

Corporate Liquidity Management Module

The efficient management of liquidity and cash flow has always been a core function of corporate treasury, but in today's complex, fast-moving, and technology-driven environment, it demands far greater attention than ever before. Given this increased focus, corporates need a liquidity management solution that will help to increase visibility, reduce risk and improve the availability of cash across the business.



Liquidity optimization is increasingly important as corporate treasurers strive to manage and optimize working capital in a dynamic, global environment. As the speed of transaction accelerates, so does the need for accurate and timely information. Liquidity management has increasingly become vital to corporate treasury departments, which need to manage working capital and to optimize surplus funds in a rapidly-changing regulatory environment.

A corporate liquidity management solution to automate the movement and pooling of money across and between different banks will improve efficiency and straight-through-processing (STP). This in turn will give corporations a more transparent view of liquidity, which will enable them to optimize interest rates and gain a better understanding of – and tighter control over – where cash flow is located globally.

Liquidity Management Solutions

Our liquidity management module offers a range of liquidity management tools to manage cash flow, credit and working capital across many accounts. Using the module's physical balance consolidation capability, treasurers can improve cash flow, provide a consolidated view of surplus funds available across accounts and currencies, reduce external borrowing and liquidity risk, manage foreign currency liquidity requirements, and enhance visibility of cash across the group. Using the module's notional balance consolidation capability, treasurers can optimize interest to offset account

Key Features

- Allows for the set up and execution of automated sweeping and notional pooling instructions
- Enables set up and execution of third-party bank sweeping
- Supports local currency and cross currency instructions
- Simplifies the definition of passive pool structures
- Manages inter-company loans
- Calculates interest and allocates benefits

balances, reduce interest costs, maximize net returns and provide greater visibility over cash positions.

Business Benefits

Improves Visibility and Cash Flow Forecasting. To ensure that corporations meet their future financial obligations, a corporate treasurer needs visibility into current cash positions, as well as an accurate view of future cash flow and funding requirements. The liquidity management module enables optimization of liquidity available across multiple bank accounts and currencies.

Reduces Risk. Using the liquidity management module, banks can help their corporate customers improve their business operations and centralize liquidity management for



the more effective management of foreign exchange and interest rates, which will ultimately maximize revenues and minimize risks.

Improves Business Decision Support. The liquidity management module enables a real-time view of cash, thereby enabling corporations to improve decision-making. Visibility into a firm's cash and liquidity position allows corporate treasurers to analyze surplus funds to make better investment and borrowing decisions.

Improves Profitability. Liquidity management enables a corporate treasurer to leverage idle balances with automated pooling and sweeping instructions to improve day-to-day cash flow. Our liquidity management solution provides an overall cash position to a treasurer, allowing them to gain more control over working capital across the entire organization. Using an integrated approach to liquidity management will improve profitability and enhance forecasting for the firm.

About D+H

D+H's Global Transaction Banking Solutions Group, formerly known as Fundtech, is the leader in treasury services solutions. D+H is a leading financial technology provider the world's financial institutions rely on every day to help them grow and succeed. Our lending, core, payments, channel, optimization and treasury services solutions are trusted by nearly 8,000 banks, specialty lenders, community banks, credit unions, governments and corporations. Headquartered in Toronto, Canada, D+H has more than 5,500 employees worldwide who are passionate about partnering with clients to create forward-thinking solutions that fit their needs. With annual revenues of more than \$1 billion, D+H is recognized as one of the world's top FinTech companies on IDC Financial Insights FinTech Rankings and *American Banker's* FinTech Forward ranking. For more information, visit www.dh.com.

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Lending Payments Core

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