

**FINASTRA**

# Finastra Cash Management

A single global solution across business  
segments, borders and channels



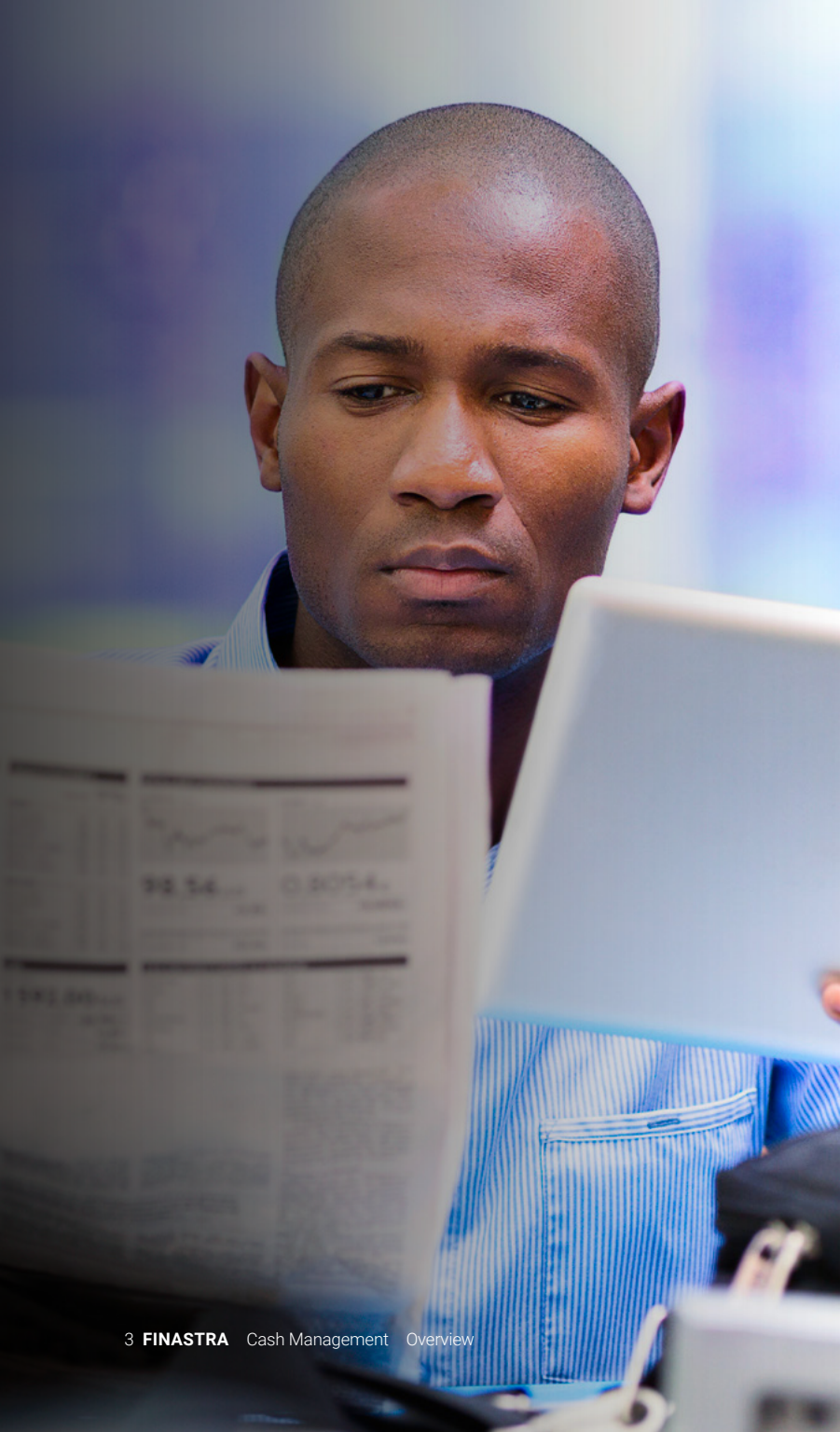
# Executive summary

**As banks look for international growth in corporate banking, their customers expect best-in-class cash management with value-added services, compliance and real-time capability.**

Finastra Cash Management has been developed to respond to these fast evolving needs. As technological advances drive demand for real-time access and better visibility, the time for better cash management is now. The Finastra solution addresses the modern payments landscape, with receivables and liquidity management services to improve working capital.

Corporate customers can automate their cash management processes and take advantage of modules to support a wide range of activities. All users benefit from next-generation ease of use and functionality, in a solution that operates across channels and transaction types.





## The time for better cash management is now

Digital disruption and changing customer expectations have made the corporate world more complex. This has radically reshaped the banking landscape and the ways in which corporates interact with banks.

Today's corporate treasurers must balance financial risk, liquidity management and growth potential in uncertain economic environments.

### Cash flow forecasting is a must

Cash flow forecasting is naturally always a priority for treasurers, but especially so in 2024. This function remains pivotal in guiding decisions related to investments, risk exposures, hedging, and debt management. Cash forecasts still need to be extended beyond foreign exchange rates to provide more comprehensive scenario analyses. Considerations include macroeconomic indicators, geopolitical dynamics, and weather conditions that significantly impact business operations.

### Liquidity optimization is more important than ever

Liquidity optimization is increasingly important as corporate treasurers strive to manage and optimize working capital in a dynamic, global environment.

With the growth in international working capital requirements, and to make the best use of their cash, most companies have

implemented cash pools across multiple currencies and countries. Global or regional treasuries are now commonplace and not just in large multinational corporates – this trend is also being seen among small and mid-sized corporations.

### Technology is key

Advances in technology are driving liquidity management strategies, allowing real-time access, a global view of cash at any given point, faster processing, and enhanced capabilities to use cash pooling and other important mechanisms for cash flow management.

APIs are transforming treasury operations by enabling seamless connectivity between systems. The Real-time data exchange, streamlined processes and enhanced automation are driving API adoption.

### Banks have a critical role to play

The time is right for banks to give their corporate customers access to these evolved systems, and significantly improve their relationships. In a future where uncertainty and volatility are likely to be the norm, having systems in place that enable efficient and effective cash flows will be a necessity rather than a choice.

Corporates are looking for value-added services and a single view of their global position, with flexible analytics. At the same time, they need to be compliant across borders, currencies and banks.

**To maintain their role as trusted advisor, banks must align themselves perfectly with the requirements of corporate customers – and even play a role in their digital transformation efforts.**



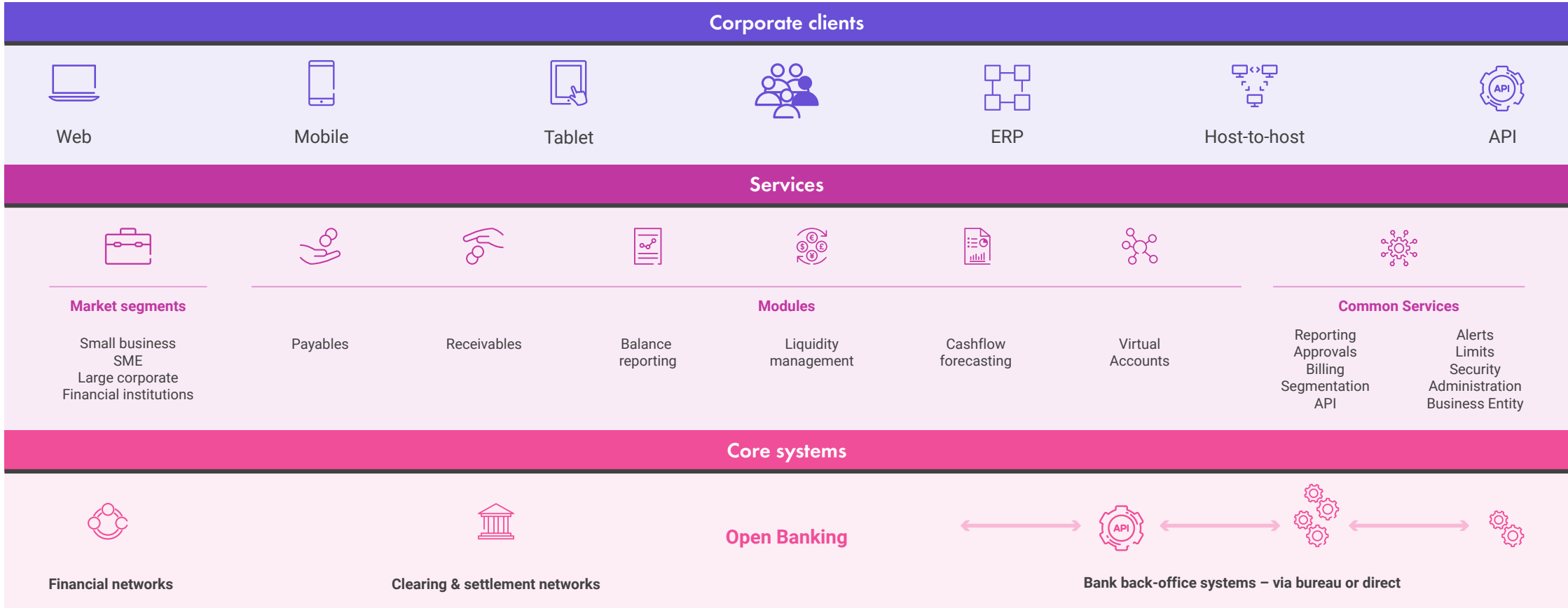
Cash flow forecasting stays at center stage for:

**43%** of corporate treasurers over the next 12 to 24 months.<sup>1</sup>

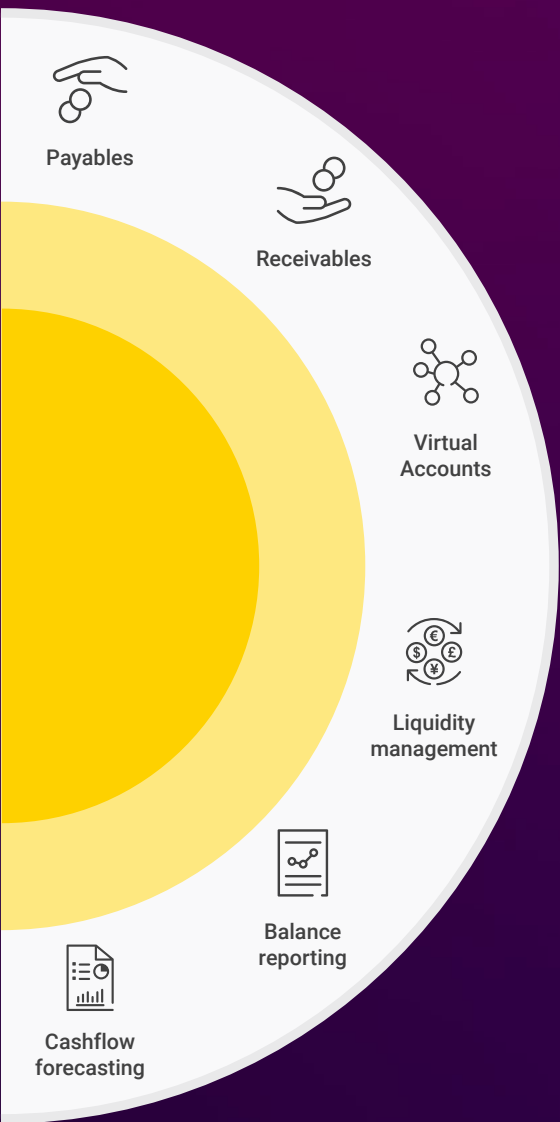
1. Forbes - Treasury Priorities Reshape Business Growth For 2024 And Beyond

# Single platform, modular design

With Finastra Cash Management, financial institutions can help their customers optimize working capital through enhanced cash flow, manage payments, provide treasury services, send and receive financial messages, automate payables and receivables, and accommodate channel access. The solution is secure, operationally efficient and reliable.



# Digitalised Cash and Liquidity: Breadth and depth



Payables			Receivables		Virtual Accounts	Liquidity	Cash forecasting	Balance & Transaction Reporting	
Payment's centre	Extensible layouts	Transaction enrichments	Receivables centre	Direct debits	Multi-type	Physical pooling	Multi-bank	Multi-bank	Multi-currency
Domestic electronic payments	Cross-border payments	Electronic bill payment	Upcountry & local cheques	PDC collection & discounting	Use as physical account	Notional pooling	Custom forecast types	Search & save filters	Custom reports
Physical payments	Inventory management	Instrument printing	Standing instruction	Mandate repository	Issuance & tracking	Client self-service		Scheduled Reports	Email delivery
Authorization matrix	Real-time FX	File mapping support	Payout processing	Receivables reconciliation	Balance reporting			Export capabilities xls, xml, pdf, MT940/950, BAI2, CAMT	
Regulatory Requirements									

# Full suite of cash management modules



## Payments

The module supports all global payment types, including multi-currency and cross border payments. Automation allows corporations to streamline and simplify payables workflow, increasing straight-through processing and saving time and money. Transactions can be set up for quick and easy initiation of payables using transaction templates, transaction cloning and standing instructions.

Payables can be originated through a range of channels including web, file upload, host-to-host, tablet and mobile. They can include additional remittance information, as required by various types of transactions, to assist in the timely settlement and reconciliation of transactions. Multi-currency and cross border payments.

### Key features

- Intention based and statutory payments.
- Comprehensive origination methods: Free form entry, templates, standing instructions, quick entry, file upload, from ERP.
- Comprehensive inventory management and printing capabilities for paper products.
- Enriched remittance information for value added reporting and reconciliation.



## Receivables

The module supports receivables processing through a comprehensive range of channels and can include additional information to support settlement and reconciliation.

Where finance departments are initiating invoices and processing payments from multiple host systems, our receivables module acts as a 'hub' that captures data on all the flows in real-time. This creates an end-to-end collections management system that enables corporate customers to improve efficiencies in their collection process, make better decisions, and achieve total visibility of receivables. It provides a comprehensive range of features for managing electronic and paper-based collections.

### Key features

- Check and cash collection
- Post dated check management and discounting
- Direct Debit and mandate management
- Enrichment capture for value - added reporting and reconciliation

# Full suite of cash management modules

## Liquidity

Our liquidity management module offers a range of liquidity management tools to manage cash flow, credit and working capital across many accounts. Using the module's physical balance consolidation capability, treasurers can improve cash flow, provide a consolidated view of surplus funds available across accounts and currencies, reduce external borrowing and liquidity risk, manage foreign currency liquidity requirements, and enhance visibility of cash across the group.

Using the module's notional balance consolidation capability, treasurers can optimize interest to offset account balances, reduce interest costs, maximize net returns and provide greater visibility over cash positions.

### Key features

- Allows for the set up and execution of automated sweeping and notional pooling instructions
- Enables set up and execution of third-party bank sweeping
- Supports local currency and cross-currency instructions
- Simplifies the definition of passive pool structures
- Manages inter-company loans, calculates interest and allocates benefits

## Cash flow forecasting

The module helps banks to ensure that information is available centrally to their corporate customers, allowing them to determine whether the inflow and outflow of funds match, to determine whether surplus is available, and to help them maximize the utilization of capital.

### Key features

- Forecast views by account and currency.
- Multiple capture modes for cash flow data aggregation.
- Upload and manual input supported in a range of standard formats.
- Forecast information identification by type - banked, contracted, etc.
- Forecast estimation based on probability of realization of funds
- Define repeat cycles for cash forecasting.
- Forecast transaction closure— automatic or manual.



# Full suite of cash management modules



## Balance and transaction reporting

The module enables corporate treasurers to accurately monitor all payables and receivables in a timely fashion. It provides electronic statement reporting, real-time access to account balances, electronic inter-account fund transfer, and full data import and export capabilities.

To simplify the task of gathering and reporting balance information, the solution provides a single view of accounts across multiple banks, geographies, and currencies, and supports automated and comprehensive balance and transaction reporting.

The balance can be accessed via various channels including web, mobile and open API channels. These features enable a bank's corporate customers to monitor their payables and receivables quickly, effectively and accurately; dramatically improving their ability to manage cash flow across the business.

### Key features

- Aggregated view of accounts held across multiple institutions.
- Flexible viewing of balances grouped by geography, currencies & servicing institutions.
- Comprehensive reports for Balance and Transaction data.
- Customizable view of data
- Easy download of balance and transaction data in a range of industry standard formats

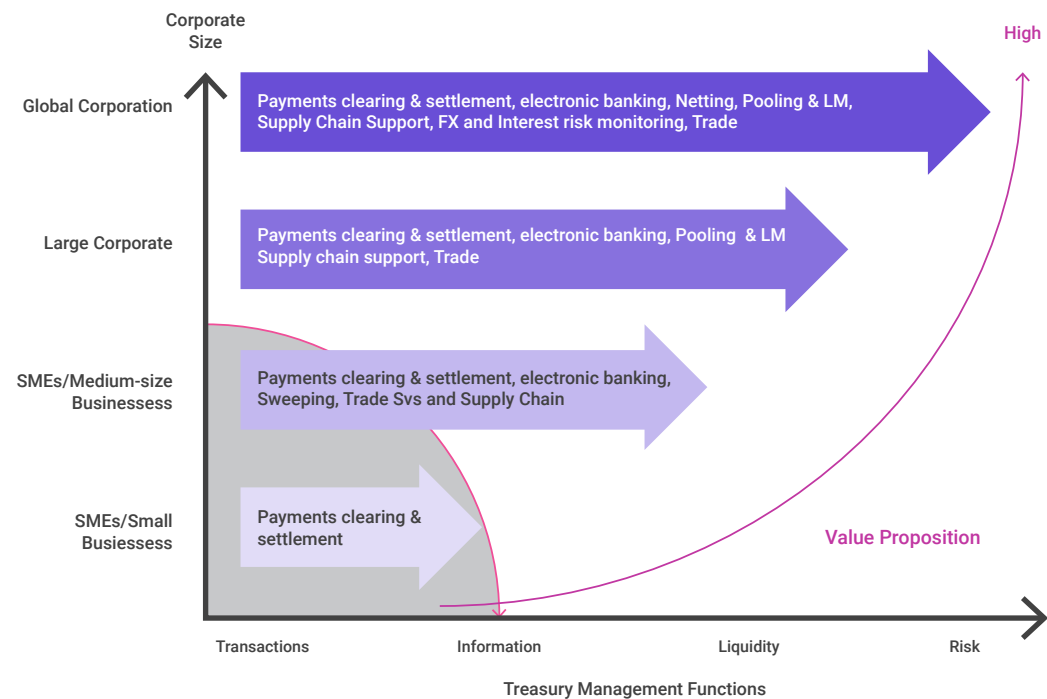




## Support for any scale of corporate business

For smaller businesses, Finastra Cash Management supports basic cash management and payments, while large multinational corporations can benefit from robust entitlements, cash flow forecasting, liquidity management, and supply chain finance management services.

### Customer needs grow with differentiated service requirements along the transaction value chain



With Finastra Cash Management, all of these services are modular and fully integrated to offer a best-in-class user experience for business customers.

Banks can ease the process of onboarding clients with pre-defined products, packages and billing plans that fit with its segmentation strategy or go-to-market focus. Components can be re-used across multiple segments, markets or geographies, reducing TCO.

#### Integrated global transaction banking solutions

Finastra Cash Management provides out-of-the box integration with Finastra solutions for Remote Deposit Capture,

Total Payments and Total Messaging (SWIFT). It also supports custom interfaces with third-party solutions so banks can offer best-in-class, end-to-end treasury management solutions.

#### Open API

The Finastra Cash Management APIs enable third-party developers and financial institution personnel to access the solution's proprietary functionality. The APIs enable authorized users and customers to:

- Access Finastra Cash Management services and integration points
- Integrate Finastra Cash Management with the FusionFabric. cloud ecosystem
- Reduce Finastra Cash Management implementation and onboarding times
- Share and retrieve data from various
- Finastra products

# Our value proposition

Pioneering 'open' reveals our customer-centric DNA, across the core areas of cash management. Success is measured in great customer outcomes and successful implementation track record. When it comes to innovation, we hand the keys to our customers through our open architecture and partner ecosystem.



## Functional depth across cash and liquidity

Front-to-back cash solution, providing both corporates and banks with a single platform to manage their payables, collections and liquidity management; across customer sizes & segments.



## Truly global cash management platform

Implementations across the Americas, MEA and APAC regions with deep localization experience; along with blueprints for faster implementations.



## Single platform for multi-country operations

Implementations across the Americas, MEA and APAC regions with deep localization experience; along with blueprints for faster implementations.



Find out more..

## Finastra Virtual Accounts

- **Segregation**  
Send and receive payments using virtual accounts based on business units, functions, products, etc.
- **Control**  
Gain greater control over internal cash management and approval processes with configurable workflows.
- **Identification**  
Generate new virtual account numbers in multiple formats using configurable rules.
- **Confidentiality**  
Maintain confidentiality for business critical payments such as payroll and taxes using user access management.
- **Reconciliation**  
Reconcile payments to and from buyers against invoices from corporate ERP system or uploaded by users.
- **Visibility**  
View virtual accounts data in a greater level of detail: including single use, multiple use, expiry date, fixed amount, etc.

Learn more about our **Virtual Accounts solution.**



# FINANCE IS OPEN

Finastra unlocks innovation across the world  
of financial services, through our trusted  
software and open platform.

## Contact us

### About Finastra

Finastra is a global provider of financial software applications and marketplaces, and launched the leading open platform for innovation, FusionFabric.cloud, in 2017. It serves institutions of all sizes, providing award-winning software solutions and services across Lending, Payments, Treasury & Capital Markets and Universal Banking (Retail, Digital and Commercial Banking) for banks to support direct banking relationships and grow through indirect channels, such as embedded finance and Banking as a Service. Its pioneering approach and commitment to open finance and collaboration is why it is trusted by over 8,000 institutions, including 45 of the world's top 50 banks. For more information, [finastra.com](https://finastra.com)

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