

**nanoLiquid** is a cash and liquidity management product that provides institutional and corporate treasurers with real-time data access and liquidity oversight. nanoLiquid simplifies back office reconciliation, improves security and creates new revenue generating opportunities.

The need for an innovative cash and liquidity management solution arises with the ever-changing regulatory landscape, the proliferation of Open Banking and the adoption of real-time payment schemes. Faster access to cash and the availability of real-time data are critical product requirements, rather than convenient features, for treasurers, financial institutions and their clients.

## | Why **nanoLiquid**?

**nanoLiquid** is built on nanopay's proprietary platform, a next-generation ledger technology that delivers extremely high levels of performance, security and resilience. Our technology is distinctly different from traditional liquidity management solutions:

- nanoLiquid digitizes fiat money to enable real-time movement of funds for intraday cash and liquidity management
- All nanoLiquid transactions include rich data that provide real-time visibility and auditability
- Public key cryptography is built into the core of the transaction engine to secure all aspects of transaction processing, from enforcing multi-user controls to delivering secure receipts for all transactions
- nanoLiquid is built using declarative data models and automatic code generation, which improves implementation security and enables extremely rapid implementation of new features and functionality
- The nanoLiquid open APIs and built-in data modelling provide highly flexible and seamless integration with existing business systems, ERPs and legacy infrastructure

## I Benefits

nanopay's nanoLiquid solution offers significant benefits to three distinct target customers, while creating an integrated treasury management ecosystem for financial institutions and their clients.

**nanopay**  
**nanoLiquid**  
**for global financial**  
**institution**  
**treasurers**

- Reduces trapped liquidity
- Improves FX exposure management
- Enables real-time global MIS compliance and reporting
- Eliminates back office reconciliations

**nanopay**  
**nanoLiquid**  
**for banks and their**  
**cash management**  
**clients**

- Increases revenue through advanced real-time solutions
- Offers centralized account management
- Enables multi-bank, multi-currency platform

**nanopay**  
**nanoLiquid**  
**for multinational**  
**treasurers**

- Rationalizes and consolidates accounts across entities & currencies
- Reduces bank fees
- Enables real-time centralized cash management

## I Features

Core features:

- Multi-currency digital fiat support
- Virtual ledger management (self-service account creation)
- Data-rich payment messaging (ISO 20022 support)
- Real-time intra-company payment and lending capabilities
- Interest calculation with optional fixed term or periodic re-payment
- Rich library of dashboards and data aggregation tools
- Extensive integration capabilities (push, pull, real-time, file-based)
- Dynamic and customizable report capabilities

Configurable settings:

- Automatic reconciliation / netting
- Minimum & maximum liquidity thresholds
- Real-time cash pooling structures
- Advanced real-time sweeping
- Multi-factor authentication for high value transactions