

Instant® Cash Management

INSTANT DATA SHEET



Instant® Cash Management provides Corporate Treasury with secure access to global receivables information in unmatched timing and accuracy. The amount received, who made the payment, what it was for, how it was accepted, and when it will be deposited to your bank account is now available at the moment a payment is accepted.

KEY BUSINESS BENEFITS

Instant Cash Management enables you to:

- Meet cash requirements for core business operations
- Minimize idle cash
- Exercise control over bank accounts
- Return on Expense

Meet Cash Requirements for Core Business Operations

While market trends change and customer preferences shift, one thing is immutable: cash remains "king." Organizations primarily focused on external financing may be

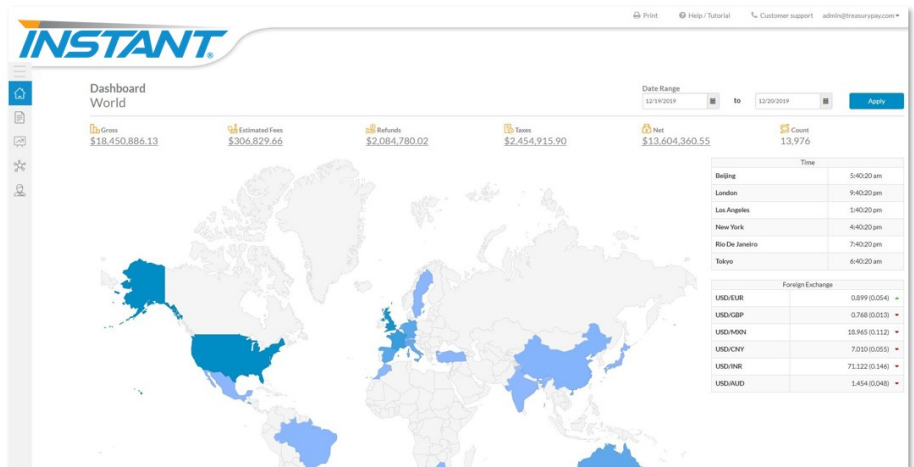


Figure 1. Global access to Instant revenue information.

Access to data on payments accepted is provided in an "Instant." With a dynamic network of connections and ledger driven by artificial intelligence, Instant now provides global organizations with the capacity to manage intraday cash inventories globally. Through internal intelligent microservices, an organization may now have a visual reference of all revenue, before the funds are deposited in their bank accounts. This information, in conjunction with world-class forecasting and analytics, are all presented as a service by Instant.

Instant Cash Management builds a cash forecast based on historical transactions, such as orders, invoices, and an algorithm of like events projecting the historical trend into the future.

KEY FEATURES

- Timely daily cash position
- Flexible mid-term and long-term cash forecasts
- Physical and notional cash pools
- Robust bank deposit alerts
- Ad-hoc bank interest calculator
- Automatic global revenue reconciliation
- Explicit segregation of duties

Minimize Idle Cash

Real time cash positioning is essential for preventing bank balance overdrafts and for effectively managing liquidity. Instant Cash Management gives you direct access to daily cash flows from your operational systems as well as those reported by your bank. This means you can quickly analyze your daily cash position by currency type, bank account, or legal entity, allowing you to calculate your daily cash needs and evaluate the organizations liquidity position.

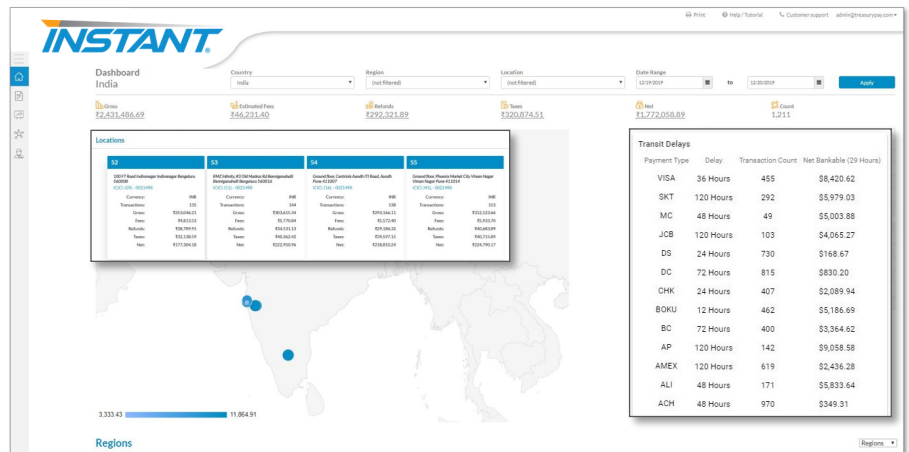


Figure 2. Timely Cash Positions.

Instant Cash Management supports positioning in multiple currencies, across different organizations, with multiple bank accounts. You can quickly analyze your positions at a summary level or drill down to the specific transactions for more detailed information. This all occurs in a "live" dashboard, in unmatched timing, globally.

Once you have ascertained an accurate cash position and decided how to handle your cash surplus or deficit, you can strategically plan to execute bank account transfers. Through a customized, secured electronic data interface, you can begin to move information into your current legacy systems for accountancy and utilization.

Exercise Control Over Bank Accounts

Timely bank reconciliation is crucial to protecting your bank accounts from unauthorized use. Instant Cash Management offers comprehensive revenue reconciliation capabilities enabling you to maintain compliance, identify and resolve exceptions, manage bank errors, and monitor fraud. Automating the bank reconciliation process dramatically reduces the administrative time and associated expense of your audit and treasury functions.

The Instant Cash Management's model allows you to securely control user access to specific bank accounts for performing specific functions to ensure segregation of duties and compliance with corporate governance regulations.

RELATED SERVICES

The following services support Instant Cash Management Product:

- Product Support Services
- Professional Services

Instant® – Experience the Benefits

What's best about the Instant system? It pays for itself and provides a return on operating expenses within the first year. This occurs through actual cost elimination associated with items such as currency risk identification and mitigation, automation of the corporate lockbox, data security as a service, global revenue acceptance compliance, and bank account reduction. All of this becomes possible while operating within your current relationships and the framework of your legacy systems.

The advancement to best practices in Cash Management now happens in an Instant with Instant. Contact us for an empowering demonstration and consultation today.



CONTACT US

For more information about Instant Cash Management, visit inst.com or call +1.800.503.2505 to speak to a Instant representative.

Integrated Cloud Application & Platform Services

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Instant is Committed to Developing Practices and Products that Help Protect the Environment