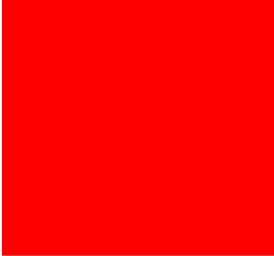


# Finacle Liquidity Management





# Become a strategic partner to your corporate clients

Corporates around the world face a common challenge of managing and profiting from their liquidity positions. In today's challenging business environment, effective and efficient liquidity management is no longer simply an option, but a game-changing necessity for corporate organizations.

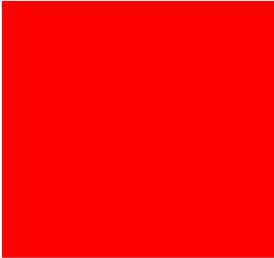
Corporates are always under pressure to ensure the availability of sufficient liquidity for their business needs so that day-to-day operations run smoothly; at the same time, they have to be careful not to have too much liquidity, which could result in inefficient use of funds and lower profitability.

This situation becomes extraordinarily complex when business operations span multiple geographies, banking relationships, currencies and time zones, not to mention different centralized and decentralized operating models.

Today, corporate organizations are increasingly looking at their banks as strategic partners providing business and technology solutions enabling them to manage their operations, including liquidity management, to the highest standards.

Worldwide, banks, which have recognized this opportunity, are modernizing their technology to meet their corporate clients' demands.





# Finacle Liquidity Management

Finacle Liquidity Management is a front-to-back office liquidity management solution that empowers banks to offer a comprehensive range of services to their corporate clients to identify, manage and optimize liquidity.

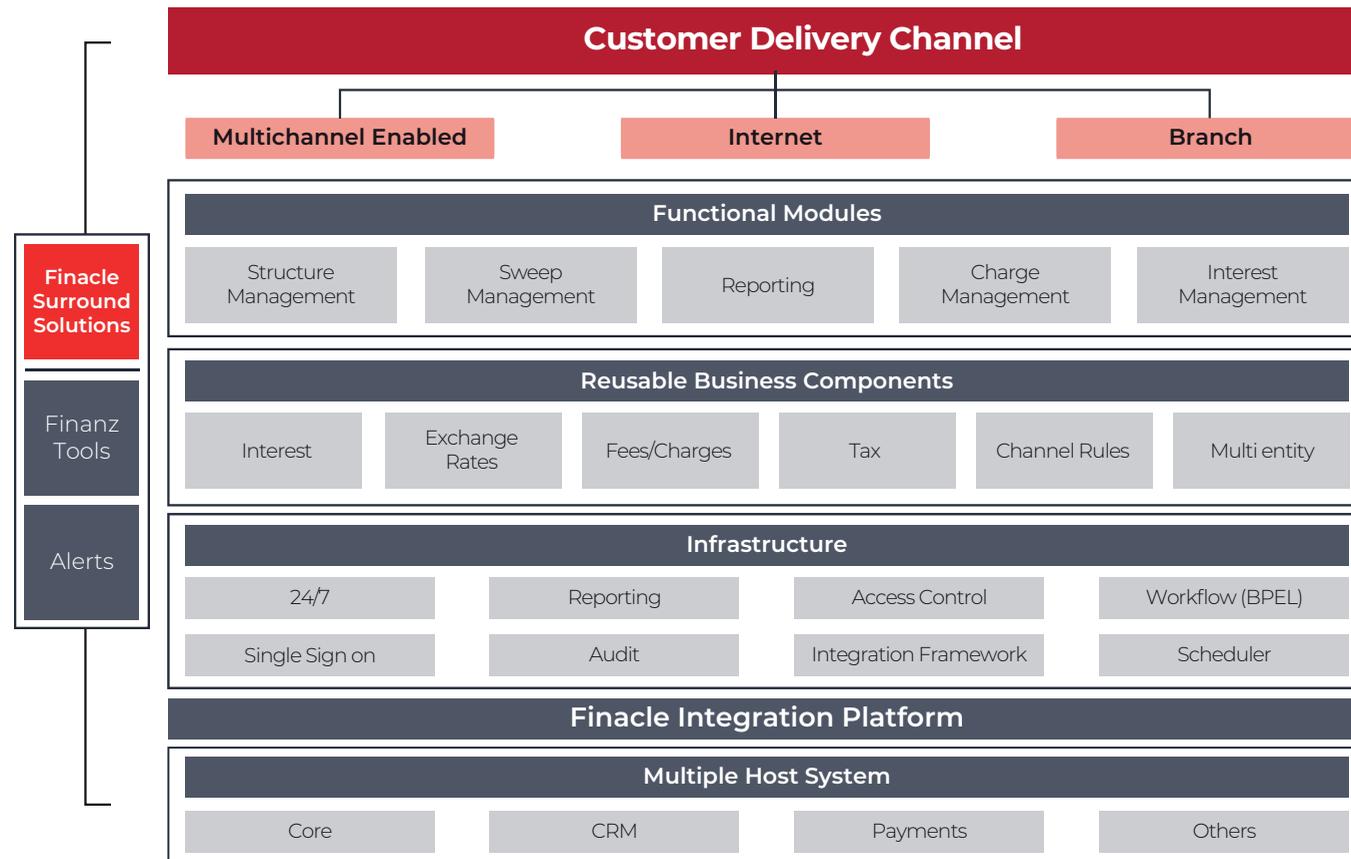
- The solution's parameterization-driven, product-based approach enables banks to offer tailor-made liquidity management services to corporate and small and medium enterprise clients.
- Cross-border, cross-currency, cross-bank liquidity management capabilities optimize interest by leveraging various liquidity management options such as notional pooling and target balancing.
- This core banking agnostic solution offers extensive interfacing capabilities leveraging a robust integration platform to enable real-time viewing and management of liquidity across multiple host systems.
- This multichannel enabled solution empowers corporate clients to see graphical views of liquidity positions on-the-go across devices to accelerate decision-making. It also enables them to forecast cash flows and select the liquidity management structures best suited to their needs from the channel of their choice.
- SWIFT enablement allows banks to consolidate liquidity positions across clients' multiple banking relationships seamlessly.

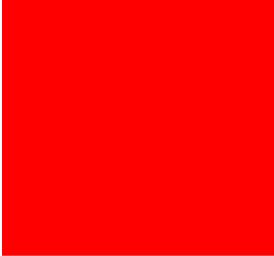
- Flexibility to execute liquidity rules in real-time, near real-time and periodic manner enable banks to service the specific needs of corporates effectively.

Finacle follows a product-based approach to liquidity management, enabling banks to exercise greater control over the services offered while offering the flexibility to personalize the solution to meet individual corporate requirements. All liquidity structures are linked to a product and derive their behavior from its parameters. This helps banks achieve regulatory compliance by assigning appropriate business rules. The approach also minimizes steps for the creation of personalized structures based on the customer's specific needs.

Finacle Liquidity Management is a step into the next generation of corporate liquidity management solutions aimed at simplifying business technology, while inspiring agility and innovation. It has been designed bearing in mind the needs of multinational or multi-location corporations, providing them with a consolidated, real-time, holistic view of their financial positions so that they can effectively identify, manage and optimize their liquidity positions.

## Functional Architecture





# Key modules

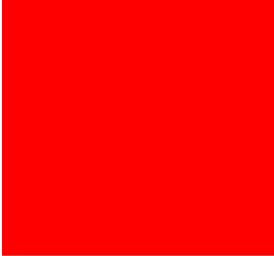
## Global sweeps

Consolidating cash positions across multiple accounts in multiple time zones, currencies and countries in real-time can be extremely challenging. Finacle empowers bank's clients to minimize this challenge through its global sweep capabilities, having many variants like Zero Balancing, Target Balancing, Range Balancing, Cover Overdraft Value Dated Sweep, Transaction Based Sweep, and Reverse Sweep.

## Multi-locational notional pooling

Finacle Liquidity Management Solution facilitates the creation of a single entity, multi-locational, cross-currency notional pooling structure to optimize and distribute interest benefits. This enables corporate organizations to manage their multi-locational/ regional account balances centrally without physically moving funds out of operating accounts. This arrangement provides the necessary hedge against exchange rate risks by retaining balances in their respective currencies, allowing corporates to have complete control over their liquidity as well as enjoy operational flexibility at subsidiary or regional level. Solution also helps corporates optimize their liquidity by offering a choice of flexible models for interest benefit computation and allocation methods.





# Business benefits

## **Faster time to market**

The product-based approach to liquidity management empowers banks to design and launch new products rapidly. Extensive parameterization, reusable business rules and processes accelerate time to market with new offerings.

## **Stronger customer relationships**

With its comprehensive coverage and rich online portal experience, the solution enables banks to strengthen client relationships and improve their up sell and cross sell success rates. As the liquidity management partner of corporate clients, banks increase the stickiness of the relationships, while significantly increasing fee, transaction and float income.

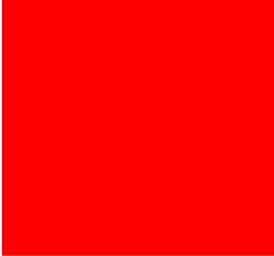
## **Operational efficiencies**

The solution provides an enterprise-wide liquidity management engine with multi-currency, multi-country and multi-time zone capabilities to centralize the liquidity management operations across international subsidiaries. This brings down the operational costs and offers better control and visibility. Rule-based straight through processing (STP) lowers manual intervention to further boost operational efficiency.



# Accelerate cash management digitization with Finacle





# 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 highly 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.

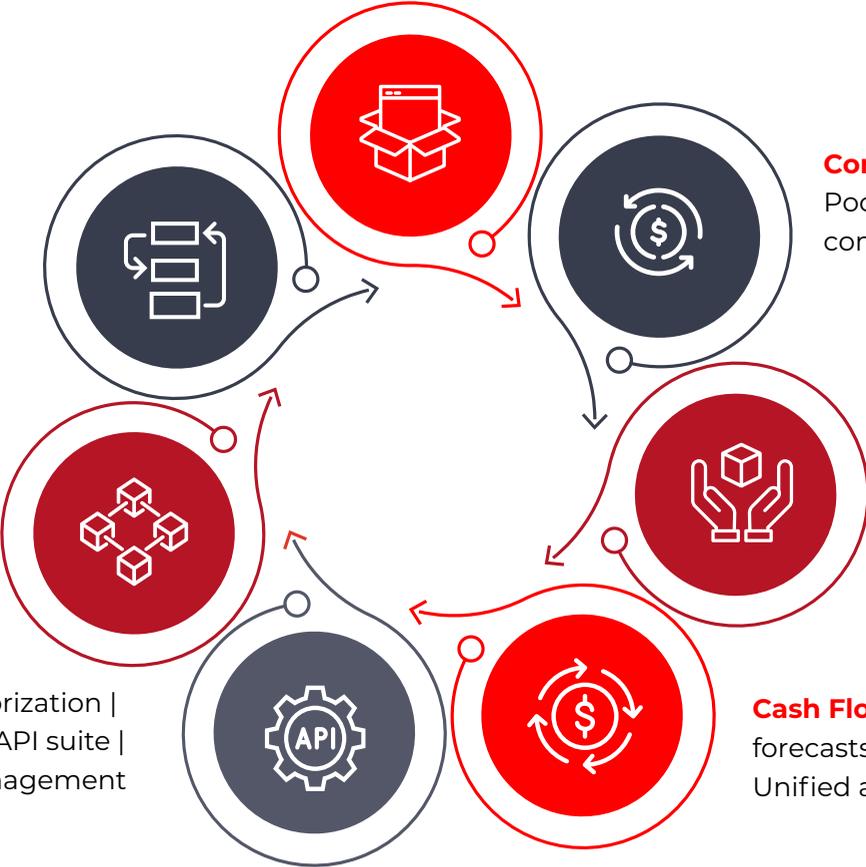
# Finacle Cash Management Suite

**Payments Hub:** ISO20022 based, swift certified enterprise payments hub

**Virtual Accounts Management:**  
Virtual Accounts | On-behalf liquidity management | Virtual Sweeps | Virtual Pooling

**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



**Corporate Liquidity Management:**  
Pooling | Sweeping | Inter/Intra company loan agreements

**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

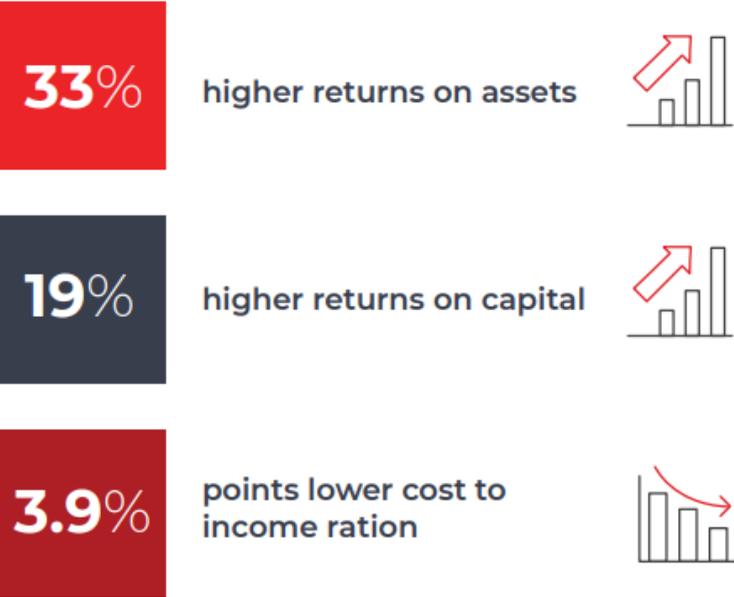


# Join the Finacle Digital Banking Community

# 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 –

- 33% higher returns on assets than others, with average returns on assets at 1.2% and top-performing client at 4.7%
- 19% higher returns on capital than others, with average returns on capital at 15.6% and top-performing client at 33%
- 3.9 % points lesser cost to income ratio than others, with the average ratio at 47.2% and top-performing client at 16%



# 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 CY22. This makes Finacle the most awarded solution suite in the industry.

## **Celent Model Bank Awards 2022**

- Kasikorn Line

## **Global Finance Awards 2022**

### **With clients**

- Emirates NBD
- Co-operative Financial Services
- Union Bank of India
- UBank
- Bank Raya Indonesia

## **Infosys Finacle**

- Next 100 Global Awards – Digital Engagement Suite Solutions
- Next 100 Global Awards - Open Banking and API Provider

## **MEA Finance Industry Awards 2022**

- Best Open Banking & API Banking Provider – Infosys Finacle

## **Retail Banker International Asia Trailblazer Awards 2022**

- Ubank
- Union Bank of India
- ICICI Bank
- Punjab National Bank

## **MEA Finance Banking Technology Summit & Awards 2022**

- Best Cloud-Native Digital Banking Platform – Infosys Finacle

## **Finnovex Awards Qatar 2022**

- Excellence in Payments – Finacle Payments Suite

## **Banking Tech Awards 2022**

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

## **IBSi FinTech Awards 2022**

- Best Core Banking Implementation - Emirates NBD

## **IBSi NeoChallenger Bank Awards 2022**

- Consumer Banking Solution - Bank Raya
- Best Project Implementation - UBank

## **Global Retail Banking Innovation Awards 2022**

- Wealth Hub of the Year - Emirates NBD
- Best Core Banking Software and CX Suite – Infosys Finacle

## **Global International Financial Services Centres Authority Sprint 01: BankTech**

- Winner in Buyers Credit Optimization category – Infosys Finacle

## **MEA Finance Wealth and Investment Summit & Awards 2022**

- Best Bancassurance Implementation - Emirates NBD





## 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

## Reach out to us

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 [twitter.com/finacle](https://twitter.com/finacle)