


# Achieve 95% Forecast Accuracy, Global Cash Visibility, and On-Time Payments with a Unified Treasury Management System

HighRadius Treasury Management System consolidates treasury functions into a single, centralized platform, integrating cash forecasting, payment automation, liquidity optimization, and real-time cash visibility. By eliminating the complexity of managing disconnected processes, it ensures seamless integration with your ERP and banking systems, all while requiring minimal IT resources.




### Achieve Real-Time Cash Visibility in Weeks

Automatically consolidate all bank transaction details in a central location and get real-time global visibility into bank balances and cash positions with the ability to drill down on underlying data.



### Go Live with Minimal IT Dependency

Integrate seamlessly with your existing ERPs and finance systems to enable high-accuracy payment execution. Get up and running quickly with minimal IT involvement, leveraging bank or ERP data for a smooth, efficient setup.



### Fast-Track Your Payment Approvals

Speed up your payment approvals with customizable workflows that align with your organization's processes. Reduce delays, eliminate bottlenecks, and ensure timely transactions with an efficient and streamlined approval system.

# The Challenge

Treasury teams face a daily struggle with fragmented cash data, unpredictable forecasts, and manual payment processes. Each step requires careful attention because even small errors can cause delays or financial risks. Navigating these disconnected systems, treasury professionals must maintain accuracy and efficiency, ensuring cash visibility, precise forecasting, and smooth payments. Despite these challenges, they are tasked with keeping financial operations steady and reducing risk, all while managing the complexity of a fast-paced, ever-changing environment. It's a balancing act that demands both precision and adaptability at every turn.

## Limited Visibility

Treasury teams face limited visibility into global cash positions, delaying liquidity monitoring and decision-making. Manual processes slow down access to cash data across banks, currencies, and regions. Bulk cash transactions increase the risk of errors, and reporting limitations hinder timely insights.

## Time-Consuming Reconciliation

Reconciling cash transactions manually across multiple accounts and entities is labor-intensive and error-prone. This task consumes significant time and creates inefficiencies within treasury operations. The complexity of the task increases as the number of accounts and transactions rises, further challenging the maintenance of accuracy and timeliness.

## External Risks and Regulatory Hurdles

Events like geopolitical issues or natural disasters affect cash forecasting, requiring fast changes. Analysts must adjust and have backup plans to keep financial stability. Evolving regulations also require constant updates to ensure forecasts remain accurate and compliant.

## Mitigating Fraud and Compliance Risks in Treasury Payments

Global payments come with fraud and compliance risks due to different jurisdictions and transaction types. Identifying and managing these risks early is crucial to avoid fines and damage to reputation. Strong fraud detection and compliance measures protect the organization.

## Debt Management Delays

Tracking interest payments, repayments, and reinvestments for both fixed and floating rate instruments become cumbersome, leading to errors in cash forecasts and delayed visibility into cash positions.

## Inaccurate Forecasts Due to A/R and A/P

Manual cash forecasting takes too much time and demands precision. Forecasting A/R and A/P manually is difficult, and tracking payments without automation causes delays and errors that impact cash flow and planning.

## Managing Payment Channel Complexity

Balancing cost and speed is tough when regions have different banking systems, time zones, and payment methods. Standardizing a cost-effective solution is hard. Managing these differences is key to controlling costs and keeping international transactions fast.

## Bank and ERP Integration Roadblocks

Integrating bank connectivity and ERP systems in treasury can be challenging. Handling various banking formats like BAI2 and MT940 for accurate transaction categorization can lead to errors. Additionally, syncing data between ERP systems like SAP and treasury systems may cause discrepancies, affecting cash forecasting and liquidity management.

# The Solution

## Daily Cash Visibility

Use dynamic dashboards to analyze bank balances and create unlimited templates to view global cash positions by company, bank, or country. Easily upload bulk cash transactions like AP, AR, Payroll, and tax, while automatically tracking sweep transactions.

## Bank Cash Reconciliation

Be on top of your cash transactions and lower risk with the help of differential variance analysis between actual and expected daily transactions. Quickly act on unmatched transactions, with a choice of actions to correct the matching errors in the unmatched bank and expected cash transactions.

## Scenario Analysis

Perform in-depth scenario analysis by adjusting cash flows, FX rates, and more, comparing forecast snapshots with intuitive heatmaps. Utilize out-of-the-box dashboards for cash forecasting and variance analysis, providing insights into actual versus forecasted data. Access detailed reports for invoices, vendors, and customers for a comprehensive view and comparison.

## Multi-Channel Payments

Multi-Channel Payments offer treasury teams to handle global payment needs through direct bank connections, ACH, Instant Payments, and SWIFT, adjusting speed and costs based on location and urgency.

## Financial Instruments

Create, track, and manage debt and investments by connecting cash flows to your cash position and forecast manager. It ensures accurate business day tracking through market holidays and automates deal management, settlement instructions, and cash flow generation, syncing them with cash positions.

## Advanced AI Forecast

Use advanced AI models built on transaction data to simplify AR and AP forecasting that leverage years of transaction data by integrating bank statements, invoices, and purchase orders from ERP ensures accurate and detailed cash flow projections.

## Payment Anomalies

Payment Anomalies leverages AI and rule-based systems to detect irregular transactions before processing, helping treasury teams detect fraud and sanction risks early, enabling proactive action to protect funds.

## Bank and ERP Integration

Integration with major banks gives quick access to bank statements, automatically categorizing cash inflows and outflows. It connects easily with ERP to gather relevant data, providing a smooth and efficient treasury management solution.

## Trusted By The Best Treasury Teams Around The Globe



# Seamless Connectivity with ERPs, Banks, and Other Financial Systems

## Source System Integrations

**Treasury Systems** – Supports integration with the HighRadius Treasury system to process Treasury payments initiated from the Cash Management system.

**A/P Systems** – Supports integration with the HighRadius A/P system to process vendor Payments.

**ERPs** – Supports integration with all major ERPs, such as SAP, Netsuite, etc., through file-based and API integration methods.

## Bank Integration

**Out-of-the-Box Support for All Major Banks:** Supports all major banks such as BofA, Citi, PNC, Chase, Wells Fargo, HSBC, ING, and others.

**Out-of-the-Box Support for Standard Banking Formats:** Supports industry-standard bank file formats (BAI, MT940, MT942) and provides real-time insights into bank statements.

**Low-Volume Bank File Import :** Supports CSV and Excel file uploads from banks if online integration is not required, for example, due to low monthly activity within an account.

## Payment Execution Channels

**Direct Bank Connectivity:** Secure H2H connections via SFTP for direct transactions with major banks, including file encryption for data integrity.

**SWIFT Service:** Facilitates centralized payments across multiple banks through FIDES, eliminating the need for individual bank connections.

**TransferMate:** Seamless cross-border payments via TransferMate's network, reducing fees and accelerating global transactions in HighRadius Treasury Payments.

## Keep Your Data Confidential and Safe

HighRadius' Treasury Payments Software has all the necessary compliances and accreditations required to keep your data confidential and safe.

- Compliance with industry standards and regulations, including GDPR, HIPAA, SOC 1 Type 2, SOC 2 Type 2, and PCI DSS.
- Comprehensive InfoSec reviews from multiple banks and over 500+ corporate customers. Encryption of data at rest and in transit, ensuring data privacy and security.
- Role-based access controls to ensure authorized access to data.

## Streamline Treasury with Accurate Forecasts, Liquidity Control & Unified Payments with HighRadius

Don't settle for the ordinary. Discover the extraordinary with HighRadius.

[REQUEST A DEMO](#)



## About HighRadius

HighRadius offers cloud-based **Autonomous Software** for the Office of the CFO. More than 850 of the world's leading companies have transformed their Order to Cash, Treasury & Risk, Record to Report, B2B Payments and Accounts Payable processes with HighRadius. Our customers include 3M, Unilever, Anheuser-Busch InBev, Sanofi, Kellogg Company, Danone, Hershey's and many more.

Autonomous software is data-driven software that continuously morphs its behavior to the ever-changing underlying domain transactional data. It brings modern digital transformation capabilities like artificial intelligence, robotic process automation, natural language processing, and connected workspaces as out-of-the-box features for the finance & accounting domain.

Before the availability of autonomous software, finance stakeholders had to pick between a digital replacement of a paper-based solution or build & maintain custom RPA/AI-based tools in-house. In contrast, HighRadius' Autonomous platform combines the best of both worlds to deliver measurable business outcomes such as DSO reduction, working capital optimization, bad-debt reduction, reduced month-end close timelines, and improved productivity in under six months.

[Click here](#) to see Autonomous Software in action.

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