

UNIQUE AND POWERFUL FEATURES

Payments Management

- Single window payment across electronic and paper-based payment modes
- Flexible authorization process definition
- Standing Instructions / Scheduled Payments
- Consolidated Balance Reporting
- Ability to integrate with corporate ERP systems, clearing gateways and partner banks

Collections Management

- Definite funding cycle to manage cash flow requirements
- Ability to process paper-based and electronic collections
- Direct Debit solutions for automated collections
- On-demand or scheduled reporting of transactions
- Ability to integrate with corporate ERP systems for receipt information

Liquidity Management

- Manage liquidity position of the corporate across multiple accounts
 - Real Pooling
 - Notional Pooling
 - Cash Concentration
- Income and Profit Sharing
- Online customer reporting on status of instructions
- Transfer Pricing
- Cross – Border Pooling

SOLUTION BENEFITS

Benefits to Corporates

- Integrate payments, collections and liquidity management processes to optimize deployment of corporate funds and reduce funding charges
- Single window for domestic, foreign and cross currency transactions
- Eliminate manual processes through STP @ Source™, reduce errors and increase efficiency
- Improve cash flow forecasting and decision making
- Capture additional information for enhanced information reporting
- Online, real time status update on every transaction
- Alerts & status updates - anywhere, anytime - through email, mobile, fax or print
- Multi-currency, Multi-lingual

Benefits to Banks

- Add revenue opportunities through service innovation
- Build a secure environment for customers with multiple options to establish corporate-to-bank connectivity
- Create customized service offerings through the Product Manager's Workbench
- Save costs and reduce manual intervention through end-to-end transaction processing using STP @ Source™
- Work with partner banks to increase reach and depth in services
- Reconcile transactions to reduce operational risks
- Manage risk through tighter control on corporate credit lines and exposure tracking
- Multi-region, Multi-entity