

CHALLENGE



Help clients drive operational efficiency in the payables process while optimizing working capital metrics



Building a generic framework which deals with diverse set of client systems, file formats, priorities, etc.



Cleansing, validating and de-duping client files for effective aggregation and data enrichment



Incorporating external data sources like Bloomberg, Card Associations, etc. into the client level analysis

APPROACH



Robust file reading and transformation capabilities to automate the extraction from disparate client AP file formats



Extensive parametrization to enable user driven analysis E.g.: WACC variables, extension of payment terms, rules for optimal payment modes, etc.



Multi-functional workflow capability to integrate 3rd party data sets into the analysis framework



Flexible output to enable ease of integration with 3rd party visualization tools including Tableau

BENEFIT



Drive cost-reduction objectives through payment migration to card platform and reduce procurement costs via better spend analytics



Optimize payment modes and improve overall efficiency of Accounts Payable Process



Optimize Working Capital by better decoding payment terms, potential for supplier financing solution and re-negotiating payment terms

IMPACT



Improved client share-of-mind, share-of-wallet and revenues



Improving margins by migrating traditional payment modes to cards



Cross-sell and client acquisition driven by supplier finance proposition

“The key challenge was for the framework to read varying client file formats and enriching and de-duping this with external data sources.

The user can incorporate key variables as parameters and the visualization permits the user to analyze different scenarios.”



A global bank with Transaction Banking presence in over 100 countries with a strong history of launching innovative products and helping clients streamline and automate processes, mitigate risk and expand their reach