

Accelerate your payments modernization journey.

Enabling financial institutions to intelligently
orchestrate payments at scale.



Disclaimer

Copyright 2023 DataNimbus Inc. (DataNimbus). All rights are reserved. This document is not published for public consumption and the following notice is affixed to protect DataNimbus in the event of any unauthorized or inadvertent publication, both offline and online. Without the prior written consent of DataNimbus, this document, or any of its parts, cannot be reproduced in any form – including electronic transmission, photocopying, etc. This document contains information that is confidential to DataNimbus and disclosure of this information, or of the existence of this document in detail, is not authorized unless expressed explicitly by DataNimbus. Copyright protection includes material generated from our software programs displayed on the screen, such as icons, screen displays, and the like.

Trademarks

All brand and product names are trademarks or registered trademarks of their respective holders and are hereby acknowledged. Technologies described herein are either covered by existing patents or patent applications are in progress.

Confidentiality

The information in this document is subject to change without notice. This document contains information that is confidential and proprietary to DataNimbus and may not be copied, published, or disclosed to others, or used for any purposes other than review, without written authorization of an officer of DataNimbus. Submission of this document does not represent a commitment to implement any portion of this specification in the products of the submitters.

Content Warranty

The information in this document is subject to be changed without notice. **THIS DOCUMENT IS PROVIDED "AS IS" AND DATANIMBUS MAKES ABSOLUTELY NO WARRANTY, EXPRESS, IMPLIED, OR STATUTORY, INCLUDING BUT NOT LIMITED TO ALL WARRANTIES FOR A PARTICULAR PURPOSE.** DataNimbus shall not be liable for errors contained herein or for incidental or consequential damages in connection with the furnishing, performance or use of this material.



Cloud-native API-first AI-powered payment journeys.

Built for businesses that think digital, natively.

Introducing DataNimbus



Company

- HQ in Dallas, TX, USA with offices in India
- Inventor of cloud-native open-source intelligent automation platform
- Deep focus on payment orchestration, payments engineering and BFSI data science



Customers

- Large global bank, 17-country deployment
- 6 of the top 10 private banks in India
- 3 top insurers in US and India
- 1 large payfac in the US



Partners



What we deliver



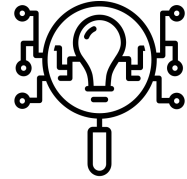
Faster speed to first payment

Instantly launch sophisticated payment journeys without coding



Better compliance

Config-driven expression of regulatory controls with total observability



Actionable intelligence

Generate real-time insights into payments and apply rules to deal with risks



How we deliver

Configurable payouts (POBO)

Flexible funding payouts in the digital commerce ecosystem, including merchant settlement, payment/ payfac aggregation, supply chain finance, commission payouts.

Smart collections (COBO)

Routing of inward payments to appropriate collections based on BIC/VA identifier/construct, orchestration of collection validations, real-time settlement and/or hold in an FBO

Escrow automation

Automating complex escrow structures with budgets, scheduled instructions and document tracking

Corporate-to-bank

Configurable data-exchange platform that enables financial institutions, partners, and corporates to connect to each other seamlessly with files and APIs.

Virtual Ledgers

Liquidity management on one physical account e.g. (sub-account/sub-ledger hierarchy), wallet as a service, reserves management, balance building

Recon automation

Rule driven recon between banks, ISVs, merchants, PayFacs, clearing systems, etc. with manual/automatic repair and real-time granular visibility of transactions and fragments (tranches)



Key Features



Participant setup

Manage parties and its beneficiaries under a payment contract in order to govern party details using maker-checker workflows



Split & Grouping

Split a payments contract and consolidate payments for same vendors into a single execution, reduce cost, simplifying reporting and reconciliation



Workflow orchestration

Create new age digital products driving efficiencies and differentiation in various banking and non-banking services



Payout Schedules

Streamline any payment process that enables configurable payment schedules such as instant, future dated, schedules, workaround holidays



Budgets and Limits

Plan and create budgets for various business scenarios, control and enforce the budgets rules and timelines accurately to empower flexible configuration and budget audit



Virtual Ledgers

An empowered platform to manage Neo Account based collections and disbursements to facilitate micro loan servicing



Rules

FinHub specializes in every digital company that taps into the gig economy and has to work out commissions and make payouts to the participants in the digital journey



Reporting & Reconciliation

Transparency and traceability, reliable and clear tracking of the payment contracts that allows user to get complete visibility on the transactions and audit trails across all activities that happen within the platform

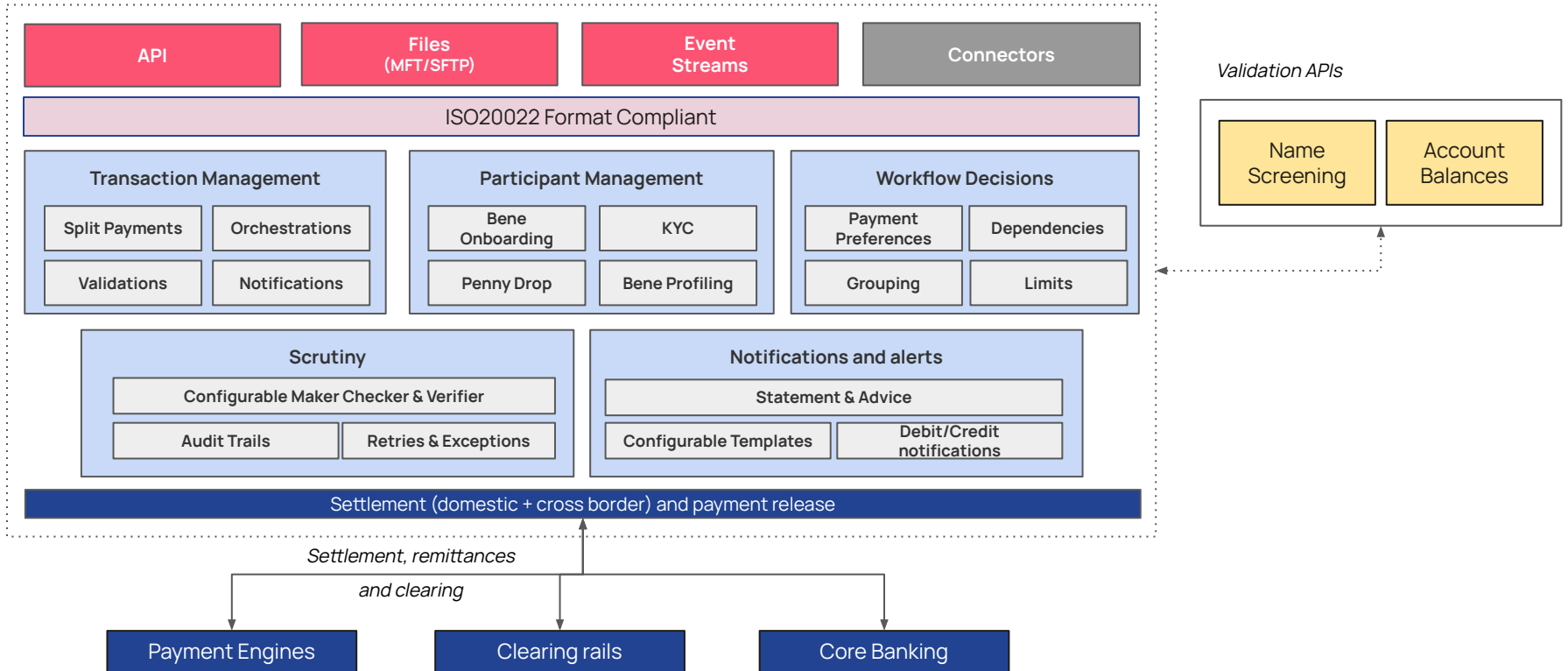


Notifications & Alerts

Configure notifications by transaction type and status, including the ability to choose who and when a participant should receive notifications.



Building blocks



FinHub evolution



Technology Modernization

From workflow/OSGI to microservices architecture



Digital Commerce

E-commerce flavours brought into the platform



Web - scale

1 Million + payments processed under Finhub



Embedded Finance

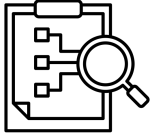
Modern building blocks such as, Virtual ledgers, Reserves Balances



AI-powered recommendations for payment decisioning natively within the platform



Differentiators



Composability & Observability

Create scalable and maintainable systems by combining reusable components in a modular way, while monitoring and optimizing performance with integrated analytics and monitoring tools



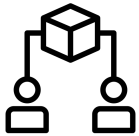
Reduced Time to Market

Go to market in no-time with instant sandbox setups and fast integration



Legacy Modernization

Accelerate innovation, embrace digital opportunities, and meet evolving customer needs by modernizing core systems



Reduce Technology Blocks

Achieve the same output with fewer moving parts, simplified abstractions, and reduced technology overhead



Case study: large global bank

Business Challenge

Problem

The customer needed a robust payments platform to structure multi-party payment contracts and automate collections + payouts at web-scale for high velocity payments.

The volume of transaction data reaches **1 million digital tranches** spread across 25000+ payouts per day for a large e-commerce and fintech platform

Project Scope

Brainstorm, strategic, design, implement, test and support the entire payments orchestration platform from inception to production

Our Solution

Payments platform

We deployed our platform that automated every single payment journey in the digital commercial banking area around e-commerce and escrow payouts.

We also automated reconciliation, budget tracking and reporting including offer operations teams the ability to manage exceptions

Modern tech stack

API-first architecture with bulk file-based options for large initiations and payouts

Value Creation

1. Increase in revenue through fees and float
2. Low cost of operations for global teams to automate contract payouts and deal with non-standard workflows and exceptions
3. Very high degree of stickiness with a high level of configurability for banks to construct and configure payment journeys without a long and expensive SDLC

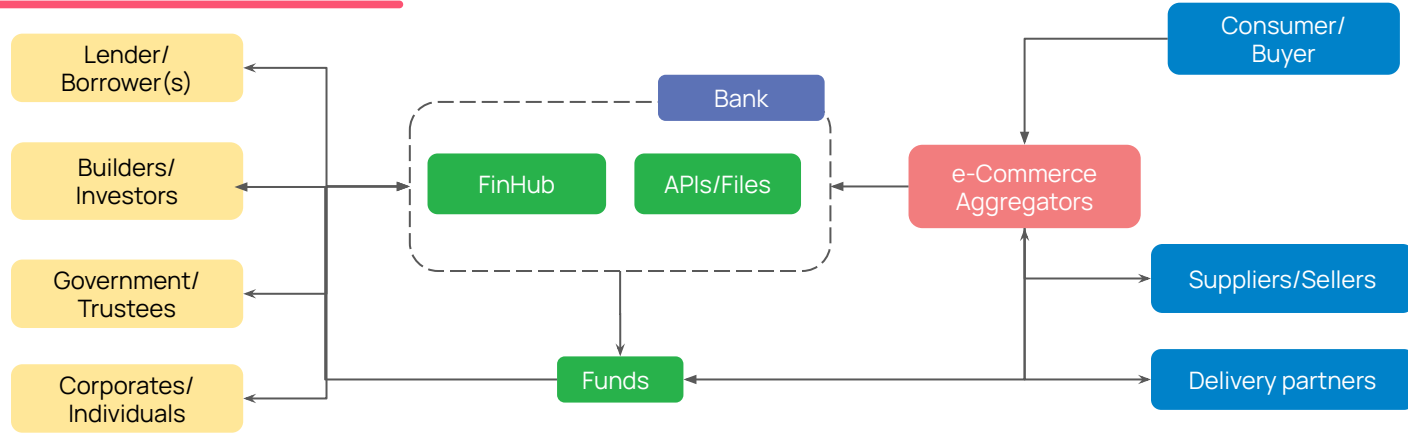
Region:
Global

Domain:
Banking

Solution:
Payments
Automation



Use Cases



Traditional Escrow Use Cases

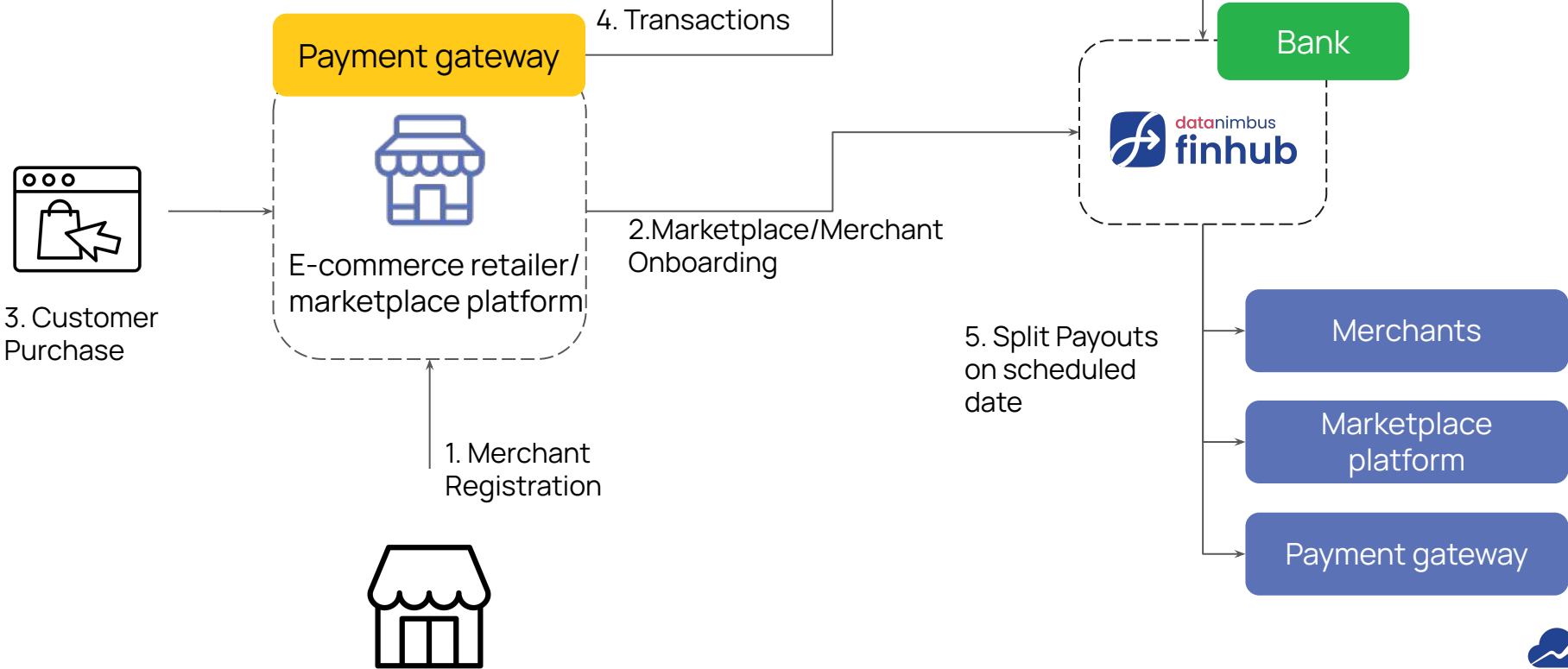
- Manage Escrow accounts in real-estate contracts
- Administer repayments in syndicated loans
- Facilitate share purchase contracts
- Handle rental security deposits
- Structure revenue/profit-share contracts
- Automate Budgets and Waterfall payment constructs in Project Financing/ Trust and Retention arrangements

E-Commerce Use Cases

- Digital Escrows
- Alternate Finance Collection & Settlement
- Marketplace Settlement
- Ledger based Collections and Disbursements



Typical e-commerce payment ecosystem



Thank you



Visit finhub.ai for more information,
or contact us at info@datanimbus.com