

PEOPLESOFT ENTERPRISE CASH MANAGEMENT



KEY FEATURES

- Perform cash management from a centralized location
- Gain visibility into real-time cash positioning
- Enable straight through processing with the Financial Gateway
- Seamless communication between banks, financial institutions, and corporations
- Centralized processing and electronic banking
- Predict cash requirements and maximize returns
- Ensure adequate control and accounting of cash management processes
- Accurately forecast long-term cash requirements
- Tight integration with PeopleSoft Financials
- Combine idle cash to make short-term investments
- Automatically download bank statements

Oracle's PeopleSoft Enterprise Cash Management is a cash management solution that optimizes enterprise-wide liquidity and cash control. PeopleSoft Cash Management is at the heart of PeopleSoft Enterprise Treasury Management solution and, along with PeopleSoft Deal Management and Risk Management, is part of a complete solution for addressing the critical planning, processing, and reporting requirements of global treasury units.

Liquidity management is critical to the financial health of any company. Treasury organizations must have real-time visibility into their global cash position to accurately forecast cash requirements, ensure liquidity, and optimize the use of cash by investing it appropriately.

PeopleSoft Enterprise Cash Management enables you to monitor and forecast cash requirements, perform automated bank reconciliations, distribute payments efficiently and securely, and automatically generate accounting entries.

Automate Bank Statement Processing

Automatically download bank statements by using our secure, electronic bank communication capabilities, saving you time and effort and reducing errors.

- Connect with your bank over the internet for bi-directional communication by using our secure and robust electronic bank communication tools.
- Schedule requests for your electronic bank statements and import and store balance and transaction information by using our template-driven design.
- Capture several bank statement formats, including Bank Administration Institute Version 2 (BAI2), Society for Worldwide Interbank Financial Telecommunications (SWIFT), and FINSTA (UN/EDIFACT format).
- Minimize reconciliation exceptions and streamline statement management with support for unlimited bank statement addenda information.

Gain Visibility into Real-Time Cash Positioning and Forecasting

PeopleSoft Cash Management supports real-time global cash positioning and forecasting for proper liquidity management.

- Easily track the movement of funds in your bank accounts. Perform side-by-side comparison of fund movement at different intervals during the day for proper liquidity management.
- Accurately forecast long-term cash requirements with information directly from PeopleSoft Receivables and Payables.

Cash Sweep Results

SetID: SHARE Sweep ID: CS_C_LCL_SWEEP Sweep Type: Physical
 Transaction Date: 11/12/2008 Sequence: 1
 Master Bank Code: CHBK2 Bank ID: 00700
 Master Bank Account: EURO Bank Account #: 115201849174
 Activity Type: Bi-Directional Business Unit: CHE01_Switzerland 1
 Value Date: 11/12/2008 Tree Name: CASH_SWEEP_EUR
 Cash Position: 0.00

Transaction Date	Other Shworts	Account Information	Debitage Log						
Select	Bank SetID	Bank Code	Bank Account	Sweep Currency	Recommended Transfer Amount	Actual Transfer Amount	Activity Type	Transfer Class	Template ID
<input type="checkbox"/>	SHARE	CHBK2	CHCK	EUR	26,950.00	26,950.00	Concentration	EFT Transfer	CS_CHF_2_EUR
<input type="checkbox"/>	SHARE	CHBK2	EURC	EUR	40,499.15	40,499.15	Concentration	Bank Transfer	CS_URC_2_URO

Select All Clear All

Figure 1. Review and Update the Cash Sweep Results

- Maximize interest returns and minimize interest expense through Cash Sweep, which enables to perform a sweep across multiple external bank accounts and cross currencies to manage the liquidity across your organization.
- Use Cash Sweep that allows deploying liquidity and taking advantage of market opportunities using target balances, threshold controls, or zero balance accounts.
- View, calculate, enter, and store cash positions at any point in time for each business unit, business unit groups, or the entire enterprise.
- Set cash positions multiple times during the day by using an intraday cash position worksheet to track your cash movement accurately.
- Generate daily cash position worksheets for modeling and planning.
- Increase treasury efficiency.
- Achieve economies of scale in the treasury function (e.g. by improving the group’s overall credit standing through a reduction in its exposure to the banking system, and thereby obtaining the best possible commercial terms for all members’ transactions).
- Reduce banking charges.
- Manage the volatility of a group’s liquid cash resources on a daily, monthly or annual basis.
- Maximize interest returns/minimization of interest expense by offsetting cash shortages and surpluses within the pooling system (avoid a banking spread)

Cash Management

Perform cash positioning, cash forecasting, and bank reconciliation

Cash Positioning Perform manual and automatic cash position activities. Position Statement Some Manual Positioning Drafting Cash Position 2 Links...	Exits and Transfers Perform bank transfer, EFT transfer creation, and fee entry activities. Enter Fees Bank Account Transfer EFT Payment 2 Links...	Settlements Perform settlement, bank settlement, and bilateral netting activities. Settlement Manager Select Settlements Analyze Settlements 2 Links...
All-Order Netting Perform bilateral netting activities. Manual Select Netting Automatic Netting Selection Manual Netting 2 Links...	Treasury Accounting Perform automated and manual accounting and view accounting entries and events. Accounting Summary Accounting Entries Accounting Transactions 2 Links...	In-House Banking Calculate internal accrual, run and review reports on internal account activity. Calculate Internal Accrual Internal Bank Account Activity Include Bank Statements 2 Links...
Cash Sweep Configure and run the cash sweep process, review results and generate reports. Run Sweep Define Cash Sweep Frequency Manual Cash Sweep Structure 2 Links...	Investment Pools Define pools, investments and manage investment pool activity. Pool Information Poolment Information Poolment Transactions 2 Links...	Facilities Create or update facility information. Facility Definition Facility Move Definition Facility In-Construction Schedule Facility Status 2 Links...
Administrator Cash Administer cash. Define Cash Accounts Create Payment SCA Drafting Forecasting Rules 2 Links...	Reports Run reports on cash positions, fees, bilateral net, and settlement information. Actual - Forecasted by BU Actual - Forecasted by Position Actual - Forecasted by Account 2 Links...	

Figure 2. Perform cash positioning, cash forecasting, and bank reconciliation

Reduce Idle Cash with Treasury Dashboard

Organizations face complex challenges in controlling and streamlining financial processes in order to improve the bottom line. The lack of visibility into cash positions and daily operational tasks on the part of Treasury managers has created a need for a dashboard to efficiently manage their return on cash. The Treasury Dashboard consists of a series of components which display cash management, deal management, and operational data in summary, detail and chart formats. These components enable executives and managers to gain a clear visual concept of the financial state of the organization in order to manage and monitor spending in real time, saving the time and money. The dashboard provides the cash position by bank or by currency, investment mix, debt mix and payment by source.

- Based on the data that you select on the configuration page, you can choose to display a chart, summary data, and detail data showing the cash position of each selected bank, each selected tree node, or each selected source set.

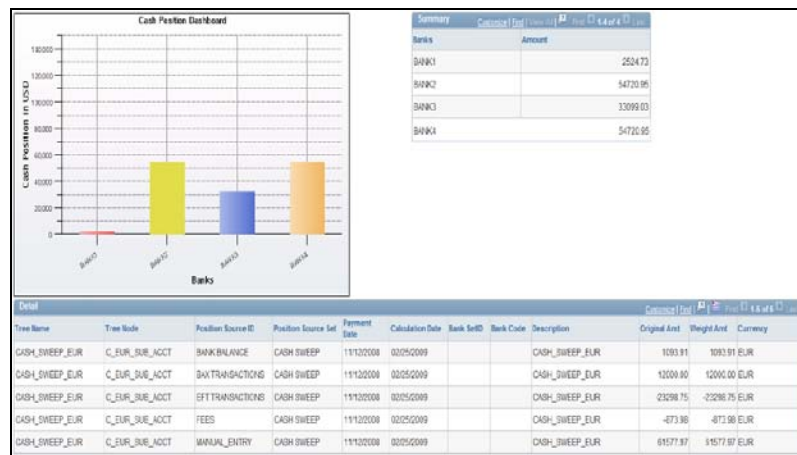


Figure 3. Cash Position by Bank

Strengthen Reconciliation and Proper Accounting

With built-in controls and automated accounting, PeopleSoft Cash Management helps you to reconcile and properly account for your cash.

- Reduce the manual effort of managing exceptions by creating business rules to reconcile and account for bank statement line items automatically.
- Ensure that zero-balance, sweep transfers, and first-notice items such as interest income and interest expense are properly reconciled and accounted for each day by using accounting rules templates. These templates automatically identify bank statement activity types that are associated with your bank and apply rules based on your instructions.
- Reconcile bank statement balances to PeopleSoft General Ledger by using book-to-bank reconciliation to include all transactions from the Expenses module through Payables.
- Automatically generate the due-to/due-from entries for both inter-unit and intra-unit balancing.

- Eliminate rounding errors in the bilateral netting process for foreign currencies by automatically balancing netted non-base currency accounting entries.
- Using Financial Gateway, cancel a payment via flat file, which streamlines and improves the efficiency of the cancel payment process.
- Support value-added tax (VAT) processing.
- Combine statistical accounts and one-line accounting templates with an amount calculation type that corresponds with the statistic being calculated.
- Perform a soft close of your accounting period to prevent entries during fiscal period closing. If you re-open closed periods, you can track changes with an audit log.
- Maintain different accounting close periods in PeopleSoft Cash Management than in PeopleSoft General Ledger.
- Support auto-generation of International Bank Account Numbers (IBAN).
- Perform payee validation against a list of restricted counterparties by uploading the Office of Foreign Assets Control list or EEC list, or create your own list.

Ensure Straight-Through Processing

Organizations greatly benefit from Web-based payment and reporting solutions, which can be easily deployed between a company's system and their bank's or external system's payment solutions. Such solutions enable a corporation to manage all of its payments from a single platform, and greatly assist in the preparation, formatting, validation, approval, and release of clean payment instructions to the bank or external system. This practice, called straight-through processing, facilitates seamless communication between banks, financial institutions, and corporations.

PeopleSoft developed the Financial Gateway feature as a centralized framework for payment processing and electronic banking. It provides a single platform for straight-through processing all payments and receipts from PeopleSoft Payables, eSettlements, Receivables, Expenses, and Cash Management, as well as third-party systems.

- Load and review payment requests for review, approval, or further investigation. To increase productivity and reduce overhead, use the two most common Fedwire transfer types – repetitive transfers and drawdown transfers.
- Insure direct connection with the SWIFT network through Alliance.
- Process payments automatically and still manually manage any transactions.
- Streamline processing by aggregating payment instructions into a single gateway.
- Track payment status at any time with secure delivery of payment instructions and acknowledgments. A graphical tool with drill-down

capability further enhances quick and precise navigation. Receive immediate notification if any issues arise.

- Choose from any of the following payment formats: EDI, EDIFACT (Paymul), DIRDEB, Fedwire, NACHA and SWIFT.
- Securely process payments knowing that PeopleSoft Cash Management supports expansive security requirements, major worldwide payments, and balance and transaction report (BTR) formats.
- Create a flat file from PeopleSoft Cash Management to work with banks that do not support electronic communication, or use the Pay Cycle Manager in Payables to process both Electronic Fund Transfer (EFT) and non-EFT payments.
- Easily send flexible remittance advice to suppliers through email. Adding remittance advice details via email to vendors will save time, resources, and money for busy Accounts Payable and Accounts Receivable.
- Comply with the Single Euro Payments Area (SEPA) requirement through the support of Credit Transfer, Direct Debit and payment status.

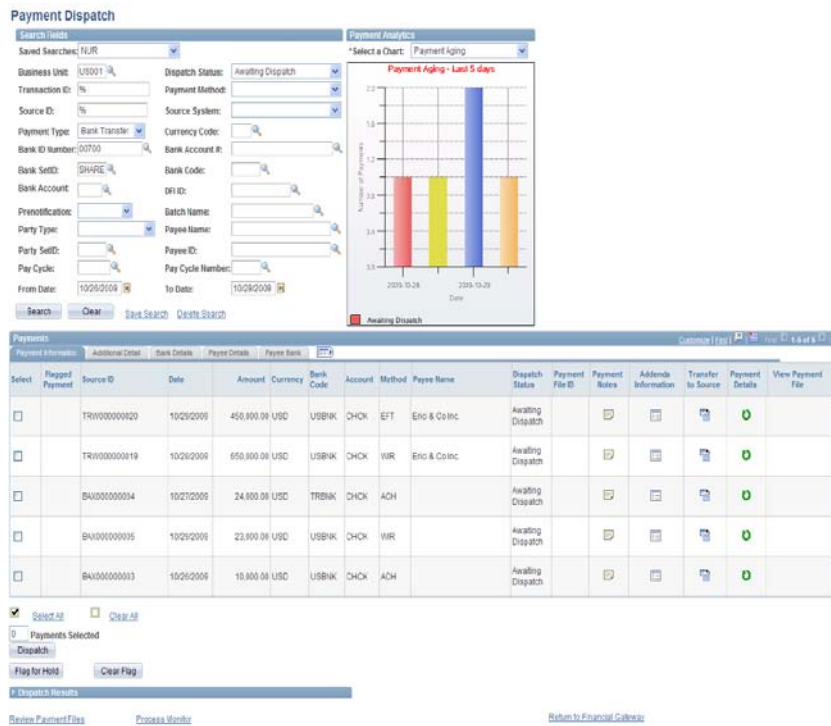


Figure 4. Review enterprise-wide payments with drill back to source and audit trail capability

Review Payment Details

Awaiting Dispatch → Dispatched to Bank → Acknowledged by Bank → Payment Completed

Transaction ID: CM0000000084 Source ID: SEPA_DD_01
 Business Unit: FRAE1 Source System: CM Cash Management
 Dispatch Status: Paid Payment Date: 09/25/2009
 Amount: 15,000.00 EUR Layout: SEPA_DD
 Payment Method: Direct Debit Payment File ID: 00000007 [View Payment File](#)
 Type: EFT Request Drawdown Transfer
 Repetitive Transfer Code: Prenotification [Addenda Information](#) [EFT Options](#)

Payee/Payee Bank Information

Bank Account

Source Reference Information

Intermediary Routings

Date Time	User ID	Severity	Event Description	Change Detail
09/25/09 3:32:38PM	DVP1	Information	Payment Awaiting Dispatch	
11/16/09 9:48:23PM	VP1	Information	Payment Scheduled to be Dispatched.	
11/16/09 9:48:33PM	VP1	Information	Payment Added to Payment File.	
11/16/09 9:48:43PM	VP1	Information	Payment Delivered	

Return

Figure 5. Track payments easily as they are processed using the Financial Gateway feature

Improve Return on Investment with Cash Pooling

Local and state government agencies, universities, and other public-sector enterprises manage funds through investment pools. The goal of a state or local government's investment pool is to give subordinate government agencies the opportunity to combine their idle cash and make short-term investments equal to those afforded to larger entities. In the case of universities, the goal remains the same, but entities are often presented as endowment funds.

Many of these organizations manage an investment pool using spreadsheets and other reporting tools that are woefully inadequate for today's investment management and compliance demands. PeopleSoft Cash Management helps you perform these tasks with the following features:

- Create and maintain investment pools and participant accounts with a single, seamless operation designed according to the strict security requirements of the education and government sector.
- Automate cash inflows and outflows through a centralized location.
- Administer and distribute monetary amounts or set up shares (similar to that of mutual funds)—a method commonly practiced in educational environments such as colleges and universities.
- Distribute interest and fees depending on the structure of the organization and pool's participants. Funds can be transferred by way of accounting book entries or between the participant's bank and the investment pool's bank through electronic wire transfers and Automated Clearing House transactions.
- If the pool is set up using share accounts, then shares are distributed to the

KEY BENEFITS

PEOPLESOFT
ENTERPRISE CASH
MANAGEMENT HELPS
YOU TO:

- Ensure sufficient funding for the core business
- Reduce idle cash
- Integrate seamlessly with bank accounts

RELATED PRODUCTS

- PeopleSoft Deal Management
- PeopleSoft Risk Management
- PeopleSoft Expenses
- PeopleSoft Payables
- PeopleSoft eSettlements
- PeopleSoft Billing
- PeopleSoft General Ledger
- PeopleSoft Receivables

RELATED SERVICES

The following services are available from Oracle Support Services:

- Oracle Consulting Services
- Advanced Customer Services

participants’ pool accounts. Share balances are then updated periodically for deposits, withdrawals, and transfers. Changes to the value of the investment pool portfolio are reflected in the share price.

Pool Position

The screenshot shows the Oracle Pool Position interface. At the top, there is a 'Search Criteria' section with fields for 'Business Unit' (US001), 'Pool ID' (IP001), 'From Date', and 'To Date', along with a 'Search' button. Below this is the 'Current Position' section, which displays: Market Value: 20,000.00, Date: 04/30/2005, Book Value: 10,000.00, Currency: USD, Change in Market Value: 10,000.00, Shares: 10,000, and Share Price: 2.00. The 'Position History' section contains a table with columns for Date, Market Value, Change in Market Value, Book Value, Currency, and Shares. The table has two rows: one for 04/30/2005 and one for 04/15/2005. At the bottom, there are links for 'Update Pool Position', 'Market Values/Incomes', and 'Return to Investment Pools', along with 'Save' and 'Notify' buttons.

Date	Market Value	Change in Market Value	Book Value	Currency	Shares
04/30/2005	20,000.00	10,000.00	10,000.00	USD	10,000
04/15/2005	10,000.00	10,000.00	0.00	USD	10,000

Figure 6. Pool and track funds easily to maximize investment opportunities

Drive Performance with Account Analysis and Bank Management

Manage in-house bank functions, including internal current accounts, bank transfers, and inter-unit accounting.

- Maintain bank and counter party relationship data, including contacts, contract terms, facilities, and settlement instructions.
- Detect incorrect fees and pricing by automatically reviewing account analysis statements from your bank in EDI 822 format.
- Use the Facility and Fees functionality to capture line of credit, commercial paper, and EFT transactions.
- Realize savings and financial value by performing bilateral netting between amounts owed to and expected from a vendor/customer. Minimize bank charges and streamline accounting processes with a single entry.

Oracle’s PeopleSoft Enterprise Financial Management Solutions

Oracle’s PeopleSoft Enterprise Cash Management is part of an integrated family of financial accounting and analytic applications. These solutions provide flexible, best practice business processes and greater insight into performance – helping organizations worldwide to transform finance into a strategic advantage.

Contact Us

For more information about PeopleSoft Enterprise General Ledger, please visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.

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