PEOPLESOFT CASH MANAGEMENT

- Increase efficiency by performing cash management from a centralized location
- Gain visibility into real-time cash positioning
- Ensure straight through Processing with the Financial Gateway
- Facilitate seamless communication between banks, financial institutions, and corporations
- Increase productivity with centralized processing and electronic banking
- Predict cash requirements and maximize returns
- Ensure adequate control and accounting of cash management processes
- Improve bottom line by accurately forecasting long-term cash requirements
- Empower cash positions throughout the day
- Drive performance through tight integration with PeopleSoft FMS
- Improve return on investment by combining idle cash to make short-term investments
- Reduce manual entry errors by automatically downloading bank statements

Oracle's PeopleSoft Cash Management is a cash management solution that optimizes enterprise-wide liquidity and cash control. PeopleSoft Cash Management is at the heart of Oracle's PeopleSoft Treasury suite and, along with PeopleSoft Deal Management and Risk Management, is part of this 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 Cash Management enables you to monitor and forecast cash requirements, perform automated bank reconciliations, distribute payments efficiently and securely, and automatically generate accounting entries. PeopleSoft Cash Management is at the heart of Oracle's PeopleSoft Treasury suite and, along with PeopleSoft Deal Management and Risk Management, is part of this complete solution for addressing the critical planning, processing, and reporting requirements of global treasury units.

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) for both intraday as well previous day bank statements.

- Minimize reconciliation exceptions and streamline statement management with support for unlimited bank statement addenda information, pattern matching and tolerance ranges for dates and amounts.

Gain Visibility into Real-Time Cash Positioning and Forecasting

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

ORACLE®

Cash Forecast Results
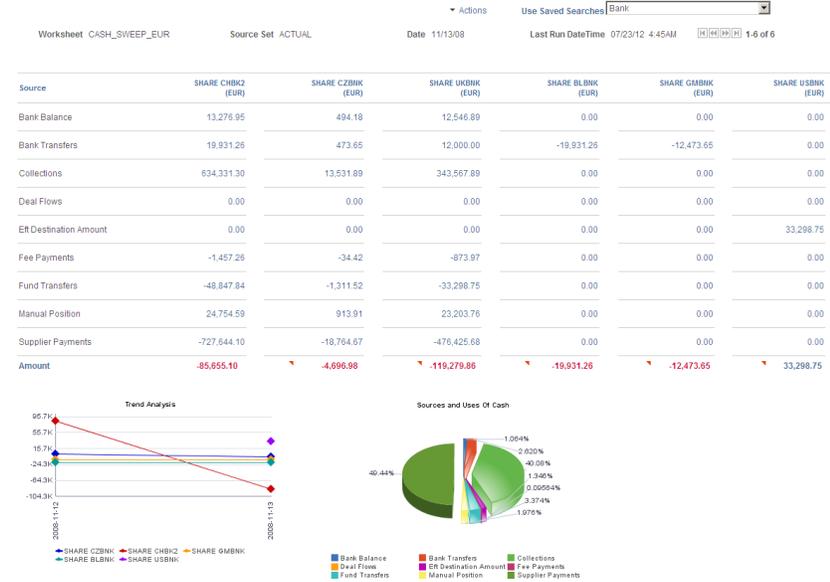
Figure 1. Review Cash Forecast Results

- 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 Enterprise.

- Use web services to include non enterprise data for further analysis

- View seven day forecast trend

- Easy access to the transaction directly from the Cash Position Worksheet

- 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.

ORACLE®

- 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 Sweep

Figure 2. Review and Update the Cash Sweep Results

Maximize Profits with Cash Sweep

- 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 control and zero balance accounts.

Cash Management Center

Figure 3. Perform cash positioning, cash forecasting, and bank reconciliation

ORACLE®

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.
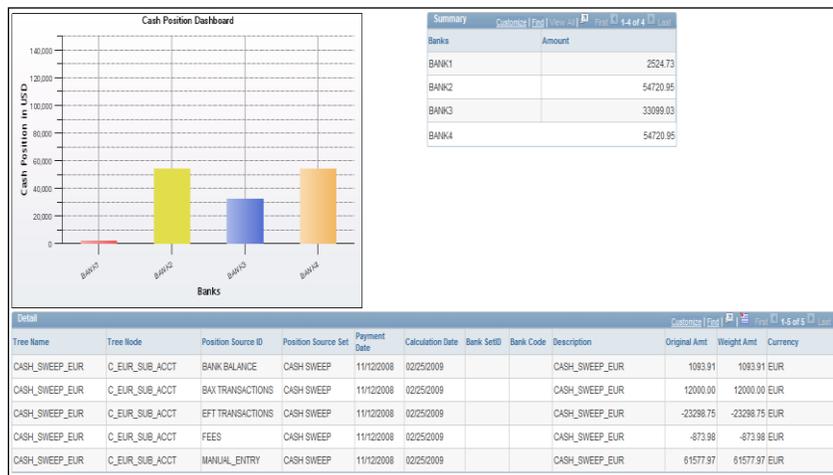
Treasury Dashboard

Figure 4. 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

ORACLE®

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. Payments from Global Payroll can also be processed through the Financial Gateway solution.

- 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.

- Ensure direct connection with the SWIFT network through Alliance.

ORACLE®

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

ORACLE

Figure 6. 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

ORACLE®

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 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.
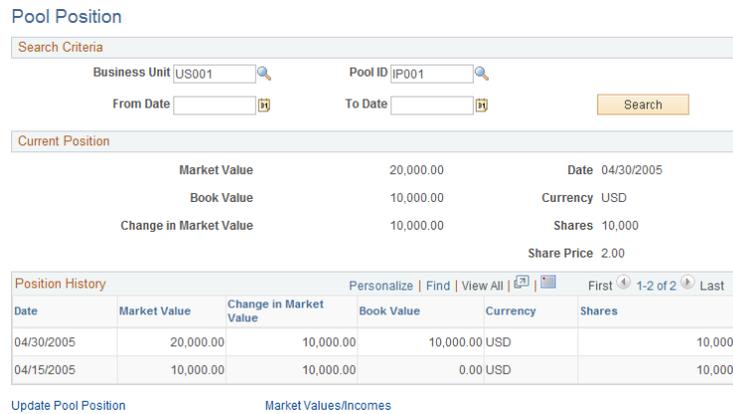

Figure 7. Pool and track funds easily to maximize investment opportunities

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 Financial Management Solutions

Oracle's PeopleSoft 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. More than 30,000 companies in 145 countries have licensed Oracle E-Business Suite, PeopleSoft, JD Edwards, JD Edwards World and Siebel solutions.

ORACLE®

PEOPLESOFT CASH
MANAGEMENT HELPS
YOU TO:

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

RELATED PRODUCTS

- PeopleSoft Treasury
- 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

Contact Us

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

Oracle is committed to developing practices and products that help protect the environment

ORACLE®