

DIAGRAM Online Cash Management™

The Cross-border Multi-Currency Cash Management System



Offer to your Corporate clientele a unique tool to manage their group's varying global liquidity positions on a multi-currency basis

Your Corporate clients have a centralized control of decentralized cash positions. They have also an instrument to manage inter-company interests rates

A solution for you and your customers

DIAGRAM Online Cash Management™ covers a large panel of cash management services, in a high secure environment:

- Management of daily statements
- Management of intraday statements
- Management of funds provisions
- Automatic balancing process
- Management of interests rates

DIAGRAM Online Cash Management™ is a Cross-border Cash Pooling system that offsets credit and debit balances between various legal entities optimising the overall interest results. DIAGRAM Online Cash Management™ provides your clients with a broad view on their day to day business.

DIAGRAM Online Cash Management™ is part of DIAGRAM e-Banking™ suite, which is a scalable, flexible and reliable solution that's linked to your legacy host system.

DIAGRAM Online Cash Management™ main features:

- Highly secure solution
- Straight Through Processing
- Multi-bank, multi-currency, multi-language
- User-friendly web interface
- Automated cash pooling system or monitored by the Bank or the customer
- Saving in implementation time
- ASP mode available

Highly secured solution

The security is the key element of DIAGRAM Online Cash Management™. The use of the highest standards makes it possible to offer tried and tested solutions for:

- Strong authentication of users
- Confidentiality and integrity of exchanged financial data
- Data encryption
- Physical tokens generating dynamic and one-time passwords
- Digital certificates
- Non-repudiation and proof management
- Integration of multiple security systems (ETEBAC5, PKI, PKCS), etc.

DIAGRAM Online Cash Management™

Detailed functionalities

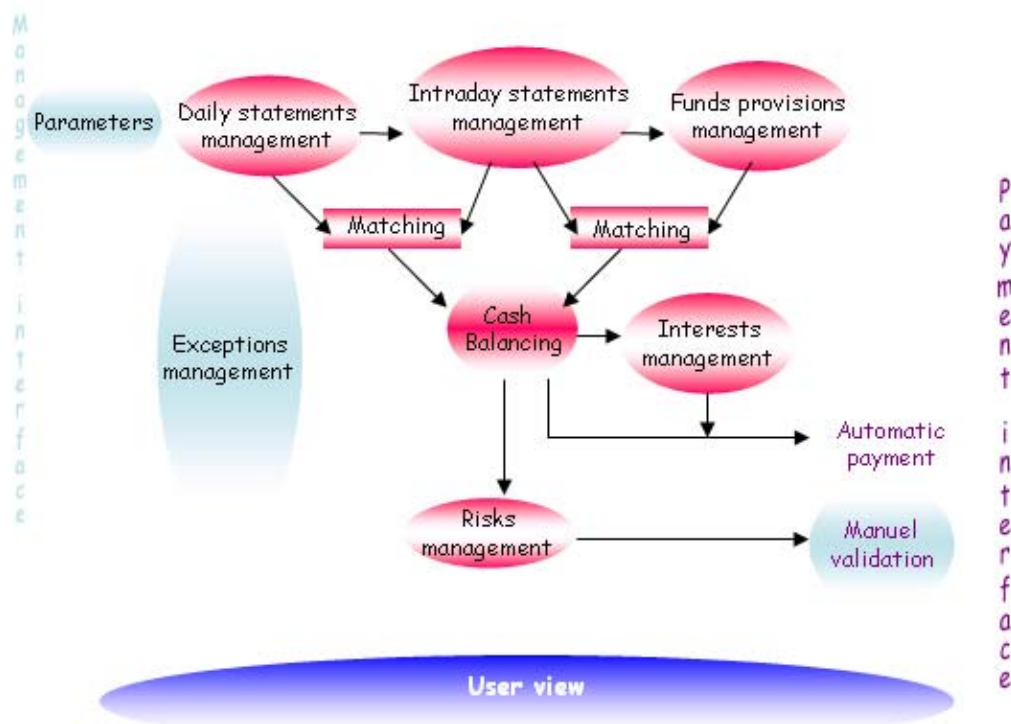
Cash Balancing

Your clients can manage their cash balancing processes in a very flexible way:

- Automated sweeping and topping
- Periodicity: daily, weekly, monthly
- Levels: Zero and target balance, trigger balance, amounts to be swept
- Risks management
- Cut-off
- Balance: Overnight or intraday
- Interests statements: monthly, quarterly or any other date in the month

Reporting and monitoring

- View of every transaction or movement, overnight/intraday balance
- Cash balancing process reporting with details
- Interests statements sent automatically to the customer
- All domestic or cross-border transfers orders are directed to the transaction server **EDI Bank Server™** (kernel of **DIAGRAM e-Banking™** solution) which transmits them according to adequate files format such as CFONB, SWIFT, EDIFACT, etc.
- Detailed and daily global reporting of financial operations during all the steps of the banking process, from the reception of file to the accounting operations



Contact us to obtain detailed information about functionalities and the technical architecture