

## CASE STUDY



# Enhancing cash management capabilities and operational efficiency with CASH@Will™

### Client Profile

The Bank is a new generation Indian bank established in 1994. The bank offers commercial, transactional and electronic banking products and services. Driven by state-of-the-art technology since its inception, it has multi-lateral tie-ups with other banks providing access to more than 18,000 ATMs for its customers. The Bank has won awards for enhancing the productivity of the employees through optimum use of resources as well as technology.

### Business Needs

- To replace the existing in-house developed cash management system.
- Automate manual operations.
- Enhance cash management capabilities and operational efficiency.

### Products implemented

**CASH@Will™ Collections** - Overall Receipts Management for the Corporate Customer. The Collection can be instrument based (Cheque /Draft/ PDC) or Cash. Further the Bank may choose to fund the customer against the Instruments through the option of guaranteed availability of funds.

### Key features:

- Capture Instruments at summary level.
- Dynamic module for enrichment capture and reconciliation.
- Timing of limit checking.
- Manual adjustment of returned instruments.
- Intraday credits.
- Powerful accounting engine and charging

### Nucleus Solution

The Bank chose Nucleus Software cash management product CASH@Will™ to replace their existing in-house cash management system developed by them. CASH@Will™ fully automated the manual operations for enhanced cash management capabilities and operational efficiency.

Following are the key highlights CASH@Will™ Suite implementation:

- Centrally deployed at Mumbai head office, the system can be accessed by all branches via the Bank's intranet.
- The complete CASH@Will™ Suite has been deployed in a single Database and single Application Server.
- Nucleus assisted the client in moving the application to production set up.
- Nucleus provided a comprehensive training to client for offshore support.

### Value Delivered

- Standardized product offering for collections across countries.
- Centralized hub architecture to eliminate separate country infrastructure costs.
- Faster roll out of existing products & new upgrades.
- Centralized model allows for development of Centre of Expertise for product support.
- Enhanced scalability to handle increased volumes
- Flexible Product configuration, Charging engine, Work flow definition

- engine.
- CASA download to Core Banking System.
- "Auto" options.

**CASH@Will™ Payments** - Tested for Check/DD, CASH@Will™ Payments module is used at the bank for Bulk DD issuance for corporate customers for interest / dividend payouts.

Key features:

- Flexibility to add more feature modules in future (due to the generic nature of its architecture).
- Secure access to information
- Enhanced quality of operations with 100% uptime for user access.
- The solution is web enabled, based on Oracle platform.

- Flexible interfacing option to support client formats
- Increased automation of operations resulting in reduced manual intervention, faster processing times
- Customized MIS for the Customers as well as operations staff for reconciliation and greater control.
- Automatic calculation of service tax for the Corporate Customers resulting in enhanced customer service.

**About CASH@Will™** : All other parameters being equal, how well an organization manages its collections, payments and liquidity has a direct bearing on its status, against a competitive backdrop. Nucleus Cash Management Solution CASH@Will™ built on new generation technologies of Oracle empowers banks to offer their corporate customers optimized cash management services, dramatically improving funds collection and inflow forecasting, payment dispatch and funds utilization. It provides anytime, anywhere access to quality real-time consolidated information and seamlessly supports multi-bank, multi-currency, multi-lingual transactions, ensuring smooth flow of information and cash.

**About Nucleus Software Exports Limited:** Nucleus Software (NSE: NUCLEUS, BSE: 531209) is a leading software powerhouse providing innovative and pioneering software solutions for Banks and Financial organizations globally. Nucleus Software offers a host of competitive IT solutions and consultancy services designed to support the whole spectrum of business offerings spanning Retail and Corporate Banking, Cash Management, Credit Cards, Relationship Banking, Financial CRM, Credit Risk & Appraisal, EAI, Internet Banking, FX, Basel II, Data warehousing and Analytics. With customers across the globe, the company is consistently innovating with cutting edge and industry driven products in the domain. Nucleus Software is listed on the National Stock Exchange and Bombay Stock Exchange in India. For more information, visit [www.nucleussoftware.com](http://www.nucleussoftware.com)

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