

Kyriba Bank Connectivity as a Service

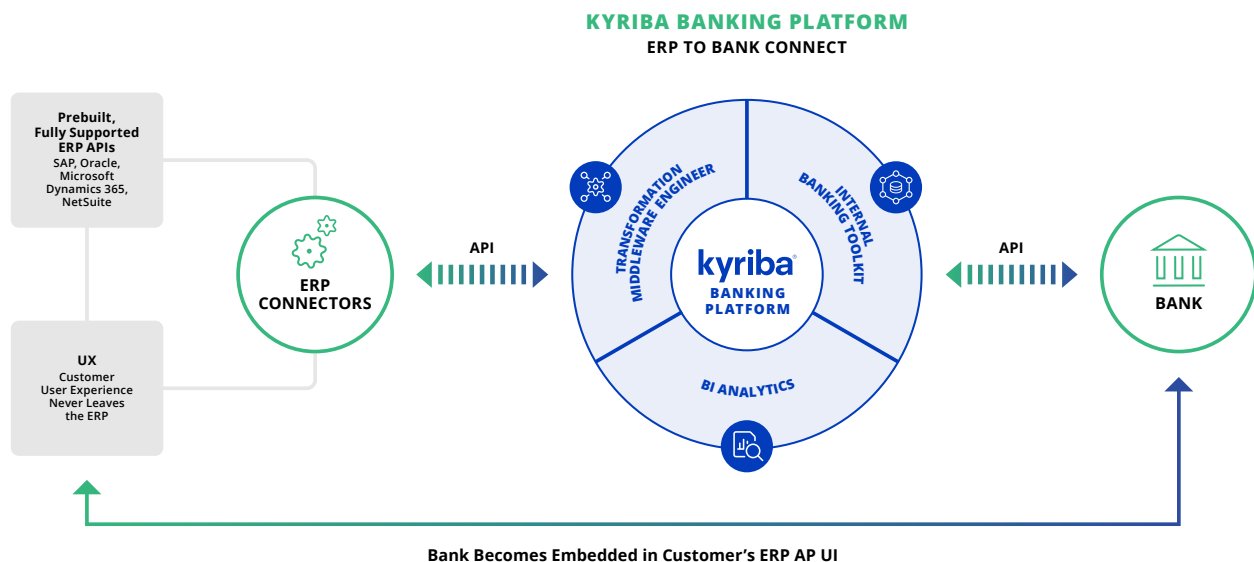
KYRIBA FACT SHEET

As bank clients continue to invest heavily in state-of-the-art enterprise resource planning (ERP) systems, integration with those systems has never been more imperative. Unfortunately, the assimilation process is typically very labor-intensive for both banks and corporates with integration projects often lasting 6-12+ months... But there is a better way.

Introducing Kyriba's Bank Connectivity as a Service (BCaaS) for financial institutions. Kyriba is offering and expanding our market-leading, proven solution directly to our banking partners.

Kyriba's BCaaS expedites the integration of your customers' ERP systems into your payment infrastructure. By embedding the bank in your clients' ERP, their user experience will remain in the ERP for instant access of bank reports and the outflow of payment files. Your clients will never

have to log into Kyriba or even be aware of the transformation being managed by our platform. This unique, groundbreaking solution will reduce your implementation costs in the form of efficiency, while delivering value to your customers.



Kyriba can reduce time spent on connecting to your clients' ERPs by more than 90 percent. Kyriba delivers real-time connections using application programming interfaces (APIs), robotic process automation, artificial intelligence, machine learning, and distributed ledger technology.



BANK BENEFITS

Kyriba's BCaaS delivers a world-class corporate-to-bank connectivity solution within our cloud platform and our pre-built connections to leading ERP vendors, including SAP, Oracle, NetSuite and Microsoft Dynamics 365. Application programming interface (API) connectivity enables automatic access to data in real time, avoiding the need for IT to generate files. Kyriba also has proven experience with other source systems for bank statement reporting, payments, trading portals, cloud platforms and marketing information systems.

Speeding Your Client Connections

Kyriba can reduce time spent on connecting to your clients' ERPs by more than 90 percent. Kyriba delivers real-time connections using application programming interfaces (APIs), robotic process automation, artificial intelligence, machine learning, and distributed ledger technology.

Electronic File Formatting, Transmission

We offer pre-defined formats for payments, payment status reports and bank reports, and access to new payment rails. Furthermore, Kyriba takes the onus off you and your clients by providing customized payment fraud management, using detection rules coupled with machine learning. And we monitor connectivity through 24/7 support centers.

For 20 years, Kyriba has been building and maintaining payment format variations across the globe in our shared architecture, eliminating the need for our clients to build and test their own formats within their existing ERPs. On the other end of connectivity, Kyriba has been building APIs to the market leading ERPs, streaming the interfaces to quickly pull files into our platform. Your own technical and project resources will have access to our solution to setup customers under the single data base to manage all payment file integrations regardless of source system (ERP or otherwise).

With BCaaS, You Will:

- Dramatically decrease client onboarding times, increasing time to revenue
- Lower your project and support costs
- Increase customer retention; once connections are implemented, they're hard to rip and replace
- Provide embedded bank connectivity in customer ERP UI, increasing customer retention and payment flows
- Accelerate technical staff productivity
- Provide the bank a platform to run business intelligence and analytics around your customer's payment flow
- Leverage preconfigured/pretested ERP connectors
- Drive expanded sales and business through successful integrations with more ERPs
- Significantly reduce friction between you and your clients

Using Kyriba's combined ERP APIs and Payment Format Library, your customers can be routing payments files directly from their ERP to your banking platform in matter of weeks.



CLIENT BENEFITS

Getting a solid foundation of liquidity visibility is the starting foundation for a successful treasury or liquidity project. Borrowing and investment decisions should be made quickly, efficiently, and as early in the day as possible. Alongside connectivity, payments to business partners, vendors, and counterparties is a crucial next step in streamlining and reducing costs in the form of long preparations, approvals or logging into multiple systems. Taking full advantage of Kyriba's leading practice solutions delivers opportunities to consolidate your clients' connections and allow them to make accurate and timely payments.

Additionally, it can take corporate IT departments six months or more to develop and test custom payments files from ERPs or purchasing systems. Using Kyriba's combined ERP APIs and Payment Format Library of over 45,000 pre-built and tested global payment formats, your customers can be routing payments files directly from their ERP to your banking platform in matter of weeks. Your customers will realize faster implementation timelines, less rework and greater confidence in your bank's capabilities through our connectivity, thus delivering value and better retention.



A WIN-WIN

With Kyriba's BCaaS, you'll never again have to worry about remaking or modifying your own systems to suit your clients' needs. And your clients also won't have to make any adjustments. Instead, you'll have a single version of the truth, with Kyriba continuing the maintenance of formats to comply with ISO standards and clearing system modifications. Embedded bank connectivity by Kyriba delivers a win-win for financial institutions and their corporate customers, providing better implementation experiences, a superior user interface, and a platform that strengthens bank/client relationships.

