

ORACLE

# Oracle Banking Liquidity Management

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Digital technologies are enabling enterprises to develop newer business strategies that involve the need for efficient utilization of their global liquidity. Banks need to support their corporate customers to manage liquidity effectively and enable them to derive maximum benefits at minimal cost. With an environment of negative interest rates in several geographies, managing liquidity across markets, currencies and business units has become complex and increasingly challenging. These new challenges have triggered a radical reshaping of the corporate treasury landscape and the way corporate interacts with banks. To be more relevant and benefit from digitalization, banks need to invest in new and innovative capabilities to support their corporate customers with efficient liquidity management services.

## EMPOWERING BANKS WITH ADVANCED LIQUIDITY SOLUTIONS

Oracle's Liquidity Management solution enables banks to run a single centralized stand-alone liquidity management solution based on contemporary technology with ability to support comprehensive liquidity management techniques. The solution supports techniques such as pooling, sweeping, interest optimization and additional avenues for higher yield investments like money markets and term deposits with flexibility to cater to country regulatory restrictions.

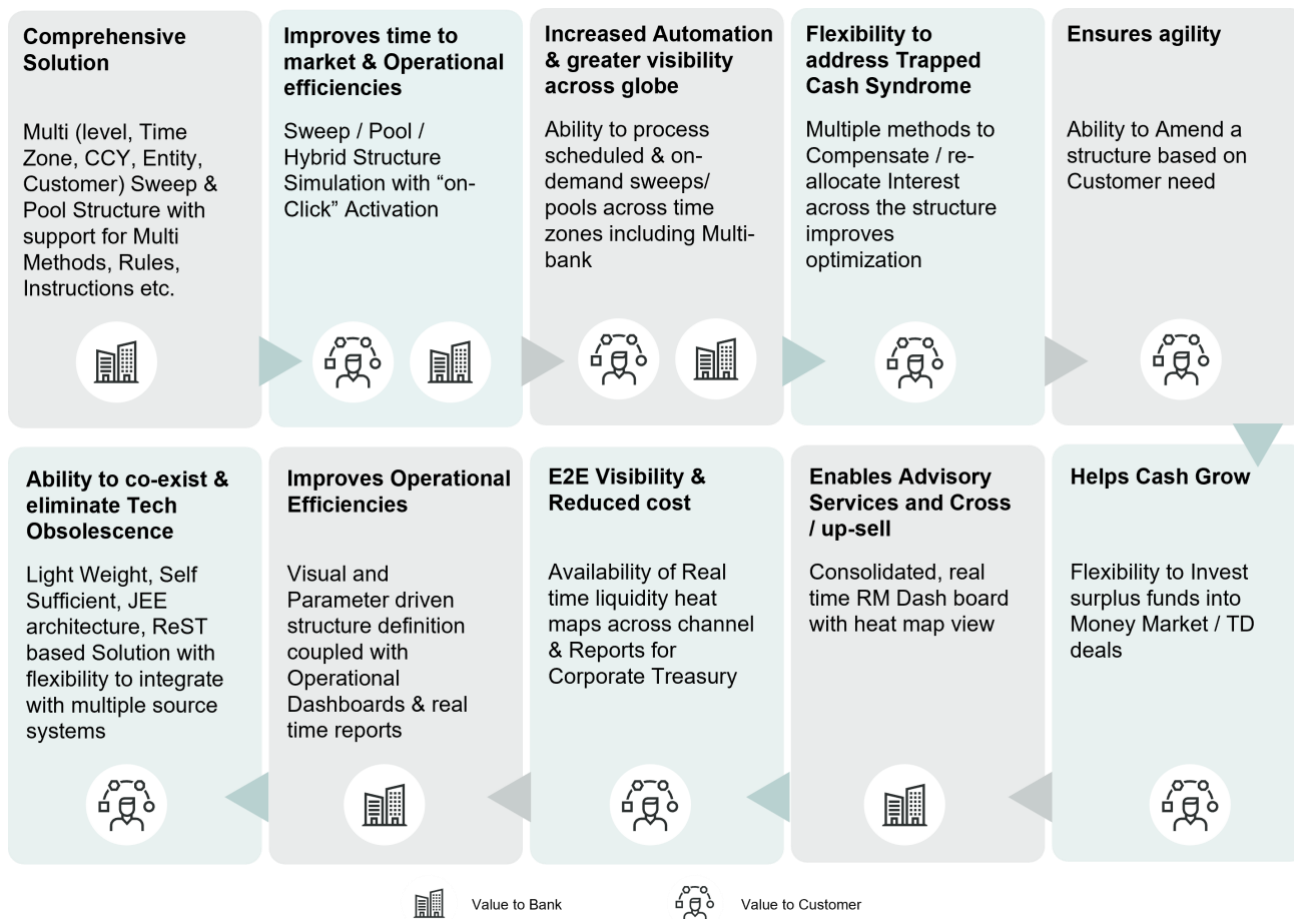
Using Oracle's Liquidity Management solution banks can provide real-time, accurate and consolidated information to facilitate efficient / effective liquidity management for corporate customers. Oracle helps banks enable complete visibility into cash positions for their corporate customers. This results in better utilization of available funds and reduced interest costs through short-term bank borrowings.

## EFFICIENT POOLING AND SWEEPING

Using Oracle Liquidity Management solution banks can setup and manage complex cash concentration and pooling structures for their corporate customers. Oracle supports physical sweeps and notional pooling along with N-tier combination of sweeping, pooling and hybrid structures. The solution supports multiple cash concentration methods with multiple models of re-allocation. Notional pooling aids in virtual netting of balances and supports calculating interest on the combined credit and debit balances of the accounts of all the subsidiary accounts which are part of the pooling arrangement, without physically transferring any funds.

## SUPPORT MULTI-COUNTRY, MULTI-BRANCH, MULTI-CURRENCY LIQUIDITY MANAGEMENT

Oracle's Liquidity Management Solution supports a multi-country, multi-branch, multi-currency liquidity management structure. This enables the system to keep track of balances in accounts, calculate interest on the accounts as well as track the history of the sweep/pool structure. The solution helps in optimizing liquidity both domestically and across currencies and borders. The solution supports cross-border techniques like follow-the-sun and against-the-sun sweeping to centralise cash on a global basis.



The solution helps in setting up rules for sweeping and pooling, interacting with external accounts, executing batches and reporting liquidity position. This reduces organizational and structural inefficiencies that are detrimental to liquidity management.

## OFFER REAL-TIME LIQUIDITY MANAGEMENT

With Oracle Banking Liquidity Management, banks can enable corporates to access real time balances and transactions and change internal interest rates and limits as desired in-turn helping them to centralize liquidity and reduce liabilities.

## SUPERIOR SUPPORT FOR ALL TYPES OF INTERCOMPANY LOANS

Oracle Banking Liquidity Management offers comprehensive lifecycle support for all types of intercompany loans such as short term, long term and on demand loans. Banks can enable corporate customers to offer loans to its business units with features such as revolving and non-revolving credit, fixed and floating rate of interests, accrual, liquidation, interest capitalization and automatic or manual settlements. Corporate customers also have the facility to track and manage the intercompany loans effectively throughout the lifecycle of the loan.

## COMPREHENSIVE SUPPORT FOR CHARGES

Oracle Banking Liquidity Management supports variety of charges including set up based charges, structure-based charges and periodic charges. System supports creating variety of charge rules based on fixed amount or tiered amount and even minimum and maximum charge amount can be configured. Using the framework, various pricing schemes can be configured including preferential pricing which can then be applied to specific customers.

## PRE-BUILT APIS FOR EFFICIENT LIQUIDITY MANAGEMENT

Oracle Banking Liquidity Management offers pre-built RESTful APIs enabling banks to provide user experiences specific to customer needs. The solution offers API services like structure list, structure view, manual sweep initiation, sweep log and structure hold to build connected experiences and efficiently manage liquidity.

## BEST-IN-CLASS REPORTING AND DASHBOARDS

Oracle Banking Liquidity Management provides real time consolidated visibility to effectively manage liquidity with simulation and dashboard capabilities. Corporate customers of banks can manage their daily liquidity in a consolidated and effective manner. The solution is flexible and agile that can accommodate changing customer requirements in-terms of tracking and reporting.

## ENABLE PRIVACY AND CONTROL OVER CUSTOMER DATA

With Oracle Banking Liquidity Management, banks can help customers navigate and control the choices they have on data sharing. Banks can also offer digital solutions that customers want, in the way they want them, while ensuring data privacy controls. With a streamlined approach towards managing customer data, banks can reduce cost and eliminate efforts involved in supervising sensitive data.

## Key features

- Enable sweeping cross-DDA and virtual account sweeps with flexible sweep frequencies and a range of interests, fees, charges and multicurrency support
- Automatic or manual inter-company loans through single or cross-currency
- Draw up a multilevel pool structure with multiple interest calculation methods and various interest allocation and reallocation models
- Banks and corporates can use both local and cross-border single and multicurrency structures
- Automated movement of funds across third-party bank accounts and multibank cash concentration (MBCC) through SWIFT
- Real-time liquidity management, set up groups for better balance utilization with utilization priority and transaction thresholds at the account level.

## Key benefits

Banks using Oracle Banking Liquidity Management can enable their corporate customers to benefit from:

- Gain a unified real-time view of global liquidity structures and underlying multi-currency accounts and balances
- Enhance returns through investment into high yield instruments like money markets and term deposits
- Deploy comprehensive and flexible liquidity techniques
- Enable real-time liquidity management
- Review and modify liquidity structures to meet dynamic organizational and regulatory demands

Banks benefit from:

- Bootstrap banks play in the transaction banking with “Purpose-Built” Liquidity Management platform
- Gain a standalone global liquidity platform with contemporary architecture that enables rapid “change programs” and quick wins
- Leverage customer friendly tools including dash boards, heat maps and simulation techniques
- Offer customized liquidity techniques and be a valued partner to corporate customers
- With data masking and portability functionalities, banks can help customers navigate and control the choices they have on data sharing and privacy

## Related products

The following products are key components to build a robust transaction banking platform

- Oracle Banking Cash Management
- Oracle Banking Virtual Account Management
- Oracle Banking Accounts
- Oracle Banking Digital Experience
- Oracle Banking APIs
- Oracle Banking Payments
- Oracle Financial Services Revenue Management and Billing

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