

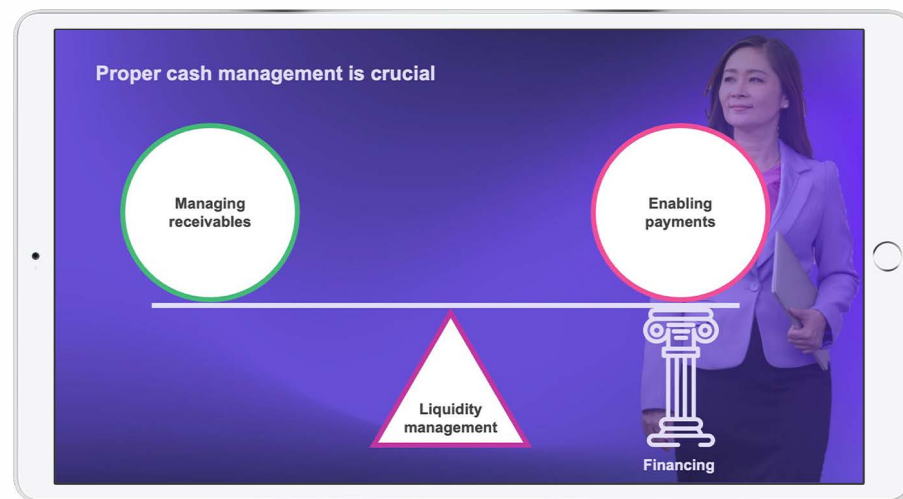


Market Brief

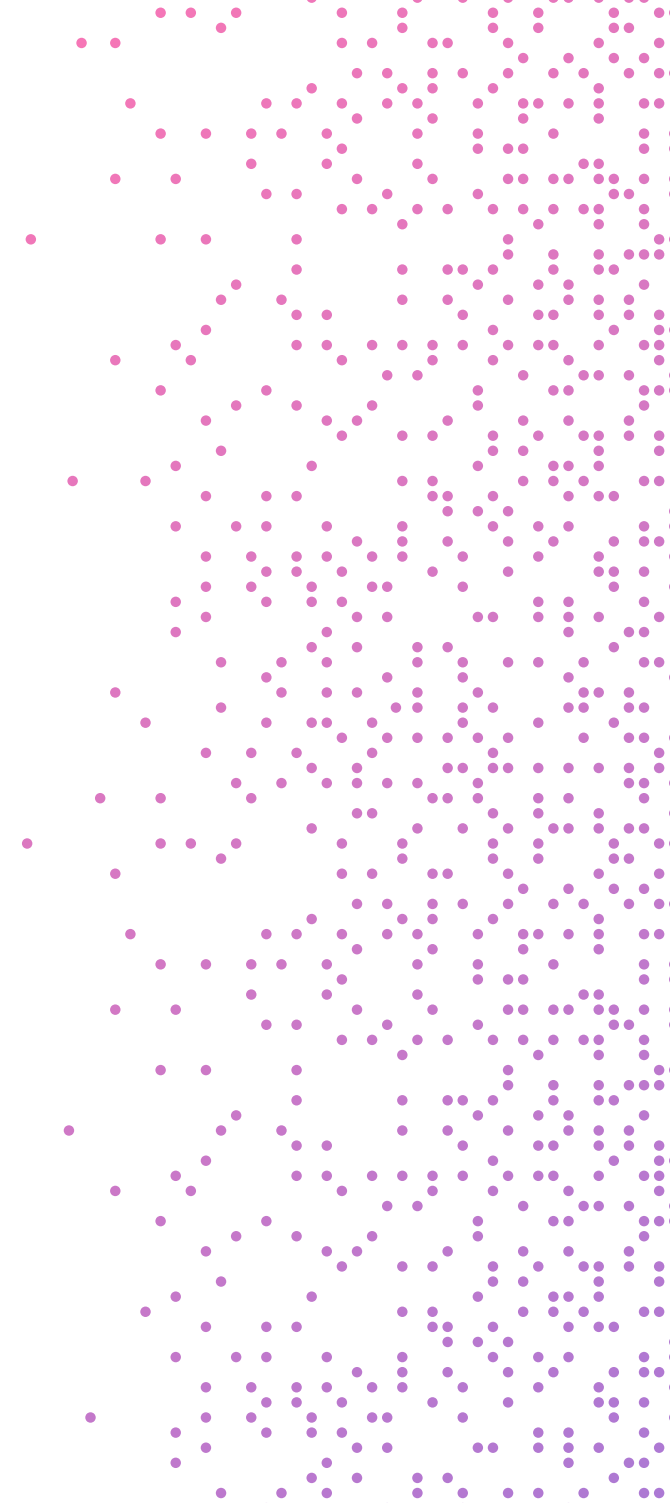
Fusion Cash Management and Fusion Global PAYplus

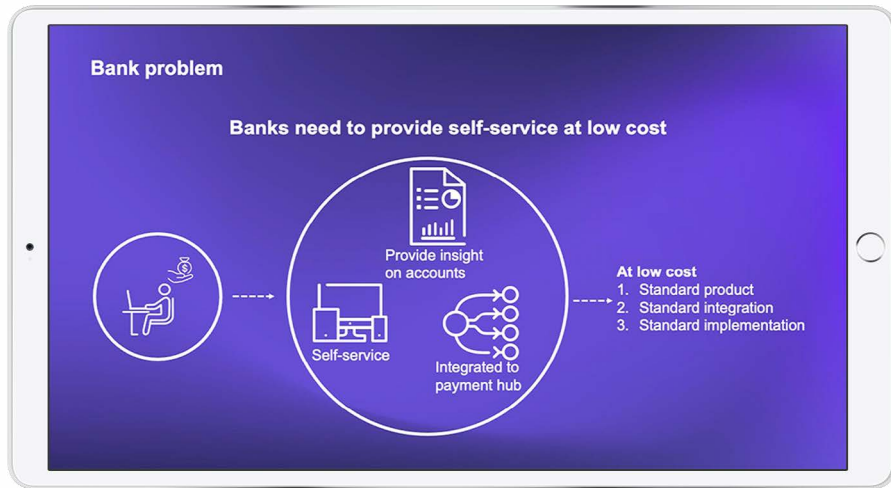
Helping businesses to address cashflow challenges with a cost-effective, end-to-end solution

Cash management has always been a top priority for businesses. But since Covid-19, it's become front-of-mind for everyone. Volatile demand has hit sales, often slowing receivables to a trickle, while payroll, tax and invoice payments continue to flow out. And while this is tough for any business, it becomes harder for larger, multi-entity organizations or those operating across geographies. Managing pooling and sweeping, or arranging financing at the lowest possible cost, adds complexity to the cash management challenge.



Balancing business priorities during uncertainty is a key challenge faced by all businesses





Banks need to provide self-service at a low cost

With the emergence of disruptors in the market, banks are not the only organizations able to assist corporates with cash and payments. Businesses are leveraging account platforms, ERP and treasury management systems. Digitalization is enabling the creation of complete, end-to-end cash management solutions, without a bank in sight.

Banks have to face up to this challenge, and go beyond the offerings of their new competition. They must provide greater value-added services, delivering insights to customers and integration with payment hubs. To achieve this banks must look to productized solutions offering low-risk integration and accelerated implementation.

“Pre-COVID, 69% of business owners were already concerned about cashflow.”¹

75%

Of the companies confirm that when selecting a banking partner, the most important criteria is the bank capabilities²

59%

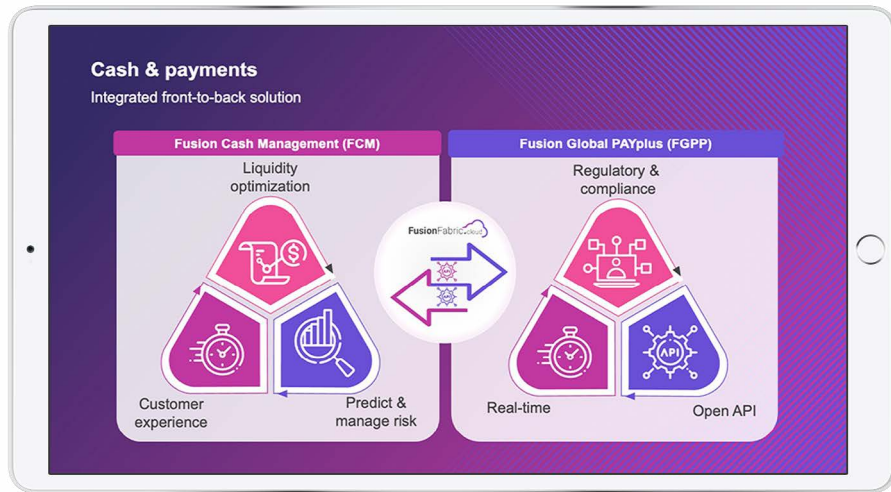
Of bank executives said they will prioritize real-time data and insights in the next three years³

1. Intuit Quickbooks: State of Cash Flow Report 2019

2. Source: PwC Digital Treasury – It takes two to tango 2019 Global Treasury Benchmarking Survey

3. Source: IDC Global Corporate Treasury Survey 2019

Giving banks a head start on the journey to digital modernization



Balancing business priorities during uncertainty is a key challenge faced by all businesses

Fusion Cash Management and Fusion Global PAYplus brings together two flagship Finastra services to create a seamless end-to-end cash management and payments solution. For banks, it offers payment modernization, with a single processing system for all payment rails. For corporate treasurers, it offers a rich UI/UX experience that enables them to make smart business decisions.

Powerful cash management

Fusion Cash Management delivers a rich customer experience, with real-time reporting and payment capabilities.

The system can serve as an advisor, allowing for analysis of historical trends whilst also enabling accurate forecasting to help with future planning.

The liquidity module helps manage accounts and balances across multiple entities and multiple banks, assisting with the working capital cycle and allowing the banks corporate customers to ensure that they have the right funds in the right place at the right time.

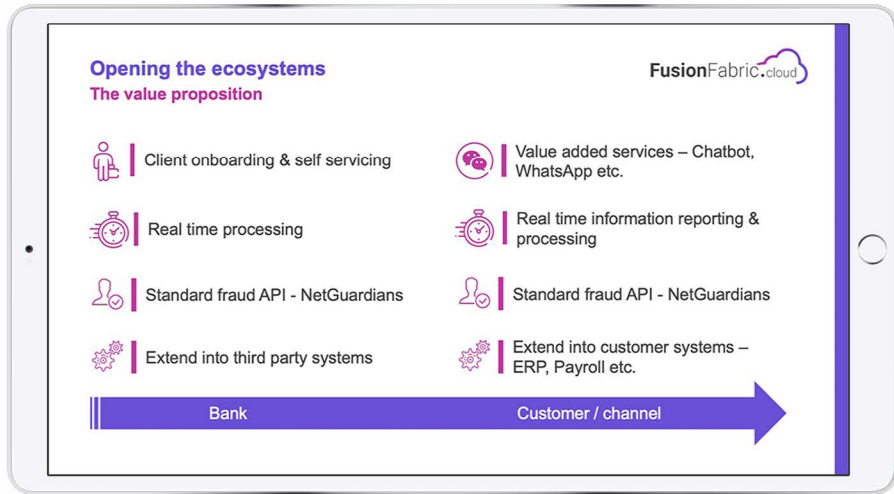
Modernized payments

With banks under pressure due to cyclical uncertainty in the market, they must embark on front-to-back digital modernization. Fusion Cash Management and Fusion Global PAYplus are perfectly placed to help banks on their journey.

Real-time payment processing helps banks manage their regulatory and compliance risk, and the open payment platform enables banks to deliver value-added services across their ecosystem.

Modular and standardized

Bank customers have access via web, mobile devices or host-to-host integration, while the solution's modular approach can scale to meet the needs of regional to multi-national banks. Standardization allows for quick onboarding and easy integration, and both the cash management and payment services share common services for reporting, alerts, limits and billing.



Open ecosystem

Both banks and their customers benefit from the openness of FusionFabric.cloud. Banks enjoy faster onboarding with APIs that can be leveraged for liquidity and virtual account management. The system includes standard APIs for fraud checks, and allows for improved STP. For the bank customers, openness translates into value-added services, real-time reporting and integrations into ERP and payroll systems.

Digital acceleration

Digitalization and new technologies are offering the potential for efficiencies, better services and higher value across cash management and payments. But for both corporate treasurers and their banks, the goal of realizing that potential remains elusive.

As this demand to innovate grows, Fusion Cash Management and Fusion Global PAYplus gives you the right platform to expand your product offering and enhance internal operational efficiency.

To learn more contact us:
finastra.com/contact/sales

An open ecosystem of opportunities

About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators. Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at finastra.com

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