rise

PSD2 Inspired Functionality for Corporate Banking ASPSPs

SPUTNIK

PRECISION **DIGITAL** ENGINEERING

SPUTNIK

http://sputnik.digital

We architect & deliver online projects for clients with big ambitions

Risk Control, Trends & Financial Management

The real time, multi-bank tools available to the Corporate Treasurer is already significantly more advanced than that available to the consumer

SWIFT provides single view account balances, accountancy software provides management accounts and much of the payment processing is automated. Businesses have also invested in integrating various operational, HR and finance systems to better meet their needs.

Introduction

Tools

- Intuitive dashboard
- Actions
- One click payments (+ defer / transfer)
- Financial product recommendation
- Multi account Financial management
- Price improvement
- Risk advisor
- Forecasting tool
- Asset management
- User management
- Currency hedging
- WYSIWYG Report builder
- Real time management accounts
- Machine Learning

Behind the scenes

- Live quoting
- Security
- Testing

Feeds

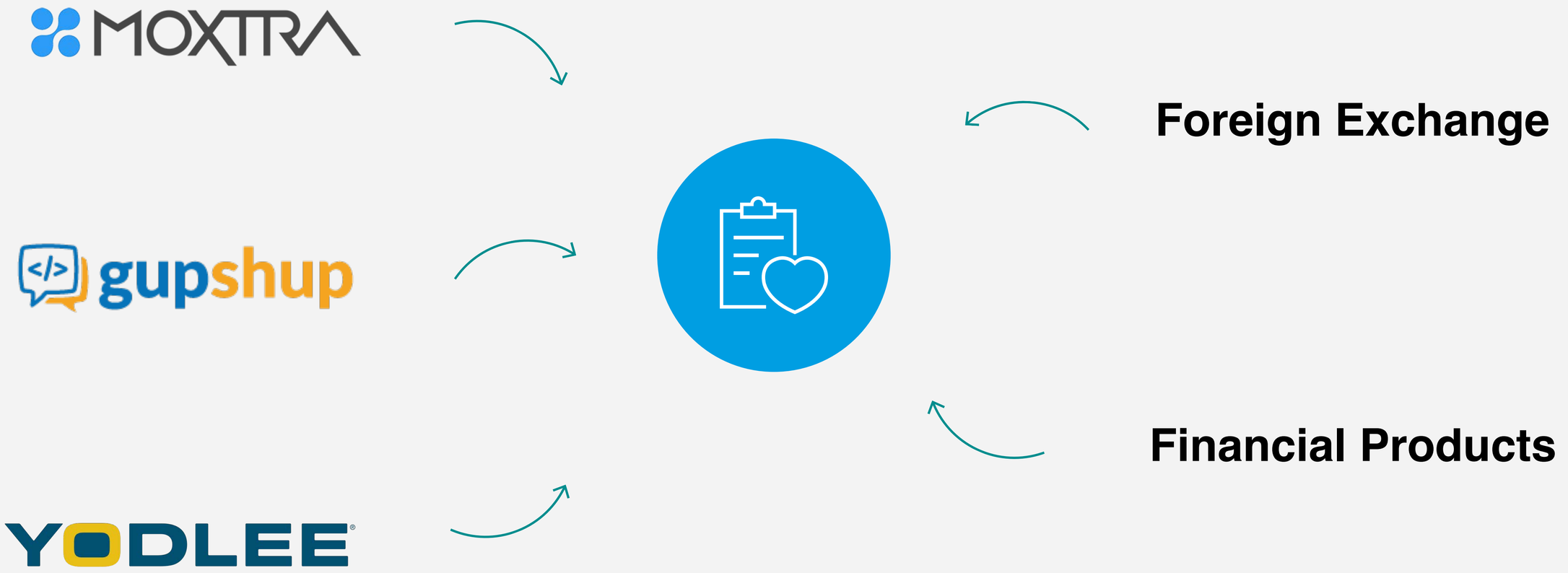
- Exchange rates
- Stock markets
- Accounting API (SAP/Xero/Quickbooks/ Sage)
- tradingeconomics.com
- Banks

Features

- Cash management
- Bot (customer service and tools)
- Shared insight cross platform
- Intelligent alerts
- Economic & financial trending
- Voice search
- ROI / Yield
- Auditing
- UX led
- SSO

Partners

- Google Cloud
- Salesforce
- Yodlee
- Realex Payments
- Twilio
- Akana
- Gupshup
- Moxtra
- AWS


MOXTRA
gupshup
YODLEE
Foreign Exchange
Financial Products

Features

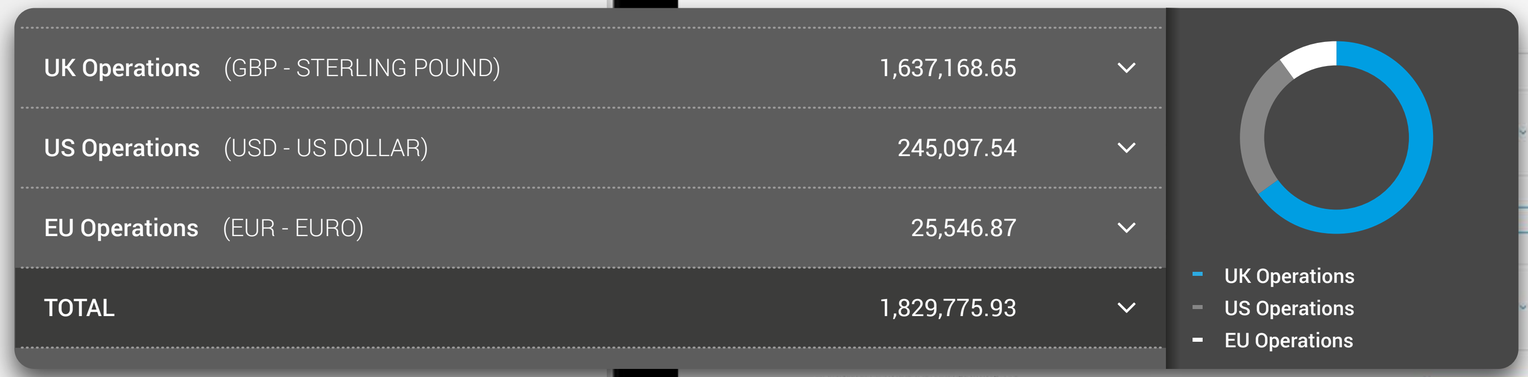
Intelligent Dashboard

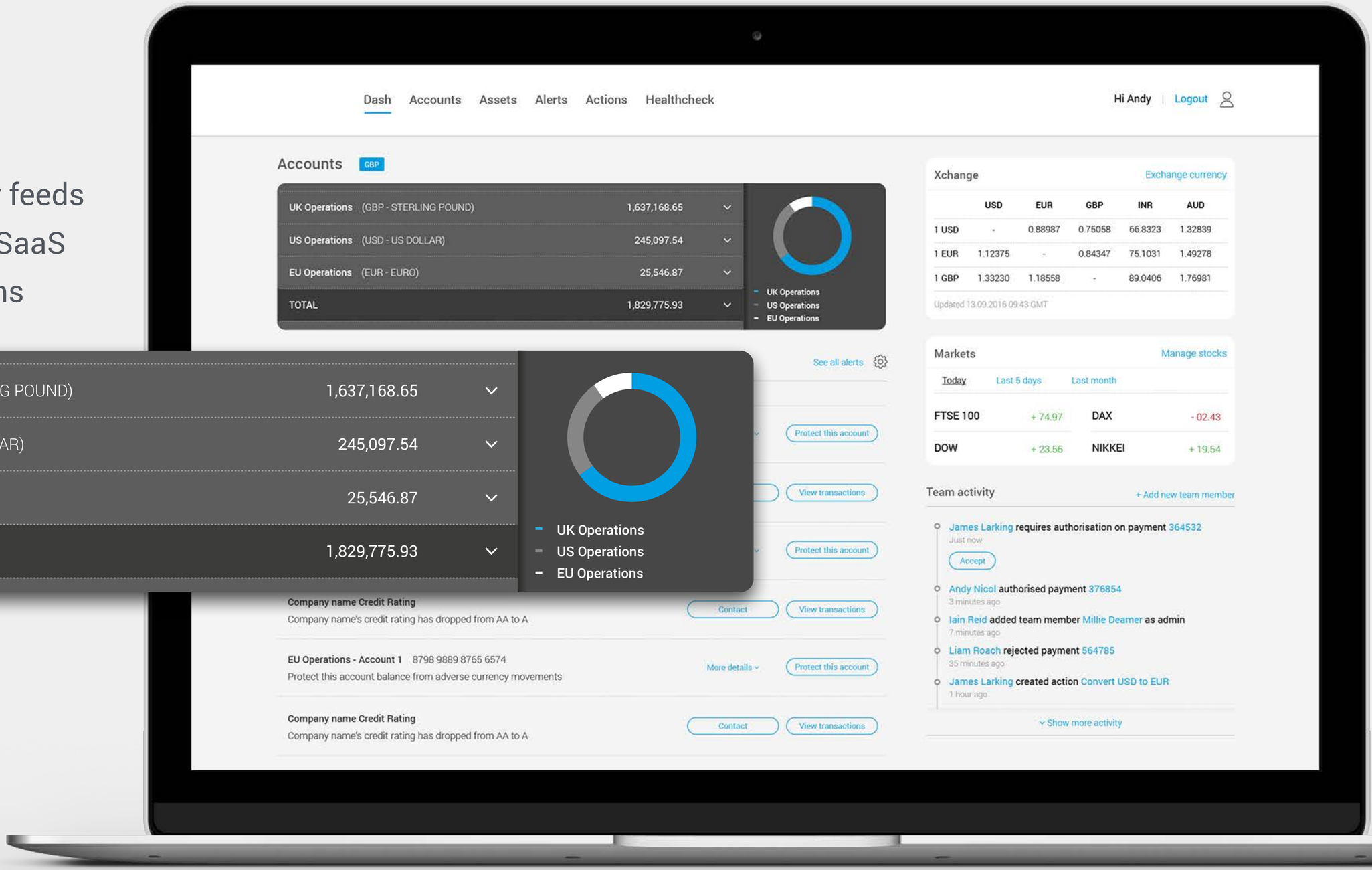
Anika is Manager of Accounts. The Intuitive, Intelligence driven Dashboard helps her to make informed decisions, and action them quickly.

Features

Dashboard

- Multiple supplier feeds
- Cheap, modular SaaS
- Integrated comms



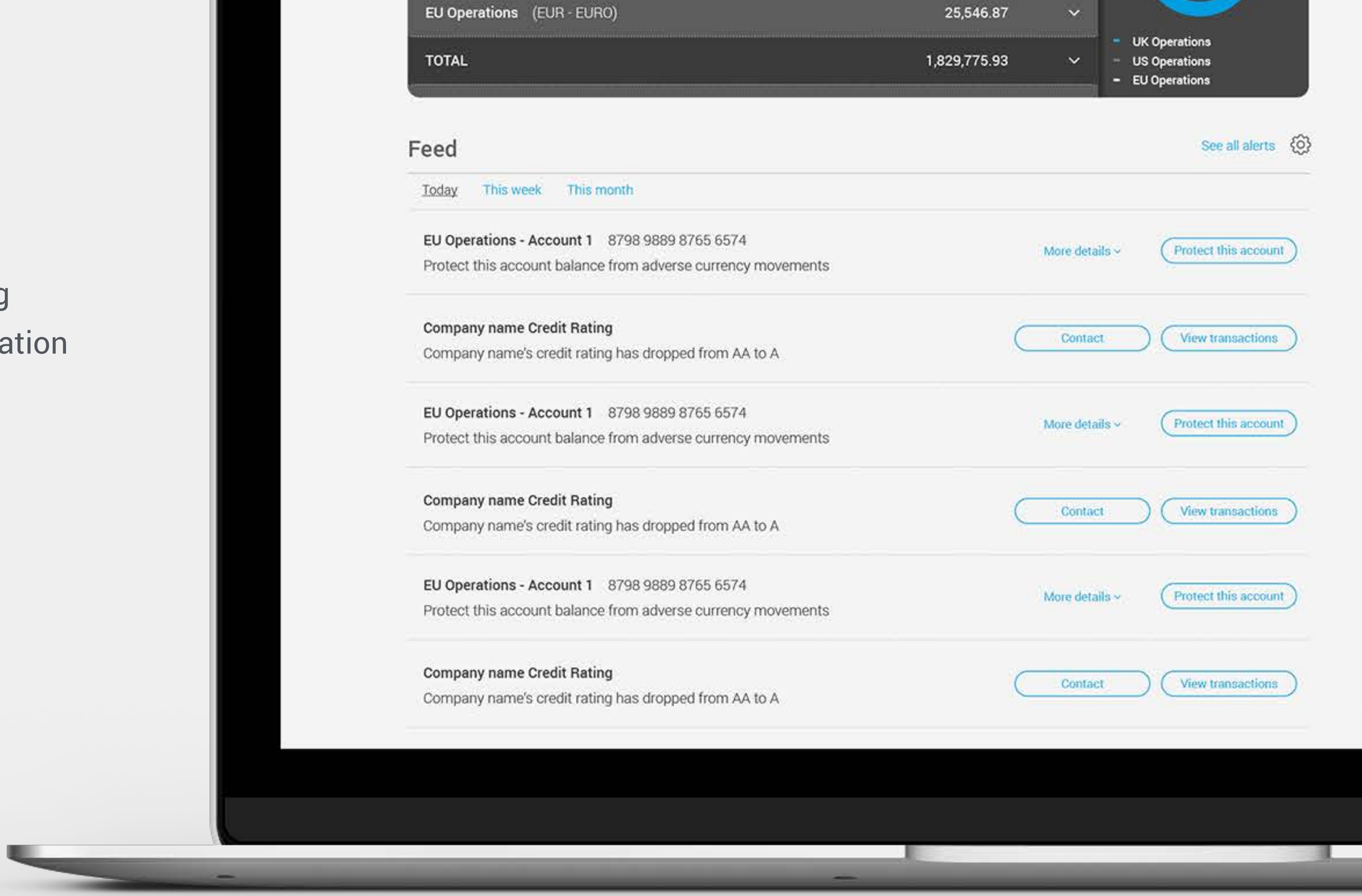


Features

Dashboard

Alerts (and solutions)

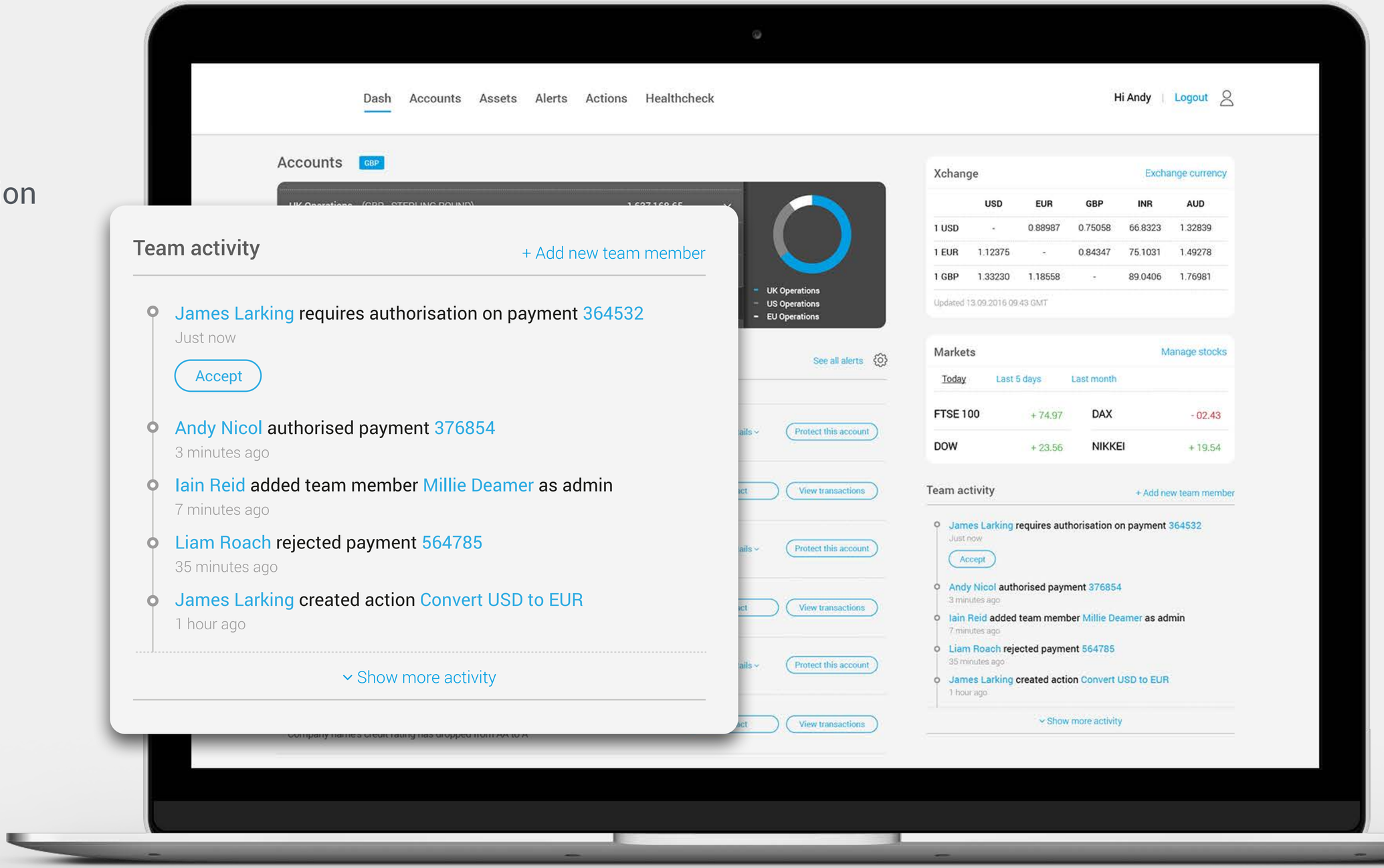
- early risk forecasting
- recommended mitigation



Features

Dashboard

- Team collaboration



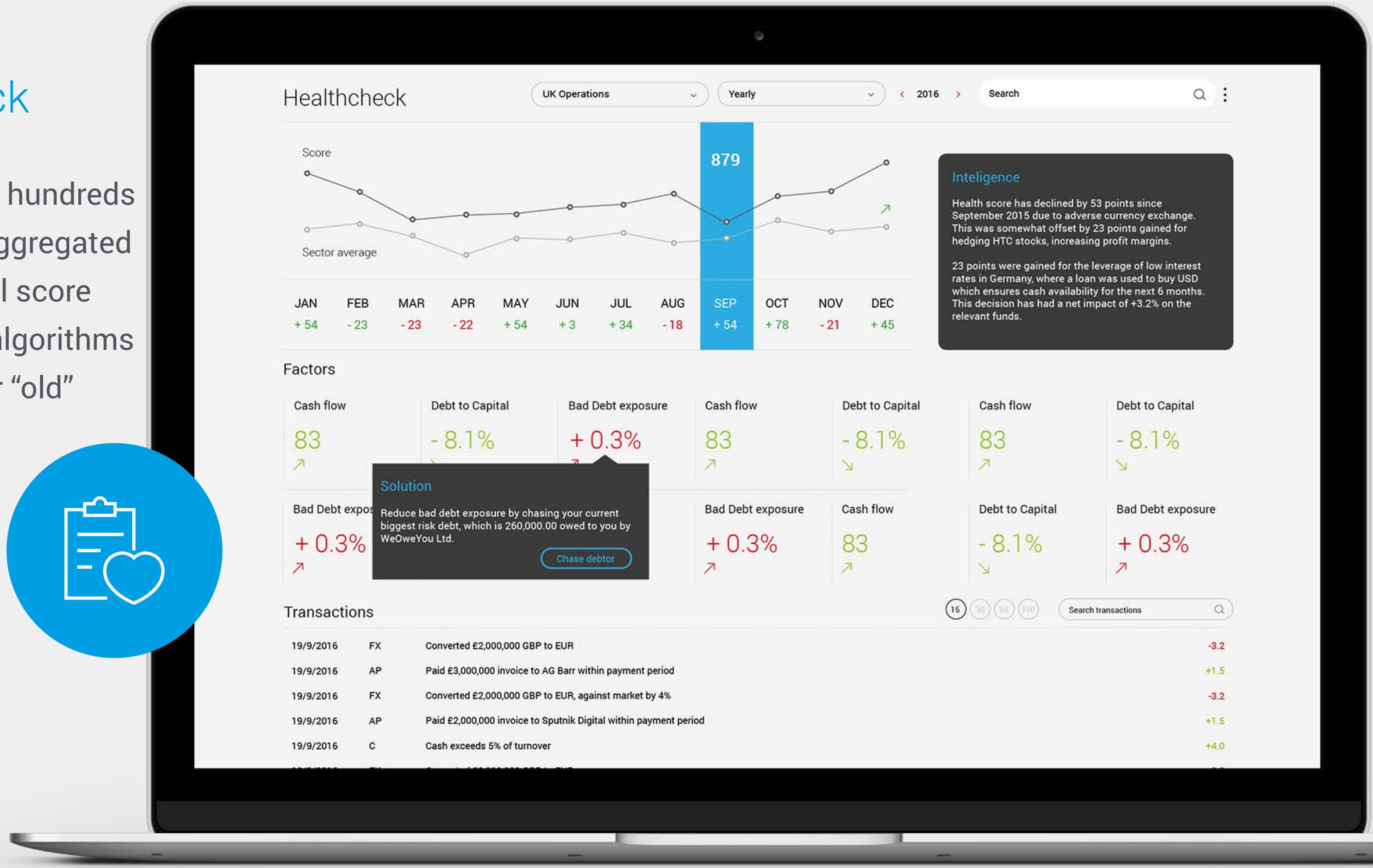
Features

Health Check

Peter can utilise Health check to see a points based, aggregated risk assessment of the business. Health check offers intelligence based solutions for Peter to action.

Health Check

- Micro scores for hundreds of behaviours, aggregated to give an overall score
- Using complex algorithms
- Replacement for “old” credit scoring



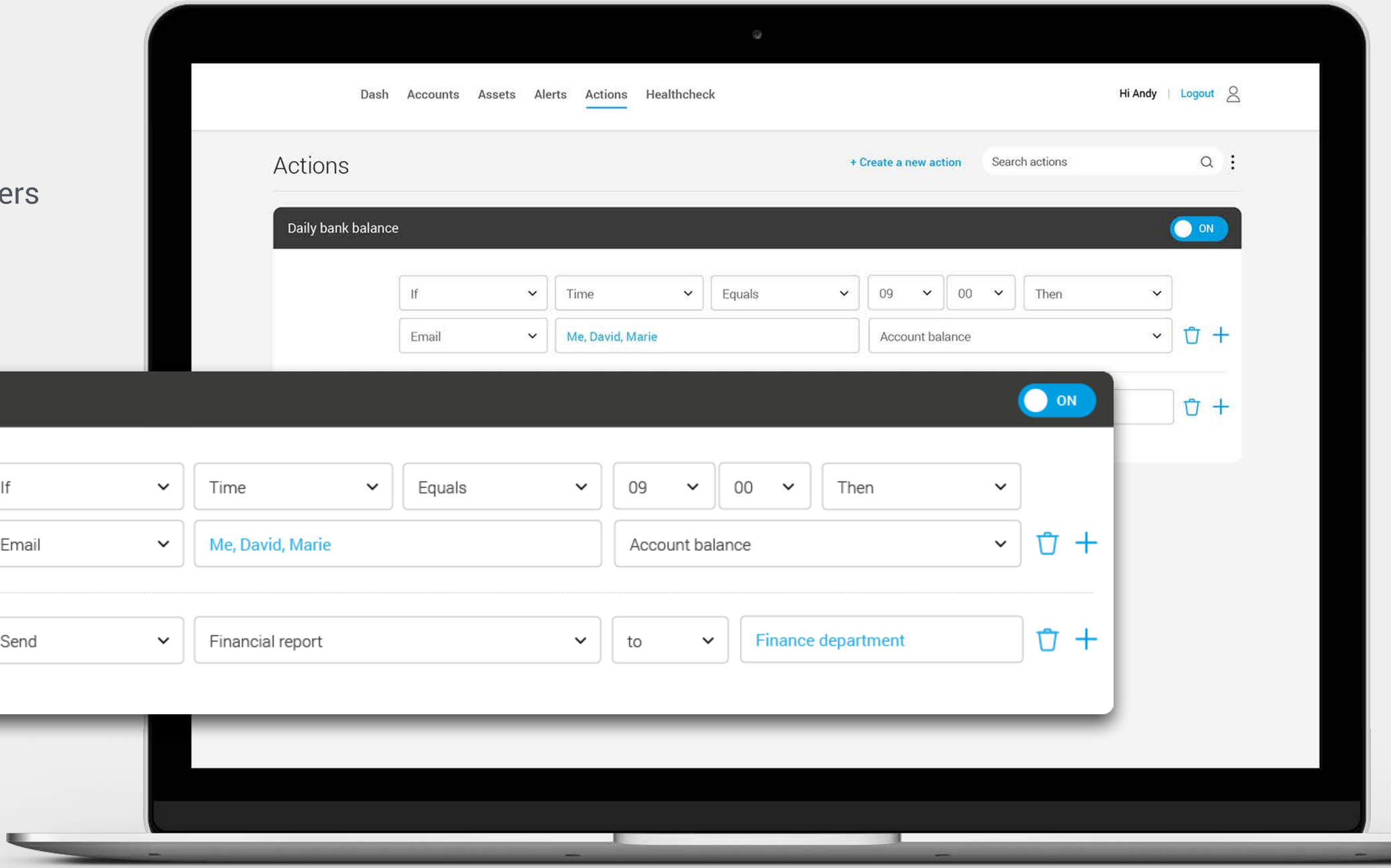
Actions

Anika can use Actions to set up complex or repetitive tasks. These can either be turned on to repeat, scheduled or require triggers, such as movements in Xchange rates.

Features

Actions

- Schedule / Triggers
- Automate tasks
- Notifications



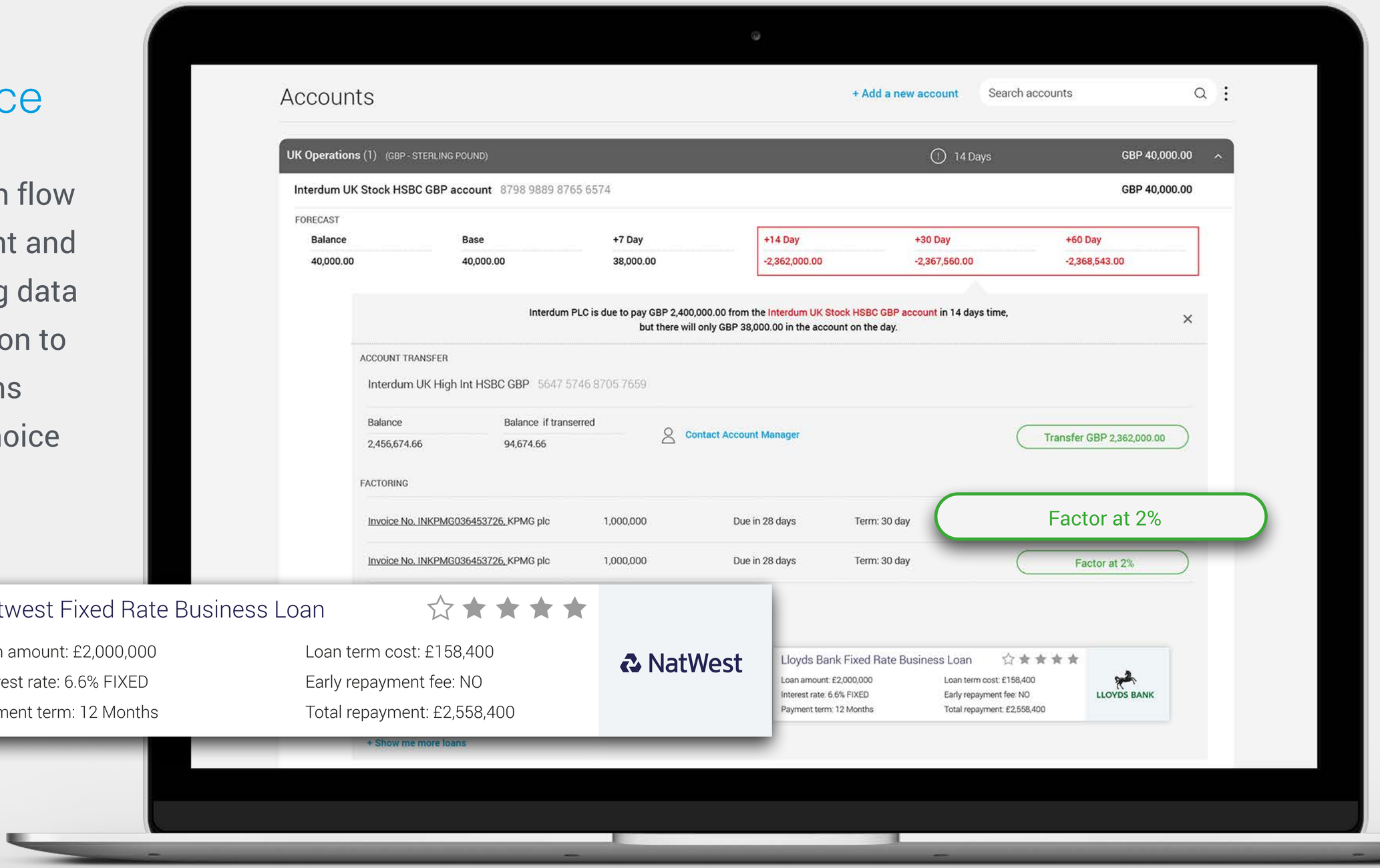
Buffet Finance

Peter needs to balance the accounts in order for a large invoice to go out. He has several options at his disposal.

Features

Buffet Finance

- Forecasting cash flow based on account and machine learning data
- Selection of option to mitigate problems
- Whole market choice
- Peer lending



Features

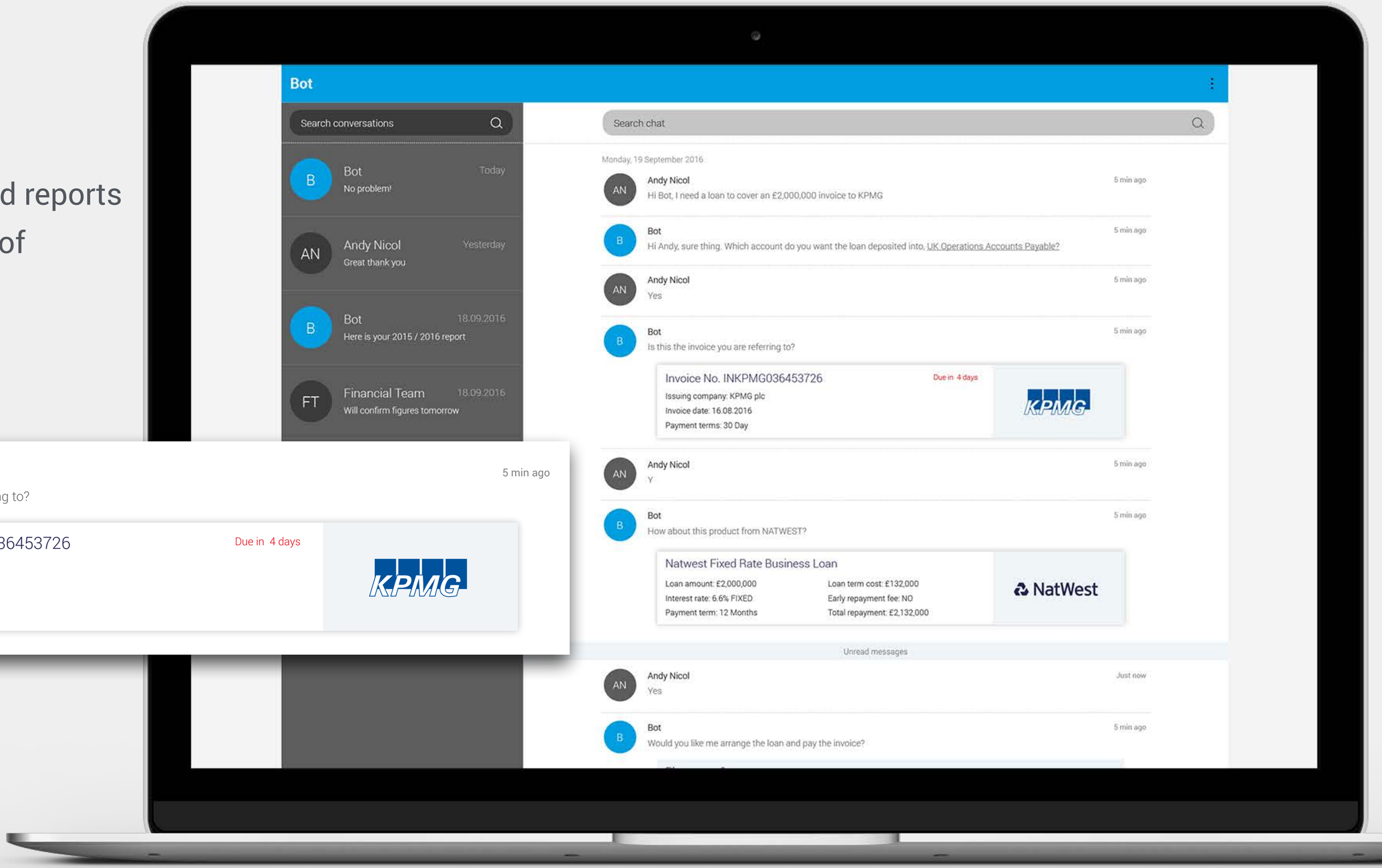
Bots

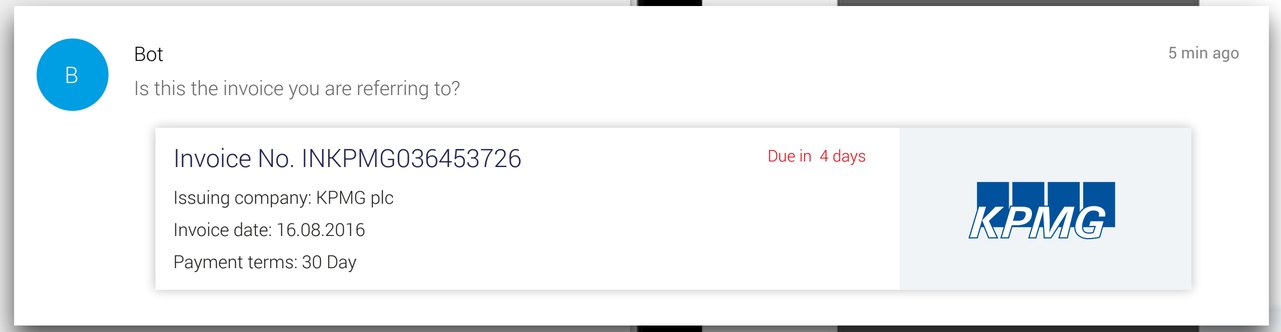
Anika can use the Bot to pull reports, KPI’s and inline data. She can also the Bot to retrieve Financial Products, Loans and action payments.

Features

Bots

- Request KPIs and reports via chat instead of dashboard





Other Ideas

- Early payment offer
- Unified comms

Take aways

- Build features not platforms
- Corporate is very different from consumer and business banking
- Think outside of banking

Thank you

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