

# Transforming Transaction Banking

With FinnAxia® - Innovation for Success



## FinnAxia®

A Transaction Banking Suite that presents to you an essential ecosystem of Working Capital Management solutions that brings all your corporate clients on an integrated platform and enables you to automate, organize, and analyze operations proactively with ease.

## FinnAxia® Transaction Banking Advantage

Digital transaction banking solutions that optimally manage Receivables, Payments, Liquidity, Financial Supply Chains, Virtual Accounts, and Corporate Trade.



### Seamless Connectivity

Secure API layer to connect with the ever-growing financial ecosystem



### Compliance Ready

Stay aligned with the ever-rising tide of compliance-related complexities



### Comprehensive Account Dashboard

360° account position view across multiple currencies and jurisdictions



### Machine Learning & Predictive Analytics

Detect fraudulent and dual transactions early with in-built Far Edge Anomaly Detector



### Faster Corporate On-boarding

Secure and faster corporate customer onboarding with access control from one screen



### Scalable Architecture

Open & Service Oriented Architecture (SOA) with a Robust Cloud ready interface

## How FinnAxia® Fits your Transaction Banking Ecosystem?

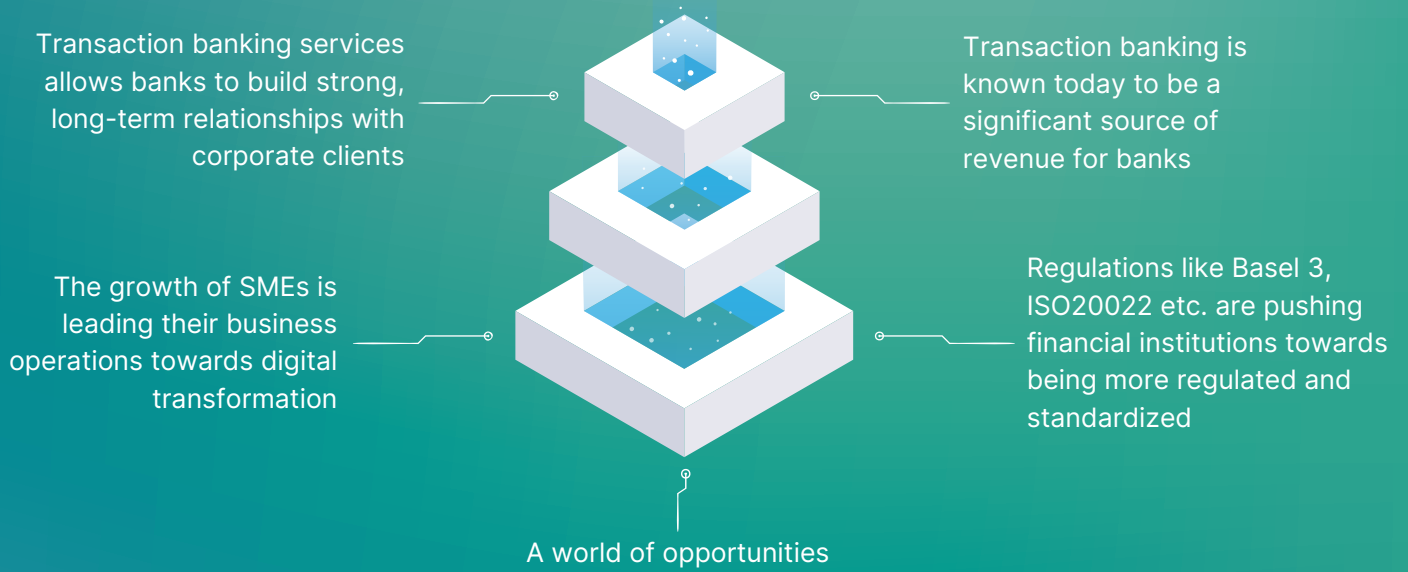


## Our Global Transformation

**9.2M** Transactions per day  
for a global MNC bank

**40%** Increase in  
transaction volume

# Future of Transaction Banking

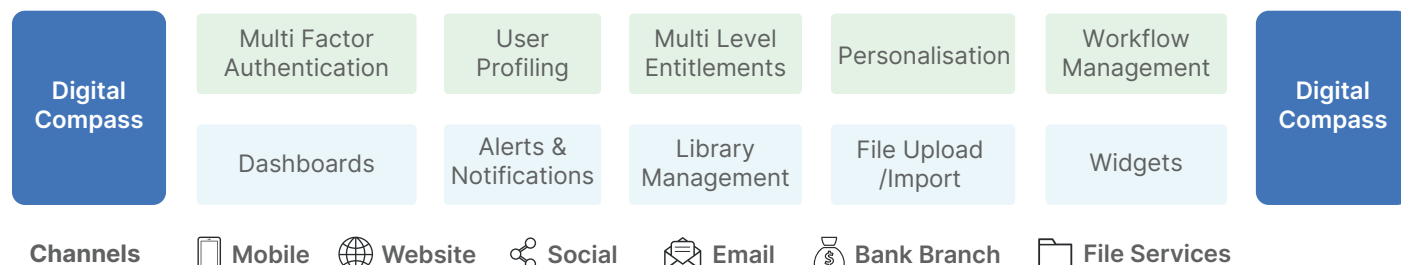


**10X** Increase in avg. number of transactions per day for a large Indian Bank

**66%** Reduction in Processing time

# FinnAxia® – Digital Transaction Banking Suite

FinnAxia® is an advanced solution that transforms corporate treasury, making it dynamic and profitable. This future-ready transaction banking suite enhances working capital management, transaction processing, and customer satisfaction. It offers comprehensive cash management products, ensuring banks adapt swiftly to evolving customer and market demands.



## Application Programming Interfaces (APIs)

Global Receivables	Global Payments	Global Liquidity Management	Virtual Account Management (VAM)	e-FSCM & EIPP	Trade Finance	EBPP
Account Receivables	Account Payables	Cash Concentration	ROBO	Purchase Order Finance	Import LC (Issuance, Amendment & Inquiry)	Bill Retrieval & Presentment
I-ARMS	Bank/ Customer Cheques	National Pooling	POBO	Invoice Financing & Discounting	Export LC (Bill Lodgement, Bill & LC Inquiry)	Bill Invoice Cancellation
e-Receipts	Real Time Payments	Inter Company Loans	LOBO	Factoring & Reverse Factoring	Shipping Guarantee (Issuance Amendment & Inquiry)	Bill & Biller Service Registration
Cheque & Cash Collections	Domestic & Cross Border Payments	Hybrid Pooling	Virtual Entity, Hierarchy, Virtual IBAN	Dynamic Discounting	LG, SBLC (Issuance Amendment & Inquiry)	Payer & Payer Service Mapping
Mandate Management	Wallet Payments	Hybrid Pooling	Virtual Accounting & Reporting	Do Financing	Import & Export Loans	Presentment Payment
Direct Debits	Payroll	Interest Enhancement				Adhoc Payment
ACH Collections	Standing Orders					Analytics

# FinnAxia® Module Highlights



## Global Liquidity Management

FinnAxia® provides banks with real-time optimization of corporate liquidity data, facilitating multi-level liquidity management and enhancing cash flow, credit, and investments.

- ⚙ Inter-company loans – revolving
- ⚙ Interest optimization facility
- ⚙ Notional Pooling – multi currency
- ⚙ Overdraft funding
- ⚙ Cash concentration services



## Global Payments

Global Payments streamlines corporate payment processing, enhancing value for banks by automating low and high-value payments. It boosts efficiency, cash visibility, and reduces operational risk and costs. It can manage bulk processing of checks, drafts, and electronic payments, supporting various payment types.

- ⚙ Card or online rate options for customers
- ⚙ Multi-instrument payments
- ⚙ Anti-money laundering authentication
- ⚙ Intra-bank fund transfer
- ⚙ Cross currency payments on required call rate



## Virtual Account Management (VAM)

VAM enables banks to significantly reduce operational load and achieve leaner treasuries by replacing real accounts with virtual accounts and IBANs. With the reduction in real accounts, the movement of cash across different accounts is eliminated and transaction costs can be reduced.

- ⚙ Hierarchical structure creation
- ⚙ Segregated funds
- ⚙ Virtual account generation
- ⚙ IBAN Compliant
- ⚙ KYC for virtual entities



## Financial Supply Chain Management Finance

FinnAxia® streamlines financial supply chain management, connecting banks, corporate clients, and trading partners enabling seamless document exchange.

- ⚙️ Partial invoice payment & financing
- ⚙️ Dynamic discounting
- ⚙️ Factoring & reverse factoring
- ⚙️ Invoice discounting
- ⚙️ PO & Invoice financing



## Digital Compass

Digital Compass allows the bank's corporate customers to view and manage their total financial position anytime, anywhere. It ensures that customers have total transparency and control with features like board mandate-based multi-level authorization, and a 360° view of account positions, allowing them to manage their corporate finances easily and conveniently.

- ⚙️ Transaction control panel
- ⚙️ Global payroll with pay slips
- ⚙️ Auto/Recurring payment
- ⚙️ Bulleting board widget
- ⚙️ User profiles – customers and banks



## Trade Finance

FinnAxia®'s Trade Finance module enables banks to offer their corporate customers a single platform to raise requests for different trade finance instruments accounting for data security and compliance.

- ⚙️ Letter of credit and guarantee
- ⚙️ Shipping guarantee
- ⚙️ Trade limits
- ⚙️ Import & export trade loans
- ⚙️ Profile-based access



## EBPP (Electronic Bill Payment & Presentment)

FinnAxia® provides banks with real-time optimization of corporate liquidity data, facilitating multi-level liquidity management and enhancing cash flow, credit, and investments.

- ⚙️ Payment processing & auto payment
- ⚙️ Alerts and notifications
- ⚙️ Bill aggregation
- ⚙️ Payment without presentment
- ⚙️ Biller and customer mapping

## Customer Speaks



"RBL Bank's Vision 2020 of 'Being More' - with a differentiated and enhanced Transaction Banking experience leveraging innovation, lead to its search for a technology partner which offered a right mix of cutting edge technology backed by dynamic functional capabilities. We chose Nucleus Software's integrated transaction banking suite - FinnAxia® which enables us the flexibility to design and launch various geography / market specific solutions backed by a quick go to market. Scalability and Processing Efficiency were the other key drivers evaluated. Integrated Product Workflows and Enterprise Client View has positively enabled shorter on-boarding TATs and an enhanced client experience."



**Mr. Brijesh Mehra, Head**

Corporate and Institutional Banking, RBL Bank, India



"As a SME-focused bank, BRAC Bank always strives to cater to the evolving needs of the grassroots SME business owners. Aligned with the mission, with our new Supply Chain Finance solution developed by Nucleus Software, we will be able to help businesses keep pace with competitive and fast-changing business landscape through seamless and faster financing support. The solution will fast track financing with digital tools, immensely benefiting the SMEs. At BRAC Bank, the solution will ensure faster service delivery and enhance efficiency and productivity and expand outreach. We will continue to adopt best-in-class technology to serve our customers better."



**Mr. Selim R. F. Hussain**

Managing Director & CEO of BRAC Bank, Bangladesh





## Few of Our Customers

 **BRAC BANK**

*IndusInd Bank*

 **DBS**

**HNB**

 **Bangkok Bank**

 **RBL BANK**

 **BRI**

 **AmBank**

 **Stanbic IBTC**

 **BNP PARIBAS**

 **SBI**

**ACB**

 **ICICI Bank**

 **ADITYA BIRLA  
CAPITAL**

 **National  
Bank**

## About Nucleus Software

Nucleus Software Exports Ltd. is a publicly traded, intellectual property focused company that provides lending and transaction banking products to global financial leaders. Nucleus Software powers the operations of 200+ Financial Institutions in 50+ countries, supporting Retail & Corporate Finance, Automotive Finance, Islamic Finance, Cash Management, Mobile & Internet Banking, Transaction Banking and more.

We facilitate more than 26 million transactions each day through our transaction banking suite. Our digital lending platform manages over US \$500 billion of loans in India and over US \$700 billion of loans globally other than India, while enabling 500,000+ users log in daily.

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about our Products  
& Services



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