

TreasuryONE

Corporate Banking Hub



With technology more accessible, user-friendly and cost-effective than ever before, finance teams can benefit from this innovation.

The fragmented ERP and financial systems landscape many organisations face is a breeding ground for ineffective management of time, cash, and payments, leading to increased risk and ineffective cash flow and liquidity management. Technology now makes it possible to **connect disparate operations so that finance teams have a 360-degree view of all cash and payments** to reduce fraud risk and automate as many tasks as possible.

Welcome to the TreasuryONE **Corporate banking hub** that allows organisations of **all** sizes to access powerful, cost-effective, and easy-to-implement banking capabilities.

SECURE | INTEGRATED | COST EFFECTIVE | VISIBILITY

Key Capabilities:

- A singular platform for all banking activities
- 100% cash visibility
- Integrated cash forecasting and reconciliation
- Connect to any bank in the world
- Centralised & integrated platform for payments
- Integrates with any ERP
- Interactive reporting features

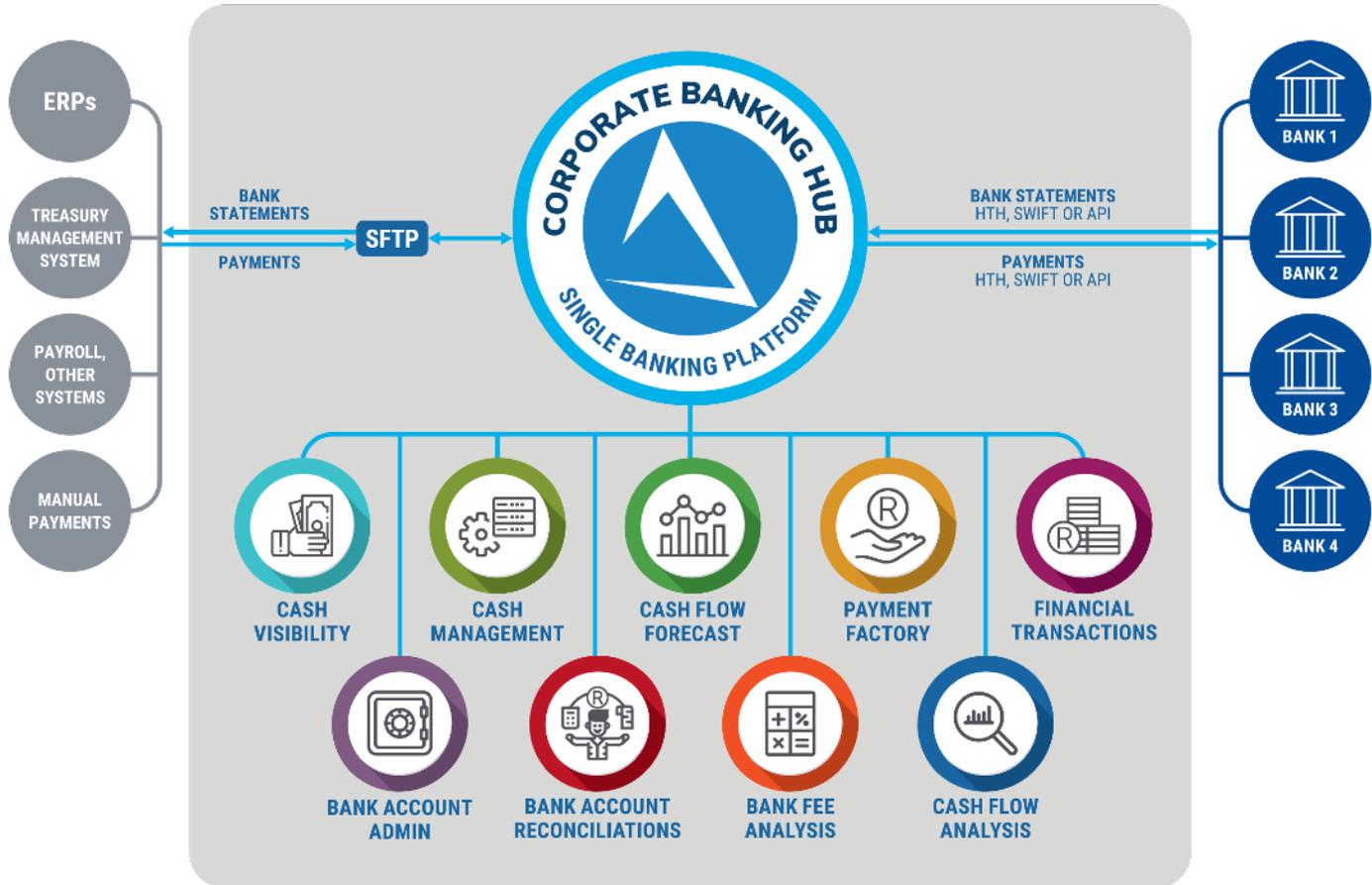
Software-as-a-service:

- Access to all modules
- Unlimited no of users
- Bank Connectivity 24/7/365
- No upgrades or maintenance fees

Security:

- Built on Microsoft Azure
- ISO and SOC standards compliant
- Trusted data protection and privacy
- Enterprise identity and access control
- Complete audit trails

WELCOME TO THE NEW WORLD OF DIGITAL BANKING



A FRICTIONLESS EXPERIENCE THAT SAVES TIME, PROVIDES VISIBILITY AND DECLUTTERS RESOURCE-INTENSIVE HIGH-RISK BANKING OPERATIONS

TreasuryONE's Corporate Banking Hub overcomes challenges that finance teams face on a daily basis



Finance teams face many challenges on a daily basis, including:

- Logging on to a multitude of online banking platforms to obtain bank balances, statements, payment executions and authorisation
- Manually compiling large volumes of information to produce daily cash visibility reports
- Creating cash positions and forecasts due to manual data processes
- Increased payment risk due to manual payment workflows, disparate systems and weak protocols
- Inability to manage banking users with single sign-on company protocols
- Bank and ERP/Financial Systems integration

WELCOME TO THE NEW WORLD OF DIGITAL BANKING

The TreasuryONE Corporate Banking Hub is a **single platform hosted in a secure private cloud that replaces online banking as we know it. It allows organisations to have a complete view of banking activities and achieves full connectivity swiftly and seamlessly.** Organisations can gain access to automated cash visibility, a reconciliation engine, electronic payment execution, user access control, valuable insight into bank cost drivers, and the opportunity costs of idle cash. This cloud-based approach is flexible to cope with changing regulations and a corporate's evolving needs and make organisations more competitive and successful.

Because bank connectivity and ERP integration are developed, monitored 24/7/365, and maintained by the Banking Hub, it removes the burden on an organisation's internal IT resources and **enables finance teams to become bank and ERP agnostic.**

With organisational identity and access control supported, user access to banking is now in the organisation's hands, with a full audit trail and extensive bank access reports across the entity. The result is a **massive reduction in administration time and bank charge savings** while increasing security and control.

The **electronic payment factory validates, signs and releases all payments via secure connectivity** and makes it easy for finance teams to get operational insight on payment flows from a single integrated view. It enforces compliance to the group payment policy by digitising it, and user and transaction monitoring provide the highest levels of proactive fraud protection.

By implementing a Corporate Banking Hub, organisations will adopt best practices in vital areas related to payments management and cash visibility:

1. Secure controls and standardised processes
2. Streamlined payments
3. Robust multi-bank connectivity
4. Short term liquidity forecasting
5. Fraud and financial crime prevention



This state-of-the-art enterprise banking hub architecture allows organisations to embrace new capabilities and adhere to new directives, regulations and trends. The Banking Hub enables organisations to accelerate and streamline their payment and administrative processes and achieve new visibility, efficiency, security, control, and profitability levels.

The TreasuryONE corporate Banking Hub with multi-bank connectivity and a central payments hub is an important tool for achieving centralisation, process efficiencies and saving costs

ABOUT TREASURYONE

TreasuryONE is SA's market leader in providing treasury technology that unlocks financial value for finance and treasury teams by allowing them to work smarter on secure technology solutions that are auditable and implemented in line with approved company policies and risk strategies. All technology solutions are implemented and supported by TreasuryONE locally, and our in-depth knowledge of best practise bank integration sets us apart from our competition. We are cost-effective, experienced, innovative and provide scalable solutions to the South African corporate market.

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THE TREASURYONE BANKING HUB - SO MUCH MORE THAN JUST ONLINE BANKING!

Daily cash positioning

The Banking Hub is connected with all banks to automate transactional bank data gathering and consolidation, **enabling real-time cash positioning across all accounts, banks, businesses, and countries**. The cash visibility reports are flexible to incorporate specific business requirements. It is automatically generated and distributed each morning - requiring no human intervention. Finance teams can focus on enhancing cash returns and better decision making instead of collating bank statement data manually in Excel each morning.

Cash flow forecasting quality assurance

The Banking Hub enables integrated cash flow forecasting with analyses of multiple scenarios producing customised forecast views by day, week, month, quarter, and more to increase the forecast quality. Integration with third party systems for accounts payable and receivable information ensures the data quality of cash flow. It streamlines liquidity management with access to all instruments and balances in one central repository. **The automatic reconciliation of booked transactions to actual transactions with rules set by users saves time and improves forecast actuals.**

In-house banking

The Banking Hub supports in-house banking, allowing businesses to simplify external bank account structures and control liquidity, bank fees and foreign exchange costs. Updates to cash pools and intercompany relationships are in real-time, interest is automatically calculated, and all journal transactions integrate into the ERP, saving time and reducing errors.

Central Payments Factory

The electronic payment factory simplifies and automates the payment workflow for both domestic and cross-border payments and **acts as a central hub for all payment integration from various financial systems and secure submission to banks.**

The Banking Hub also supports a decentralised model that allows roles and responsibilities to be retained at the subsidiary level. Still, the entire organisation uses one central platform for managing payments, bank connectivity and relationships. Larger corporates may deploy a worldwide, decentralised model with hundreds of users. Using one central platform, all payments execution is verified against the digitised company payment rules to further enhance fraud and risk protocols.

Bank and ERP connectivity are **developed, maintained and monitored 24/7/365** by the Banking Hub allowing finance the freedom to actively negotiate with banks on payment processing costs. The payments workflow has electronic signature workflows, virtual tokens, a full audit trail, and constant status updates.

Dashboards and reporting

A **holistic view of people and processes** in a structured format enables finance teams to work faster, smarter with much more control and reduced risk. The Banking Hub's smart dashboarding capabilities and 100+ standard reports let you visualise, slice, dice, and share reports within one system. Reports can be scheduled to auto-run and be sent directly to the recipient's inboxes.

Bank connectivity

Developing and maintaining ERP and bank connectivity no longer hinders the finance team as the Banking Hub is designed to take responsibility for this critical process. It connects and centralises information from more than 10,000 bank accounts already to directly access account data (SFTP, API, SWIFT, PLAID and more) and transacts and communicates with any bank regardless of location and size. Any new bank or ERP connections are developed, tested and implemented by experienced integration specialists on the Banking Hub. Connectivity is **monitored 24/7/365, reducing the stress load on internal IT resources.**

Security

The Banking Hub is built on Microsoft Azure and is **fully compliant with ISO and SOC standards** to ensure the highest level of security and uptime. Enterprise identity and access control are supported, reducing the risks and management of user access to banking.

Bank account management

The banking hub is a **single repository of all bank account information** from signatories to individual user access levels with a full audit trail and document management. It supports all aspects of bank account management, from opening to closing of accounts. With enterprise identity and access control supported, secure banking access control is now in the business's hands, dramatically reducing administration time.

Bank fee analysis

Managing and **analysing bank fees are made easy** with auto-loads and comparisons of monthly bank fees on statements against negotiated fee schedules captured in the system. The Banking Hub also compares and analyses current month charges with the prior month and the same month for the prior year to ensure validity and scrutiny of any outliers.