

# Delivering Technology Leadership for Your Transaction Banking Services

KYRIBA FACT SHEET

## Expand Your Banking Products and Services for Treasury, Payments, Connectivity, and Working Capital.

Trusted by more than 2,500 customers, Kyriba White-label Services for Banks delivers value and expanded product coverage for cash and liquidity, payments, connectivity, financial transactions, risk management and working capital to your corporate customers and prospects.

Whether your bank is a full-service provider of cash and treasury services, limited in services or using a proprietary customer portal, add value through partnering with Kyriba.

- **Kyriba's delivers seamless integration** with your core banking systems to include your administrative functions, single-sign-on (SSO), user maintenance allowing your bank systems full integration and control.
- **Provides your bank faster and more comprehensive access** to your customers' ERPs and related information reporting through proven, existing, API connectors.
- **Grow, solidify, and instantly expand** your products and service portfolio with Kyriba's platform of 50+ pre-built modules, used by tens of thousands of users every day.
- **Quick, easy 'Time to Value' for your customers** with easy-to-use functionality, Kyriba gives you integrated workflow and features they need now.

## KYRIBA TRANSACTION BANKING - SOLUTION OVERVIEW



**Connectivity, cash management and forecasting** offers a suite of functions with full API integration into your bank platform to provide corporate clients with modern, innovative apps to complement their treasury workflows.



**Access to money market funds via APIs** integration of your bank-provided and Kyriba's Investment services enables corporate clients to seamlessly allocate cash to a variety of investments offered by your bank.

**Banks recognize the importance of being close to decisions around core underlying payments, investment, and financing flows that their corporate customers are making.<sup>1</sup>**

— www.mckinsey.com



**Centralized payment and approvals** improve your customers’ domestic and cross-border payment journey through an end-to-end integrated workflow. Smooth, correctly priced workflows improve efficiency, transparency and controlling for all manner of nuisance payments.



**ERP connectivity** leverages Kyriba’s pre-built inventory of ERP connectors to eliminate weeks and months of custom integration and payment format development.



**Kyriba’s bank account management** solution remedies the administrative burden of BAM with improved centralized controls. Extend eBAM workflow to your customers and add value around automation the most time consuming and manually intensive processes.



**Currency exposure calculator, analytics and position keeping** strengthen treasury professionals’ tools to understand foreign currency exposures, perform analysis and determine the hedges necessary to comply with risk management policies. Kyriba’s FX Exposure Management solution has been crafted to meet these needs, extract and aggregate FX Exposures from customer systems and help in making risk management decisions.

KYRIBA'S TRANSACTION BANKING SOLUTIONS	BENEFITS TO BANK CLIENTS AND PROSPECTS	BENEFITS TO BANK
<p><b>Connectivity, Cash Management and Forecasting</b></p>	<ul style="list-style-type: none"> <li>• Improve connectivity and increase capacity to obtain a global and real-time cash perspective</li> <li>• Access functions to support decision making processes when optimizing liquidity (advanced forecasting based on AI)</li> <li>• Access capabilities to automate and track actions that have been executed</li> </ul>	<ul style="list-style-type: none"> <li>• Consolidate and increase cash and payment business with existing clients through access to added value functions like cash forecasting</li> <li>• Increase take of transaction and payment fees with existing clients</li> <li>• Exposure to the Kyriba installed base</li> <li>• Cross sell banking services through releases of new API's (Money Market funds)</li> </ul>
<p><b>Access to Money Market Funds Through APIs</b></p>	<ul style="list-style-type: none"> <li>• Improve connectivity and efficiency with the bank to enable global and real time view of corporate cash positions</li> <li>• Access to functions to support decision making processes when optimizing liquidity (advanced forecasting based on AI)</li> <li>• Access to functions to automate and track executed actions</li> </ul>	<ul style="list-style-type: none"> <li>• Create stickiness by streamlining corporate investment instructions and facilitating the processing of those instructions</li> <li>• Protect and increase deposits with existing clients</li> <li>• Gain exposure to the Kyriba installed base</li> <li>• Increase fund fees</li> </ul>

### Centralized payment instructions and approval workflows

- Automate corporations' cross-border payments journey by focusing on cumbersome transactions typically embedded in the AR/AP process
- Deliver transparency on pricing and margin with positive impacts on forecasting quality
- Facilitate easy reconciliation, which is otherwise painful and cumbersome for corporations, even if done in conjunction with the bank
- Risk free increased cross-currency flow without use of the bank's balance sheet
- Capture more of a still very lucrative business for the bank
- Protect flows from competitors, where speed to market is critical

### Currency Exposure Calculator, Analytics and Position Keeping

- Margin protection
- Faster, more accurate FX business
- More targeted hedging activities
- Stronger transparency reduces errors
- Greater traction from foreign exchange business
- Increased flow and hedging activities
- Stronger transparency increases trust between client and bank

### ERP Connectivity

- Fast integration with Bank
- Lower cost to integrate with Bank
- Support mid-market corporates who do not have the IT infrastructure to develop and maintain ERP connectivity with any Bank
- Closer tie and integration with Bank
- Speed to market, Speed to integration
- Speed of integration accelerates revenues
- Speed to market reduces internal costs
- Eliminate friction between Bank and corporate
- Deliver a Bank User Experience
- Remain seen by the customer as a Bank Value proposition (white-labeled)

### Bank Account Management

- Centralize management of all global bank accounts
- Streamline approvals processes (e.g authorization of signatories, power of attorney and letter templates to send to banks etc...)
- Stronger controls and processes reduce internal fraud
- Leverage a proven solution already in use by hundreds of corporate clients
- Cost reductions lift burdens on in-house IT, now freed up for more value-added tasks
- Enhanced corporate customer satisfaction, with risk mitigated on both sides

## KYRIBA TRADE PAYMENTS - SOLUTION OVERVIEW



**Payables Finance (Supply Chain Finance/SCF)** enables buyers to provide invoices and credit notes onto the platform allowing suppliers to take early payments funded by the bank. Functionally rich platform with full automation of payments/reimbursements.



**Supplier On-boarding Tool** is a full-functioned, automated supplier on-boarding tool with the ability to track marketing campaigns and dedicated "microsites" for buyers.



**Receivables Finance** delivers a direct connection to ERP ledgers enabling the bank customer to finance their receivables either on a pick-and-choose basis, whole-debtor basis, or as a whole portfolio. Eligibility criteria and payment servicing is managed through the Kyriba platform.

KYRIBA KEY TRADE BANKING SOLUTIONS	BENEFITS TO BANK CLIENTS AND PROSPECTS	BENEFITS TO BANK
<b>Working Capital Solutions</b>	<ul style="list-style-type: none"> <li>• Intuitive user interface</li> <li>• Dashboards for buyers and suppliers</li> <li>• Comprehensive reporting including usage and credit availability monitoring</li> <li>• API-driven ERP connectivity</li> </ul>	<ul style="list-style-type: none"> <li>• Maintain full control over client relationship</li> <li>• Flexibility to offer SCF and/or Dynamic Discounting</li> <li>• Customizable pricing and product structure to gain competitive advantage</li> <li>• Rapid deployment</li> </ul>
<b>API based connectivity with Kyriba Supply Chain Finance Solution</b> (payables/receivables financing, discounting)	<ul style="list-style-type: none"> <li>• STP between Funding services and Kyriba's Platform</li> <li>• Enhance security in early payment processing</li> <li>• Accelerate Supplier early payment processing</li> </ul>	<ul style="list-style-type: none"> <li>• Access to Kyriba's clients looking for Funders</li> </ul>
<b>Digital Advisor</b>	<ul style="list-style-type: none"> <li>• Multi-banks economic and market insights aggregation hub</li> <li>• Information feed personalized to the client's treasury context consolidated across all its bank partners</li> <li>• Social media experience to benefit of the collective feedback of Kyriba users on the published content.</li> </ul>	<ul style="list-style-type: none"> <li>• Generate qualified commercial leads by receiving real time consumption statistics on the marketing documents published on the platform</li> <li>• Monitor the transaction banking market with real time reporting on the most popular contents by regions and sectors</li> <li>• Expand the addressable market of the bank research by publishing payable content for corporates</li> </ul>

**Kyriba provides a complete, proven set of solutions to cover the wide range of your clients' needs for bank and ERP integration, transactional banking services, and trade banking**

To learn more, reach out to the Kyriba Treasury Services for Banks, at [www.kyriba.com](http://www.kyriba.com)

1. <https://www.mckinsey.com/industries/financial-services/our-insights/how-transaction-banks-are-reinventing-treasury-services>