



## DATA SHEET

# Infor Complete Billing System

## Commercial Banking

### **Purpose-built for global transaction banking**

The Infor® Complete Billing System (CBS) is a market-leading enterprise pricing and billing 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. Here's a closer look at the powerful billing options and pricing flexibility capabilities available in this innovative platform.

### **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
- Utilize loyalty programs for off-setting services fees with interests from balances
- Apply the right pricing segmentation to your customers
- Provide and effective control of revenue leakage
- Minimize implementation costs and time-to-market for new offers

### **Attract new customers**

- Utilize an extremely flexible pricing engine that is totally configurable
- Provide global consolidated statements
- Feature new deal analysis—modeling the impact of new pricing
- Offer attractive pricing promotions to incentivize customer behavior that include options such as tier, range, and blended
- Develop attractive product bundling
- Comply with global standards—TWIST BSB and global service codes

## Improve the experience for existing customers

- Minimize billing errors—totally proven billing engine
- Streamline daily operations and management—100% STP
- Offer global billing capabilities
- Ensure a 360° view of the customer
- Focus on relationship pricing

## Streamline operations

- Ensure your bank can provide multi-currency, multi-language, multi-tax processing, and robust business intelligence (BI)
- 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

## 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

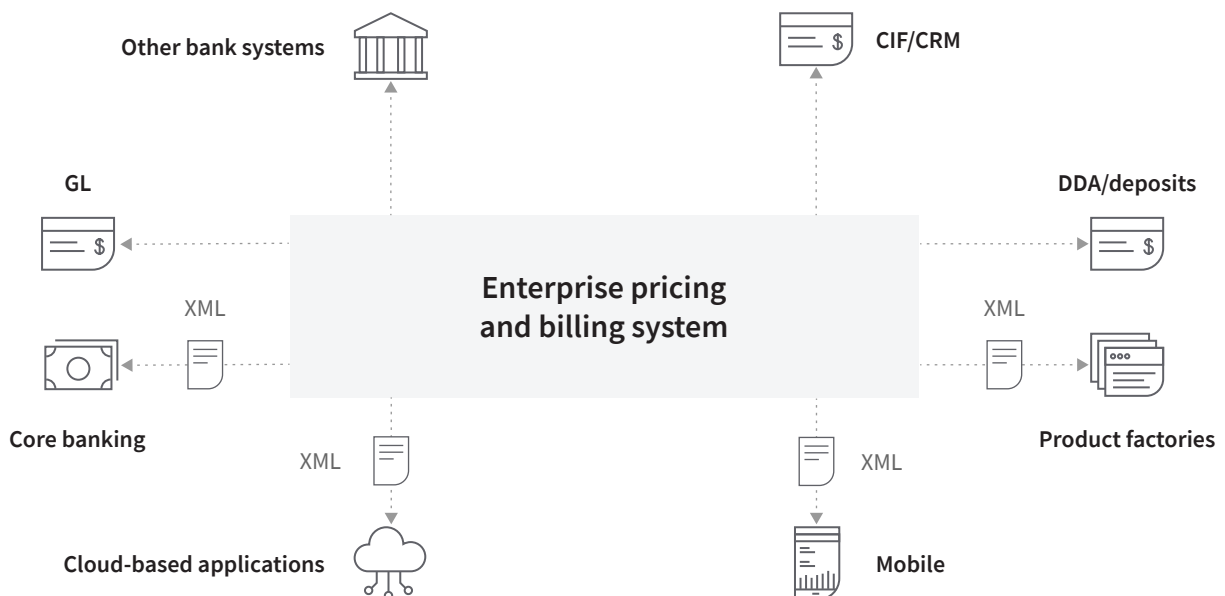
## Core components

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. Tame 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, operational price management, and pricing events. Impress corporate treasurers by presenting consolidated statements that span their full range of financial activity.

**Deal Manager**—Propose and model new business banking competitive exception pricing 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 catalogues 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.

## Unifying the financial enterprise with an innovative pricing and billing system



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 global currencies

**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 thru process without sales or operations involvement.

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

## Leveraging a strong dashboard with KPIs and analytics



**Operational Price Manager**—Provides a robust spreadsheet tool driven upload and download of 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.

## Key capabilities

Infor CBS gives you these critical capabilities:

- Flexible pricing options that include: Currency, complex pricing, statement time pricing, volume-based pricing, bundling, promotional waives and promotional pricing, percentage markup and discounts, concession management, generated and subscription services, per mil pricing, rate-based fees, and relationship pricing.
- Use a single solution for global processing operations that encompasses powerful billing options with pricing flexibility.
- Create any combination of user-definable demographic and behavioral factors for assigning customers to pricing and rate packages.
- Realize value from a next-generation enterprise application including a billing statement capability in any language and currency.

- Manage pricing events, deal modeling, and pricing schemas using flexible modules.
- Integrate seamlessly with all bank CRM, transactional, deposits, and reporting platforms.
- Improve regulatory support: Meet increasing regulatory demands with out-of-the-box support for ISO 20022 camt.86 BSB, AFP domestic and global service code definitions, Basel III, and global earnings credit rate programs.
- Make better decisions: Get clear information about the profitability of any customer or account to help relationship managers make sound decisions that optimize both service and profitability.
- Use strategic pricing: Improve your ability to view pricing across the relationship; provide the visibility your bank needs to make agile changes, with more insight to help ensure price consistency and avoid unnecessary lost revenue.
- Increase customer value: Bundle services that can later be adjusted to create attractive service packages 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 global 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.

## Achieve your business goals

- Enable enterprise-wide pricing for all corporate services with one global 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.
- Single platform to support relationship pricing, international billing, global consolidated statements and business intelligence and analytics for multiple banking segments: SME banking, global corporate banking, correspondent banking, and wealth management.
- Single tenant SaaS offering unique for each institution with integrated managed services to keep you constantly running with the latest updates.

## 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.

## Silver IBM partner for Financial Services

IBM's Financial Services team provides first-of-its-kind tools for the industry to help clients modernize faster by de-risking and accelerating cloud adoption. With security and controls built into our cloud, clients can automate their security and compliance posture to reduce their risk and speed innovation.

## Configurable multi-language and currencies capabilities



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

## 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.

**Realiti® from Infor**—Deliver regulatory compliance configured to comply with the BCBS agenda and gain the insight to manage intraday liquidity. With Realiti real-time intraday control, you get comprehensive coverage across your bank's entire operations, including all settlement accounts across the globe. It means greater insight.

## 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 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 chance 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. The Infor Complete Billing System is being used across 140+ markets globally with more than 160 currencies being processed to provide services for numerous types 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.
- Infor CBS is a comprehensive suite of solutions and services built on a proven regulatory-compliant framework and provides institutions the future roadmap for capabilities without the significant risk that comes with a normal billing platform replacement.
- World-class revenue management solution purposely built for commercial banking.
- 25+ years addressing key business challenges in the largest financial institutions globally.
- Rich functionality, innovative value proposition and beautiful application.
- 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.

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INF-2440497-en-US-0523-3