Enhancing Liquidity Resilience with Atoti

After a decade of low interest rates and lenient monetary policies, institutions are re-evaluating their liquidity management practices. The current economic landscape and recent incidents have shown how quickly rumours can spread on social networks leading to a run on the bank and insolvency.

Although balance sheet management infrastructures are in place, banks are looking at how new technology can help them maximize the use of the metrics they already produce to anticipate events and navigate volatile situations.

Atoti was created by ActiveViam to serve the needs of the financial services community by:

Using granular data as the starting point for calculating complex metrics and supporting root-causes analytics on daily, intraday and real-time changes in those metrics.

Integrating seamlessly with enterprise data warehouses, allowing cost-efficient access to large scale historical data sets for long-term trend analysis and back-testing.

Allowing teams who might be working in multiple locations to collaborate, share dashboards and work in real time on accurate, up-to-date data with changes propagated immediately to everybody.

Escalating exceptions and problems immediately. Mitigating actions can be tested as *What-Ifs* and applied in real time through flexible, audited operational workflows.

These features make Atoti an ideal platform for supporting liquidity risk operational analytics, not only as a tool for day-to-day business operations, but for averting and surviving major liquidity crises.

Atoti can:

Calculate and optimise all the key liquidity risk metrics and enable you to extend and enhance those calculations.

Help manage local currency liquidity, which is crucial as regulators often scrutinize funding sourced from the headquarters.

Help anticipate liquidity cliffs and proactively forecast all key ratios, well in advance of the standard 30-day requirement.

Support the ALM and Treasury teams by providing immediate answers to questions and hypotheses.

Allow users to get insights to ALM forecasts by allowing multiple scenarios to be analysed side by side.

Allows all users immediate access to accurate real-time liquidity information which is particularly important in times of liquidity stress.

Atoti also minimizes the operational and reputational risk of having to resort to Excel to complement ALM systems when analyzing ad hoc hypotheses.

Adjustments, Limits, and Real-Time Tr...

Banks are increasingly recognizing the need to invest i...
effectively. Managing periods of stress requires more than u...

In market-wide stress situations, fire sales of High-Quality Li...
on institutions' ratios, prompting further sales. Conversely, a...
internal breaches and avoid the need to resort to Central Ba...

Although these situations are rare, the impact can be ...
effectively puts new operational demands on liquidity platfo...

Teams working in different parts of the organizatio...
reliable information from the ALM and intraday syst...
and user interface.

Supporting data adjustments (subject to authoriz...
creation and testing of stress assumptions in a variety of scenarios.

Proactively generating accurate and immediate escalation of limits and potential breaches.

Atoti is the ideal platform to use for liquidity risk operational analytics. It is the only the technology that:

✓ Enhances the value that the bank derives from its balance sheet management infrastructure by extending its capabilities without the need for replacement.

✓ Allows collaborative working, forecasts and strategies in fast-moving complex datasets.

✓ Provides the ultimate defense against potential liquidity crises for banks of all sizes.

Specialized Business Applications

Access
Consolidated data layer
Real-time ingestions
Unlimited data volumes

Aggregate
Non-Linear calculations
On-the-fly complex measures
On-the-fly dimensions

Analyze
Pivot table on steroids
Drill to detail
What-If analysis

Act
Monitor enterprise-wide Limits
Adjustments and sign-off
Transactional integrity

Atoti Analytics Engine

Developer-centric
Fully configurable
Extensible - Java and Python
Support for modern databases

Interoperable
Open APIs
REST/MDX/Kafka/Parquet
Enterprise-class entitlements

Cost Optimized
Multi-cloud (AWS, GCP, Azure)
Vertical/horizontal scaling
On-premise deployable