



# Your key to TARGET2

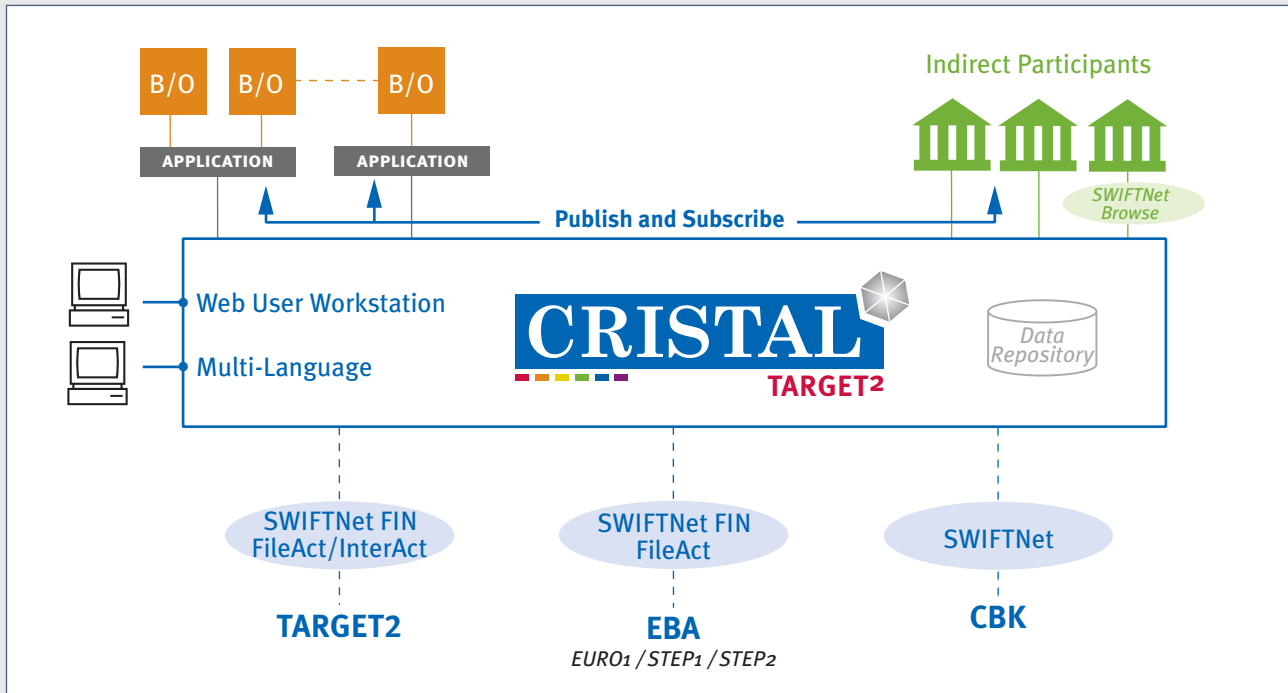
Developed by Diamis, CRISTAL is the internal “single-window” payment system at the core of your payment factory. It enables implementation of a centralised euro-payment hub and insulates your internal payment processing from market infrastructure evolutions. CRISTAL is designed for TARGET2 compliance.

*The concept of developing the Single Euro Payment Area (SEPA) and the desire to establish a Pan European Automated Clearing House (PE-ACH) are challenging the way banks address payment processing. In this context, efficient payment management for both national and international transactions is increasingly essential. The implementation of TARGET2 necessitates solutions that are both modular and capable of evolving to meet new requirements.*

## › CRISTAL: EURO SINGLE WINDOW

- CRISTAL is a comprehensive participant platform that provides full support to banks in the management of their relationship with settlement systems.
- CRISTAL is a modular system that enables connection to the required set of European high-value and cross-border low-value payment systems as well as to correspondent banks.
- CRISTAL is designed to integrate internal information systems and stands at the front-end node for monitoring straight-through processing (STP) payment exchanges and centralised real-time liquidity management.

› A HOMOGENOUS SET OF TOOLS FOR CENTRALISING AND MONITORING TRANSFERS OVER MULTIPLE CHANNELS



- Access to all euro systems, allowing centralisation of all euro transfers
- Centralisation of forecasting and intra-day treasury management
- High degree of responsiveness for transfer routing towards the various payment circuits
- The highest levels of efficiency, reliability, security and confidentiality required in such a mission-critical component of interbank exchange management

**Liquidity Management**

Routing – Real-time Treasury – Real-time Risk Management – Account Positions – Maximised Efficiency of Collateral Deposits – Flow Management – End-of-Day Processes – Position Management

**Other Features**

Single Messaging Platform for Payment Monitoring – Repair – Channel Switching – Straight-Through Processing (STP) – High Availability – Authorisation Management – Archiving – Audit Trail

› REFERENCES

*Banque de France, Banque NSMD (ABN Amro group), Banque Palatine, BNP Paribas, Caisse Nationale des Caisses d'Epargne, Calyon, Citibank, Compagnie Financière Edmond de Rothschild, Crédit Agricole, Crédit Lyonnais, Deutsche Bank, ABE-EBA, Euroclear, Fortis Bank, Natexis Banques Populaires, Société Générale.*