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Intelligent dashboards for better decision-making

Business owners and treasury managers have high expectations from financial service providers. With cash flow and liquidity critical for survival of businesses, a real-time aggregated view of finances anytime anywhere is a key requirement. Using the intelligent dashboards to help businesses control their finances and simplify money management, banks can establish themselves as trusted partners and build deeper relationships with their customers.

Improved decision-making with intelligent dashboards

Benefits of using intelligent dashboards

- Real-time data and better visibility of transactions for improved satisfaction of corporate clients

- Quicker approval for amendments/bills/invoices that helps relationship managers service their clients better

- Rapid reconciliation of purchase orders

- Increased data security

- Better cash flow management and improved supplier relations for corporates

- Responsive omni-channel user experience framework that enables a consistent and visually appealing user interface

Transparency, efficiency, and digitization

Currency fluctuations, trade wars, political tensions, rapidly emerging fintech developments, commodity price shifts, and regulatory uncertainty affect businesses across the world. These developments make keeping track of cash flows, currency movements, risk management and payments very difficult.

To strengthen relationships with corporate customers, banks need to provide need-based segmentation, differentiated omni-channel coverage, and industry-specific value propositions. Bankers too need to be empowered with new skills and focused information to provide a higher level of service to their high-value customers. Banks can improve customer satisfaction and reduce costs by building digital customer-centric journeys, embedding innovative technologies along the value chain and redefining operating models.

In a competitive business environment, leveraging and managing existing information assets and deriving banking business intelligence plays a critical role in growth of any business. Today, corporate treasurers and finance managers are managing multiple tasks such as the tracking of aging accounts payables and receivables, overdue or outstanding finances, reconciliation of cash flows, account maintenance for top customers, cash flow forecasting and limits to be drawn, visibility and planning of trade, and reduction in overall costs.

Oracle Banking Digital Experience can help banks provide a comprehensive omni-channel business coverage across SME and corporate banking segments. The solution offers pre-built and configurable corporate banking dashboards that provide a rich personalized and contextual user experience.

The corporate dashboards support different banker personas and bank customers by providing an intuitive experience with informative charts, a widget-based user interface for easy navigation, and customizable themes.

The graphical representations, 360-degree views, and real-time data help corporate treasurers and finance managers analyse information for better cash flow forecasting and trade forecasting which leads to informed decision making, cost savings, and business growth.

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The corporate functions supported through intuitive dashboards by Oracle Banking Digital Experience are:

- Trade finance management
- Cash and liquidity management
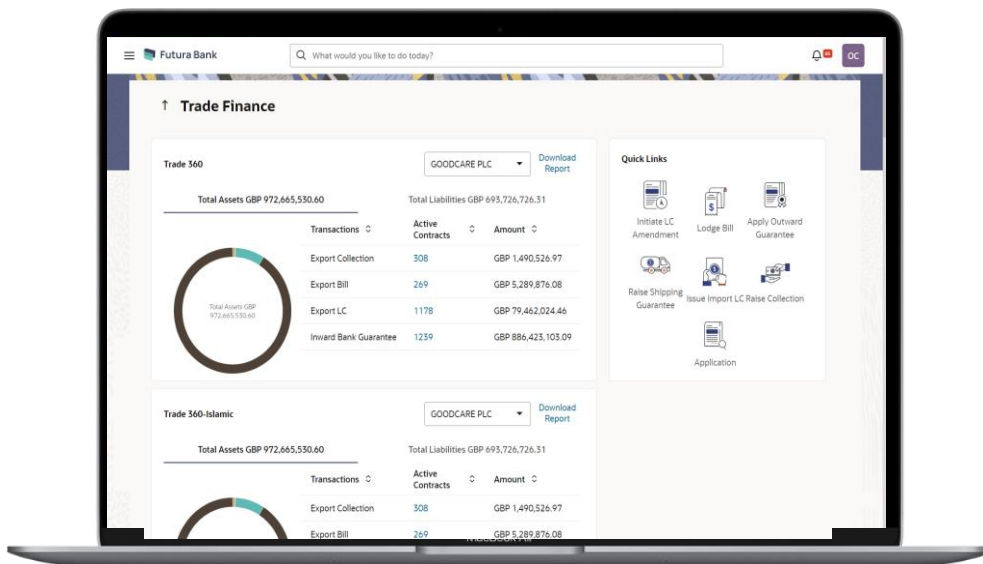- Working capital finance and reconciliation

Trade finance management dashboard

The trade finance dashboard offers a Trade-360 widget where a user can see the summary of all trade transactions at a time and download it as a report.
The dashboard offers self-service functions such as:
- Back-to-back Letter of Credit (LC) initiation facility to attach multiple documents at one go
- Bi-directional communication with the mid-office
- Bulk file upload to create LC and Bank Guarantee (BG) templates
- Draft version of SWIFT message view before submission of application

The trade finance dashboard gives details about:

1. *Trade 360 widget giving a complete view of exports and imports*
2. *Accounts payables and accounts receivables*
3. *Quick links to self-service applications. E.g.: Initiate Letter of credit (LC) amendments*

Benefits of using Intelligent Dashboards

- Cash management module provides superior invoice management and reconciliation insights
- Offer corporates the ability to apply and track application status in real-time for credit facilities, corporate loans, and trade finance instruments
- Supply chain finance module provides reconciliation insights, pre-shipment finance details and overdue finances reports to support better decision making
- Trade finance module provides an intuitive Trade 360 dashboard giving inputs of all trade transactions across geographies
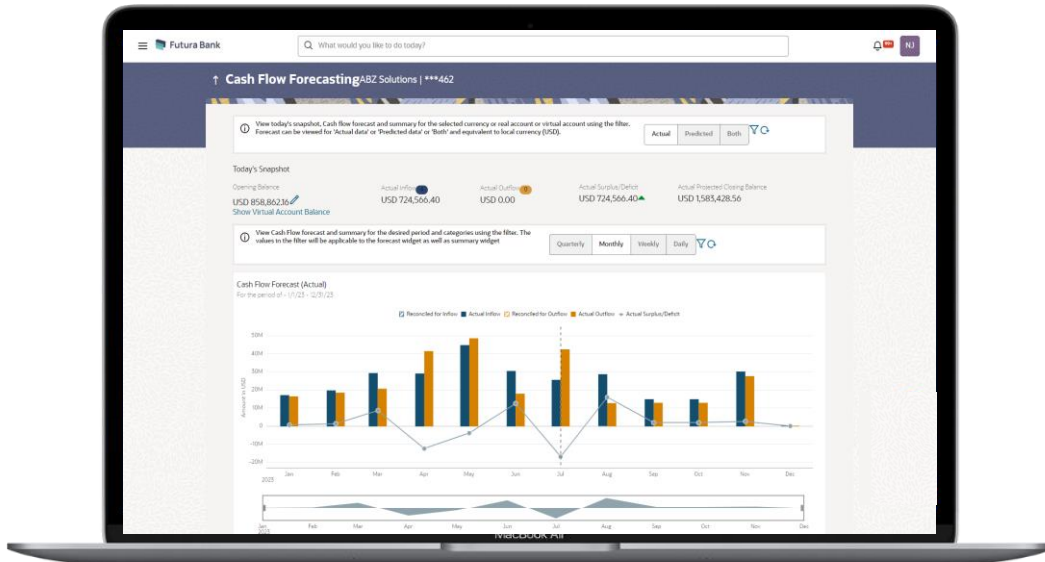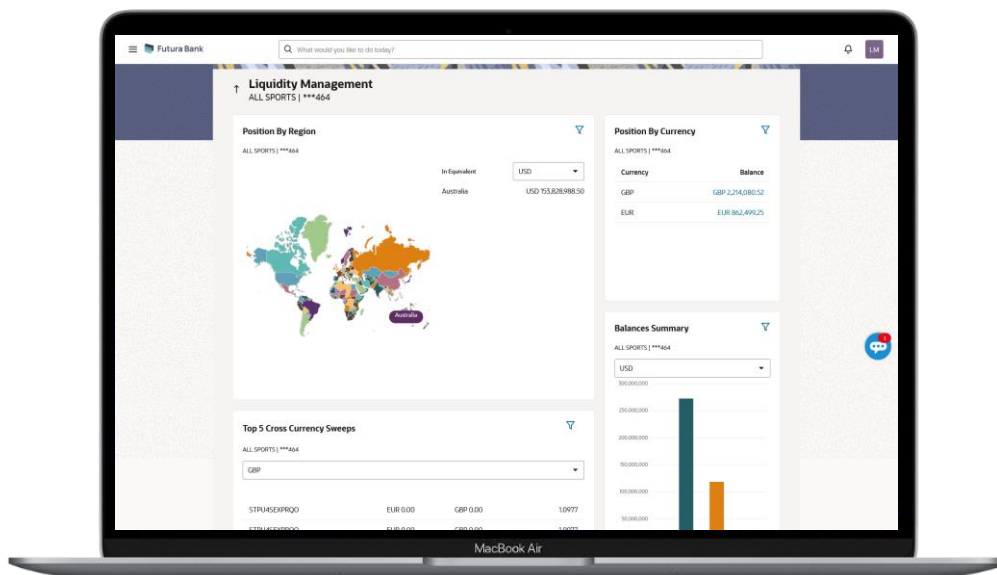
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Cash and liquidity management dashboard

For **liquidity and cash management**, intuitive widgets provide a graphical representation of corporate business and entity-level cash flow forecasting capabilities. Cash management is enhanced to offer a complete purchase order management supported with a purchase order dashboard view and a widget. These dashboards enhance operational efficiency and improve user experience.

Corporate treasurer dashboard provides:

1. *Real-time key information across product lines*
2. *Liquidity position across the globe and large fund movement views*
3. *Credit availability and exposure information*
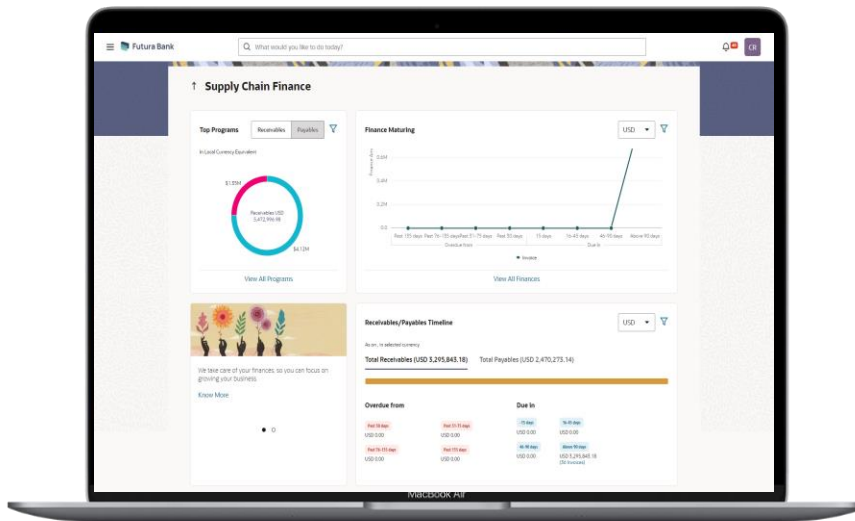4. *Financial health positions along with details on past/present/future inflow and outflow*

Liquidity management dashboard provides:

1. *Global liquidity positions and*
2. *Multi-currency cash positions*

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Working capital finance and reconciliation dashboard

The reconciliation dashboard contains various widgets like unmatched payments, unreconciled invoices, unreconciled cash flows, payment status, payment allocation, and reconciliation that provide feeds for cash flow forecasting.

The finance maturity widget gives information on the finances that are maturing or overdue with the graph showing a bifurcation of invoice-based and purchase order-based finances.

The working capital finance dashboard gives details about:
1. *Accounts receivables and payables*
2. *Invoice timelines*
3. *Overdue finances and invoices*
4. *Quick links tab for self-service functions for viewing invoices and onboarding counterparties*

Oracle Banking Digital Experience offers multi-country, multi-host, multi-language, multi-currency, multi-brand and multi-entity capabilities, which help banks to lower total cost of ownership, increase efficiency, improve customer retention, and facilitate expansion.

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