

E-LIQUIDITY SOLUTION



Product Overview ●●●

Liquidity Management has always been a key component and core function to a Corporate Treasurer's role. In today's complex, fast paced and technology driven financial market, the demands are even greater.

Managing liquidity across geographies plays a crucial role for corporates who have multiple lines of business dealing with multiple currencies and accounts across different countries. Liquidity optimization is critically important to manage working capital given the dynamic world we live in now. As cross-border transactions increases, so does the demand for accurate and timely information to provide a comprehensive view of your liquidity status.

Our solution aims to automate some of your current processes, as well as bringing in new capabilities for liquidity management. Take your liquidity management capabilities to the next level.

Our Solution ●●●

Mindgate's e-Liquidity module enables automated funds transfer from various sub accounts into a single master account for consolidation of liquidity. It serves as a single platform for all financial transactions across banks and corporates. The amounts in the sub accounts can be transferred to the master account as per business rules setup and these funds can be used to fund sub accounts which are in debit.

Concise Format

The concentration of cash on a single platform for all financial transactions across banks and corporates is now possible. The multi-level structure is facilitated by consolidated funds existing in a single account. Such a concise format aids in the accessibility and visibility of funds.

Single, Master Operating Account

The sweep frequencies are maintained in real-time to promote flexibility and better management of liquidity. The cash which would otherwise be scattered across different locations can now be available in a single master account. Hence, the amounts present in the various sub-accounts can be transferred to the master account as per the business legislation setup.

Enhanced Cash Flows & Profitability

The corporate treasurers who have access to the funds can leverage it to analyze idle balances that have the automated sweeping function enabled to improve real-time cash flow and generate profits. The treasurer can further conduct necessary research to make better investment and borrowing decisions. The entire system helps in providing 100% visibility and control over the portfolio with the sweep function. The ease of accessibility to the complex structure helps gain insights into the credit and debit positions of the accounts.

Cross-border movement of funds

The flow of funds can be viewed and controlled easily with the domestic and cross-border access to the single and multi-currency hybrid structure. With this structure, there is no restriction on the number of accounts and countries for easy liquidity management.

Key Benefits ●●●

Save Time & Costs

The liquidity management module enables optimization of liquidity across businesses to maximize operational efficiency. The real-time transfer of funds is a fully automated solution that reduces operation and time hassles and also allows bank to help customers save massive interest costs.

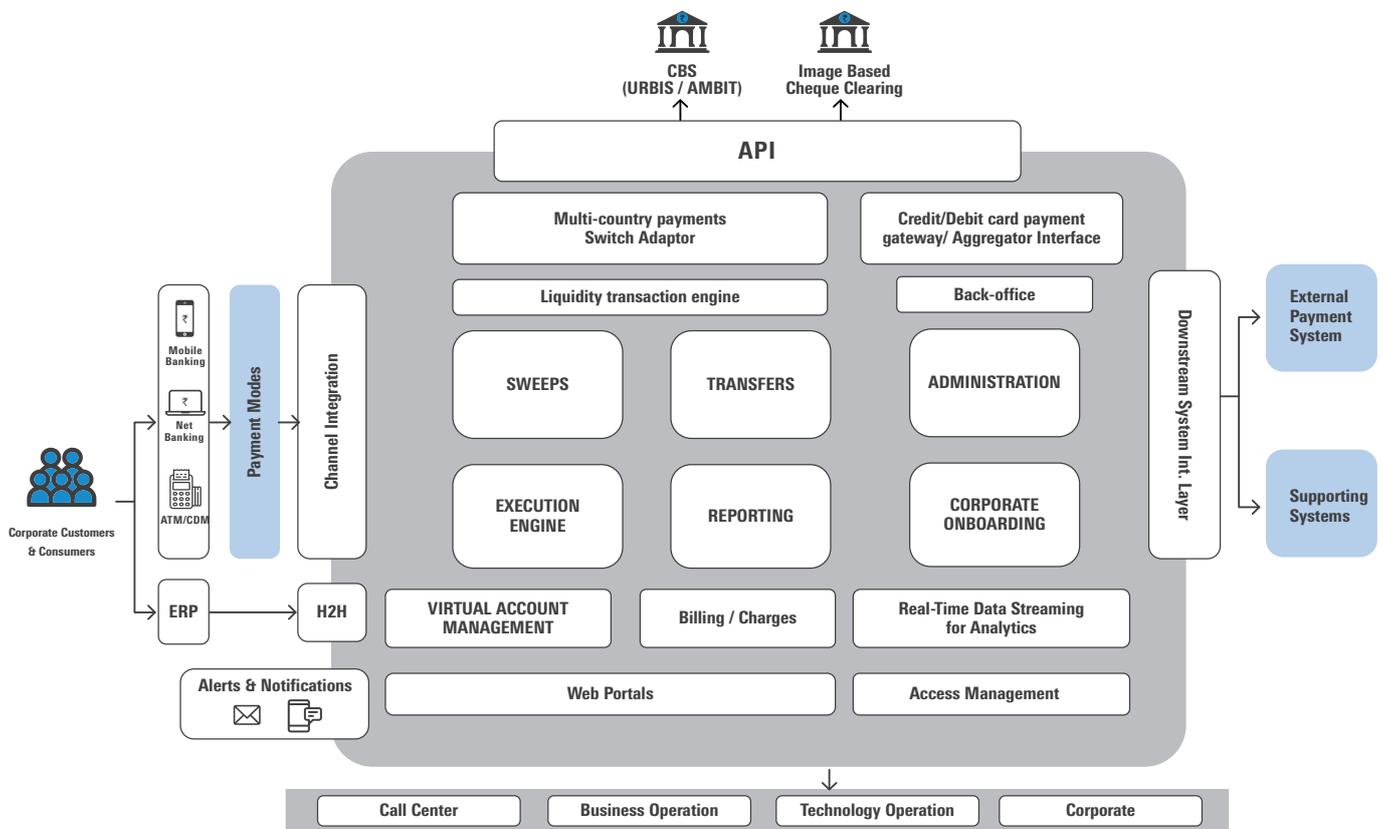
One Powerful Solution

Multiple sweeping options are available, such as zero balancing sweeps, target-based, and trigger-based sweeping apart from the regular credit and debit modes. In addition to the automated movement of funds based on predefined rules and parameters, monitoring and control can be made easier by our solution.

Ease of Access

The reconciliation of funds is promoted with the ease of accessibility and visibility and utilization of cash and surplus funds is facilitated through optimized cash flow. The reporting module is robust due to the easy operation of dashboards, thus helping customers face a smooth transition and seamless workflow.

Solution Architecture ●●●



Why Work with Mindgate ●●●

- 👍 **Delivering innovation for over 15 years**
- 👍 **Processing over 1 billion RTP transactions per month**
- 👍 **65 global marquee customers**
- 👍 **CMMI Level 3 and PA-DSS Compliance Certified Company**
- 👍 **Over 750 strong business and technology professionals**

WE MAKE TRANSACTIONS SIMPLE & SECURE FOR EVERYONE.

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