

Infor Complete Billing System

Commercial Banking



Purpose-built for commercial transaction banking

The Infor® Complete Billing System (CBS) is a market-leading enterprise pricing, billing, and account analysis software application with a modern user experience, integrated enterprise business intelligence, and networked analytics. Infor CBS is an integrated system that combines enterprise relationship pricing, consolidated billing, and deal management to allow institutions to serve customers of any size or complexity.

Improve results with innovation

Infor CBS builds on decades of experience in creating financial management systems that help banks work more efficiently, accurately, and profitably. Additionally, the application’s main modules address the most important and specific banking industry requirements, so banks can:



Enhance revenue generation

- Drive 2-11% top-line additional revenue through innovative pricing schemas and stopping leakage
- Offset service fees with interest earned from loyalty program balances
- Apply the right pricing segmentation to your customers
- Provide effective control of revenue leakage
- Minimize implementation costs and time-to-market for new offers



Attract new customers

- Leverage a highly flexible and fully configurable pricing engine
- Provide global consolidated statements
- Feature new deal analysis—modeling the impact of new pricing and rates for new and existing corporate customers
- Offer attractive tiered, range-based, and blended pricing promotions to incentivize customer behavior
- Develop attractive product bundling
- TWIST BSB ISO 20022 CAMT.086 with optional AFP global service codes and EDI versions 3020 / 4010



Improve the experience for existing customers

- Minimize billing errors with proven, reliable billing engine
- Streamline daily operations and management—100% straight through processing
- Offer global billing capabilities
- Ensure a 360° view of the customer
- Focus on relationship pricing to strengthen customer loyalty



Streamline operations

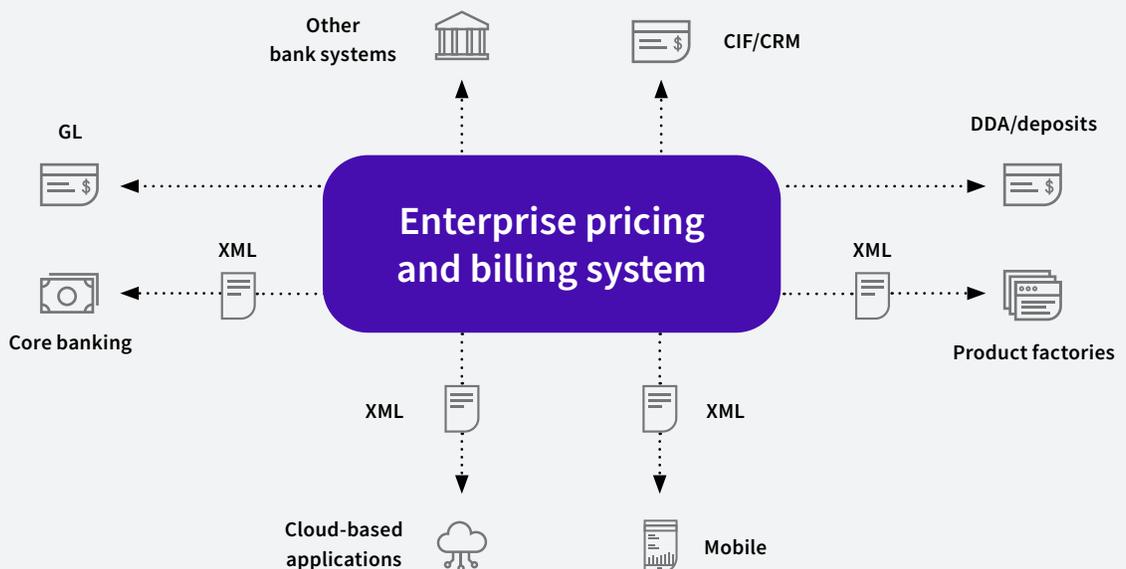
- Automate account and relationship setup
- Automate integration to general ledger, deposits, and other core systems
- Simplify integration to web portal and other delivery channels
- Automate implementation of approved deal changes
- Ensure your bank can provide multi-currency, multi-language, multi-tax processing, and robust business intelligence (BI)



Unify the financial enterprise

- Implement a seamless, global integration for all banking applications across all currencies, geographies, languages, and tax structures
- Provide a 360° view of every commercial client

Unifying the financial enterprise with an innovative pricing and billing system



Core components

The following components are included with Infor CBS:



Complete Billing System

Create strategic pricing for commercial customers using Infor's core relationship pricing and consolidated billing engine. Simplify the complexity of the most sophisticated billing scenario with the advanced capabilities in the Infor Complete Billing System's pricing module, which can handle relationship modeling, account analysis with earnings credit rates (ECR), and price change modeling. Impress corporate treasurers by presenting consolidated statements that span their full range of financial activity with a variety of flexible options to compensate corporates for their balances.



Deal Manager

Propose and model new business banking competitive exception pricing and rate deals for your commercial customers and prospects. The proposed deals are routed through an automated workflow review and approval process. Give your sales force a powerful competitive advantage with the ability to generate price catalogs and CRM integration included with the Infor Complete Billing System. Deal Manager can output configurable, customer-facing pro formas to be included as part of a client presentation. Pro formas can display an optional, configurable cover letter, pricing disclosure, and rate disclosure sections. Pro formas can display internal service codes, AFP codes, and global AFP codes.

Deals are analyzed across multiple dimensions on a configurable report. Approval for deals can be configured according to your bank's business requirements. When approved, new deals are automatically implemented for new and existing clients.



Infor ION® process

Customize specific approval workflows to ensure the right updates are made every time.



Infor Birst®

With easy access to the insight and information stored within CBS, all of your managers can better serve customers, increase deposits, set fees, and reduce costs. Birst provides a network of interwoven virtualized business intelligence instances on top of a shared analytical fabric. Its intuitive interface allows power users to manage and create data-entry pages, scheduled and on-demand reports, analytics and KPIs, and dashboards. Birst delivers the speed, self-service, and agility front-line business workers demand, with the scale, security, and control to meet rigorous corporate data standards.



Robust pricing engine

Supports pricing across complex and high-volume relationships. Allows for flexible pricing strategies, massive processing scalability, and exception pricing where required. The most relevant pricing capabilities supported by Infor CBS include:

- Standard, exception, and profile pricing
- Relationship pricing
- Discounts and promotions
- Consolidated pricing
- Generated services—creating service charges from within the billing system
- Pricing in any valid international currency
- **Up to 16 tiers of Earnings Credit Rates (ECR) for Account Analysis**



Leveraging a strong dashboard with KPIs and analytics



Configure Price Quote

Provides your commercial clients the ability to model desired additions to their portfolio via your external treasury portal. When their desired additions are selected, these updates flow through to CBS in a straight-through process without sales or operations involvement.



Price Manager

Provides a robust spreadsheet-driven upload and download process for standard and exception pricing. It provides edits for pricing thresholds, blocked services, and others. Changes are approved through a configurable workflow with full auditing and reporting.



The Infor Complete Billing System has been laser-focused on transaction banking for 30 years and is uniquely engineered to allow business configurations that can go to market quickly.

Key capabilities

Infor CBS gives you these critical capabilities:

- **Flexible pricing options:** Support currency, complex pricing, statement time pricing, volume-based pricing, bundling, promotional waivers and promotional pricing, percentage markups and discounts, concession management, generated and subscription services, per mil pricing, rate-based fees, and relationship pricing.
- **Enterprise processing:** Consolidate billing operations with a single solution for powerful and flexible enterprise pricing.
- **Customer segmentation:** Create user-defined criteria to assign customers to specific pricing and rate plans.
- **Next-generation features:** Generate billing statements in any language and currency.
- **Seamless integration:** Integrate seamlessly with all bank CRM, transactional, deposit, and reporting platforms for a unified experience.
- **Regulatory support:** Meet increasing regulatory demands with out-of-the-box support for ISO 20022 camt.86 BSB, AFP domestic and International service code definitions, Basel III, and international earnings credit rate programs.
- **Better decision-making:** Gain clear insights into the profitability of any customer or account, empowering relationship managers to make sound decisions that optimize both service and profitability.
- **Strategic pricing:** Improve your ability to view pricing across the relationship, providing the visibility your bank needs to make agile changes with more insight to ensure price consistency and avoid unnecessary revenue loss.
- **Bundled offerings:** Increase customer value by bundling services that can later be adjusted to create attractive service packages tailored for the appropriate commercial customers.



Bundling services to meet customer needs

No two customers are exactly alike. To bring in the most revenue, bank employees must be able to price uniquely for every situation—not just by region or by the amount of services a customer is expected to use. In a business where bundling is at the core of the strategy, the ability for an employee to price based on the specifics of a relationship matters. Infor CBS allows client-facing staff to be adaptive and agile by giving them relevant intelligence that is specific to a customer’s account. This allows the bank’s employees to exercise their judgment based on the intimate knowledge an employee has about a customer.

Capturing more revenue

Each year, banks offer annual pricing events. This is an enterprise-wide change in prices within the cash and treasury management business which is aimed at bringing in more revenue. Traditionally, these promotions have been very costly and onerous to execute. With the Infor CBS, top tier banks have increased the effectiveness of its promotions. The key results of this project helped a global bank define and implement a pricing strategy that identified tens of millions of additional revenues. It also streamlined pricing management control for more than 800,000 relationships, with over ten million monthly service transactions.



Gather and retain higher liquidity through innovative compensation methods

- Enable enterprise-wide pricing for all corporate services with one integrated invoicing system.
- Generate global consolidated statements for all charges across multiple geographies.
- Serve thousands of users across various functional groups with hundreds of thousands of billing relationships.
- Execute global rollout involving multiple IT teams across the world.
- Consolidate operations with a single platform for relationship pricing, international billing, global statements, and business intelligence across various banking segments (SME, corporate, correspondent, wealth management).
- Benefit from a secure and scalable SaaS offering hosted on AWS with integrated managed services infrastructure support.



Flexible statements

Financial institutions need tools to elevate pricing, billing, and the analysis of fee-based and payments related products and services. Infor CBS is a market-leading enterprise pricing and billing application with a modern user experience, integrated enterprise business intelligence, and analytics. This solution is designed with your bank in mind because we understand the enterprise billing and pricing solution you choose can have a significant impact on your success.



Configurable multi-language and currencies capabilities

The AWS Cloud Advantage

The AWS Well-Architected Framework helps cloud architects build secure, high-performing, resilient, and efficient infrastructure for a variety of applications and workloads. Built around six pillars—operational excellence, security, reliability, performance efficiency, cost optimization, and sustainability—AWS provides a consistent approach for customers and partners to evaluate architectures and implement scalable designs.

Add-on components

Add-on solutions that enhance and extend Infor CBS are available for additional subscription fees. Contact your sales representative for more information. Common add-ons for Infor CBS include:



Infor Financials & Supply Management (FSM)— Infor FSM is a single application that fulfills all your budgeting, planning, and forecasting needs, allowing your bank to operationalize strategic plans and seamlessly consolidate multiple sets of books—and delivers end-to-end financial management capabilities.



Interaction Advisor— Infor Interaction Advisor is a real-time decision making application that identifies the next best and most relevant marketing campaign to present at any integrated customer touchpoint. With this easy-to-use application, you can maximize your customer experience management efforts with the highest impact message or offer.

This self-learning marketing campaign management software suggests the best marketing campaign to present to the customer at any integrated touchpoint, including next best action, cross-sell, and retention offers.

Digital bank insight

With easy access to the insight and information stored within Infor CBS, all of your managers can better serve customers, increase deposits, set fees, and reduce costs. By connecting the entire organization through a network of interwoven virtualized business intelligence instances on top of a shared analytical fabric, Infor Birst delivers the speed, self-service, and agility front-line business workers demand, with the scale, security, and control to meet rigorous corporate data standards.

Birst can be tailored to give you consistent information for queries, interfaces, management reporting, and third-party reporting applications such as EDW, marketing, and house-holding tools. As a result:

- Branch managers can easily determine which customers are best prospects for cross-sell opportunities.
- Branch officers can readily make more informed decisions on when to waive or modify service charges
- Executive management can more easily determine their cost of funds.
- Marketing managers have faster access to ever-changing demographics of their customer base.
- Product managers can determine product penetration by demographic and geographic criteria.
- Branch officers can make better cross-sell decisions.

Additionally, Infor ION powers intelligent business operations by simplifying integration between disparate systems, while combining contextual business intelligence, common reporting and analysis, streamlined workflow, and business monitoring in a single, consistent architecture.



Infor is investing in the roadmap

New features are continually being added to the application that support innovation. With the Infor Complete Billing System, ensure your bank can offer:



- **Hybrid accounts**
Paying hard dollar interest on excess balances.



- **Free items bundling**
Calculate based on balances or specify a number of free items to be applied across a specified number of services.

Infor CBS—a proven platform

The Infor Complete Billing System allows institutions to provide comprehensive, fully consolidated billing and pricing services to commercial customers of any size or complexity. It's no coincidence that 21 of the top 30 global banks rely on Infor to help them retain leadership in the increasingly competitive market for commercial banking services. Used across 140+ markets around the world, Infor CBS processes transactions in over 160 currencies, serving a wide range of accounts and relationships.



Infor Complete Billing System

- Infor CBS builds on decades of experience in creating financial management systems that help banks work more efficiently, accurately, and profitably.
- A comprehensive suite of solutions and services built on a proven regulatory-compliant framework, delivering future-proof capabilities and minimizing risks associated with typical billing platform replacements.
- World-class revenue management solution purposely built for commercial banking.
- 25+ years addressing key business challenges across financial institutions from \$6 billion to over \$1 trillion in assets.
- Rich functionality and innovative value proposition, delivered through a user-friendly interface.
- Holistic approach to support the revenue management, pricing and billing needs of the bank leveraging other Infor solutions.
- Cost effective implementation for banks by banking experts, de-risking the transformation process.



About Infor

Infor is a global leader in business cloud software products for companies in industry-specific markets. Infor builds complete industry suites in the cloud and efficiently deploys technology that puts the user experience first, leverages data science, and integrates easily into existing systems. Over 67,000 organizations worldwide rely on Infor to help overcome market disruptions and achieve business-wide digital transformation.

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**Streamline operations,
improve customer satisfaction,
and boost revenue.**

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