



VIBRIUM



Single-view of consolidated  
bank accounts



Secure, innovative Cash and  
Treasury Management System



Seamless integration with existing  
ERP/ Accounting Systems



Informative Dashboard and  
Reporting Module





## BANK ACCOUNT RECONCILIATION

- Import balances and transactions from various sources
- Reconcile bank statements against accounting records
- Generate timely reconciliation reports
- Improve financial controls



## CASH VISIBILITY

- Consolidate cash across multiple accounts
- Gain a single window view of cash and liquidity
- Search, sort, filter and view account balances
- Visualize cash position, location, currency, liquidity



## CASH FORECASTING

- Leverage cash visibility to improve forecasting
- Allows manual entry for better forecast control
- Import external activity for more forecast accuracy
- Alerts to potential issues based on forecast results



## RECEIVABLES MANAGEMENT

- Manage debtors to prioritize aging or overdue debtors
- Optimize collection through payment trends analysis
- Import invoices to ensure accurate cash position



## PAYABLES MANAGEMENT

- Manage payables by instalment
- Optimize payments through analysis of credit terms
- Alerts to mitigate risk of overlooked payments



## INTEGRATION

- Modular approach to upgrading and improving existing ERP or Accounting Systems
- Saves time and money especially for companies who have recently invested in new systems



## AUTOMATION

- Refocus employees from tedious, repetitive tasks to important, strategic work
- Minimize instances of human error or oversight
- Increase response times and overall work efficiency



## SECURE TRANSACTION HANDLING

- Single transaction gateway
- Security and accountability
- On-the-go approvals using mobile app



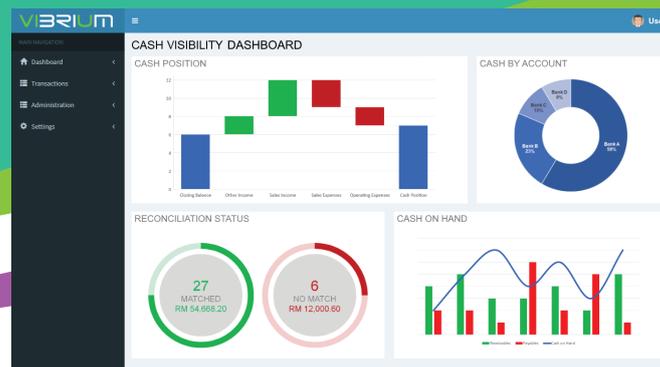
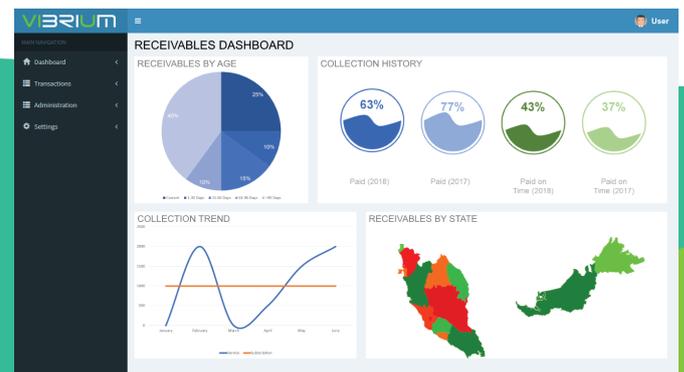
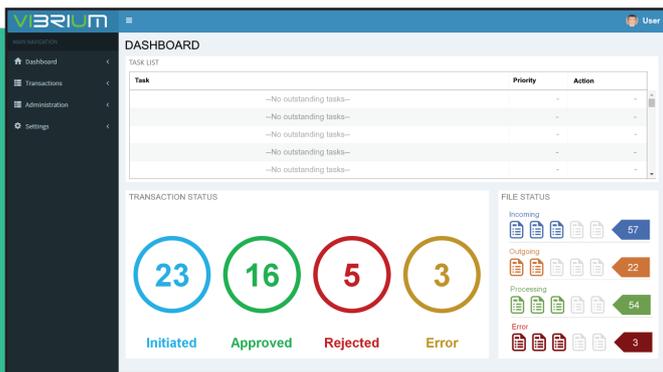
## BANK ACCOUNT MANAGEMENT

- Maintain up-to-date details on each bank account
- Identify unused and unoptimized banking structures
- Perform historical data comparisons
- Perform bank fee analysis



## LIQUIDITY MANAGEMENT

- Monitor account balances
- Perform account sweeping to reduce idle cash
- Efficiently manage notional and physical multi-currency cash pools within the group or company



# FEATURES



## VISIBILITY

- Centralized reporting dashboard
- Data filter, search & sort capabilities
- Task views and alerts



## EFFICIENCY

- Automation and job scheduling
- Mobile transaction notification & approval
- Batch processing capabilities



## CUSTOMIZABILITY

- Input/ Output file mapping
- Multi-language support
- Customization options for dashboard & reports



## INSIGHTS

- Robust dashboard widgets
- Flexible & detailed reports
- Data analytics



## CONNECTIVITY

- SWIFT & other payment partners
- Direct host-to-host
- Alignment with client bank SLAs
- Interfaceable with leading ERP/ Accounting Systems



## SECURITY

### Transmission Security

- Secure Channel** – SSL/TLS used to encrypt communications channel
- Secure Transmission** – SFTP used for file transmission

### Data Security

- PGP File Encryption** – Ensures that file content can only be read by the intended recipient
- Database Encryption** – Protects sensitive data from being accessed by administrative users
- Secure Data Facilities** – Data stored securely with established hosting providers

### Application Security

- Two-factor Authentication** – Security token installed on user's mobile device coupled with password access
- Password Policies** – Adaptable to the IT policies of each corporation
- Access Control** – Configurable, role-based user access
- Audit Trails** – Eliminates data tampering concerns through traceable and accountable actions
- IP Address Filtering** – Additional security measure to restrict access
- Digital Signatures** – Monetary transactions can be traced and verified, thus avoiding repudiation of approvals
- Session Timeout** – Reduces exposure to risk of unauthorized access
- OWASP Compliance** – Protection of application from known vulnerabilities

# BENEFITS



## BOOSTS PRODUCTIVITY

Spend significantly less time and effort on low-value, repetitive tasks

Gain more time to focus on high-value, strategic reporting and decision making



## SINGLE VIEW OF CASH

Greatly optimize visibility of cash and bank accounts to make better informed decisions

Eliminate the need to manage multiple access tokens for accessing multiple banking portals



## BETTER DECISION MAKING

Have all key cash information and indicators at your fingertips

Access timely and comprehensive information to make strategic business decisions

# PACKAGES



Basic

## ENTRY LEVEL CASH MANAGEMENT SYSTEM

All businesses, large or small, desire and require greater cash visibility.

Basic cash visibility provides the foundation for processes and tools to facilitate better business decisions.

Be alerted to potential cashflow issues through advanced cash forecasting techniques.



### Benefits:

- Bank Account Reconciliation
- Cash Visibility
- Cash Forecasting



Standard

## AUTOMATION AND INTEGRATION

For large corporations, it is important to be able to seamlessly integrate with existing systems and processes without having to resort to complete revamps or manual workarounds.

Smaller companies too can benefit from automation and integration and it does not have to come at a premium.



### Benefits:

- Secure Transaction Handling
- Integration with leading ERP/Accounting Systems
- Automation of modules



Professional

## VALUE-ADDED ADVANCED MODULES

From ensuring healthy cashflow by managing payables and receivables to providing liquidity management to reduce idle cash and maximize returns, every feature is built to deliver measurable benefits.

Companies are empowered to comprehensively evaluate bank accounts for service optimization.



### Benefits:

- Payables Management
- Receivables Management
- Bank Account Management
- Liquidity Management

## About iMocha

Founded since 2008 by former bankers and consultants within the financial services industry, our deep understanding of banking operations, infrastructure and integration experience allows us to deliver innovative solutions catered to the needs of corporate clients.

