



ZC_{USTODY}



We offer a comprehensive solution designed to streamline operations, enhance efficiency and integrate seamlessly with your existing systems.

TARGET AUDIENCE



Custodian

A custodian in financial services is an institution or entity responsible for holding and safeguarding financial assets on behalf of clients. These clients can be individuals, corporations, or institutional investors such as pension funds or mutual funds.



Pension funds

Pension funds are investment pools that collect and manage contributions from employees, employers, or both, with the goal of providing individuals with income during retirement. These funds invest the contributions in a variety of assets, such as stocks, bonds, and real estate, to grow the fund over time and ensure that sufficient money is available to pay out to retirees when they stop working.

TARGET AUDIENCE

Zcustody covers the whole business process of Custodian's, Pension funds.

Due to its modular architecture ZCustody can be also used as a system for other players involved in the financial markets.

- **Investment Companies**
- **Transfer Agents**
- **Corporates managing employees pension**

STAKEHOLDERS

01

Investor/Shareholder

Individual or company, whose financial assets are managed by your company.

02

Distributor

Entity responsible for distributing financial products such as mutual funds, exchange-traded funds (ETFs), or pension fund units to investors.

03

Transfer Agent

Specialized entity responsible for maintaining and updating records of ownership for securities.

04

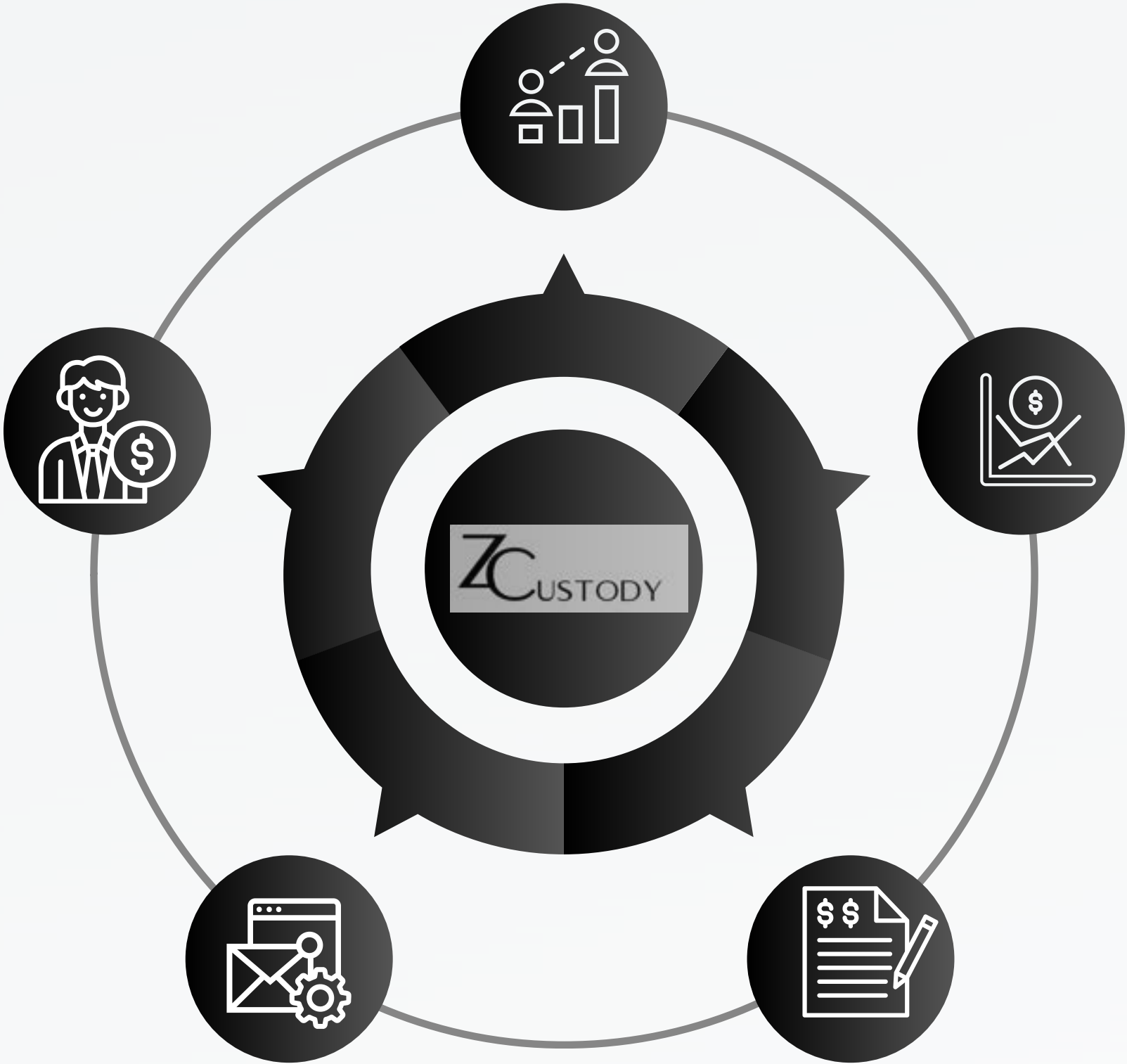
Regulators

Government agency or authority, who oversees and enforces compliance with laws and regulations related to financial markets, securities and investment activities.

05

External systems

Third party platforms, softwares, that interacts with all the parties



CUSTODIAN SERVICES

Transaction Settlement

Facilitating the settlement of trades made by asset managers, ensuring timely and accurate transfer of securities.

Corporate Actions Management

Handling corporate actions such as dividends, stock splits, or mergers, ensuring clients receive the appropriate benefits.

Compliance and Regulatory Reporting

Ensuring that all transactions and holdings comply with relevant regulations, and providing reports as required by regulators.



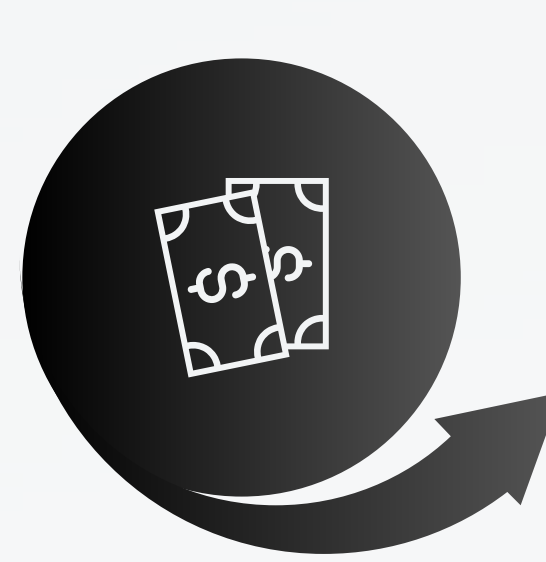
Investor Account Setup

Onboarding and account set up, maintaining accurate records of all participants such as shareholders, authorized persons, real owners, company statutes, etc.



Safekeeping of Assets

Holding securities in physical or electronic form, ensuring their security and integrity.



Reporting

Providing detailed statements and reports on the status of assets held in custody, including transaction history and corporate actions.



PENSION FUNDS SERVICES

Investment Process

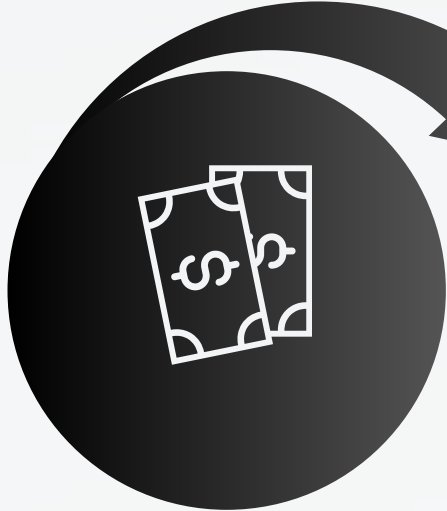
- Asset Allocation
- Portfolio Management
- Monitoring and Rebalancing

Payout and Distribution Management

- Annuity Payments
- Withdrawal Management

Risk and Compliance Management

- Risk Assessment
- Compliance Audits
- Solvency Monitoring



Contribution Collection

- Employee Contributions
- Employer Contributions
- Government Subsidies (for public funds): Some government-run pension funds may also be funded through tax revenues.

Pension Benefit Calculation

- Defined Benefit Plans
- Defined Contribution Plans

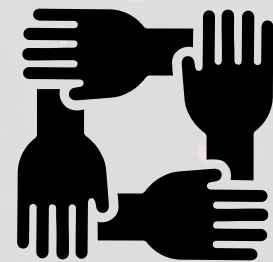
Actuarial Valuation

- Liability Assessment
- Funding Status
- Contribution Adjustment

Participant Communication

- Statements and Reporting
- Plan Education

ZCUSTODY CAPABILITIES



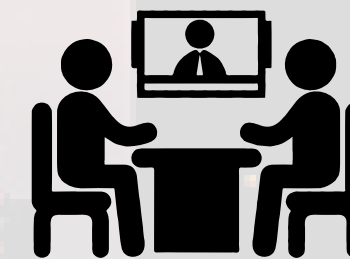
Shareholder Record Maintenance

- Onboarding
- Managing and maintenance accurate reports of all parties (shareholders, authorized persons, real owners, etc.)
- Contract termination



Securities Transaction Management

- Transfer of securities between shareholders
- Issue of new shares
- Redemption of existing shares
- All standard types of switch/transfer transactions



Communication and Investor Services

- Management and communication for all requests/inquiries from stakeholders

ZCUSTODY CAPABILITIES



Fee Calculation and management

- Calculate and distributes fees usually associated with various investments activities
 - Subscriptions
 - Redemptions
 - Switches etc.



Share/Unit Accounts

- Account lifecycle management
- Reserving or restricting a specific number of shares or units for a particular purpose (e.g. collateral for a loan payment) and account set up



Virtual Cash Accounts

- Account that holds cash of an investor or shareholder.
- can be used:
 - a residual amount can be credited to the cash account when doing the subscriptions
 - for deposits/withdrawals
 - for account fees and account interest calculation



Dividend and Distribution Processing

- Processing and distribution of dividends, interest payments, and other distributions to shareholders
- Calculating payment amounts
- Verifying eligibility
- Distributing payments

INTEGRATIONS

Built-in Integrations



SAP ERP Standard Modules

Outbound

- FI GL posting interface
- Outgoing payments

Inbound

- FX rates import
- Bank Statements import



SAP ERP ZC Products

Outbound

- Export for NAV calculation

Inbound

- NAV prices import (Fund Class Prices)

INTEGRATIONS

Other possible integrations already delivered



SWIFT

Outbound & Inbound

- Multiple ISO15022 and ISO20022 messages such as SETR, REDA, MT3* were implemented.



SAP CRM

Outbound

- Business Partner replication



Dow Jones Risk and Compliance Solution

Inbound

- Online person screening against AML, Blacklists.



SAP HR Modules

Inbound

- Read HR Master Records and HR Payroll Data to create/update Contracts, Business Partners and create Subscription Transactions



DEPLOYMENT

Deployment and maintenance of our product is possible in various versions. Both versions are cloud based

- **Installation in own BTP with ABAP cloud services**

Product is directly installed on customer own BTP with ABAP cloud services

- **Software as a service**

ZC is running a tenant for the customer.



ZC_{USTODY}

**DEMO
PRESENTATION**

CONTENT OF PRESENTATION

Presentation of two clients.

- Investor in investment company
- Investor in pension company



Presentation of various applications

- Contract
- Flows
- Balances
- Transactions

Presentation of transaction types and flows for our two clients

