## OpenText Analytics - Corporate Online Banking Demo Script

This script can also be used for the following demo scenarios:

* Cash Management
* Treasury Services
* Simulated Transactions

In the Corporate Online Banking market, the treasurer, and their dept staff, is the primary financial decision maker for the customer organization. Yet this key customer role typically has little or no analytic engagement with their corporate bank, largely due to the fact that today they are provided little or no access to account information in any useful fashion. This is where the opportunities lie….

In order to leverage the corporate customer channel as a means to strengthen the relationship with this key customer role, OpenText Analytics provides an analytic experience appropriate for the treasurers day to day cash management responsibilities.

## Role – Treasury Director/Treasury Mgt.

My role is that of a Treasury Director at a large organization, and I’m responsible for the direction and management of my company’s cash management operations. These activities include procurement, custody, and investment of funds and other assets. I’m responsible for strategic decisions and management of complex, often global finance infrastructures for my company.  I also have a staff of treasury personnel and financial analysts.

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| **Treasurer Dashboard**  Experience specifically designed to optimize the treasury director’s productivity. | Treasurer Dashboard – show relevant visualizations and simulation capabilities:     1. Here we see gadgets summarizing the company’s current positions: Available Cash, Credits and Debits, Outstanding Loan Balances and Available Investment Funds 2. The Available Closing cash gadget shows a significant positive balance, well beyond our target! Thanks to this instant insight I can make some decisions on what to do with our surplus cash. 3. Let's roll some of the Available Closing cash into the Loan Balances gadget's Revolving LOC since it has a high interest rate and a long maturity of year 2024.  Lets SIMULATE paying it down by 300000 4. When I click SIMULATE, the chart adjusts the Revolving LOC's maturity. The simulation also adjusts the Available Cash gadget from 1.8 million to 1.5 million.  The simulated transaction displays here too. 5. Next let's make an investment decision, I’ll sweep some more of our Available Closing cash into the Domestic Index Fund #1 since it has a high current rate of 5.0 and it's 6 month historical view looks better than the other funds.  I’ll simulate buying 750000 additional shares of Domestic Index Fund #1 6. Now the Available Closing total has appropriately decremented by 750,000.  The simulated transaction displays here too. 7. The simulated transaction information can now be sent to internal transaction systems to execute the transfers. 8. Thanks to an informative and interactive experience with account data, the Treasury director can make discoveries, evaluate potential actions via simulation, then execute the actions, all from a single interface. |

## Role – Treasury and Cash Flow Analysts

OpenText Analytics can provide improved the analysis and interactivity capabilities for Treasury Analysts.

For the corporate customer, it expands the value of banking services beyond a simple repository for transactional data to a ***live analysis hub for Treasury Analysts***. While most treasury analysts will use in-house financial systems for monthly, quarterly and annual accounting, OpenText iHub provides lightweight analysis for ***daily and intra-day decisions*** for investment and debt.

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| **Treasury Analyst Dashboard** | 1. The analyst can customize their dashboard in self-service fashion, creating a view of important metrics on one page: Balance - All Accounts, Current Day Balance by Currency and Current Day Balance by Region. All the metrics offer drill down to detail. 2. Click on European Business - EUR in Current Day Balance by Currency gadget to drill into currency report that shows detail report account information. 3. Click on Ireland in Current Day Balance by Region to show detail report of all currency and accounts transacted in that region. 4. I’ll add an alert to my dashboard for any account balances that are currently falling below 100k. Conditional highlighting makes it easy to see those accounts most in need of attention. Here we see that the Schrieber General account closing balance is critically low.   Click on TRE-4567-987 link in the alert to drill to details in a fully functional Excel Workbook |
| **Daily Analysis Tools**  **Live Excel Output Option**  Not your typical CSV data dump. Live formulas allow “what-if” scenarios. | Not your typical CSV data dump. Live formulas that allow “what-if” scenarios.    Expand Excel outlining to see details.  The Daily Position looks excessively low, which is no doubt contributing to the balance alert! Suppose in looking at the details we realize a missing $75,000 receipt. It was likely miscategorized during data entry, and belongs in Other Receipts.  Enter 75000 in Other receipts cell to recalculate. Now we know the actual cash position for this account. |
|  | Alerts are a more proactive way to minimize overdrafts across a complex maze of accounts, and are created by the user in a simple way.  Maximize the “Current Day Consolidated Summary By Currency” gadget  CONDTIONAL HIGHLIGHT the closing balance column to turn RED when balances fall below 2m |