Future-Proofing Your Cash Management

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Head of Cash Management Technology

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Treasury is now in a world of API Banking

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Cash Management is in a different era

Telephone and eBanking	→	File import and Host-to-Host	→	EBICS and SWIFT	→	Application Program Interfaces (API)
1980s		1990s		2000s		Today

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Treasurers expect the API experience

Anywhere
and real-time

Instant liquidity
visibility

Multi-bank
central access

No manual
data entry

Integrated
with Finance

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Old world

Bank Interfaces ↔ SWIFT Components ↔ Middleware & Security ↔ TMS Interfaces ↔ Excel or delayed reports

New world

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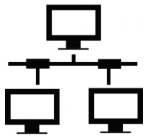
Instant Cash Positions

Tomorrows data from bank statements (T+1)



vs.....

Instant bank balances

Bank Account	Key Figure	Planning ...	Overdue
Bank Acct Currency: EUR			
Company Code: 0001			
Bank Account: 20150304003001			**1.000.000 EUR**
Bank Account: 20160125001			
20160125001			0 EUR
20160125001		B5	**-1.145 EUR**
20160125001			**-1.145 EUR**
Bank Account: 548334			**4.129.651.965 EUR**
Bank Account: 61083666			**-5.057.998.875 EUR**
Bank Account: 987654321			**-6.000 EUR**
			-927.354.056 EUR
			-927.354.056 EUR

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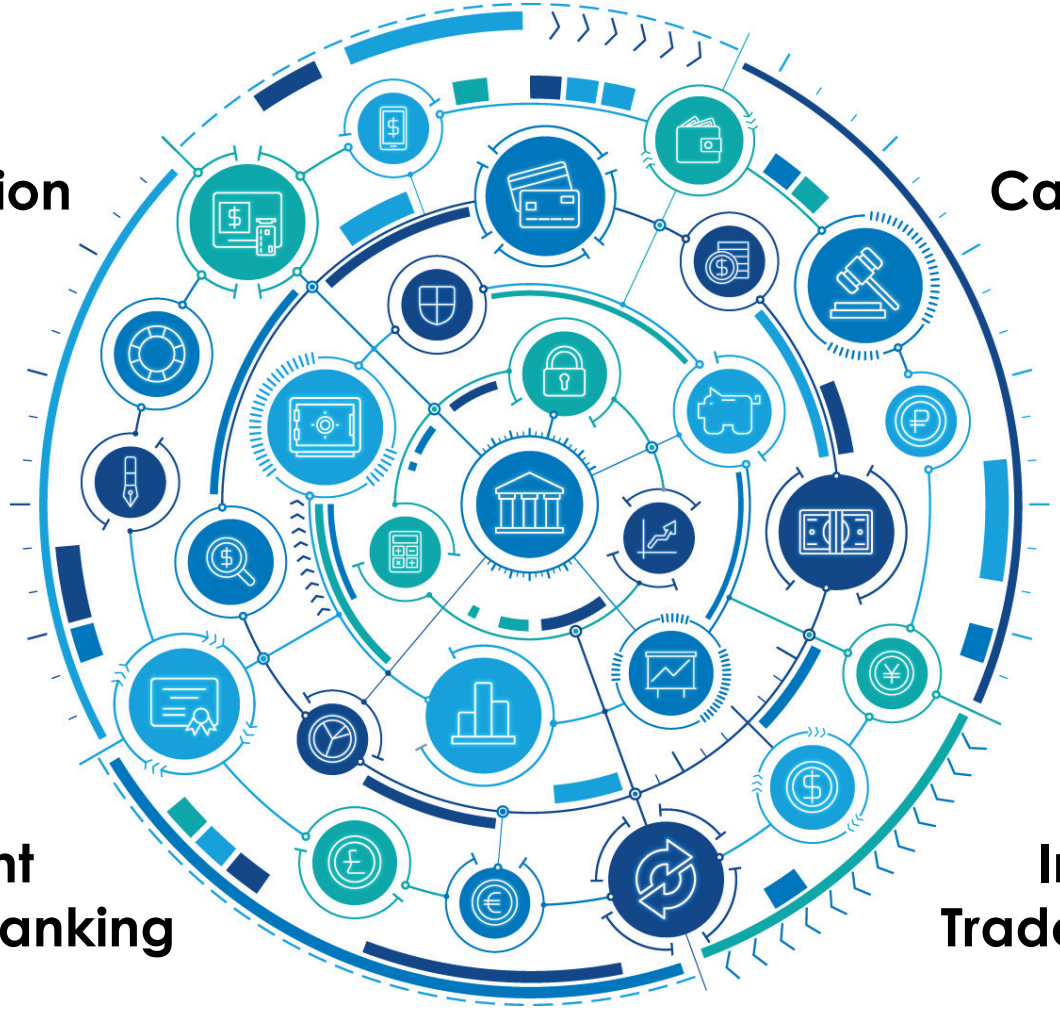
Real-time Cash Management

Instant Reconciliation

Instant Cash Positions

Instant Payments



Instant Collections

Instant In-House Banking

Instant Trade Finance

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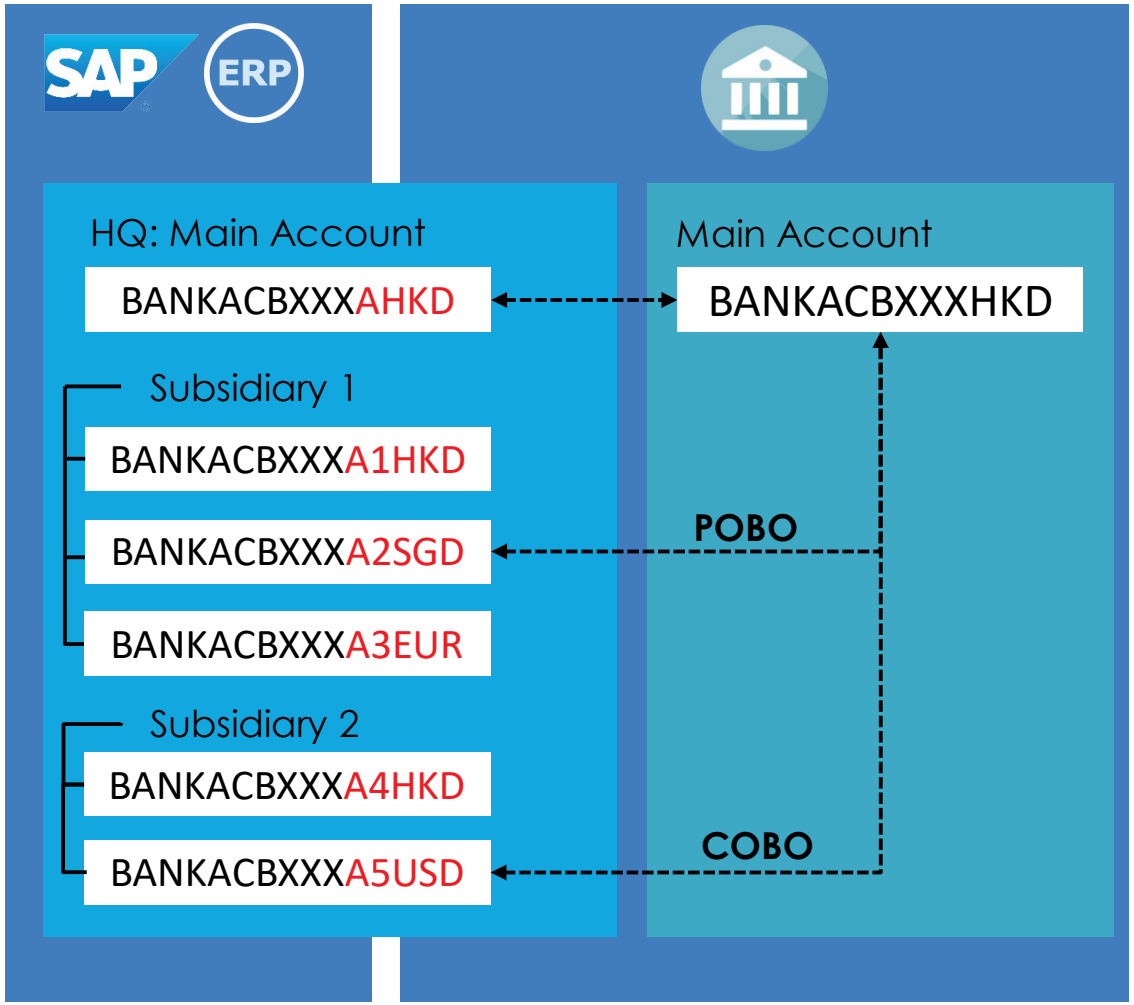
IN-HOUSE BANKING: Virtual Accounts



POBO/COBO across: entity, country or currency.

Virtual accounts assigned to a subsidiary or FX.

Real-time balances, pooling and zero-balancing.

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Finlync connects you with your bank data, in a whole new way

API Platform
Deploying with Banks and Corporates

Holistic
Payments, Collections, Reconciliation, Approval, Security, Liquidity Forecasting, PayFac…

Multi-Bank
Industry Standards – OData, ISO, JSON

Standard SAP / ERP
Risk adverse.

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**“There was pre-Finlync and a post-Finlync,
it was really painful before you guys came along”**

ALEXANDER MCQUEEN

GUCCI

PUMA

YVES SAINT LAURENT

BOTTEGA VENETA

Westpac
Bank of America Merrill Lynch
MUFG
HSBC
Standard Chartered
OCBC Bank
J.P.Morgan
DBS
ICBC
citi
SWIFT
ncs
making IT happen
bhpbilliton
TOTAL
Singtel
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novomed group
GUCCI
Etam
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API Banking is here

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