

BANKING & CAPITAL MARKETS

The liquidity consequences of a settlement exception

Connect the exception queue to operational effort, funding uncertainty and the actual settlement state.

THE EXECUTIVE FINDING

An unmatched or unconfirmed trade is an information problem with potential financial consequences. Faster investigation matters only when it produces an authorized, reconciled result.

THREE DECISIONS FOR LEADERSHIP

- 01 Separate exception cause, age and financial materiality in the operating view.
- 02 Test ambiguous transmission outcomes and delayed external confirmations.
- 03 Have operations and treasury jointly define the information needed for decisions.

THE TRADE-OFF TO EXAMINE

A central workbench can improve visibility while creating a new dependency. Retain the authoritative books, external confirmations and tested manual escalation. Access to a tool must not confer trading or payment authority.

HOW GENELLIPSE CAN HELP

Genellipse can connect trade, reference and status data through GeneData and controlled APIs, with Cortex AI assisting exception preparation. GeneComply can support approval evidence. A focused engagement would deliver a reconciled exception view, ownership rules and a measured resolution baseline, integrated with the bank's existing controls.

THE ANALYSIS IN ONE VIEW

Open exceptions by age

illustrative items | Synthetic example



48 + 27 + 18 + 7 = 100 open items; age alone does not establish materiality.

Synthetic queue snapshot. Monetary exposure, settlement deadlines and counterparty concentration must be analysed separately.

INTERPRETATION

In this 100-item queue, seven exceptions are older than a day. Resolving those seven first may be sensible, but a newly opened high-value trade approaching its cut-off may be more urgent. A decision view should combine age with deadline, value, currency and owner. The chart is an operational lens, not a liquidity forecast or a statement of settlement-failure rates.

SOURCES AND METHOD

Original Genellipse analysis informed by the primary sources below. Examples are synthetic, not customer results, forecasts or industry benchmarks. Sources reviewed 14 October 2026.

DTCC - Trade Allocation & Matching: CTM

Basel Committee - Principles for operational resilience

Read the complete report and its assumptions at genellipse.com/insights

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