



# CASE STUDY



## Profile

This consumer finance company (loans and insurance) serves consumers who have limited access to credit from banks, credit card companies, and other lenders

<b>Industry:</b>	Financial Services
<b>Ownership:</b>	Publicly Traded
<b>Revenue:</b>	\$4 billion +
<b>Customers:</b>	18 million +



## Background

This Client experienced significant growth, both organically and through acquisitions. In addition, they needed to ensure funding of its stock repurchase plan and dividend, without significant additions to headcount, while maintaining margins in a rising interest rate environment.



## Goal

To support its growth, the Client's goal was to automate treasury including cash, liquidity, payments, and capital markets. Based on experience with prior TMS solution providers, they also wanted a relationship with a technology partner that was collaborative and a true partner.



## Action

- The Client implemented ATOM, specifically:
- ✓ ATOM Banking, including bank fee analysis
  - ✓ ATOM Cash Management, including cash positioning and forecasting
  - ✓ ATOM Payments, including payment APIs for in-house payments, and integration with SWIFT
  - ✓ ATOM Capital Markets, to manage debt and interest rate risk
  - ✓ ATOM Accounting



## Results

- Upon completion of the project, the Client achieved its vision of:
- ✓ Creating a highly automated the treasury environment
  - ✓ Integrating all treasury processes, including bank account management (including fee analysis), liquidity, payments, securitized debt, credit facilities, intercompany loans and accounting
  - ✓ Significantly improving its visibility of cash and risk



# ATOM Treasury Management

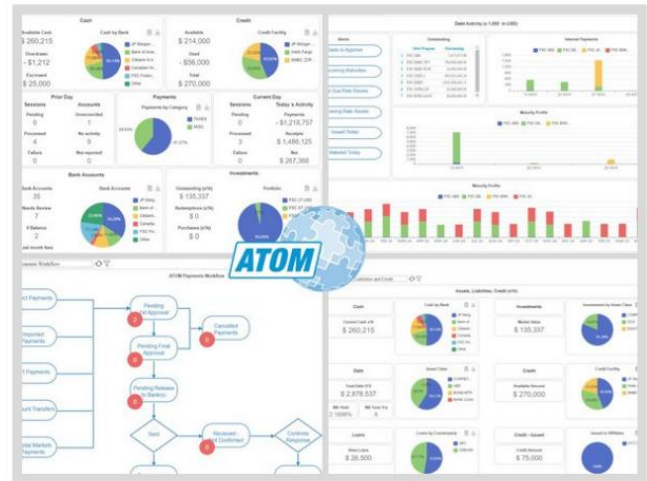
## About ATOM

ATOM is a comprehensive, cost effective treasury software solution where treasuries can manage all of their needs in one complete, web-based platform. ATOM provides treasury management solutions for:

- Cash Management and positioning
- Forecasting and Liquidity
- Payments
- Bank Account Management
- Bank Fee Analysis
- Investments
- Debt and Credit
- Intercompany Loans
- FX, Interest Rates, and Commodities
- Risk and Compliance
- Inhouse Banking
- Syndication and Securitization
- Accounting and Treasury subledger
- Hedge Accounting
- Financial Reporting

## ATOM User Experience

ATOM takes a uniquely visual approach to treasury management workflow. ATOM “Cockpits” provide the best of navigation, dashboards, business intelligence, workflow, and business functionality all on one page.



## About Financial Sciences

Founded in 1987, Financial Sciences provides treasury operations, risk management, and corporate governance software solutions to multinational corporations and financial institutions worldwide.

*For more information*

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