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Clear a path to capital clarity with virtual accounts

Globalization is breaking down barriers and opening up the playing field. This brings a new level of complexity for corporates who must navigate the obstacles of a multi-market, multi-currency environment. In this landscape, speed, efficiency and accurate insights become critical factors for growth.

What is slowing your corporate customers down today?

They spend unnecessary time on manual processes
59% of a finance team's resources are spent just on managing time-consuming, manual processes! Your clients are busy. But on the wrong, unproductive tasks.

Did You Know?
Avg. **300+** Bank Accounts
Mid-to-Large corporates have to manage a daunting number of bank accounts!

They are dealing with an outdated channel experience
The world has shifted to smart phones, smart screens and digital technologies. Yet your clients are still using antiquated legacy systems. In fact, only **43%** of corporate banks have a clear digital strategy.

Did You Know?
4 out of **5**
corporate clients are willing to change banks for better service!

Your clients are looking for an enriched digital experience.

They don't have a full view of their capital
Making the right financial decisions is difficult without the right insights. Yet only **1 in 3 corporates** have accurate real-time information on their cash and liquidity positions.

When not managed efficiently, business complexity can cost trillions!

$1,200,000,000,000

in trapped cash opportunities as a result of inefficient capital management.

Re-imagining treasury. With Virtual Account Management (VAM).

Virtual Accounts are not a new concept, but with the advent of faster payments and open banking, they evolved to offer many use cases in improving reconciliation and cash liquidity management – both of which are cornerstones of an efficient, lean treasury.

Introducing Oracle Banking Virtual Account Management.

Real-time liquidity views. And then some.

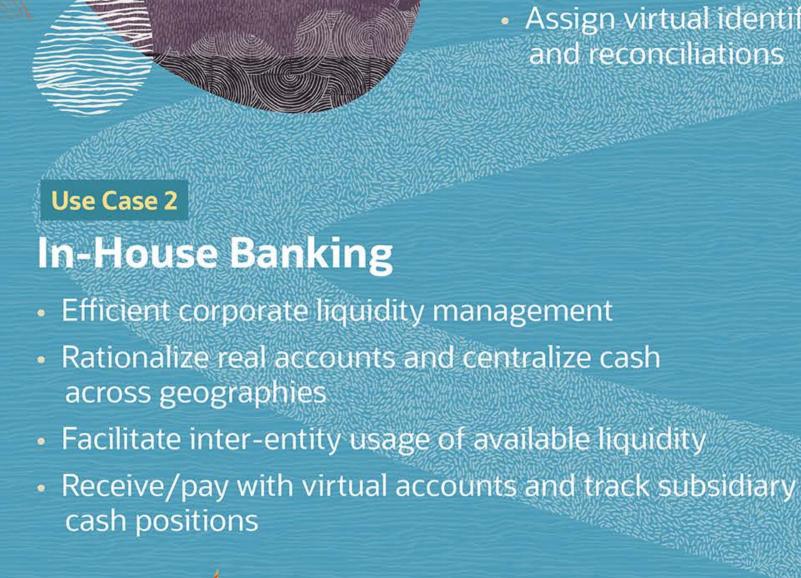Powered by a modern platform with self-service functionality, AI and Machine Learning capabilities, and integrated analytics, VAM now has the potential to be infinitely flexible with new use cases imagined daily.
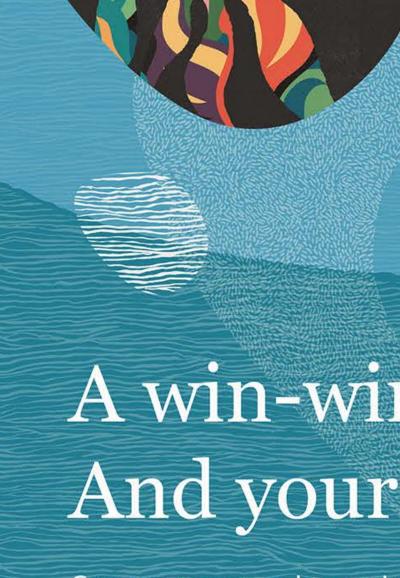
Use Case 1
Better Manage Payables and Receivables
- Automate receivables reconciliation and tracking
- Centralize payables/receivables for subsidiaries
- Assign virtual identifiers to facilitate collections and reconciliations

Use Case 2
In-House Banking
- Efficient corporate liquidity management
- Rationalize real accounts and centralize cash across geographies
- Facilitate inter-entity usage of available liquidity
- Receive/pay with virtual accounts and track subsidiary cash positions

Use Case 3
Third Party Fund Management
- Track inflow and outflow of funds while segregating client funds
- Manage internal interest calculation and liquidation through virtual accounts

A win-win. For you. And your customers.

Corporates stand to reduce cost and complexity, introduce new levels of automation, and streamline compliance. Banks, in turn, can strengthen vital relationships by elevating their service to address their customers' growing pains while reducing their own operational costs. VAM is transforming treasury—and the journey is just beginning.

Increase revenue
by retaining existing customers and attracting new ones by offering an enhanced, self-service customer experience

Minimize administrative efforts
in managing accounts

Reduce costs
incurred for KYC and account maintenance activities

Achieve capital clarity with Oracle Banking Virtual Account Management.

Learn more

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