

Infor Complete Billing System

Commercial banking software built for forward-thinking financial institutions



Designed to increase your commercial banking revenue

Financial institutions need tools to elevate pricing, billing, and analysis of fee-based and payment-related products and services. The Infor® Complete Billing System (CBS) is a market-leading enterprise pricing and billing application with strong modern user experience, integrated enterprise business intelligence, and analytics to modernize business processes.

Infor CBS is an integrated system that combines enterprise relationship pricing, consolidated billing, and deal management. With Infor CBS, institutions can serve customers of any size or complexity. As a bank or financial institution, your choice of enterprise pricing and billing solution can significantly impact your success. Purpose-built for commercial banks, Infor's software drives service revenue growth.



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Leverage innovative revenue management

Pricing and billing are pivotal to building successful commercial banking relationships. The technology you choose will impact the success of these relationships. With Infor CBS, banks can transform their enterprise pricing and billing operations into a strategic system for driving revenue, managing risk, forecasting demand, and reducing costs. By adopting these advanced systems, banks can position themselves for sustained growth and long-term stability.



Enhance decision-making

Leverage business intelligence to make smarter, data-informed decisions



Target areas of improvement

Model pricing and rate updates across the enterprise and for individual customers to optimize performance



Elevate customer engagement

Strengthen relationships and maximize lifetime value through tailored customer interactions



Innovate to attract and retain customers

Create incentivized pricing and rate schemes that encourage positive customer behavior



Exceed corporate treasurers' expectations

Offer flexible, innovative compensation methods for corporate customers, including netting excess earnings credit across multiple billing relationships within a single customer account, all while driving revenue



Increase pricing transparency

Boost customer satisfaction through clear and accurate billing practices

Experience modern pricing and billing

Maintaining consistent pricing is challenging when customer relationships are fragmented. Inconsistent pricing can lead to lost revenue and confusion about customer service value. Modern enterprise pricing and billing systems provide visibility and agility to ensure price consistency. Infor CBS helps banks unify their pricing view across all customer interactions.

With modern pricing and billing systems, banks gain access to more accurate profitability data, allowing them to bundle services and create tailored packages that meet the specific needs of commercial customers. By adjusting service packages as business conditions change, banks can enhance customer business prospects and mitigate risk.

Due to excessive concession pricing, outdated schemes, and unwarranted waivers, revenue leakage is common in commercial banking accounts. Infor CBS uses analytics driven by pricing and billing data to identify and plug these revenue leaks, enabling banks to boost revenue at minimal additional cost.

Infor CBS solution highlights include:



A powerful and scalable platform



Deal forecasting and modeling



On-demand billing summaries



Support for workflow review and approvals



Multi-currency support



VAT/GST compliance



Adherence to global standards, including TWIST BSB ISO 20022 CAMT.086, with optional AFP global service codes and EDI versions 3020/4010

Strategic benefits of Infor CBS



Modernized technology

- Reduce the risk of legacy product maintenance sunset
- Eliminate costly mainframe technology
- Transition away from requiring common business-oriented language (COBOL) resources for older systems
- Boost productivity with an intuitive, modern interface compared to 3270 green screens
- Reduce dependencies on aging internal teams



Enhance usability

- Minimize manual entry and data errors, especially for sales, relationship officers, and operations
- Implement self-service capabilities for accessing reports and data
- Streamline workflows for data automation, approvals, and integrity
- Strengthen customer relationships with branded and customized forms and invoices



Improve revenue opportunities

- Enhance the ability to generate revenue and reduce leakage while knowing when to make or withdraw an offer
- Simplify the processes for identifying profitable and non-profitable customer relationships
- Accelerate the time-to-market for new, innovative products and services
- Eliminate manual processes and implement automated workflows to boost sales performance
- Model potential pricing and rate strategies at enterprise and customer levels using deep analytical insights validated against historical financial results

What makes Infor CBS different?



A complete system

Infor CBS is a market-leading integrated solution that combines enterprise relationship pricing, consolidated billing, and deal management with modern user experience, integrated enterprise business intelligence, and analytics. It allows institutions to service customers of any size or complexity.



Purpose-built for transaction banking

Infor CBS has focused on transaction banking for 30 years, engineered to deliver desired business configurations to market quickly.



Strong strategic partnerships

Infor collaborates with top providers like Amazon Web Services (AWS) and Accenture to offer the optimal team for maximizing solution value.



Seamless global integration

Infor CBS connects to any payment system, enterprise resource planning (ERP) general ledger, demand deposit account (DDA) platform, or product factory. Its staging table process ensures easy integration with any vendor's systems.



Built-in analytics

Relationship managers gain enhanced client insights through dashboards that provide alerts when accounts fall below agreed metrics. This offers enterprise-wide billing views with key insights to improve bank treasury management services and deposits.



The AWS cloud advantage

The AWS Well-Architected Framework guides cloud architects in building secure, high-performing, resilient, and efficient infrastructure for diverse applications. Centered on six pillars (operational excellence, security, reliability, performance efficiency, cost optimization, and sustainability), it offers a consistent approach to evaluating architectures and implementing scalable designs.

Infor CBS core components



Complete billing system

Design strategic pricing for commercial customers with Infor's relationship pricing and consolidated billing engine. Simplify even the most complex billing scenarios using advanced capabilities for relationship modeling, operational price management, and pricing events. Impress corporate treasurers with consolidated statements covering their full financial activity.



Deal manager

Propose and model competitive pricing deals for commercial customers. Streamline approvals with an automated workflow review process. Empower your sales team with tools for generating price catalogs and customer relationship management (CRM) integration.



Infor Intelligent Open Network (ION)

Customize approval workflows, from simple checks to tiered, multi-department processes, ensuring accurate updates every time.



Configure, price, quote

Enable commercial clients to model portfolio additions via your external treasury portal. Selected updates flow directly to CBS through a straight-through process, eliminating sales and operations involvement.



Price manager

Manage pricing with a robust spreadsheet-driven upload and download process. Set thresholds, block services, and configure workflows with full audit trails and reporting.



Infor Birst

Access insights stored in Infor CBS to serve customers better, increase deposits, set fees, and reduce costs. Infor Birst's intuitive interface delivers virtualized business intelligence, enabling the creation of reports, key performance indicators (KPIs), dashboards, and data entry pages.



Robust pricing engine

Support flexible pricing strategies across high-volume, complex relationships with features like:

- Standard, exception, and profile pricing
- Relationship pricing
- Discounts and promotions
- Consolidated pricing
- Service charge generation within the billing system
- Multi-currency pricing
- **Up to 16 tiers of Earnings Credit Rates (ECR) for Account Analysis**



Enterprise modeling

Run pricing and rate strategy scenarios, analyze results using business intelligence (BI) tools, compare with prior financials, and seamlessly implement approved strategies.

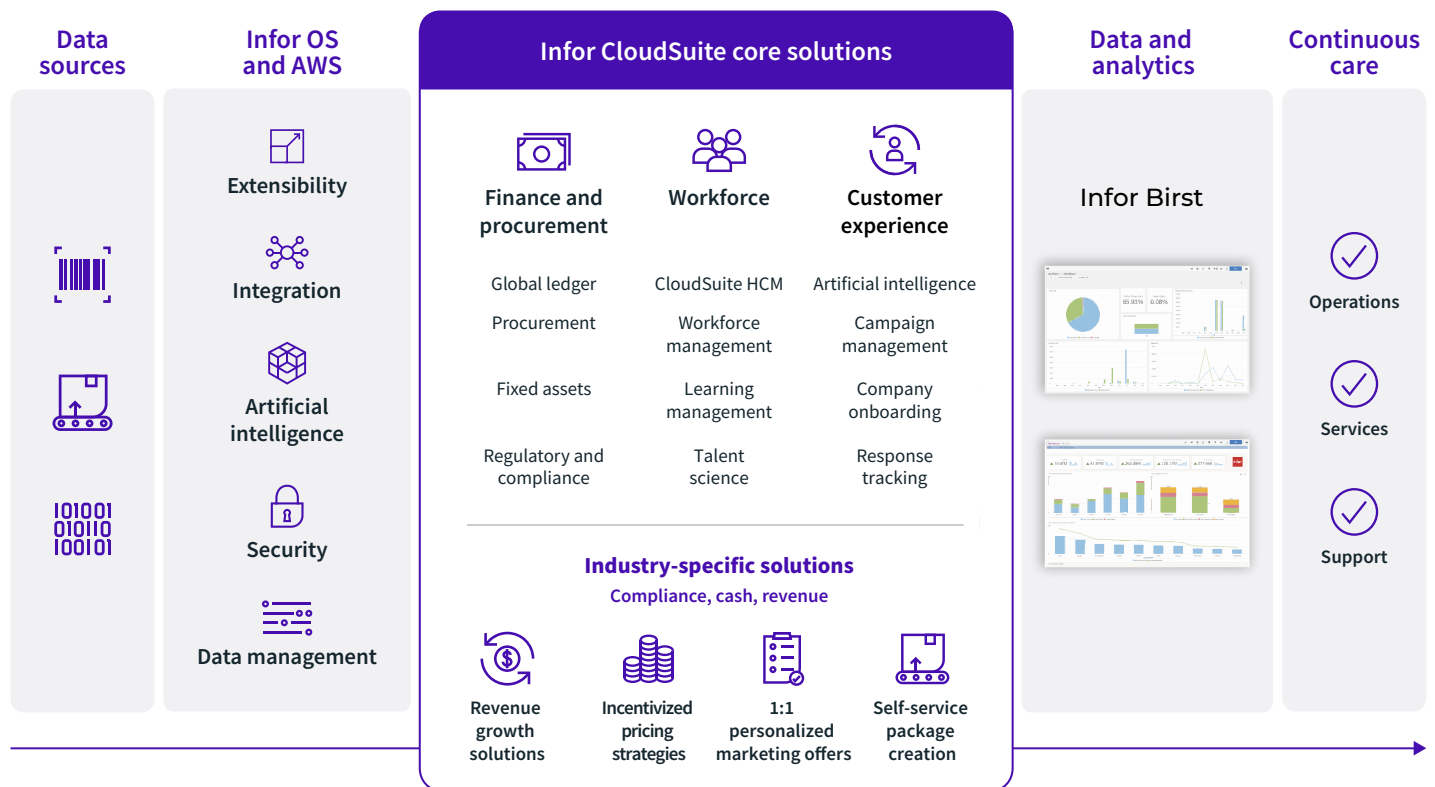
Create great experiences

Infor CBS delivers a best-in-class overview, giving your teams instant access to all relevant information. Users can quickly view key details, such as contact information, at first glance and drill deeper as needed. They can create dashboards, KPIs, and alerts while managing customers and prospects effectively. Infor CBS also enables visual reviews of customer relationships, performance, and profitability.

Design and deliver statements that meet customer needs with Infor CBS. Display amounts owed, and include meaningful insights, such as trend analysis charts showing historical data. Provide customers with a snapshot of their activities to help them monitor and manage their relationship with your organization—streamlined and simplified for maximum impact.



Infor's digital platform for banking



Transform your business with Infor

Infor is a global enterprise leader in business cloud software, serving over 67,000 clients as a strategic technology partner. Unlike generic solutions, our industry-specific, cloud-built software helps organizations achieve their goals and scale intelligently and cost-effectively. We focus on building strong technology foundations to support your present needs while preparing for the future. At Infor, your success drives our success.



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.

[infor.com](https://www.infor.com)

**Elevate commercial
banking with Infor
Complete Billing System**

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