, such as those introduced by ISO 20022.

Designed to deliver secure remote access, customers are provided with secure access to internal screens, enabling greater control of risk exposure and improved customer service. The multi-tenancy capability makes it ideal for clients who intend to introduce a utility, provide services, or use SmartStream’s Managed Services.

## **Addressing the challenges and complexity of big data, instant, and skill dependency**

The banking landscape is changing rapidly on multiple levels, accelerated by the pandemic. One of the greatest challenges is ‘instant’ and, with the introduction of a streaming platform, SmartStream’s TLM Aurora offers a powerful, ‘just in time’ control framework.

The ISO 20022 standard creates larger datasets than banks have ever had to deal with, expanding available data fields from 50-100 to more than 700. This requires not only faster processing but represents a valuable new opportunity for banks. TLM Aurora, with its event bus, is perfectly positioned to take advantage of this. It loads the entire dataset and makes it available to other systems via APIs, at any point in the transaction lifecycle, as the data is reconciled. It also creates new use cases for the integration of TLM Aurora with other internal systems.

TLM Aurora, with its microservice architecture and containerisation, is designed for a private or public cloud, as well as supporting on-premise deployment models. In addition, containerisation permits far better scalability and the event bus is designed for high volumes.

To reduce dependency on individual skills TLM Aurora has adopted a user-centric design principle, which simplifies the software from a user perspective, and reduces inhibitive training requirements.

TLM Aurora’s use of AI reduces skill dependency even further. AI allows for the simple onboarding of data, while unsupervised AI is used in the matching process. The introduction of Affinity, trained AI which learns from user actions, eliminates the need for costly set-up of rules and configuration by specialist staff - institutionalising this knowledge into the software.

This value proposition not only reduces cost and the need for manual touchpoints, which is of vital importance in an instant world, but it retains the knowledge of experienced staff. It frees up resources to use their skills on high value tasks such as exception management - the area of operations where 80% of the cost lies and all of the risk.

Complexity is part of any banking operation – an aspect which banks have tried to deal with through the creation of silos. The need for ‘instant’ demands a different approach as data passes through existing silos and has to be monitored or controlled. TLM Aurora’s event bus can combine datasets from different silos and match complex lifecycles to facilitate a silo-overarching control framework, enabling ‘just in time’ processing. Its microservice architecture permits rapid adaptation to new use cases, while the APIs allow for much easier integration into a bank’s infrastructure.

Implementation and maintenance remain consistently problematic areas for banks. The introduction of containerisation in TLM Aurora helps speed up the deployment and upgrade process, whilst providing a considerable degree of standard configuration. Implementation time is reduced, allowing customers to focus on specific configuration, where required. Configuration export and import functions reduce the effort involved promoting changes between environments, while APIs make the management of static data easier.



## TLM AURORA – CONTROL POINTS

### TLM Aurora solution

TLM Aurora is a comprehensive, modular solution for reconciling cash transactions, securities messages and treasury confirmations to deliver complete transaction management and control. The integration of digital payments and instant payments reconciliation, as well as the detection of exceptions leading to investigations and system performance applications, allows institutions to reduce operational risk and cost through continual process improvement.

Flexible design means that TLM Aurora is easy to integrate, yielding significant improvements in processing efficiency. It reconciles transaction data in any format, from any source, to deliver:

- **Cash end-of-day reconciliations for nostro, internal, suspense and GL accounts, as well as account balance proofing**
- **Securities lifecycle reconciliations with trades, settlement instructions, transactions and holdings**

- **Treasury confirmation reconciliations for all types of FX, money markets, commodities, as well as derivatives e.g. options, swaps, forwards...**
- **Digital payments control with issuer/acquirer, on-us/off-us, mobile, wallet, ATM & POS controls and dispute management**
- **Advanced payments control for consolidated exception management of payments for SWIFT / GPI / SEPA Instant Credit Transfer / TARGET & TIPS with optional reconciliation for instant payments**
- **Internal reconciliations specific to individual customers**
- **Proactive exception alerting**
- **Integrated exception and investigations processing**

TLM Aurora's comprehensive reconciliation, exception highlighting and investigation capabilities facilitate complete transaction management control and optimised risk management. Operational control is strengthened and risk reduced as financial institutions gain greater visibility into transactions.

### **Automated matching**

TLM Aurora's matching functionality enables financial institutions to achieve the highest possible STP rates. Users can define their own matching sets and tolerances. The system configuration can match an unlimited number of fields and is able to perform multiple matching cycles, each using different fields and/or tolerances. This keeps the number of transactions requiring manual intervention to a minimum.

The matching process triggers as soon as new data is loaded into the system. One-to-one, one-to-many, and many-to-many matching come as standard features.

### **SmartStream Lightning – AI for grouping and matching**

SmartStream Lightning reduces the implementation time required for onboarding new reconciliations by automatically detecting matching criteria for new data. With human-configured rules, there is always a deterioration after implementation as the rules are configured according to the data available at the time. As time progresses, and data changes, maintenance becomes necessary. AI renders this maintenance redundant as it accommodates changes and proposes transactions, despite the rules remaining unchanged – this ensures maximum benefit.

TLM Aurora deploys SmartStream Lightning for Digital Payments Control, Universal Data Control and Advanced Account Control.

### **SmartStream Affinity – AI for user-trained matching**

TLM Aurora's Affinity module, is a ground-breaking, supervised AI module that reduces manual touchpoints significantly. Affinity learns from users and, when they manually match transactions, it reviews their actions and identifies the patterns they have created. It can then propose similar transactions that follow the same pattern. These patterns are explained to users, allowing them to make proposals and to carry out automatic matching.

Affinity introduces greater sustainability, protecting operations from natural disruptions such as holiday/sick leave or staff turnover. They also increase agility by creating less dependency on configurational skillsets.

### **Instant reconciliation - accurate, real-time reporting**

TLM Aurora incorporates reporting functionality across its reconciliation and investigation modules, providing accurate, real-time information around transaction breaks. Instant reconciliation allows banks to identify potential problems as early as possible, reducing the risk involved.

### **Automated exception handling**

Exceptions account for a large proportion of back-office costs. Delivering fully integrated, cross-product exception detection, including proactive alerting and investigation processing, TLM Aurora lowers cost significantly, realising increased capacity, improved operational control and reduced risk.

### **Pre-settlement exception resolution**

TLM Aurora's ability to reconcile data in real time means that any discrepancies in the matching and reconciliation process are identified pre- rather than post-settlement. Exception details are forwarded automatically to TLM Aurora's investigations module, which allows quick and efficient notification and resolution or escalation.

Automating the exception process frees investigations teams to focus attention on the exceptions that pose the most risk. Investigations can be generated automatically, in batches at pre-determined times, or manually.

## TLM Aurora – the evolution

TLM Aurora provides new technology and a completely redesigned user experience. It is transformational in many ways:

**Real-time** - the move to an instant world is gaining momentum daily. The streaming platform allows for true real-time reconciliations.

**Scalability** - designed for billions of transactions, this technology scales in volume and performance.

**Data optimisation** - the streaming platform is an event bus where data is the active component driving the process. Its scalability allows for much wider data sets, such as the full ISO 20022, to be loaded. APIs can be used at any point to provide this data to other systems or extract data from other sources to further enhance the process.

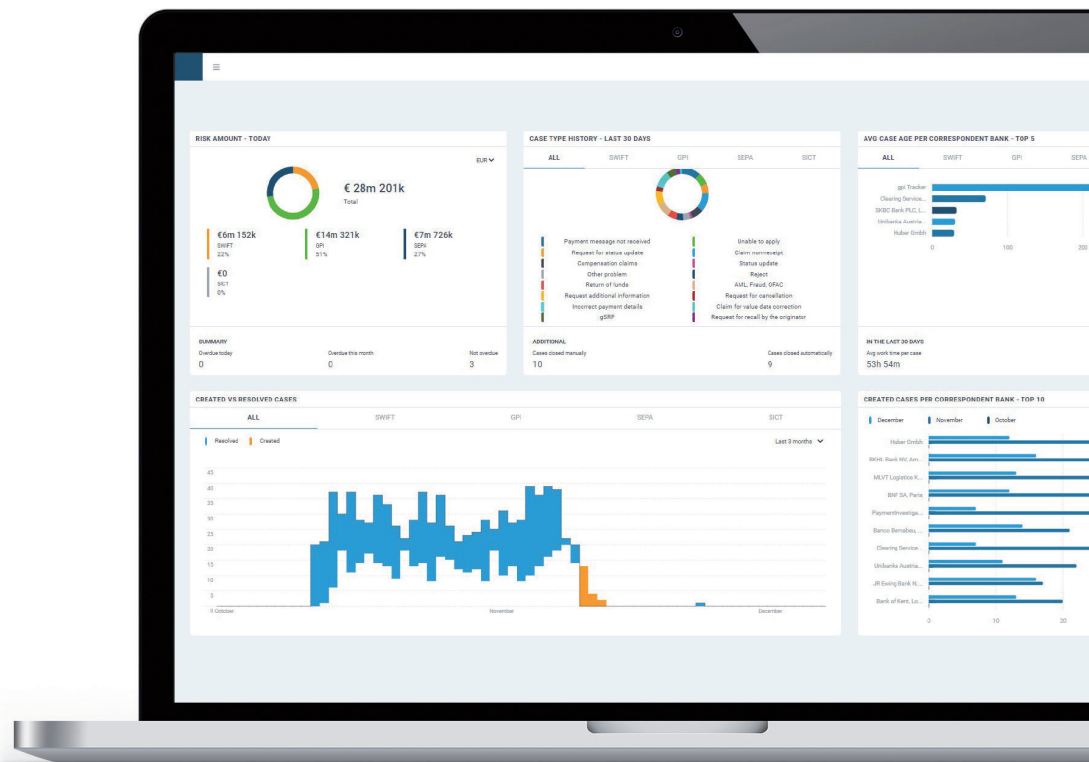
**Microservice architecture** - thanks to its microservice architecture, TLM Aurora can be deployed in the cloud or on-premise. Based on Kubernetes (KBs) and the open OCI standard, it takes advantage of the cloud both in SmartStream's ondemand offering and in private clouds. The architecture also enables an agile approach to development.

## New User Experience

The UI transforms the user experience. Upon login, people are simply presented with their tasks for the day, while the user-centric design means staff no longer have to search for data for them. Simplification of complex processes allows resources to work with the software without extensive training.

## Flexible technology and language support

- Easy integration into existing environments
- Deployment via containers
- New modules are real-time, using an event streaming platform
- ISO 20022 - native support
- A single integrated data repository for all transactional information
- Multi-language support
- Multi-legal entity capability for use as a utility
- Available on-premise, ondemand, and as a managed service



TLM AURORA DASHBOARD

## TLM Aurora Advanced Account Control

The efficient reconciliation of cash is vital to delivering cost-effective back-office operations. TLM Aurora provides consistency and control through intelligent matching rules integrated within an intraday platform.

Reconciling cash accounts significantly reduces risk exposure; the objective is to identify and escalate problematic transactions proactively while enforcing comprehensive audit requirements. TLM Aurora supports bank requirements for nostro and vostro reconciliations. In addition, it covers all types of account reconciliations such as internal accounts, suspense accounts, GL accounts and many-to-many accounts.

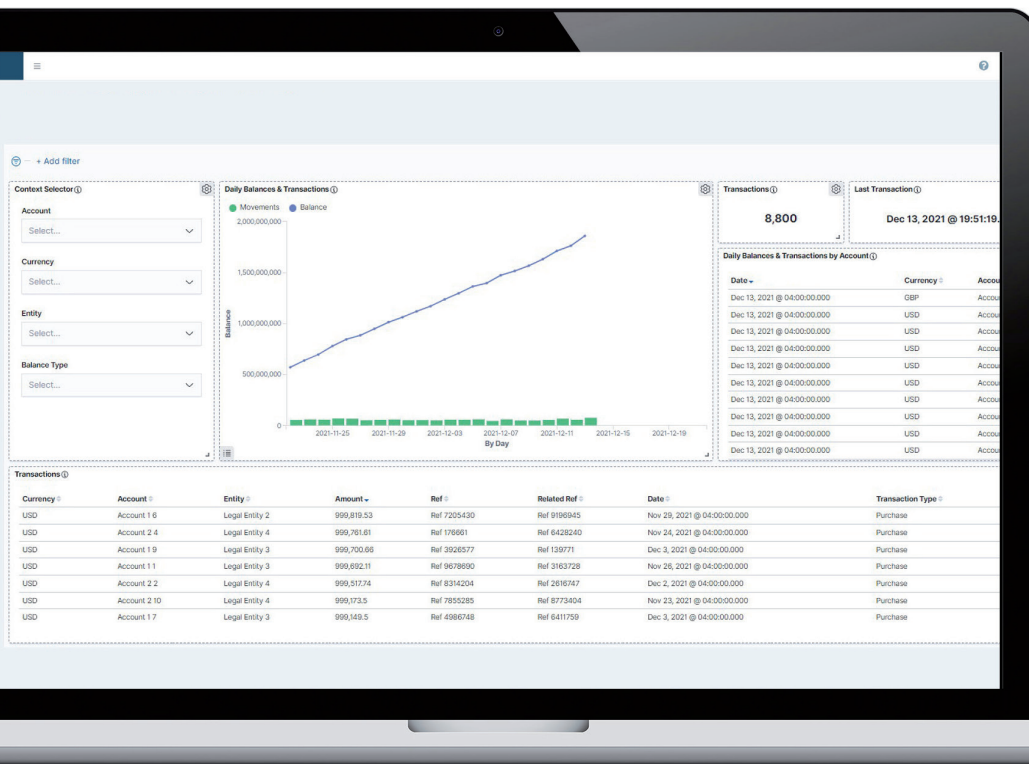
TLM Aurora's reconciliation model ensures closely monitored cash positions along with closing balances and value-dated adjusted balances.

Any slow-to-settle transactions are identified as they occur, reducing risk exposure. TLM Aurora's flexible matching conditions give firms tighter control of their operational risk management, ensuring that only true mismatches are identified as exceptions.

The solution supports multiple SWIFT message types. It is also designed as ISO 20022 native, so all fields are displayed and can be utilised for matching, allowing customers to add new message types in line with their introduction by different market participants. It supports the loading of other proprietary file formats such as CSV, XML and fixed-width text files.

Integration with TLM Aurora Investigations means that once identified, exceptions are automatically forwarded to the appropriate individual for fast and efficient resolution. This is possible due to investigation teams having access to all of the reconciliation data they require on a single desktop.

Advanced Account Control provides banks a holistic view of transactions, allowing them to monitor the different stages of a transaction within a single solution. The ability to view cash, securities and treasury reconciliation data provides complete transparency and enhanced control. This capability is particularly powerful when dealing with exceptions. Users can perform inquiries across the modules to enrich the standard data received during the reconciliations process, boosting the number of settled transactions.



Using Advanced Account Control, institutions gain a wealth of statistical data. For example, information on matching rate and ageing period statistics allows firms to measure the quality of matching rate parameters and data received from partners, facilitating continual improvement.

TLM Aurora scales for high volume requirements but, more importantly, enables the deployment of APIs to extract, provide and enrich data during different event cycles, allowing organisations to maximise the usage of the rich ISO20022 dataset.

SmartStream's Lightning and Affinity can be used to accelerate matching rates, reduce manual touchpoints and provide a sustainable environment resilient to fluctuations in staffing levels.

## TLM Aurora Securities

As volumes continue to rise and settlement cycles shorten, institutions need to reconcile securities efficiently to reduce risk exposure. TLM Aurora offers real-time automation, delivering greater control and visibility to the securities reconciliation process.

Automating the securities reconciliation process with TLM Aurora increases matching and STP rates and allows greater volumes to be processed more efficiently. It also enables identification and resolution of exceptions as they occur, a critical advantage during periods of market volatility and high trade volumes, when human error is more likely to occur.

TLM Aurora Securities supports firms to manage risk exposures effectively through the rapid identification of position breaks and failed trades, while providing real-time access to information on all securities transactions and positions. By monitoring the reconciliation and pre-settlement status of securities traded against pending transactions, problem notifications and confirmations of delivery/receipt, institutions can focus on exceptions at the earliest opportunity - reducing operational risk.

TLM Aurora Securities matches an unlimited number of fields and will perform multiple steps, each using different fields and/or tolerances, keeping manual intervention to a minimum. As unmatched items are highlighted, they can be escalated to TLM Aurora Investigations.

TLM Aurora Securities is ISO 15022-compliant, capable of handling the complete range of settlement messages, messaging formats and statement types.

## TLM Aurora Trade Process Control

TLM Aurora Trade Process Control delivers complete transaction lifecycle control, linking trade confirmations, settlement confirmations, transaction statements, positions, payment and nostro information together. Customers have a unique, holistic view of the entire lifecycle, giving greater control and allowing exceptions to be addressed as early as possible. This delivers benefits for firms that execute all operational processes themselves, and for those working with fund administrators, where the integration of back-office functions with middle-office controls has previously proven to be expensive and complicated.

## TLM Aurora Treasury Confirmations

TLM Aurora Treasury Confirmations provides real-time matching and management of FX, derivatives, precious metal and money market confirmations, as well as supporting CLS trades. It delivers two-way, three-way and four-way matching of these trades, supporting institutions' efficiency drives, while helping to reduce operational overheads and risk.

The ability to reconcile treasury confirmation messages in real time, and alert users to outstanding treasury confirmations as they occur, ensures minimal manual intervention. By automatically converting continuously misquoted account or bank details, and handling all code words for cancellation or amendments, TLM Aurora Treasury Confirmations can achieve industry-leading matching rates.

When an error arises, integrated alerting and investigation tools direct the user to the mismatch. This provides a full audit trail, ensures rapid resolution and further reduces operational risk.

By automating the treasury confirmation matching process and highlighting trade discrepancies early, TLM Aurora Treasury Confirmations facilitates smooth and accurate processing of all trades. It handles the full range of standard payment instructions, SWIFT confirmation messages and retrievals applicable to MT3xx messages and equivalents.

TLM Aurora Treasury Confirmations' in-depth statistical data allows continual improvement of STP rates and operational processes. For example, access to matching statistics enables users to measure the speed, frequency and quality of data received from third parties, driving up matching rates.

## TLM Aurora Investigations

Exceptions account for a significant proportion of back-office costs and will continue to do so as volumes and transaction complexity increase. Automating the investigations process significantly enhances risk controls and efficiency.

TLM Aurora Investigations allows exceptions to be dealt with as soon as they occur. Institutions can resolve exceptions on a pre-settlement rather than post-settlement basis, delivering more proactive risk management. TLM Aurora's investigative tools support institutions to manage higher volumes more effectively.

Exceptions that are not based on reconciliation but are triggered by other applications, departments, customers or external business partners can also be automated in TLM Aurora Investigations. For banks looking to define the workflows associated with different kinds of exceptions, a connection to exception management is available, allowing full customisation of the system based on specific requirements.

User-defined workflow focusses attention on higher risk transactions. In addition, the workflow can be customised to contain various checkpoints, ensuring optimal transaction control.

TLM Aurora Investigations is also available as a standalone solution and it can be used independently from TLM Aurora's reconciliation modules. Failed trades across all instrument types, business lines and applications can be managed via the centralised investigation tool. Free definition of exception types facilitates the implementation of enterprise-wide exception processing.

Firms deploying TLM Aurora Investigations can achieve better cost savings through the consolidation of disparate exception handling procedures. In addition, TLM Aurora Investigations supports the identification of all incoming and outgoing exceptions raised internally, or by business partners and clients.

## TLM Aurora Universal Data Control

TLM Aurora Universal Data Control meets the challenge of reconciliation and investigation requirements, delivering a complete solution for enhanced transaction control.

TLM Aurora Universal Data Control's matching capabilities enable institutions to cross traditional silos, removing the need to duplicate systems and data feeds. This delivers a single, integrated reconciliation and investigation solution, eliminating the operational inefficiencies associated with fragmented and redundant processes, and allowing firms to achieve an optimal level of transactional and operational control.

TLM Aurora's Universal Data Control module delivers powerful matching logic to increase the number of transactions processed straight through. Its ability to handle all kinds of reconciliations enables it to deliver a complete audit trail irrespective of the products, systems and counterparties they span.

With TLM Aurora Universal Data Control, different types of transactions can be reconciled against one another, for example, a cash item to a security transaction. Different legs of a transaction can be combined within the same reconciliation to provide a single view of any exceptions. By consolidating all legs of a transaction, financial institutions can also benefit from much tighter risk management.

The use of a single database in TLM Aurora allows cross-product reconciliation without the need to duplicate data across disparate systems - ensuring data integrity.

Historically, inter-system reconciliation has been a time-consuming, manual process due to complex workflows and data silos managing high transaction volumes. By automating these high-volume processes, organisations can maintain data integrity and combine previously disparate transactional data to deliver complete transaction visibility. Using TLM Aurora, institutions can efficiently reconcile different types of transactions, such as securities and cash messages, against each other and achieve inter-system reconciliation.

TLM Aurora's Universal Data Control reconciliation module allows transactions to be matched at each crucial stage in the transaction lifecycle. As a result, potential exceptions can be identified earlier and the investigation process and triggered pre- rather than post-settlement. This greatly reduces the risk of late or non-settlement, keeping down costs such as potential losses and interest payments.





TLM AURORA DIGITAL PAYMENTS CONTROL – MATCHING STATISTICS

Using the event bus, Universal Data Control is ideally placed to reconcile data as it moves from one system to another, feeding the reconciled results through to the next system via APIs, and enabling customers to build processes upon verified data. The matched results are held in a central database for enhanced auditing purposes, increasing internal transparency, helping to meet regulatory requirements and reduce operational risk.

Three AI modules are available to enable fast onboarding of new data and reconciliations:

- **Mapping** – AI driven mapping assistant; identifies how data should be mapped and creates suggestions for users to review. This facilitates the fast onboarding of data, as one of the most time-consuming exercises is to analyse and understand how data fits together.
- **Lightning** – AI for matching; it identifies matching rules in the onboarded dataset which users can then review - accelerating onboarding even further.
- **Affinity** – user-trained AI; it learns from manual matching patterns, safeguarding clients from staff absences, and effortlessly transforming the knowledge of users into rules.

## TLM Aurora Digital Payments Control

The reconciliation of digital payments remains in many organisations reliant on spreadsheets, multiple databases and historical data. Conducted purely at the balance level, firms cannot actively monitor digital payment-related transactions on a daily or intraday basis. To manage and mitigate risk and lower processing costs, banks require systems and controls to monitor the full lifecycle of card transactions.

Digital Payments Control addresses the post-tap, post-swipe transaction lifecycle with a comprehensive set of granular controls and dispute management capabilities. A unique solution, it offers an industry-leading reconciliation engine coupled with a sophisticated dispute management workflow, which ensures efficient and effective resolution of unmatched items. It delivers significant reductions in risk and allows firms to identify problems efficiently, for example, those arising during ATM replenishment, such as potential fraud and faulty machines.

Available as a standalone solution or as part of the existing offering, it gives all participants in digital payment services the power to automate the entire card transaction lifecycle, replacing manual activities with proven exception-based processes.

TLM Aurora Digital Payments Control delivers a real-time operational control layer for visibility into digital transaction processing and enabling firms to manage different elements of digital payment processing, from transaction authorisation through to issuer/acquirer settlement, inventory and invoice reconciliation.

It handles the highest card processing volumes – achieving high scalability, performance, data processing throughput and system response times.

TLM Aurora Digital Payments Control natively supports ISO 8583 standards and proprietary message formats to be mapped such as CSV, XML, fixed-width Text files etc.

As part of SmartStream's SaaS/ondemand and managed services offerings, it has been PCI-DSS certified.

Digital Payments Control addresses the processes applicable to traditional banks, neo and digital banks, payment service providers, network/gateway providers, card scheme providers, telcos, and open banking financial service providers.

#### **Supported digital payments:**

- Credit / debit card
- ATM
- POS
- Wallets
- Mobile

#### **Transaction lifecycles for on-us/off-us, issuer and acquirer:**

- Authorisations
- Transactions
- Settlement
- Net-settlement amount
- ATM inventory monitoring

## **TLM Aurora Advanced Payments Control**

Payment investigation continues to be a costly process for back-office operations, due to manual processes and fragmentation from multiple payment rails which pose complexity, cost and maintenance issues. Additionally, with the introduction of faster settlement cycles and instant payments, banks will become more exposed to reputational risk if the turnaround time of exceptions does not increase appropriately.

Advanced Payments Control provides a consolidated exception management layer around all bank-to-bank payments. Workflows are provided 'out of the box' to reduce time to market and increase standardisation. It delivers pre-configured workflows and templates that apply the rulebooks of SWIFT GPI, SEPA, SIX, GSA, TARGET and Dt Bundesbank. This capability maintains the rulebooks as they change and are expanded, eliminating the additional costs that individual customers would normally experience.

One central application maintains and updates the multitude of message types and formats for exception management such as SWIFT MT and ISO20022.

#### **Advanced Payments Control is pre-configured with exception workflows and supports:**

- SWIFT GPI
- SEPA Instant
- SWIFT MT
- TARGET
- SEPA CT
- TIPS

Additional payment systems can be easily integrated, in terms of both workflow and message formats.

Advanced Payments Control integrates directly with the SWIFT GPI tracker, showing the status of payments and all associated information. It also allows customers to send status advice to the tracker, from either SWIFT payment messages or third-party payment rails.

The exception management function allows customers to organise, manage and delegate cases to users. It creates a full audit trail of all actions taken during the resolution process and tracks vital management information relating to the root causes and costs of investigations.

Comprehensive analytics give immediate insight, across all payment rails, into factors such as risk, cost and key performance indicators of individual participants. This allows firms to develop strategies as to how to direct their future payment flows.

In the world of instant payments, where SLAs are of vital importance and the turnaround of payments is measured in seconds, Advanced Payment Control provides the additional benefit of being able to reconcile these payments. Built for ISO20022 natively, and prepared for high volumes, it monitors SLAs agreed with partners and payment scheme providers.

Advanced Payments Control supports the SWIFT MT and ISO 20022 standards, as well as any payment gateway or RTGS.

## **TLM Aurora Archive**

With regulators requiring firms to keep an increasing amount of historic transaction data, organisations must optimise storage and retrieval for reporting and analysis purposes. Leaving transaction data in production systems slows down the use of those systems and by filling up high-performance, premium storage media, this also becomes costly.

Archive is an archiving and historical data retrieval tool that removes these issues, while aiding compliance, through the provision of secure, flexible and efficient long-term storage of transactions outside the active database, once their business lifecycle has completed.

It offers rapid access to historic data, so users can perform inquiries and access related information, reducing the time required to conduct audits. The result is a fully compliant solution that prevents historic data from being amended or reactivated by users. Archive also lowers operational cost by removing the need to use external storage or a second instance of the production database.

## **TLM View - Thin client delivery for scalable, distributed deployment**

The powerful combination of a customisable, intuitive browser-based UI with the comprehensive functionality of the thick client offers a compelling, low-cost approach to deploying reconciliations, exception discovery and investigations across the enterprise.

TLM Aurora employs SmartStream's TLM View to deliver day-to-day functionality through a flexible thin client interface. This permits the deployment of TLM Aurora modules via the web or an intranet, removing the need for costly infrastructures and enabling zero roll-out time. Using proven technology, built on open standards, the application has the scalability and security demanded by the world's leading financial institutions.

The application of operational changes to the system at the server level means enhancements are just as easily and cost-effectively made as at the initial roll-out. The ability to deploy applications as a centralised service, connecting remote offices, delivers productivity gains by allowing workloads to be shared across distributed staff or staff working from home.

## **Enhanced customer service**

As products become increasingly commoditised, customer service is a key differentiator for both retail and wholesale banks. With TLM Aurora, financial institutions can extend remote access, providing external customers and suppliers with secure access to the same or similar screens as internal staff. As service levels improve – clients and suppliers gain greater visibility into their own transactions, acquire the tools to take action when required, and can make more informed decisions. Additionally, enabling customers to proactively highlight unexpected situations and trigger an investigation on a delayed payment generates a better and closer customer relationship than just sending reports. Even if customers only require reports, automating their production and dispatch also reduces the overall cost of servicing clients.

## **Access to SmartStream solutions**

TLM Aurora's pre-packed integration enables fast access to SmartStream's solutions suite. Organisations can deploy solutions for cash management, corporate actions, enterprise exception management and trade process management. Developed from a common set of architectural components, these solutions support more efficient, cost-effective and customer-centric operations.

---

## About SmartStream

For more information visit:  
[smartstream-stp.com](https://smartstream-stp.com)

SmartStream is a recognised leader in financial transaction management solutions that enables firms to improve operational control, reduce costs, build new revenue streams, mitigate risk and comply accurately with regulations.

By helping its customers through their transformative digital strategies, SmartStream provides a range of solutions for the transaction lifecycle with artificial intelligence and machine learning technologies embedded – which can also be deployed in the cloud or as managed services.

As a result, more than 2,000 clients – including 70 of the world's top 100 banks, rely on SmartStream Transaction Lifecycle Management (TLM<sup>®</sup>) solutions to deliver greater efficiency to their operations.