



MultiCash

All advantages at a glance :
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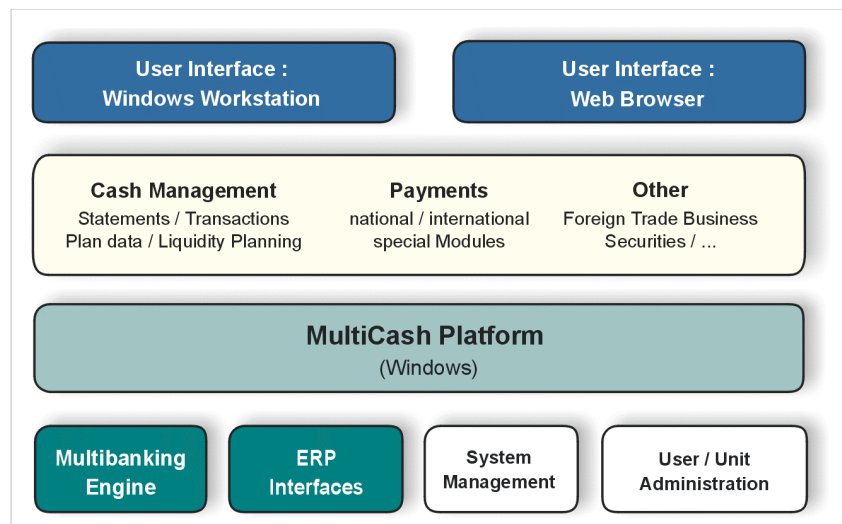
For financial activities, the internationally established MultiCash product offers a wide range of options for cost-optimization by means of efficient Electronic Banking. The MultiCash platform, tailored to the requirements of large corporates, incorporates functionality for cash management, payments and close interaction with ERP-systems. The functional range can be easily extended by one or more of the many optional add-one modules.

Quick and easy access to up-to-date financial information is crucial to the success of corporate financial management. The Electronic Banking system MultiCash is among the most effective tools available.

MultiCash has been designed for use by *medium- to large-sized corporates* working with domestic and international payments with a number of banks, and requiring a means of cash management and decision-making support at one central point, linked to their accounting and/or ERP systems.

MultiCash is

- modular in design,
- bank-independent,
- fully international,
- efficient and secure for payments processing,
- flexible for use as a Cash Management tool,
- easy to integrate in any in-house environment.



Of course, MultiCash also provides **interfaces** for importing payment orders created with external packages, whether standard (clean) payment formats or CSV-based, allowing users to easily convert order data in foreign formats.

Unique features

Among the unique features of MultiCash are,

- the wide range of integrated communication processes,
- the comprehensive range of European payment formats,
- user interfaces available in 15 languages
- and the continuous maintenance of the MultiCash product line over many years, benefiting from *the experiences of its extensive pan-European user community*.

Within the current version (MultiCash 3.0) the add-on MultiCash@Web is available, a browser interface with which corporates can build a comprehensive and secure Electronic Banking system for their *intranet / extranet environments*. In addition, components of the latest versions of MultiCash (based on the technology of version 3.2) can be used in an **ASP environment** (e. g. Shared Service Centre).

The MultiCash functionality range in a nutshell

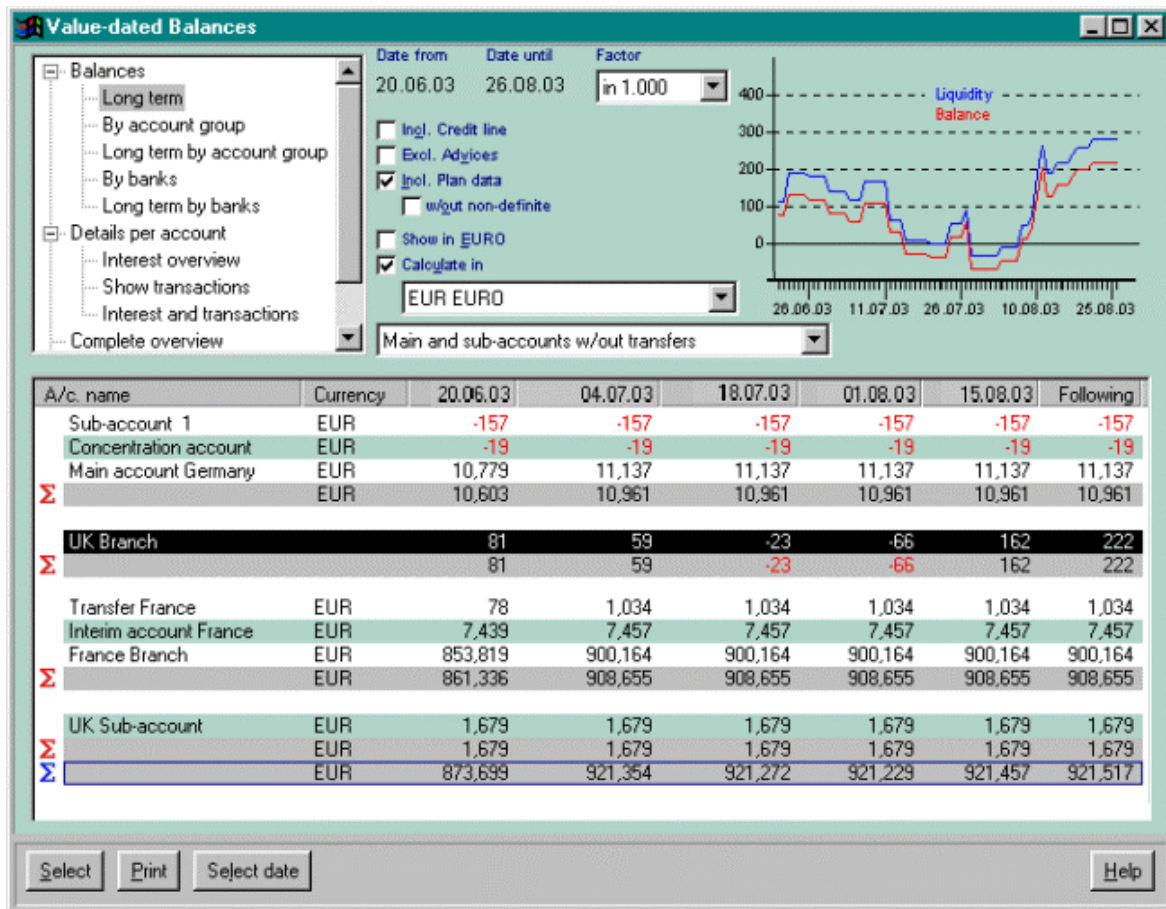
- **Cash Management** : Using the comprehensive *multibanking engine* in MultiCash, a complete overview over all accounts with a corporate's various national and international banks can be created, making it easy to *control and optimize cash flows*. Beyond the standardized reports on statements, balances and transactions, a comprehensive range of options for forecasting and cash management are available. => **Below more on Cash Management...**
- **Payments** : A wide range of supplementary modules are available, supporting the keying and administration of payments, including direct transfer to the bank(s). The modules cover *most local European formats* as well as *international (S.W.I.F.T.)* and *special-purpose (Edifact) formats*. All modules conform to a central design concept, and are recognizable part of one, integrated product line.
- **Communication / Secure Authorization** : MultiCash is based on full multibanking within a secure communication environment, incorporating various communication processes, alongside *Electronic Signature* which ensures compliance with the highest level of security required for Corporate-Bank transactions. A central window (the *File Manager*) is used to manage and check authorization and communication with the banks. => **Below more on authorization and communication.**
- **Modularity / Flexibility** : In addition to the wide range of payment modules, the MultiCash platform includes solutions for *Foreign Trade, Securities* and *other specialized areas* of banking business. All core aspects, i.e. the general workflow, user administration and infrastructure, all modules are designed to integrate perfectly and form an organic, coherent whole.
- **International market presence** : MultiCash is an international product, and currently available in *15 languages*. Its leading market position is a result of many years of intensive and continuous cooperation between Omikron and its broad community of user banks, many of which offer MultiCash to their corporate customers under their own branding ("white labelling").

The MultiCash Product line

Add-on or specialized modules of the MultiCash Core module include :

- MultiCash@Web
- Cash Management Plus
- a wide range of Payment Modules
- Edifact Modules
- Modules for Foreign Trade

MultiCash / Cash Management :



A powerful *reporting engine*, covering statements, balances and transactions, forms the basis of the MultiCash cash management functionality. Within the Transactions overview, for instance, detailed information on all transactions is available as well as information on preposted items and advices, if relevant. In addition, a value-dated overview is provided, in which corporate plan data can be included for more accurate forecasting. Payments created with MultiCash can be automatically fed to the plan data, allowing automatic reconciliation with the account information collected from the banks.

The supplementary module "Cash Management Plus" extends the cash management options by e.g. integration of *liquidity overviews*, *interest-optimization* and *cash pooling reports*.

MultiCash / File manager and authorization :

The screenshot displays the 'File manager' window. On the left, there is a 'Signatures' table with columns 'Signatures' and 'Time'. Below it, a 'Display transmit sessions' dropdown menu and two checkboxes: 'Do not show successfully sent files' and 'Only show files pending ES'. The main area is a summary window titled 'General informationen to the file D:\MCCTEST\DTA\MIX03012.AZV'. It shows 'File created on' (01.07.2004), 'Count of logical files' (3), and 'Whole number of payments' (12). Below this is a 'Sum information to the contained payments' table with columns: Type, Execution date / Ordering party, Count, Currency, and Amount. The table lists three transactions: two in CHF and one in USD. The bottom part of the window is a large table with columns: Sessio..., ONo, Status, File name, Bank parameter file, Curre..., Amount, ES made, ES req..., and ID-Group. It lists several transactions with their respective statuses and amounts.

Sessio...	ONo	Status	File name	Bank parameter file	Curre...	Amount	ES made	ES req...	ID-Group
<input type="checkbox"/>	INT A030	Pending Comms.	O:_MT100WIN04070901.INT	Société Générale (SGMC...	EUR	308.748,26	1		HKNDE
<input type="checkbox"/>	AZV A0R1	OK	O:_MCCWINSAV04070902.AZV (1,62) Job successfully completed EU ok	Dresdner Bank Frankfurt ...	EUR	20.887.533,33	2	2	
<input checked="" type="checkbox"/>	AZV A0P1	ES check OK	D:\MCCTEST\DTA\MIX06024.AZV	Société Générale (SGMC...	EUR	20.866,67	2	2	
<input type="checkbox"/>	RFT A030	ES check OK	D:\MCCTEST\DTA\MIX03012.AZV	Société Générale (SGMC...			2		HKNDE
<input type="checkbox"/>	IZV A0A5	ES check OK	O:_MCCWINSAV04070101.RFT D:\MCCTEST\DTA\PRF2-0083935...						FFTO53
<input type="checkbox"/>	IZV A0A5	ES check OK	O:_MCCWINSAV04062807.IZV (1,62) Job successfully completed EU ok	Dresdner Bank Frankfurt ...	EUR	1.073.713,20	2	2	IZV063
<input type="checkbox"/>	IZV A015	ES check OK	D:\MCCTEST\DTA\ID5000102.DTA	Edekabank (EDEKA)	EUR	1.073.713,20	2	2	IZV047
<input type="checkbox"/>	IZV A0V4	ES check OK	O:_MCCWINSAV04062502.IZV D:\MCCTEST\DTA\ID5000106.DTA	Edekabank (EDEKA)	EUR	1.073.713,20	2	2	HKNDE
<input type="checkbox"/>	IZV A0V4	ES check OK	D:\MCCTEST\DTA\ID5000103.DTA						

The File Manager lists all information on incoming and outgoing bank transactions and allows **central control of authorization and bank communication**. All information required for *reference purposes*, or for *tracking* and *tracing* is provided. Users preferring a simple and direct connection to their bank can define *standard links* ("favourites") enabling customers to trigger communications by a simple mouse-click.

When the communication process **MCFT** is used, it is also possible for users to make authorization from different locations. The concept of this **"distributed signature"** is that authorized users sign payment files stored with the bank from different places. This enables companies to match their internal signature hierarchies (especially with affiliated groups, branches) in the software.

A further feature which allows companies to mirror their internal company structures in the software is the **limit check**. A special add-on module allows a check, in conjunction with the signature, on whether individual authorizers are working within *transaction limits* that have been pre-defined.

Functions and Advantages at a glance :

A wide range of national and international communication standards

International multi-bank-functionality

Flexibility through modular structure throughout

System can easily be enhanced and adjusted to the specific customers' needs

Wide range of add-on modules for the communications, payments, Cash Management, Foreign Trade and more

Additional value for corporates, allowing new business types to be added to the core platform at any time

Comprehensive core functionality in terms of communication, payments, cash management, security and options for customizing

Can be implemented directly as standard version

Electronic signature as state-of-the-art security feature

Additional value for customers: multiple and distributed signature, optional integration of web-based authorization and tracing mechanisms

Flexible export functions

Efficient interaction with accounting and other packages

All functions optionally available via browser interface (add-on "MultiCash@Web")

Efficient support for distributed tasks and responsibilities; integration of branches

Multilingual (currently available in 15 languages)

Multiple languages support usage in a cross-country environment