

Finacle Cash Management Suite

Accelerate cash management digitization







Corporate banking business today

Cash management continues to be affected by macro drivers

Multiple forces propelling the cash and liquidity management dynamics

The corporate banking business has been battling strong headwinds for some time now. The geopolitical and macroeconomic conditions have remained uncertain. Time and again, regulators have piled pressure on banks to cut nonperforming assets and shore up capital, further increasing compliance costs.

Also, incumbents have stretched prices to breaking point. And new competitors with better offerings are striving to disrupt the old order, raising the bar for customer experience. The corporate banking segment is in digital overdrive, making shifts that are profound and irreversible. Even as it sheds inertia and embraces a deep digital reset, concerns persist, threatening the outlook.

Rising interest rates

Borrowing costs have significantly increased with rising interest rates and also now allowing for CFOs and treasurers to explore the potential of alternate investment strategies. Treasurers are employing pooling, sweeping and different funding methods such as inter-company loans.

Disruption and re-routing of supply chains

According to a recent survey by The Economic Intelligence Unit, 45% of firms surveyed, reported a significant impact on supply chains because of COVID-19. Treasurers are creating specific cash management frameworks to navigate the volatile landscape. This has required creation of a robust cash management approach towards supplier relationships, inventory optimization and handling of payment delays.

Increase in shift to ESG

Moving out of just being spoken in boardroom conversations, treasurers are now reviewing investment approaches to include more sustainable instruments.




**Digital cash
management
– a renewed
proposition for
corporate banks**

Corporates and SMEs see banks as strategic partners in treasury management

Business leaders are increasingly looking at their corporate treasury function to play a key role in managing and delivering financial prudence, while maximizing business outcomes. The enhanced focus on streamlining the working capital, strengthening the balance sheet, improving the financial stability and maximizing profitability, is like never before. As the businesses become more global, the corporate treasurers face a host of challenges, thanks to the structural complexities they deal with:

- Different lines of business have unique working capital requirements.
- As geographical expansions increase, they need to deal with varying macroeconomic conditions.
- Operating across multiple time zones requires round-the-clock treasury management.
- Multiple currency transactions require strategic forex and risk management.
- Optimize the banking relationships and reduce the costs.
- Comply with regulations, global and local, at minimal costs and penalties.

With expanding role, corporate treasurers are expected to take a strategic view of their function. They are prioritizing the following to deliver what is expected of them:

 <p>Enhance operational efficiencies in treasury and cash management</p>	 <p>Drive down both fixed and operational treasury costs</p>	 <p>Augment data-driven decision making capabilities in liquidity management</p>
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However, **most banks aren't ready** to meet the emerging expectations

A truly digital cash management proposition can be built on three fundamental premises. The first and foremost is to give **enhanced visibility** on the cash flows. With visibility in place, the next step is to empower corporates experience **greater mobility** in managing their cash positions, in real-time and on the go. And finally, scale the offerings to enable cash management as **strategic enabler**, delivering business outcomes.

However, most banks have not got their act right across the three tenets and the services rendered by them have remained suboptimal. The corporates continue to suffer.

Corporates with multinational operations are **struggling to get a real-time view of their global cash positions**

Cash flow forecasting accuracy is a major challenge for many businesses

Most large corporations experience **difficulties due to manual intervention in critical workflows**



Omnichannel treasury services remain a clear development area for banks with many enterprises still underserved

Real-time dashboards and information reporting on channels of choice remains a clear requirement for a substantial number of small and mid-sized corporates

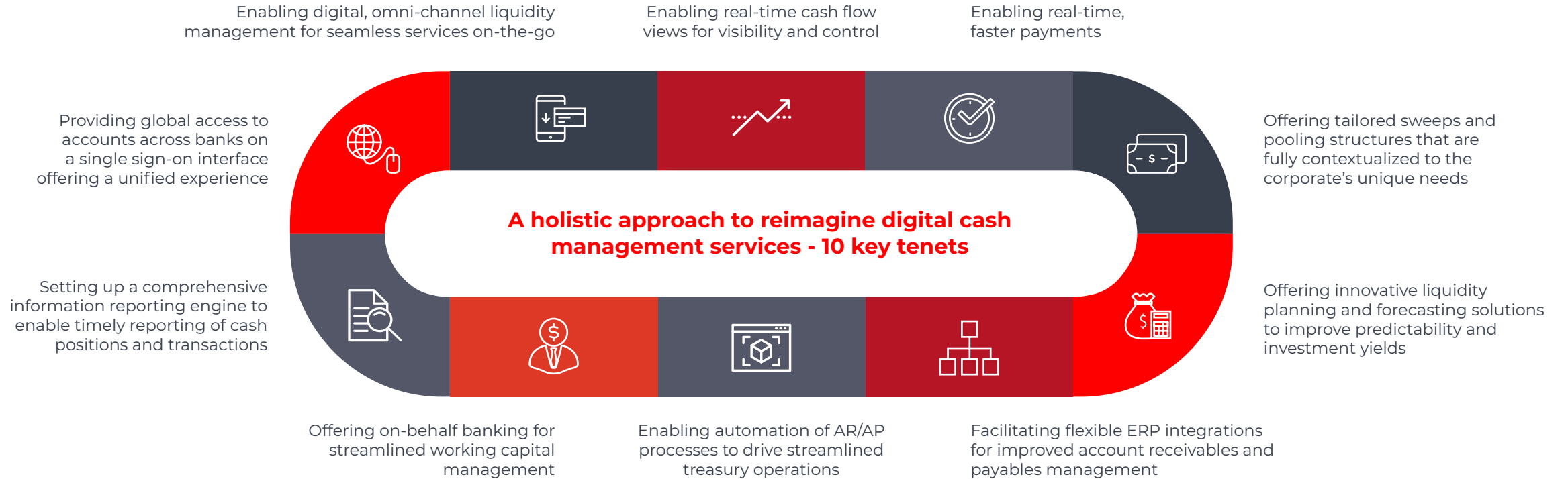
Many corporations demand tailored solutions, and most would be **willing to switch to a provider that better aligns with their requirements**



**It's time banks
step-up cash
management
services**

Accelerating cash management propositions with tenets that matter

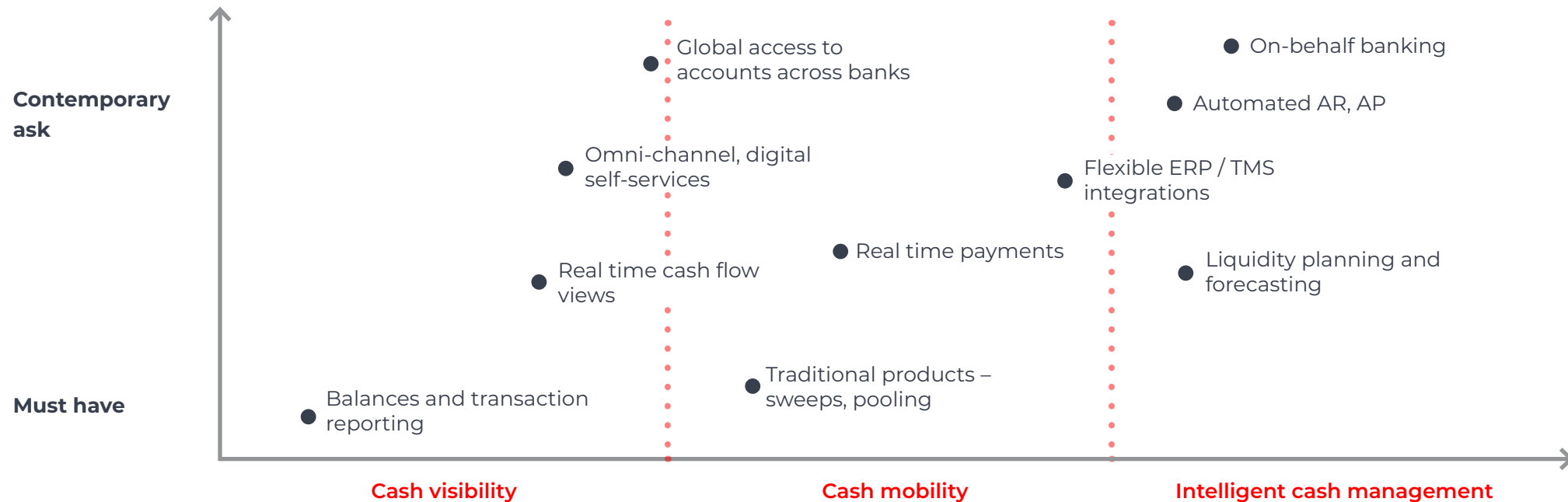
For corporate banks, it's time to scale new frontiers in digital cash management - one that provides corporate clients access to innovative global cash and liquidity management solutions, along with much-needed flexibility and self-serve capabilities. It entails keeping the following 10 tenets in mind:



For banks to realize all of the above, we recommend a transformation journey along the **'Digital cash management continuum'**.

Taking a continuum-led approach to transforming digital cash management

The digital cash management continuum offers a holistic transformation approach for banks to reimagine their cash management propositions. The continuum provides a progressive roadmap through which banks can build capabilities closely aligned with the fundamental tenets of enabling cash visibility, empowering cash mobility and finally, offering a range of services designed to deliver strategic value. The graphic identifies each of the 10 tenets of reimagined cash propositions, across the continuum.





Introducing Finacle Cash Management Suite

Accelerate your digital cash
management transformation
across the continuum



Finacle Cash Management Suite

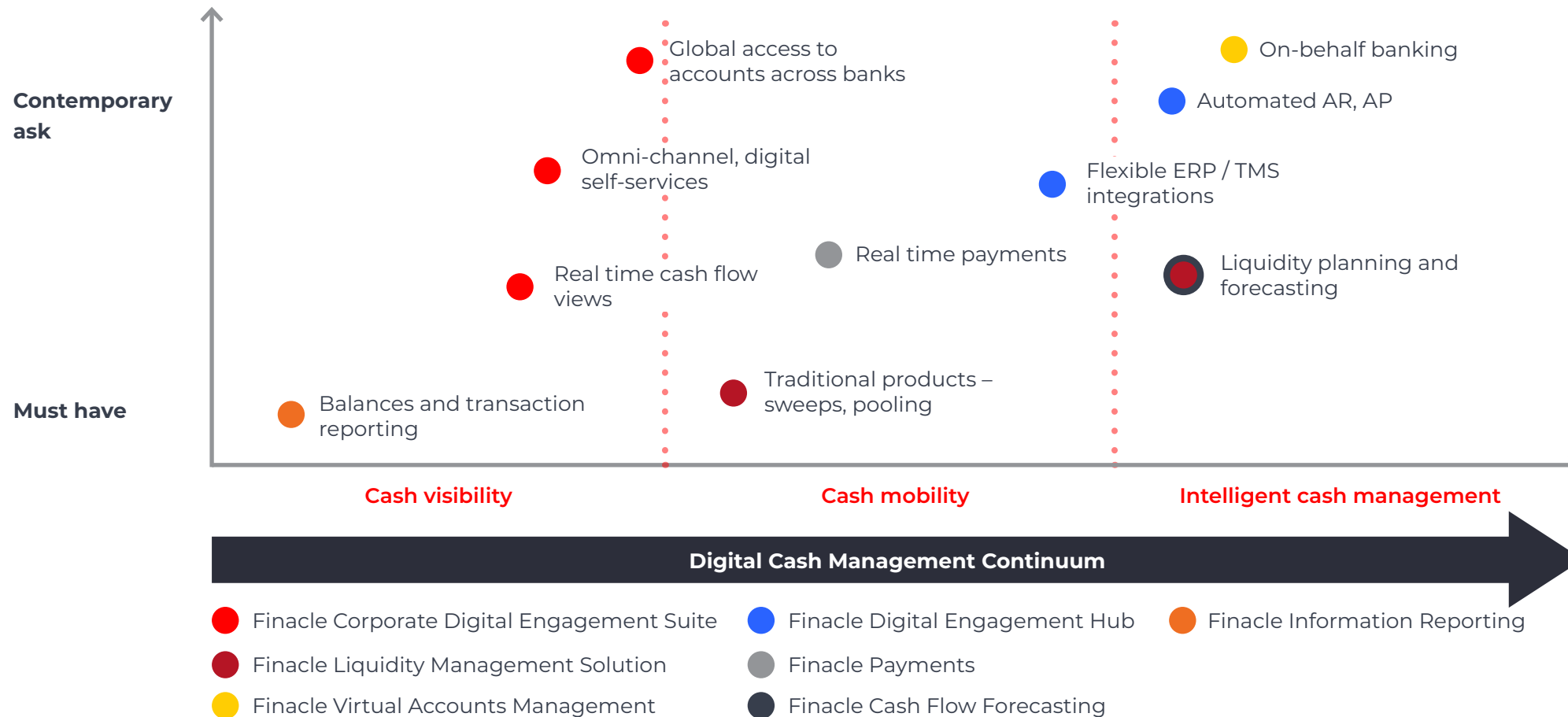
Finacle Cash Management Suite offers front-to-back-office capabilities to help banks' corporate clients identify, manage, and optimize cash and liquidity better. Built for cloud native propositions, and on an open architecture, the componentized suite includes a host of solutions – Finacle Liquidity Management Solution, Finacle Virtual Accounts Management, Finacle Payments, Finacle Corporate Digital Engagement Suite – covering Finacle Corporate Online Banking, Finacle Corporate Mobile Banking, Finacle Digital Engagement Hub, and Finacle Information Reporting. The suite also includes Finacle API Connect, Finacle Cash Flow Forecasting, Blockchain powered solutions – including Finacle Payments Connect, Finacle Trade Connect.

The suite's liquidity management solution offers a broad range of flexible capabilities across sweeping, pooling, and intercompany loan agreements. The virtual accounts management module empowers corporates to transform their treasury operations, streamline payments and receivables, and reimagine in-house banking dynamics. The SWIFT certified, payments services hub designed leveraging ISO 20022 standards, enables comprehensive payment offerings that enable cash mobility.

The corporate digital engagement suite gives corporate treasurers seamless access to a range of cash management services in digital self-service mode, across channels. The open APIs and host-to-host integration capabilities enable corporates to integrate cash management services seamlessly in their treasury operations. The unified digital engagement hub offers key capabilities to drive customer centric engagements for varied segments, administer channels, manage contexts, support enterprise centric workflows and entitlements, and administer services with high configurability.

The suite's comprehensive information reporting solution offers full flexibility to create real-time reports with the right data elements, and in the desired format to drive optimal cash position strategy. The cash flow forecasting capabilities of the solution delivers granular insights at account and transaction levels enabling better treasury decisions. Additionally, the suite offers a comprehensive API solution that helps unlock new business models and accelerate ecosystem innovation. The solution also leverages modern technologies such as blockchain and advanced analytics to enable new-age propositions for banks and their clients.

The digital cash management continuum powered by Finacle Cash Management Suite



Our Promise

- To empower corporate banks with the required agility for delivering tailored liquidity structures and products that best meet the unique needs of corporate customers
- To provide a robust platform for corporates to manage their global multi-bank cash and liquidity positions with a high degree of visibility and control

An industry-leading solution suite designed to accelerate your digital cash management transformation journey



- Deliver tailored liquidity products
- Empower your corporates drive treasury agility



Comprehensive, componentized suite

Modernize at your pace



An exhaustive solution suite to accelerate cash management transformation

Digital technology is shaking up the competitive landscape of corporate cash management. Other factors, including real-time payments initiatives, market infrastructures reshaping correspondent banking, and open banking, are further catalyzing corporate cash management dynamics. Consequently, liquidity is more mobile today than it has ever been, and also more transparent. For corporates seeking efficiency in treasury operations, smarter cash management is a top priority. They need banks that can match their expectations of a sound value proposition, tailored solutions and highly efficient delivery of digital cash management services. This is only possible when corporate banks also modernize their cash management systems with a robust digital platform that is packed with the latest capabilities.

Finacle Cash Management meets and exceeds these expectations. A comprehensive, componentized platform of corporate cash management solutions, it allows you the freedom to choose products that match your bank's business priorities, and the flexibility to decide when to deploy or upgrade a particular component. What's more, Finacle enables your bank to transform at one go, or in a progressive, phased manner.

With Finacle, your bank gains a wide range of enterprise-level products with rich business functionality that can be delivered on all channels.

No matter how big or complex your business is, Finacle will give it a firm foundation of functional capability, architecture and delivery readiness.

Key solutions include:

- **Corporate Liquidity Management:** Pooling | Sweeping | Inter/Intra company loan agreements
- **Virtual Accounts Management:** Virtual Accounts | On-behalf liquidity management | Virtual sweeps | Virtual pooling
- **Corporate Digital Engagement Suite:** Corporate online banking | Corporate mobile banking | Open APIs for integrations | Digital engagement hub | Information reporting
- **Cash Flow Forecasting:** Periodic forecasts | Standalone forecasts | Unified account views
- **Payments Hub:** ISO20022 based, swift certified enterprise payments hub
- **API Connect:** Identity & authorization | TPP management | Business API suite | API hub | Event hub | API management solution | Developer portal
- **Blockchain Powered Solutions:** Finacle Payments Connect | Finacle Trade Connect

Finacle Cash Management Suite

Corporate Liquidity Management:

Pooling | Sweeping | Inter/Intra company loan agreements

Virtual Accounts Management:

Virtual Accounts | On-behalf liquidity management | Virtual Sweeps | Virtual Pooling

Corporate Digital Engagement Suite:

Corporate Online Banking | Corporate Mobile Banking | Open APIs for integrations | Digital engagement hub | Information reporting

Cash Flow Forecasting:

Periodic forecasts | Standalone forecasts | Unified account views

Payments Hub:

ISO20022 based, swift certified enterprise payments hub

Blockchain Powered Solutions:

Finacle Payments Connect | Finacle Trade Connect

API Connect:

Identity & authorization | TPP management | Business API suite | API hub | Event hub | API management solution | Developer portal





Advanced architecture

Future proof your digital cash
management transformation



The platform is built on **advanced architecture**

As multiple disruptive trends collide with traditional business models, cash management offerings face unprecedented flux. To stay competitive and innovative, corporate banks must tailor cash management solutions to clients' unique needs, enable digital self-service across channels, collaborate with partner ecosystems, mitigate risks, and streamline internal and client-facing processes and integrations.

Digital leaders in corporate banking look towards technology to deliver enhanced propositions across the cash management value chain. But the archaic technology environment in many banks – complex legacy solutions built on obsolete technology and existing in silos – is not quite ready to change. This stifles innovation and hampers their ability to create benchmark cash management products. Corporate banks need to overcome this challenge and adopt a modern platform built on advanced architecture to become agile, flexible and scalable.

The Finacle Cash Management suite, which is built on the most advanced architecture in the industry, offers the following benefits and more:

- **Enterprise-class components** such as liquidity management, virtual accounts management and payments help banks in creating unified processing hubs across business units, thus enhancing efficiencies.
- **Services oriented architecture** with a comprehensive suite of both fine and coarse-grained services, extending reusability and increasing business agility.
- **A host of Open APIs** across the suite, enabling collaboration with ecosystem partners as well as integrations with corporate systems.
- **Readymade integration adaptors and compliance with industry standards**, lowering integration costs and enabling enterprise-wide straight through processing capabilities.
- **Extensibility framework with GUI** (graphical user interface) based toolkit, extending the product to meet unique needs.
- **Multi-entity, multi-currency, multi-time zone capabilities**, standardizing and centralizing operations across international and domestic subsidiaries.
- **Business workflow management** capabilities to automate, streamline and optimize processes.
- **Progressive cloud journeys**, with our partners such as AWS, MS Azure, Oracle and IBM for improving agility and lowering TCO.
- **Scalable, secure and proven technology**, consistently rated best-in-class by leading industry analysts

The advanced architecture empowers you to do more



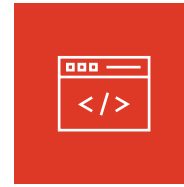
Cloud native



Enterprise-class capabilities



SOA based open solution



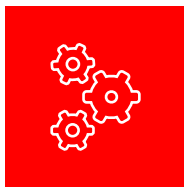
APIs for collaboration



Technology platform choice



Proven scalability



BPM & automation enablers



GUI tools led extensibility



Industry standards compliant



Multi capabilities



Highly secure



Truly 24x7 realtime processing

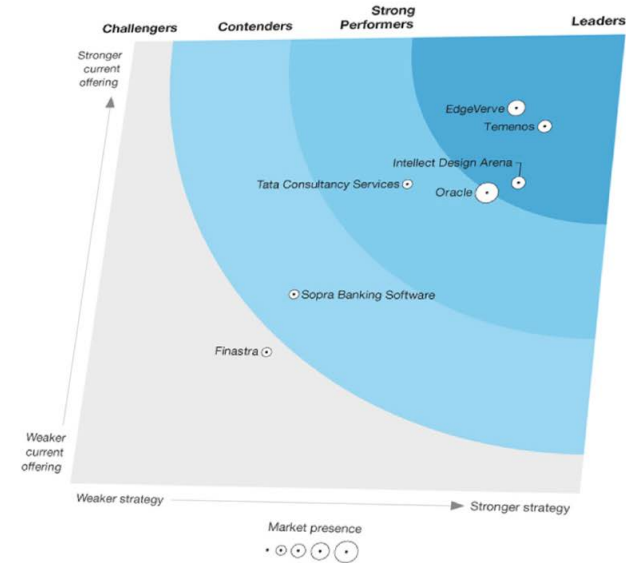


EdgeVerve (Finacle) brings APIs, integration, and application ecosystems to corporate banking. The strategy is strong on future plans for enhancing existing cloud-based offerings. The DBPP has differentiating business banking features such as preintegration of small business solutions for accounting and analytics via upSWOT. The DBPP offers strong integration capabilities including event streaming and has integrated with multiple third-party digital front-end solutions in the 12 months prior to this evaluation. Reference customers report a high degree of satisfaction with the vendor's delivery and support, available APIs, out-of-the-box security functions, and willingness to deliver in DevOps environments. EdgeVerve (Finacle) is a good shortlist candidate for banks that look for a well-designed modern architecture and that want to collaborate with a vendor using agile approaches.

Forrester Wave™: Digital Banking Processing Platforms for Corporate Banking, Q3 2022



THE FORRESTER WAVE™
Digital Banking Processing Platforms For Corporate Banking
Q3 2022



Source: Forrester Research, Inc. Unauthorized reproduction, citation, or distribution



Simplified transformation



Experience simplified and risk-mitigated transformation

Technology is playing a profound role in disrupting the corporate cash management value chain. Fintech companies are leading the charge with their technology-led models, specialized services offered on low-cost digital-only platforms, and superior customer service. They are rapidly scaling their offerings in fee-based businesses such as payments, foreign exchange. Digitally savvy challenger banks are leveraging technology to design and deliver highly personalized cash management products, driving customer centricity. As new technologies emerge, they create new markets and consequently, new competition for corporate banks. This poses challenges, but at the same time, opens up opportunities for banks that are willing to transform and meet emergent expectations. Finacle enables banks to transform cash management with agility, and in risk-mitigated fashion.

Whether it is a big bang switchover, progressive deployment or complete overhaul, Finacle helps your bank transform at its own pace. The following tenets simplify the transformation and mitigate its risks:

Finacle reference liquidity products for cutting complexity and time:

- Leverage our rich suite of standard liquidity products as you transform your bank's cash management services.
- The reference liquidity products provide a platform allowing simple progression of liquidity management solutions to further empowering you drive segment-specific innovations.

- The product setup engine with extensive parameterization and rule-based configuration provides you the agility to roll out tailored, niche products.
- Ready interface adapters facilitate connections with external interfaces, such as payments systems and third party agencies, to further expedite the setup process.

Phased transformation for maximizing business outcomes:

- The fully componentized structure of the Finacle Cash Management suite allows you to set up flexible modernization milestones.
- This clearly reduces your bank's transformation risks while accelerating the benefits of modernization.
- The business priority mapping and value realization models continually assess transformation progress and outcomes.

Agile delivery for progressive launches:

- Finacle implementations are done with agile methodology.
- Our approach enables your bank to achieve solution excellence, while frontloading risks and practicing strong governance.

Transformation enablers **to minimize risks and accelerate business outcomes**

Simplified and risk-mitigated transformation



Reference liquidity products

- Global standard liquidity products
- Extensibility with parameterization for segment-specific innovations
- Interface adapters for payments systems, third party agencies



Phased transformation

- Progressive modernization
- A phase-wise approach
- Business priority mapping and value realization



Agile delivery

- SAFe agile practice
- CI-CD, end to end release automation
- Progressive launches



**Deliver tailored
liquidity products**



Transform cash management for **innovation and growth**

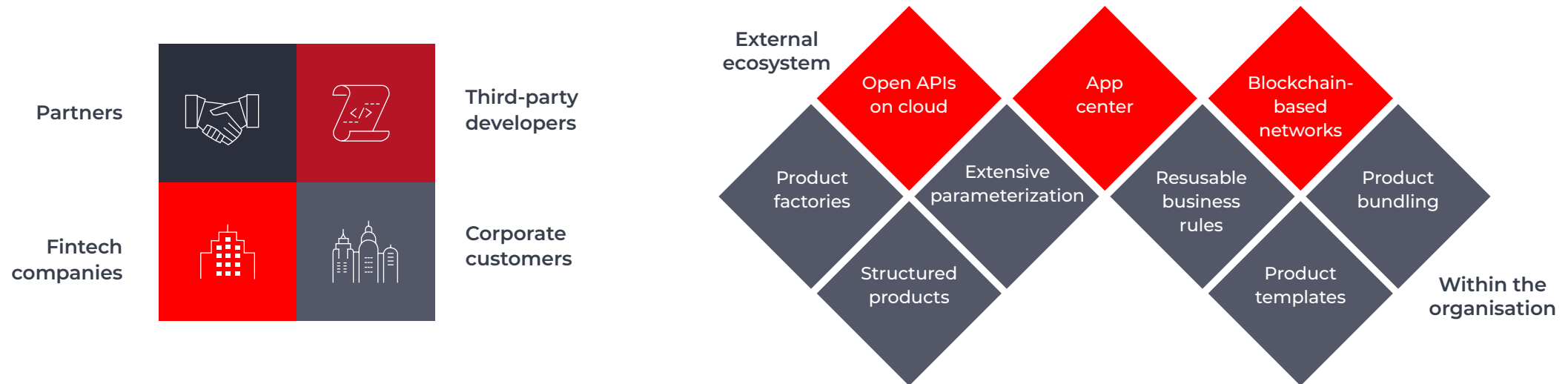
The traditional model, where a bank manufactures and distributes basic, standard cash management products with little or no customization is fast losing relevance. Rigid liquidity structures amidst corporates' complex liquidity flows, banal products setup for basic sweeps, pooling with limited or no cross-border, cross-currency capabilities, and batch-based payments processing diminish customer proposition. Progressive corporate banks realize that the future is about building a digital cash management platform that delivers highly contextual, niche liquidity products for their clients' unique requirements.

New-age corporate cash management dynamics call for a digital product engine that will not only host a bank's own products, but also widen the scope of offerings to include complementary products sourced from a partner ecosystem. The bank's role will change from merely pushing products to recommending contextual offerings built to suit the needs of the industry segments in which its corporate clients operate.

Finacle's Approach:

- Expanse of liquidity products, such as global sweeps, with many variants including zero balancing, target balancing, range balancing, cover overdraft, reverse sweeps, and single entity, multi-locational, cross currency notional pooling structures, along with virtual accounts including virtual sweeps and virtual pooling.
- Product defined liquidity structures that derive their behavior from its parameters, enabling banks to deliver tailored liquidity structures, as well as achieve regulatory compliance with appropriate business rule assignments.
Extensive product capabilities, such as structured products, product bundling and product templates backed by extensive parameterization, providing the flexibility to personalize the liquidity solutions that best meet individual corporate requirements.
- Open APIs for ease of collaboration with partners, FinTech companies, corporate clients, and the extended developer ecosystem.
- Blockchain based networks to digitize cross-border payments.
- Finacle AppCenter, bringing an ecosystem of large partners and Fintech startups to complement the Finacle solution suite, and providing a marketplace for accelerating innovation.

Enabling an **outside-in and inside-out** approach to deliver **tailored liquidity products**





**Empower your
corporates to drive
treasury agility**



Enable digital experiences in cash management

Corporate cash management is a complex proposition for businesses with global operations, given the structural complexities they deal with. As companies accelerate the digitization of their business operations, they demand sophisticated digital cash management solutions from their primary banks to enable them to manage their cash and treasury optimally.

A key expectation is complete visibility and control over the cash management value chain. Specifically, corporate customers want digital self-service models that empower them to perform bank-like actions while managing treasury operations.

Corporate banks are expected to keep pace, and provide technology and business solutions that best meet such requirements. For that, they need new operating models that deliver products and services cost effectively across channels and fulfill new customer needs through innovation.

Finacle's Approach:

- Finacle digital engagement hub - gives clients seamless access to corporate cash management services across channels and devices.
- Comprehensive digital self-service models empower corporate customers to set up sweep structures, and virtual account hierarchies that best meet their needs.
- Enterprise-level dashboards provide graphical views of liquidity positions on-the-go, cash flow forecasting and liquidity management structuring options.
- Open APIs for flexible ERP integrations enhance automation and reconciliation outcomes.
- Tailored, real-time payments services offer enhanced propositions across corporate channels.

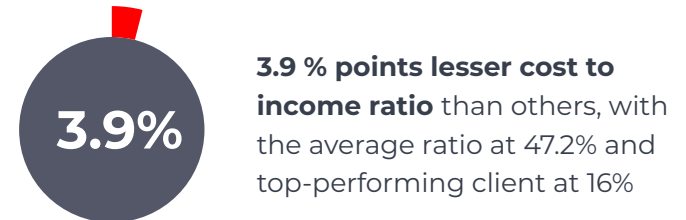
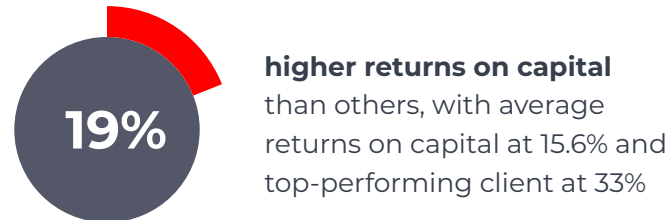
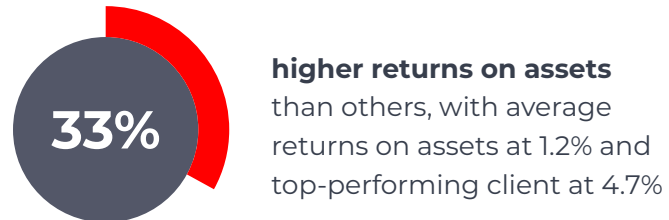


Join the Finacle Digital Banking Community



Experience that speaks for itself

The industry-leading performance of our clients reflects our promise of inspiring better. An assessment of the top 1000 banks globally revealed that institutions powered by Finacle enjoy –



Industry leading solution suite

Finacle is chosen as a leader in independent industry assessments by major analyst firms.

Gartner®

Positioned as a leader, for the 14th time in a row, in the 2022 Gartner® Magic Quadrant™ for Global Retail Core Banking

FORRESTER®

Rated as a leader in The Forrester Wave™: Digital Banking Processing Platforms (Corporate Banking), Q3 2022

Rated as a leader in The Forrester Wave™: Digital Banking Engagement Platforms, Q3 2021

IDC

Rated as a leader in end-to-end Corporate banking solutions, in IDC MarketScape: Worldwide E2E Corporate Banking Solution Providers 2019

Industry's most awarded digital banking platform

Finacle and its clients have won >30 industry awards for exemplary transformation programs in the last 12 months . This makes Finacle the most awarded solution suite in the industry.

Celent Model Bank Awards 2023

- Union Bank of the Philippines
- ICICI Bank

Global Finance Awards 2022

- Finacle Digital Banking Solution Suite – Best Open Banking and API Provider
- Emirates NBD
- Bank Raya Indonesia
- Co-operative Financial Services
- Übank
- Union Bank of India

MEA Finance Awards 2022

- Best Open Banking & API Banking Provider – Infosys Finacle

Finnovex Awards Qatar 2022

- Excellence in Payments – Finacle Payments Suite

Banking Tech Awards 2022

- Infosys Finacle - Best Digital Solution Provider
- ICICI Bank
- Kline
- Union Bank of India

MEA Finance Banking Technology Summit and Awards

- Best Cloud-Native Digital Banking – Infosys Finacle

IBSi Neochallenger Awards 2022

- Bank Raya
- Übank
- IBSi FinTech Innovation Awards 2022
- Emirates NBD

The Digital Banker Awards 2022

- Infosys Finacle - Best Core Banking, Best CX Suite
- Emirates NBD - Wealth Hub of the Year





Ready to get started?

The digital cash management revolution is on. Overcoming the disruption and keeping pace with corporates' demands requires banks to become truly digital and anticipate what tomorrow's digital landscape may hold. Join the global community of corporate banking leaders who are innovating and transforming with Finacle

 finacle@edgeverve.com

 www.finacle.com

 www.linkedin.com/company/finacle

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