ORACLE

Oracle Banking Cash Management

Empowers banks to help corporates manage cash effectively

ORACLE

"Cash is the life-line for any business. According to a U.S. bank study, 82 percent of business failures are due to poor cash management"

Banks need to help corporate customers gain a real time view of their cash position, forecast cash flow accurately under various business scenarios and manage receivables and payables effectively.

Today, corporates customers need to continuously re-engineer their business models if they are to satiate the needs of digital natives, grow rapidly and capture new markets. Cash management is an integral part of any business and if managed properly will enable corporates to make the right business investments, maximize revenue and growth and avoid business failures. Managing receivables and payables ensures smooth flow of cash for investment in business opportunities and enables corporates to pay off obligations on time. If banks offer their support in managing receivables and payables efficiently corporates can spend more time in undertaking crucial business decisions. Understanding accurate cash positions enables corporates to manage working capital effectively and reduce operating costs. Additionally ensuring they have sufficient cash for the future under various business scenarios empowers them to manage funds efficiently and avoid insolvency especially when there is a credit constraint. In order to address corporate customers' needs banks need to transform their cash management solution to offer real-time cash position, accurate cash flow forecasting and digitized cash management processes while being nimble enough to address dynamic market requirements.

Only 8%

of companies have access to real time cash visibility

2.1 Trillion USD

is the total liquidity asset held companies globally

More than 80%

of companies cannot forecast cash beyond 30 days

253 hours per week

is the time spent on manually inputting data for cash analysis

60%

of companies undertake collections manually

40%

of companies undertake payables manually

Source: 1. The World's Richest Companies 2018: Global Finance Cash 25, Global Finance, https://bit.ly/349dH6z, 2. The Cash Flow Visibility Index a diagnostic tool for risk & liquidity benchmarking, east & partners asia, https://bit.ly/3aOwnuM

HOW ORACLE BANKING CASH MANAGEMENT HELPS BANKS TO RE-IMAGINE CASH MANAGEMENT?

Oracle Banking Cash Management enables banks to meet corporate customers' cash management needs while being nimble enough to address dynamic market requirements.

Real time cash flow management to manage cash efficiently

Digitized collections and receivables to enhance control over working capital

Comprehensive reconciliation to eliminate accounting errors

Flexible pricing to maximize profits

Superior self service for Customers to Manage Cash Effectively

Intuitive dashboards staff to better service customers

Open API enables connectivity to ERP and enhances efficiency for Corporates

Artificial intelligence to enhance operational efficiency

Microservices architecture to future proof Investments

"Only 52% of global companies have a 30-day window of visibility of their cash obligations"

"Only 10% of the global employing were "extremely confident" with the accuracy of their cash flow visibility"

The Cash Flow Visibility Index a diagnostic tool for risk & liquidity benchmarking, east & partners asia, https://bit.ly/3aOwnuM

REAL-TIME CASH MANAGEMENT

Oracle Banking Cash Management is a centralized cash management platform that enables banks to offer corporate customers a comprehensive 360 degree view of their real-time cash position across its global account structures. Corporate customers can forecast a detailed cash flow for various periods. Additionally, corporate customers have the option to include or exclude countries, accounts and invoices to forecast their cash. To analyze cash flow under various future business scenarios the solution also offers the flexibility for customers to include various criteria.

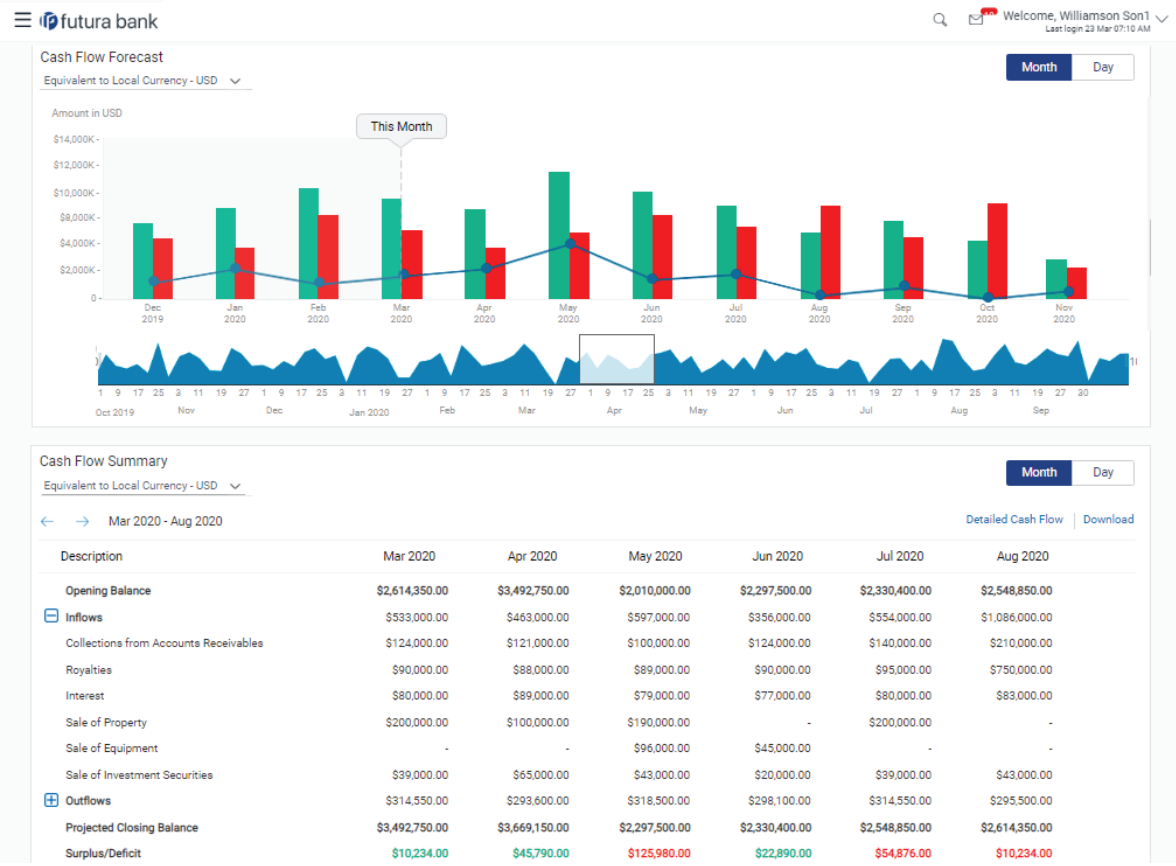
DIGITIZED COLLECTIONS AND RECEIVABLES

The solution enables banks to minimize float time with collection features such as local and up-country cheque collections and virtual account collections. The data enrichment facility offered by the solution augments value added reporting and reconciliation. With automated reconciliation and Natural Language Processing enabled invoice lifecycle management Oracle Banking Cash Management enhances the efficiency of receivable management and reduces costs.

COMPREHENSIVE RECONCILIATION

Oracle Banking Cash Management offers comprehensive reconciliation to minimize accounting errors and avoid unauthorized transactions. Banks can now offer customers automatic reconciliation, manual reconciliation and manual de-reconciliation.

Detail cash flow position and forecasting



FLEXIBLE PRICING

Banks can now maximize profits by optimizing the price offered to customers while enhancing customer experience. By recognizing the relationship value of a customer banks can tailor prices specific to the customer. Additionally, banks can further offer flexibility in pricing by providing fixed or tiered pricing and charging customers for real-time transactions or for a volume of transactions. Facility to waive or override charges are also available.

SUPERIOR SELF SERVICE

Oracle Banking Cash Management is built with stellar self service capabilities. Corporates now have the flexibility to manage collections and receivables and minimize float time. Corporate customers can also undertake manual re-conciliation and ensure their cash position is accurate. With access to state-of-the-art dashboards for cash flow forecasts, receivables and collections corporate customers can take better decisions and manage working capital efficiently.

INTUITIVE DASHBOARDS

Oracle Banking Cash Management offers a wide range of intuitive dashboards across cash flow position and forecasting, collections and receivables. These intuitive dashboards offer bank staff insights that will enable them to serve customers quickly and offer innovative solutions.

"Successful banks will adopt a sophisticated pricing strategy that can add 6 to 15 percent to the bank's revenue, deepen relationships with valuable corporate clients, and encourage performance improvements throughout the organization"

Price to Win, Mckinsey Corporate Banking, https://mck.co/2x5eHfF

"For CFOs corporate bank connectivity is no longer nice to have but a critical capacity to run a corporation and is top 4 in their investment priorities"

The need for better corporate-bank connectivity, IDC, https://bit.ly/2V4LpGc

OPEN API FOR CORPORATE BANK CONNECTIVITY

Open APIs allows bank to connect with Corporate ERP and enables corporates to directly initiate transaction from ERP and ensure seamless transaction flow directly from the Corporate ERP system to bank systems. Seamless data flow from the ERP system enhances cash flow forecasting, accuracy of cash position and more efficient payables and receivables management.

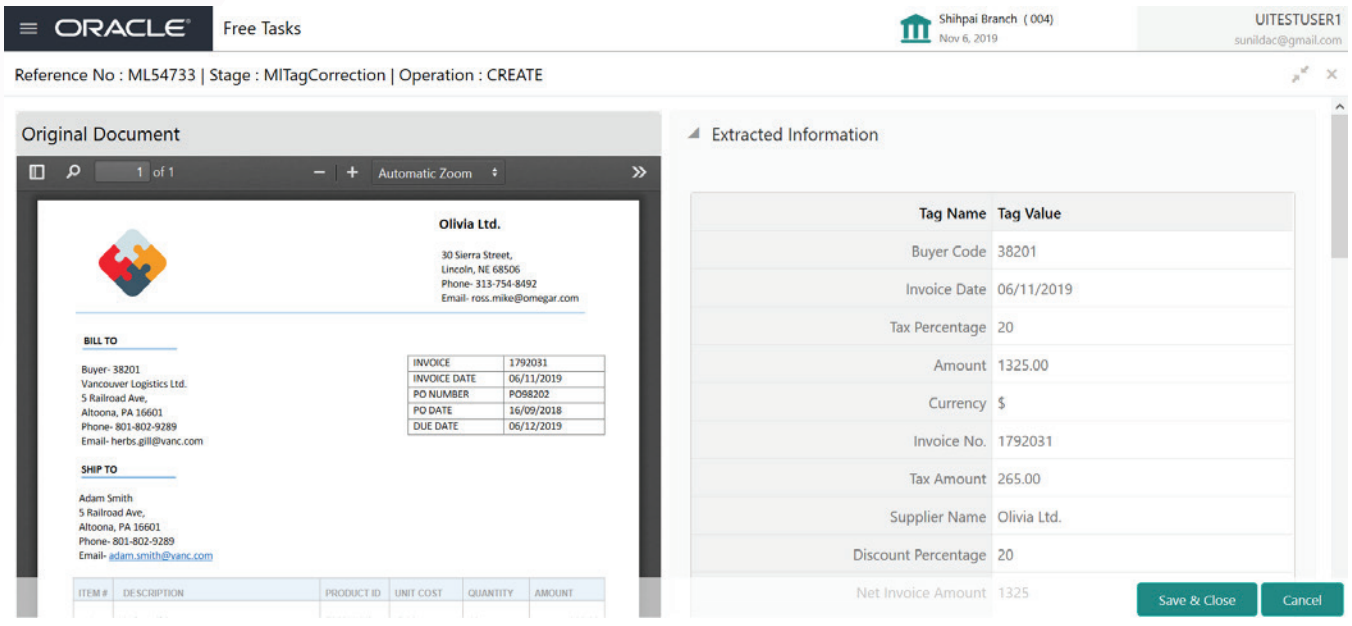
ARTIFICIAL INTELLIGENCE (AI) TO ENHANCE EFFICIENCY

Oracle Banking Cash Management offers a host of AI enabled capabilities to enhance operational efficiency. Predictive cash flow forecasting provides a much more accurate analysis of future cash flow. Natural Language Processing enabled reading of invoice minimizes human intervention and suggestive match for manual reconciliation helps corporate customers to accelerate the process of manual reconciliation with suggestive entries.

MICROSERVICES TO FUTURE PROOF BUSINESS INVESTMENTS

Oracle Banking Cash Management is built on microservice architecture. This architecture allows banks to extend application processing capabilities and the user interface to meet evolving business needs. All application extensions can be done non-invasively. This eliminates the complexity in upgrading Oracle Banking Cash Management and ensures the investment in the application is upgrade protected.

Intelligent information retrieval from invoice leveraging Natural Language Processing

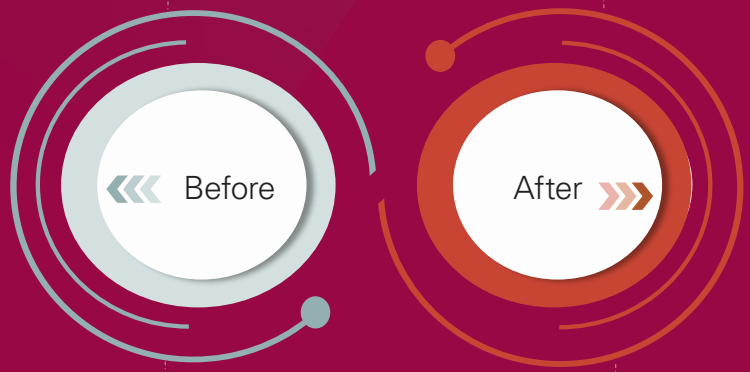


How Oracle's Cash Management solution dramatically changes banks and corporates

- Insufficient cash flow
- Disparate cash position information
- Imbalanced working capital
- Receivables and payables backlog

Corporates

- Sufficient cash flow under different economic scenarios
- Accurate cash position across entities and banks
- Balanced working capital and minimal operational costs
- Accelerated receivable and payables processin



Banks

- Partial solution
- Staff offering poor services
- Fintechs gaining market share
- Poor customer experience
- Insufficient data for decisions

- Comprehensive solution
- Empowered staff to offer superior services
- Collaboration with Fintech to offer connected experience
- Superior intelligence with connected data
- Regulatory compliance

ORACLE CORPORATION

Worldwide Headquarters
500 Oracle Parkway, Redwood Shores, CA 94065, USA

Worldwide Inquiries
TELE + 1.650.506.7000 + 1.800.ORACLE1
FAX + 1.650.506.7200
oracle.com

CONNECT WITH US

facebook.com/oracle youtube.com/oracle linkedin.com/company/oracle twitter.com/oracle

Integrated Cloud Applications & Platform Services

Copyright © 2020, Oracle and/or its affiliates. All rights reserved. This document is provided for information purposes only, and the contents hereof are subject to change without notice. This document is not warranted to be error-free, nor subject to any other warranties or conditions, whether expressed orally or implied in law, including implied warranties and conditions of merchantability or fitness for a particular purpose. We specifically disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document. This document may not be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without our prior written permission.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Xeon are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Opteron, the AMD logo, and the AMD Opteron logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

Oracle is committed to developing practices and products that help protect the environment

ORACLE