

In-House Banking

KYRIBA FACT SHEET

For companies with complex funding, procurement, FX, or cash and liquidity management activities, managing these without technology is challenging to say the least. Kyriba's In-House Banking (IHB) platform gives organizations the control to create optimal concentration, pooling, intercompany, and netting arrangements to access more liquidity faster and more cost-effectively.

With Kyriba's IHB capabilities, you are able to provide internal banking services to all your business units. Our flexible data structure allows you to customize your accounts, entities, structures, and workflows based on your business needs. We give our clients efficient cash concentration, cash pooling with support for multi-currency pools, regulated and non-regulated structures, and multi-tier netting hierarchies.

IHB Features and Benefits

Kyriba allows you to increase cash visibility and control with a full-featured In-House Banking module that creates greater access to cash pools and reduces costs overall in the procurement and receivables cycles. Our clients transition from point-in-time and end-of-month balances to real-time visibility into liquidity. This allows for better forecasting and more informed decision-making. Our IHB solution delivers efficiency through reductions in physical bank accounts and consolidated reporting across regional treasury or finance transactional centers.

Whether your pooling or cash concentration is managed directly by the bank or in-house, Kyriba's application automatically posts and tracks IHB movements from physical and notional pooling structures. Key features include:



Pooling and Concentration

Our capabilities increase visibility and benefits of centralized cash in real-time, creating a streamlined, efficient dashboard with views into all your global cash. IHB transactions are created from cash or non-cash transactions.



POBO (payments-on-behalf-of) Arrangements

The IHB executes payments for operating companies and debits to those companies' intercompany accounts.



ROBO (receipt-on-behalf-of) Arrangements

The IHB's bank account receives payments for operating companies and credits to their intercompany accounts.



Real-time Reporting and Tracking

View all IHB balances by subsidiary and currency pair, when applicable. Affiliates can inquire on their internal and external balances, account and interest statements, and internal deals.

Intercompany Loans

Kyriba users enjoy advanced intercompany loan features, providing organizations the ability to track and account for structured loan arrangements with flexible, principal and interest terms and scheduling of loan events. Full accounting is automated to the general ledger and includes accruals and amortizations as well.

Interest Calculations

Arm's length interest rate structures are managed between holding companies and subsidiaries to allow for the calculation of interest income or interest expense of the positions held within the IHB. Interest is calculated based on market or internal interest schedules with dynamic flexibility to support intricate interest arrangements. Different rates are used for different subsidiaries, while separate rates are also used for debit and credit balances.

Simplification Through Centralization

With Kyriba's IHB capabilities, you'll be able to provide banking services to all your business units while paring down your accounts and bank relationships. Our IHB provides an operating entity in which all transactions are executed, centralizing flows and balances. Imagine being able to simply send one large payment, in one currency, that is then distributed to all your vendors across the globe in whatever currency each one prefers. Learn how Kyriba's IHB capabilities can help you create cost-effective, value-driven results for your finance and treasury organization at www.kyriba.com.

Multilateral Netting Automation

Accompanying multilateral netting modules that work in conjunction with Kyriba's IHB handle flows from multiple entities. These include:

- **Intercompany Netting:**
Kyriba centralizes all flows through the internal bank to simplify your payment structure and reduce payment volumes, lowering processing times and overall costs.
- **Third-party Payments and Collections:**
Kyriba automatically integrates payables and receivables, provides a reconciliation of intercompany activity, and calculates the due-to and due-from positions across all subsidiaries.
- **Automatic Settlements:**
Both physical (cash) and non-cash movements can be triggered through the IHB.

