



BROCHURE

Infor Complete Billing System

Commercial banking software built
for global financial institutions



Designed for commercial banking success

Financial institutions need tools to elevate pricing, billing, and analysis of fee-based and payments-related products and services. The Infor® Complete Billing System (CBS) is a market-leading enterprise pricing and billing application with a 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 in an enterprise pricing and billing solution can have a significant impact on your success. Infor's software, designed specifically for commercial banks, helps grow your services revenue.

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Leverage innovative revenue management

Managing pricing and billing are critical components of a successful commercial banking relationship. The technology choice you make will determine the success of these commercial relationships. With Infor CBS, banks can transform their enterprise pricing and billing into a powerful system for increasing revenue, controlling risk, forecasting demand, and reducing costs. Implementing these pricing and billing systems can help position banks for future growth and stability.



Transform commercial customer management

Solutions that help increase revenue, streamline processes, expand insights, and think about the entire customer relationship, while increasing customer satisfaction.



Make customer service a priority

Technology that easily provides comprehensive, fully consolidated pricing and billing services to commercial customers of any size or complexity.



Respond to emerging priorities

The ability to improve regulatory support, make better decisions, use strategic pricing, and increase customer value.



Rationalize relationship pricing

The necessary information to help relationship managers make sound decisions about customer relationships that optimize both service and profitability.



Satisfy corporate treasurers' expectations

The capability to offer customers flexible, innovative methods to compensate corporate customers for balances, while meeting revenue targets and improving satisfaction.



Meet increasing regulatory demands

Have the data to prove risk assessments for commercial banking assets held to satisfy standards, while protecting profits.

Experience modern pricing and billing

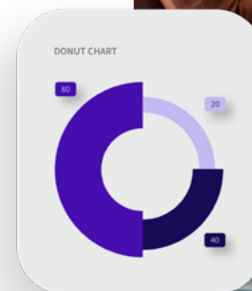
Maintaining consistent pricing is difficult if you have a fragmented view of customer relationships. At the same time, inconsistent pricing often leads to unnecessary lost revenue and makes it difficult for customers to understand the value of the services they use. Modern enterprise pricing and billing systems can give stakeholders the visibility and agility needed to ensure price consistency. Infor CBS helps banks improve their ability to view pricing across the entire relationship.

With access to more accurate, detailed profitability information, banks with modern pricing and billing systems can easily bundle services and create attractive packages for commercial customers that reflect their specific requirements. When banks can measure and adjust a customer's service package as business conditions evolve, they can improve their customer's business prospects and reduce risk.

Simultaneously, because of excessive concession pricing, outdated pricing schemes, and unjustified waivers, revenue leakage is all too common in commercial banking accounts. With analytics driven by pricing and billing data, Infor CBS helps commercial banks plug revenue leaks, so they can increase revenue with minimal incremental cost.

Infor CBS solution highlights include:

- Powerful and scalable platform
- Deal forecasting and modeling
- On-demand billing summary
- Support for workflow review and approvals
- Multi-currency support
- VAT/GST compliant
- Compliance with global standards - TWIST BSB ISO 20022 CAMT.086 with optional AFP global service codes and EDI versions 3020 / 4010



Leverage innovative revenue management

Modernize technology

- Reduce risk of legacy product maintenance sunset.
- Eliminate expensive mainframe technology.
- Move away from requiring common business-oriented language (COBOL) resources to maintain older technology.
- Increase productivity through intuitive, modern look and feel compared to 3270 green screens.
- Reduce dependencies on aging internal teams.

Enhance usability

- Reduce manual entry and data errors, particularly for sales/relationship officers, and operations.
- Create self-service capabilities for accessing reports and data.
- Improve workflow for data automation, approvals, and integrity.
- Create deeper customer relationships with branded and customized forms and invoices.

Improve revenue opportunities

- Improve the ability to generate revenue and reduce leakage, while also knowing when to make an offer and when to pull it.**
- Simplify the processes for identifying profitable and non-profitable customer relationships.
- Speed up the time-to-market for new and more creative products and services.
- Eliminate manual processes and provide automated workflows to improve sales performance.



What makes Infor CBS different?



A complete system

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



Purpose-built for transaction banking

Infor CBS has been laser focused on transaction banking for 30 years. It is uniquely engineered to allow business configurations to get the desired result to market as quickly as possible.



Strong strategic partnerships

Infor partners with best-in-class providers such as AWS and Accenture to bring you the optimal team to get the most out of your solutions.



Seamless global integration

Infor CBS connects to any payments system, enterprise resource planning (ERP) general ledger, demand deposit account (DDA) platform, or product factory. The staging table process for system inputs and outputs makes **integrations to any vendor's systems easy to implement and support.**



Built-in analytics

Relationship managers will have increased client insights such as alerts in the dashboards when accounts fall below agreed-upon metrics. That increases value to your clients through an enterprise-wide billing view with key insights on their relationship promoting the increase in bank treasury management services and deposits.



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—the AWS Well-Architected Framework provides a consistent approach for customers and partners to evaluate architectures and implement scalable designs.

Infor CBS core components



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 CBS 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 catalogs and CRM integration included with Infor CBS.



Infor ION® Process—Customize specific approval workflows from a simple four-eyes check to a tiered, multi-department process to ensure the right updates are made every time.



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.



Infor Birst®—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. 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.



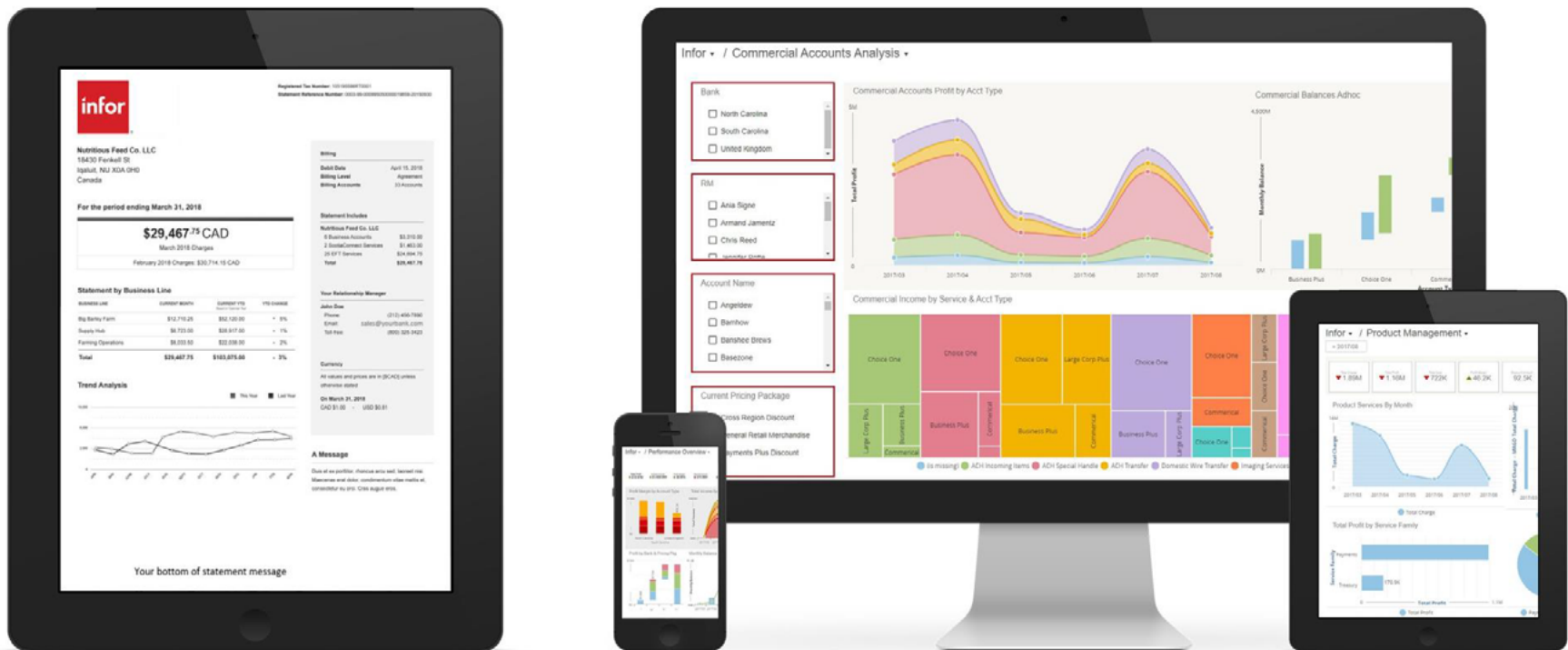
Robust pricing engine—Support pricing across complex and high-volume relationships. Allow for flexible pricing strategies, massive processing scalability, and exception pricing where required. The most relevant pricing capabilities supported by Infor CBS include:

- 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**

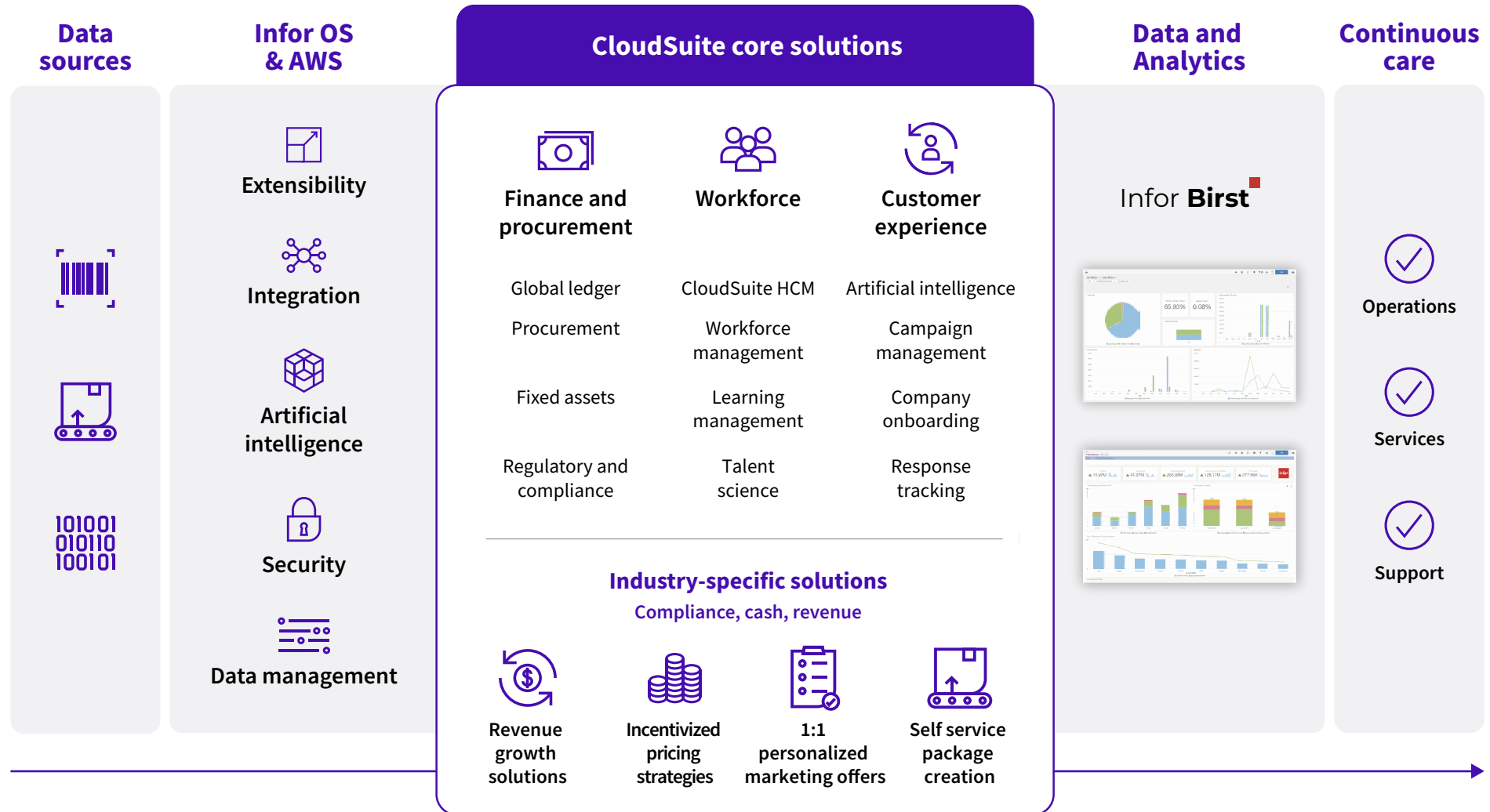
Create great experiences

Infor CBS provides a best-in-class overview, so your internal teams get all the relevant information they need, at their fingertips, when they need it. With the overview, users can see into every detail—such as contact information presented at first glance—before drilling in deeper. They can create dashboards, KPIs, and alerts, while taking care of customers and prospects. Best of all, Infor CBS enables your users to visually review the relationship, performance, and profitability of your customers.

With Infor CBS, you can design and deliver statements that give your customers more of what they want. You can clearly show the amount owed, and insert meaningful summary information, such as a trend analysis chart that visually presents historical information. Most importantly, by providing a snapshot of a customer’s activities, you can help your customers monitor their relationship with you. All this and more can be easily accomplished with Infor CBS.



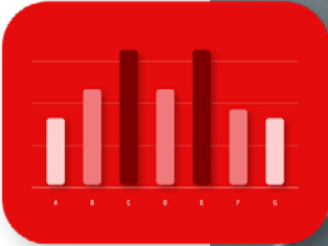
The Infor digital platform for banking



Transform your business with Infor

Infor is a strategic, innovative technology partner to more than 67,000 clients and a global enterprise leader in business cloud software. Unlike other options available in the market, our software solutions are industry-specific and built for the cloud. We help organizations go to the next level every single day. We understand the importance of building a strong technology foundation to enable enterprises to intelligently and cost-effectively scale toward the future, while always keeping present goals firmly in mind. At Infor, we believe that your success is our success.

LEARN MORE



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)

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The Infor logo is displayed in a bold, white, lowercase sans-serif font. The letter 'i' is lowercase and has a dot, while the other letters are lowercase and do not have dots. A registered trademark symbol (®) is located at the bottom right of the letter 'r'. The logo is set against a dark red background.