

# Achieve **98% On-Time Payments** and **Cut Your Transaction Costs by 30%** with HighRadius Treasury Payments Software

Take control of your global payments with HighRadius Treasury Payments Software. Seamlessly integrating with your ERPs and banks, it automates payment processing with up to 98% success across all subsidiaries, providing real-time visibility into every transaction and payment status. Reduce manual reconciliations, avoid payment errors, and free up time to focus on smarter financial decisions—all with minimal IT intervention.

**30%**

Reduction in  
Bank Fees

**30%**

Increase in  
Productivity

**98%**

Payments Executed  
on Time

**90%**

Payments Errors, Sanctions,  
and Frauds Auto-Detected



## Fast-Track Your Payment Approvals

Speed up your payment approvals with customizable workflows that align with your organization's processes. Reduce delays, eliminate bottlenecks, and ensure timely transactions with an efficient and streamlined approval system.



## Go Live with Minimal IT Dependency

Integrate seamlessly with your existing ERPs and finance systems to enable high-accuracy payment execution. Get up and running quickly with minimal IT involvement, leveraging bank or ERP data for a smooth, efficient setup.



## Safeguard Payments with Intelligent controls

Leverage AI-driven fraud detection and customizable alerts to ensure the integrity of your payment processes. Monitor transactions in real time and receive immediate notifications of anomalies, all from a single platform, to protect your treasury operations from potential threats.

## The Challenges

Organizations face unique challenges with treasury payments, where each transaction must balance speed and accuracy under strict compliance guidelines. Treasury teams often juggle various payment types, regulatory policies, and approval workflows—making it challenging to meet organizational and regulatory expectations. Treasury analysts play a crucial role in maintaining a smooth, secure payments process, but they face multiple obstacles. Issues arise in handling large transaction volumes, managing approval workflows, and navigating international costs—all of which challenge the treasury's ability to uphold the organization's financial integrity while supporting efficient operations.

Treasury teams are often stretched thin, needing streamlined, adaptable solutions that simplify payment management while ensuring robust oversight and security. Teams need efficient solutions to manage bulk payments, optimize FX rates, and minimize international fees.

### Ensuring Timely and Accurate High-Value Treasury Payments

High-value treasury payments are associated with increased financial and reputational risks. Timing and amount accuracy is very critical. Even slight delays in processing or operational errors tend to cause ripple effects across key business relationships, which may take a long period to restore lost confidence. To the treasury teams, timely execution of such transactions provides avenues through which the enterprise's reputation on financial matters can be preserved, while the sustainability of the business operations is ensured.

### Choosing the Right Payment Channel to Balance Speed and Cost Across Regions

The trade-off of cost versus speed is actually a balancing act, especially when each region uses different banking networks, time zones, and protocols for payments. Standardization of one single version, which is cost-effective, can be very difficult to attain across those variations. Finding ways to navigate these kinds of variations is crucial to keeping costs managed without sacrificing the speed necessary to conduct international business.

### Reducing International Payment Costs through FX Rate Control

Foreign exchange (FX) rates heavily influence the cost of international transactions, where fluctuating rates can increase bank fees and affect budget allocations. For treasury teams, controlling FX rates is vital to reducing overhead and ensuring profitability. Finding ways to optimize FX rates on an ongoing basis can significantly ease the financial impact of cross-border payments.

### Managing Complex Approval Workflows and Compliance Across Payment Types

In general, handling multiple payment types across regions means that treasury teams often navigate complex approval workflows under tight regulatory scrutiny. This manual routing of approvals introduces time delays and risk of human error, which may lead to gaps in compliance and delayed payments. This process needs to be streamlined using secure, automated workflows so as to ensure compliance and avoid bottlenecks in payment processing.

### Handling Bulk Payments Efficiently Without Oversight and Security Gaps

Processing high-volume transactions—such as payroll, vendor payments, and other bulk disbursements—requires an effective balance of oversight and efficiency. When teams rely on multiple systems, they often face security gaps, inefficiencies, and increased risk of error. High control is necessary, particularly in bulk payments, where treasury teams must ensure that every transaction is precise, secure, and traceable.

### Mitigating Fraud and Compliance Risks in Treasury Payments

Global payments carry inherent fraud and compliance risks, as treasury teams deal with multiple jurisdictions and complex transaction structures. Proactively identifying and mitigating these risks is essential, as even minor gaps can lead to significant financial penalties and reputational harm. Strong compliance frameworks and early fraud detection measures help protect the organization from costly violations.



## Quickly Identifying and Investigating Unusual Payment Patterns

The rapid identification of suspicious trends in payment behavior is crucial to preventing fraud. For all practical purposes, teams cannot manually monitor high transaction volumes. Treasury needs enabling tools that make this whole process of spotting and investigating suspicious patterns easy, enabling them to respond on time to impending threats and feel totally confident about their processes.

## Eliminating Manual Errors in Recurring Payments

Recurring payments, like vendor invoices and scheduled disbursements, are specifically prone to manual errors that bump into cash management and break the consistency in the financial operations. Automation of such processes is vital to reduce errors and facilitate easier workflows that assure greater overall financial control within the treasury function.

# The Solution

## Treasury Initiated Payments

Treasury-Initiated Payments simplifies critical, high-value transactions by allowing treasury teams to initiate payments directly with fewer steps. With customizable templates for recurring payments and manual entry options for urgent transactions, this module speeds up payment processing and supports better cash management. Treasury teams can make essential payments precisely when needed, giving them control over timing and transaction execution.

## Multi-Channel Payments

Multi-Channel Payments supports global treasury payment needs with multiple channel options, including direct bank connections, ACH, Instant Payments, and SWIFT. Treasury teams can manage transaction speed and costs based on location and urgency, ensuring efficient, tailored payments across regions.

## Maintaining Liquidity While Managing Complex Intercompany Transactions

Frequent intercompany transactions in several forms of denomination increase transaction costs and introduce complexity into liquidity management for global organizations. Treasury teams must carefully manage these payments to maintain optimal liquidity, balancing the need for intercompany transfers with the goal of minimizing transaction costs.

## Payment Approval and Workflow

This module provides a systematic, policy-based approach for payment approvals with multi-level checks and balances. Treasury teams have real-time visibility over payment statuses, ensuring each transaction meets internal standards and compliance requirements. This organized approval process enables the treasury team to manage workflows confidently with full oversight.

## Bulk Payments

The Bulk Payments module centralizes large-scale transactions, streamlining approval, ERP integration, and anomaly detection. Treasury teams can view transactions in one secure location, making bulk processing more manageable and reducing administrative tasks. This consolidated approach enables secure, efficient execution of high-volume payments while minimizing errors.



## Real-Time FX Rate Control and POBO

Real-Time FX Rate Control ensures treasury teams have precise, up-to-date rate information for international transactions, enabling them to reduce banking fees and secure favorable rates for cross-border payments. POBO streamlines payment processes by consolidating treasury accounts, simplifying the management of global payment flows and optimizing bank relationships. Together, these capabilities support treasury teams in achieving cost efficiency and operational control in international transactions.

## Advanced AI-based Fraud Detection

Advanced AI-Based Fraud Detection automatically analyzes transactions for unusual patterns, reducing manual reviews and providing insights into potential risks. Treasury teams can use these insights to manage payment security efficiently, allowing them to focus on critical transaction reviews saving time and resources.

## Template-Based Payments for Recurring Payments

Template-Based Payments simplifies recurring payment processing with pre-defined templates. Treasury teams can make quick adjustments to essential details, reducing errors and ensuring consistency. This approach accelerates routine payment workflows, maintaining steady cash flow with minimal effort.

## Payment Anomalies

Payment Anomalies uses AI-driven and rule-based systems to proactively detect irregular transactions before they are processed. This module helps treasury teams identify potential fraud patterns and sanction risks early, enabling proactive action to protect funds. This early detection system adds a layer of security, allowing the treasury teams to intervene before anomalies impact the broader cash flow.

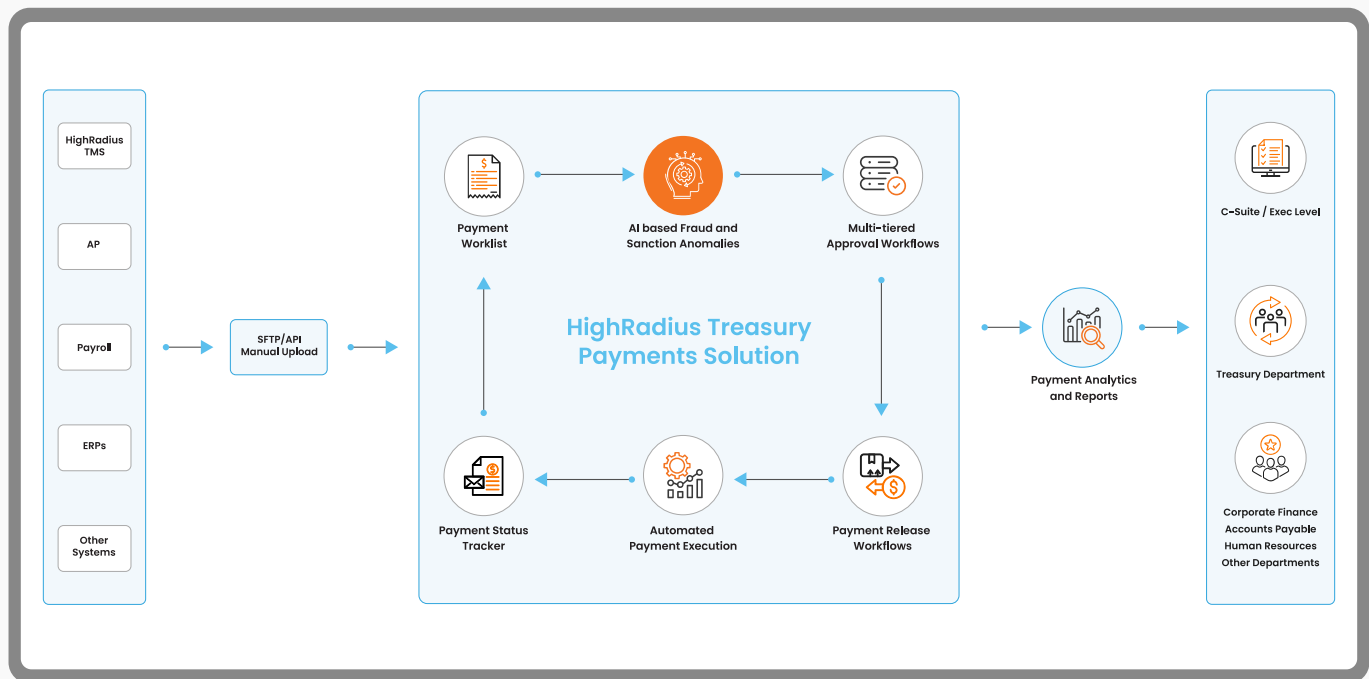
## Multi-Rail Payments

Multi-Rail Payments enables treasury to conduct instant intercompany transfers through local payment rails and virtual accounts. By cutting transactional costs and boosting liquidity, this module optimizes fund movement and improves transparency in intercompany cash flows. Treasury teams can leverage local rails to make rapid, cost-effective transfers across domestic and international payments.



# Solution Architecture of Treasury Payments Software

HighRadius simplifies treasury payments by connecting seamlessly with ERP, bank, and AP systems. Treasury teams can manage urgent, bulk, and cross-currency payments efficiently with customizable templates and role-based workflows. Our platform features AI-driven fraud detection and compliance checks for real-time security. Additionally, FX rate controls and direct bank connections ensure quick and cost-effective transactions. This unified approach empowers treasury professionals to streamline processes, improve oversight, and confidently manage payments.



## Trusted By The Best Treasury Teams Around The Globe



KONICA MINOLTA



DANONE  
NORTH AMERICA



ASCEND  
PERFORMANCE MATERIALS



CORELLE  
LIVINGWARE SINCE 1970

## Seamless Connectivity with ERPs, Banks, and Other Financial Systems

### Source System Integrations

**Treasury Systems** – Supports integration with the HighRadius Treasury system to process Treasury payments initiated from the Cash Management system.

**A/P Systems** – Supports integration with the HighRadius A/P system to process vendor payments.

**ERPs** – Supports integration with all major ERPs, such as SAP, Netsuite, etc., through file-based and API integration methods.



## Payment Execution Channels

**Direct Bank Connectivity:** Secure H2H connections via SFTP for direct transactions with major banks, including file encryption for data integrity.

**SWIFT Service:** Facilitates centralized payments across multiple banks through FIDES, eliminating the need for individual bank connections.

**TransferMate:** Seamless cross-border payments via TransferMate's network, reducing fees and accelerating global transactions in HighRadius Treasury Payments.

## Keep Your Data Confidential and Safe

HighRadius' Treasury Payments Software has all the necessary compliances and accreditations required to keep your data confidential and safe.

- Compliance with industry standards and regulations, including GDPR, HIPAA, SOC 1 Type 2, SOC 2 Type 2, and PCI DSS.
- Comprehensive InfoSec reviews from multiple banks and over 500+ corporate customers. Encryption of data at rest and in transit, ensuring data privacy and security.
- Role-based access controls to ensure authorized access to data.

## Achieve Centralized, Automated Treasury Payments and Enhance Control with HighRadius.

Don't settle for the ordinary. Discover the extraordinary with HighRadius.

[REQUEST A DEMO](#)



## About HighRadius

HighRadius offers cloud-based **Autonomous Software** for the Office of the CFO. More than 850 of the world's leading companies have transformed their order to cash, treasury and record to report processes with HighRadius. Our customers include 3M, Unilever, Anheuser-Busch InBev, Sanofi, Kellogg Company, Danone, Hershey's and many more.

Autonomous software is data-driven software that continuously morphs its behavior to the ever-changing underlying domain transactional data. It brings modern digital transformation capabilities like artificial intelligence, robotic process automation, natural language processing, and connected workspaces as out-of-the-box features for the finance & accounting domain.

Before the availability of autonomous software, finance stakeholders had to pick between a digital replacement of a paper-based solution or build & maintain custom RPA/AI-based tools in-house. In contrast, HighRadius' Autonomous platform combines the best of both worlds to deliver measurable business outcomes such as DSO reduction, working capital optimization, bad-debt reduction, reduced month-end close timelines, and improved productivity in under six months.

[Click here](#) to see Autonomous Software in action.

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