



# FINACLE LIQUIDITY MANAGEMENT

Infosys® |  Finacle

## Become a strategic partner to your corporate clients

Corporates around the world face a common challenge of managing and profiting from their liquidity positions. As the global landscape recasts itself in the aftermath of the financial crisis, 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

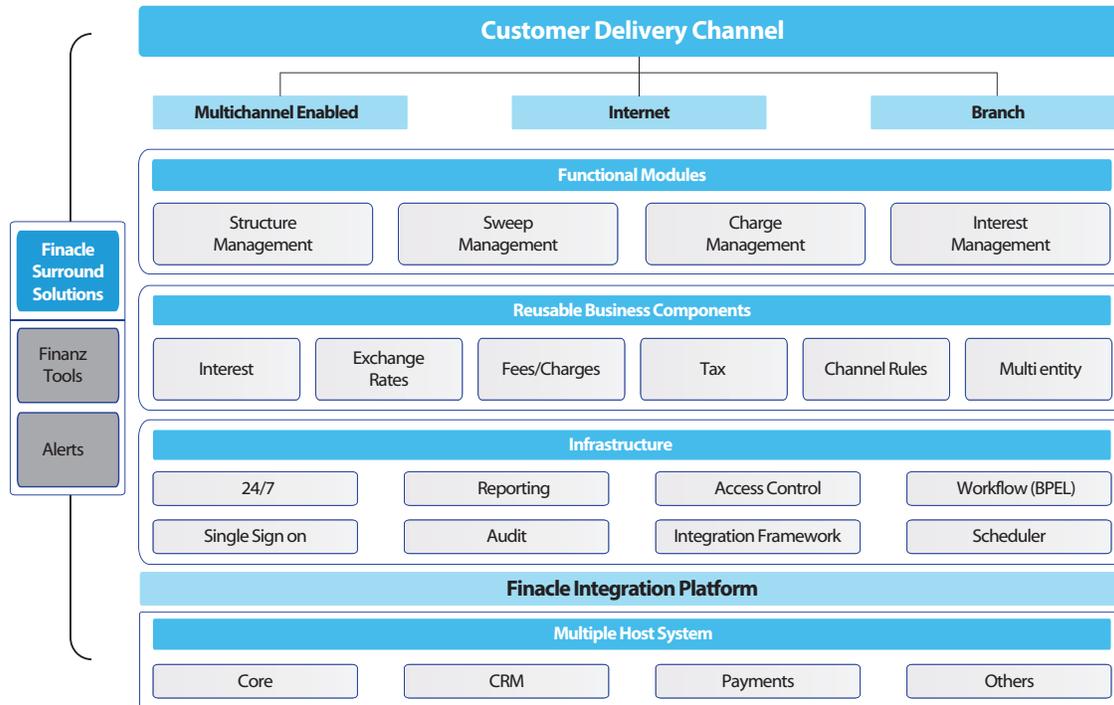
across clients' multiple banking relationships seamlessly.

- 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 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.

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## About Infosys Finacle

Finacle is the industry-leading digital banking solution suite from EdgeVerve Systems, a wholly owned product subsidiary of Infosys. Finacle helps traditional and emerging financial institutions drive truly digital transformation to achieve frictionless customer experiences, larger ecosystem play, insights-driven interactions and ubiquitous automation. Today, banks in over 100 countries rely on Finacle to service more than a billion consumers and 1.3 billion accounts.

Finacle solutions address the core banking, omnichannel banking, payments, treasury, origination, liquidity management, Islamic banking, wealth management, analytics, artificial intelligence, and blockchain requirements of financial institutions to drive business excellence. An assessment of the top 1250 banks in the world reveals that institutions powered by the Finacle Core Banking solution, on average, enjoy 7.2% points lower costs-to-income ratio than others.



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