


ZYCUS™

Zycus powers
procurement
performance for
**Banking & Financial
Services** industry



Make procurement the key element of business performance

Global market conditions for banks & financial services (B&FS) firms could not be more demanding. But if the challenges are numerous, so are the opportunities for procurement and supply management teams to affect business performance in positive ways. Zycus is here to help. We offer customized solutions that are highly attuned to the B&FS industry's unique requirements and challenges.



“ A well-set procurement organization using sophisticated strategies can unearth considerable savings in the short, medium and long term ”

- A.T. Kearney

Procurement Performance Impact

360-degree spend visibility and intelligent sourcing along with end to end procure to pay solutions gives B&FS industry procurement teams enormous power to maintain cost competitiveness, increase profitability, accelerate cash flow and source more globally in support of both innovation and new-market penetration opportunities. The solutions deliver:

- Frequent, detailed and accurate classification of all spend transactions
- Abilities to manipulate and view spending from a wide variety of angles and across costly operational processes
- Tools for mining spend data for opportunities that can influence everything from prices paid to consumption and cash flow
- Abilities to conduct sourcing events with multiple suppliers in short period of time
- Sourcing decision support and optimization

- Capability to identify savings opportunities through data analysis
- Drastic Reduction in cycle time and transactional activities of invoice processing

Massive employment cuts made in recent years suggest the B&FS industry must look more to suppliers and service providers to meet demands for innovation going forward. Intensifying regulatory and data security requirements will also have significant implications for the ways in which B&FS firms qualify, certify and manage commercial relationships with suppliers. Disciplined and thorough supplier and contract management solutions can ensure that B&FS firms source from the best suppliers at the right costs while maximizing compliance and minimizing supply-related risks. The solutions enable:

- Thorough vetting and rapid onboarding of new suppliers
- Precise management of complex regulatory data sets in relation to suppliers and contracts
- Structured performance measurement and management, and Ongoing supplier development.

INDUSTRY CHALLENGES

- Weak economic growth, volatile financial markets and increasingly stringent standards around lending, fees, financial accounting and risk management will continue to constrain revenue growth potential and focus attention on reducing and controlling costs
- Industry and government oversight and regulation is becoming more complex and substantially stricter on both national and international levels
- Consumers continue to demand a fast pace of technological innovation, requiring significant ongoing investment in product and service development across geographies
- There are greater demands for ironclad data and systems security, information privacy and protection
- Large amount of non standardized data
- Low Base Rates for the foreseeable future results in pressure to cut costs

69%

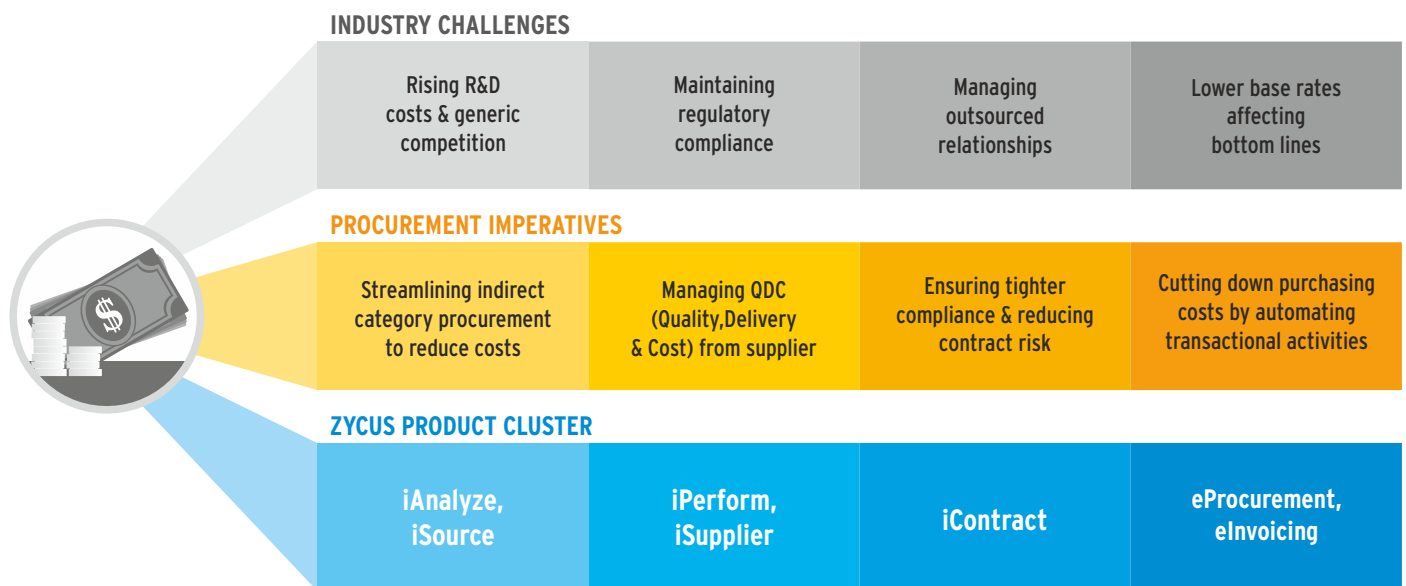
CPO's view Cost Reduction
as a strong priority
-Deloitte

Up to
3%

impact on the bottom line
by 5% reduction in
indirect spend
-supplymanagement.com

Up to
15-20%

savings in Indirect
Procurement by Rationalizing
Supply Base and Increasing
Compliance to Contracts
-EY



ZYCUS SOLUTIONS

Spend Analysis

With its patented AI-powered spend-classification engine that learns data idiosyncrasies for entire industries such as B&FS, Zycus offers both standard and custom spend taxonomies that can be leveraged to accelerate analysis and drive classification accuracy across all categories to 90% and beyond. The complete Zycus Spend Analysis solution (iAnalyze & iMine) empowers B&FS companies to:

- Perform powerful multidimensional spend reporting in support of rigorous financial reporting and compliance requirements
- Understand how spending rolls up by product lines and costly operational processes
- Gain greater control over noncompliant spending and identify more opportunities for placing services such as asset and risk management, consulting, legal, staffing/recruiting, IT consulting and marketing under management by procurement
- Automatically generate strategic opportunities for supply base rationalization, contract compliance improvement, demand aggregation and payment terms rationalization

Zycus has SSAE 16 and ISO 27001 certified data centers and is the only procurement solution provider to successfully clear third-party web application penetration testing required by a leading international bank.

eSourcing

The Zycus e-Sourcing solution (iSource) offers RFX templates that are specific to the financial services which are configurable for virtually any item or service being sourced, including complex business process and services outsourcing. The solution enables B&FS companies to:

- Quickly build sourcing events and solicit supplier bids from anywhere in the world
- Engage and easily solicit input from authoritative spend stakeholders
- Analyze complex inputs from suppliers
- Award business both promptly and optimally
- Build multiple what-if scenarios and analyze them before awarding contracts to suppliers

Contract Management

The Zycus Contract Management solution (iContract) minimizes risk exposure in contracts and empowers procurement organizations to:

- Ensure use of proper standard clauses for a wide variety of purchase types (for example IT outsourcing, office supplies etc.)
- Match transactions to contracts to ensure utilization and compliance to pricing and other performance terms
- Make sure that contracts are never renewed automatically without proper due diligence
- Adhere to ever increasing and strict regulations in the industry

Supplier Management

The Zycus Supplier Management solution (iPerform) collects all supplier information in a single structured repository and offers a prepackaged KPI library for the B&FS industry, which includes metrics and capabilities for ensuring that supplier credentials are both valid and current using automated screening and data validity checks. The solutions enable:

- Tracking of suppliers and other commercial partners with respect to financial stability and performance to service level agreements (SLAs)
- Compliance under Basel II/III requirements for capital, liquidity and leverage
- Adherence to best practices for business continuity planning (both disaster recovery and business resumption)
- Compliance to such standards as International Financial Reporting Standards, Anti Money Laundering, Sarbanes-Oxley Act, Gramm Leach Bliley Act, Bank Secrecy Act, Foreign Corrupt Practices Act and Financial Services Authority (U.K)
- Consolidation of Suppliers across the organization

Procure-to-Pay:

Zycus' Procure to Pay (P2P) solution cuts down drastically on transactional activities by automating them and helps your resources to focus on other initiatives. The solution allows employees to:

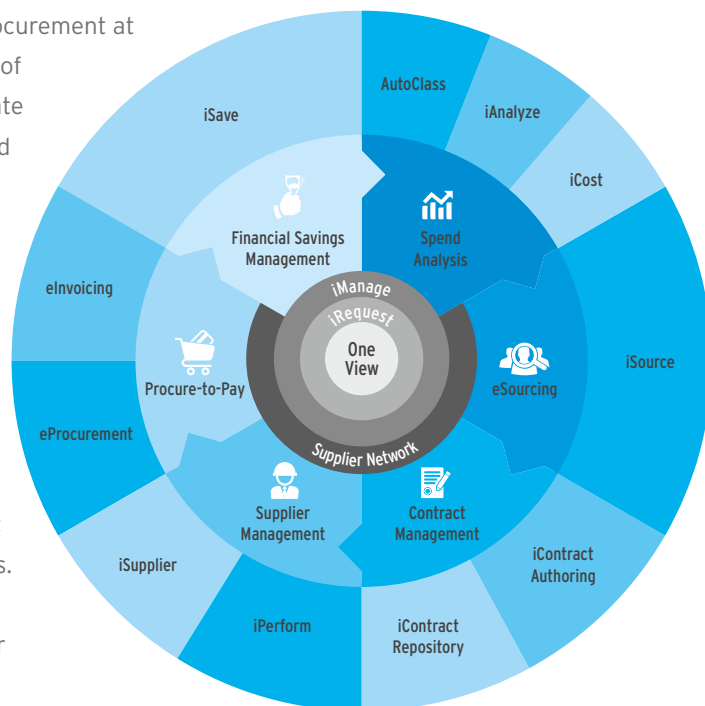
- Purchase items using an easy to use, Amazon like interface that requires little to no training
- Process invoices instantly and at a fraction of the cost
- Effectively manage supplier payments resulting in better vendor relations and higher discounts

About Zycus

At Zycus we are 100% dedicated to positioning procurement at the heart of business performance. With our spirit of innovation and a passion to help procurement create even greater business advantages, we have evolved our portfolio to a full suite of Procurement Performance Solutions - Spend Analysis, eSourcing, Contract Management, Supplier Management, Financial Savings Management, and Procure-to-Pay.

We believe our deep, detailed procurement expertise and a sharp focus on being responsive to our customers has reflected in us being positioned as a 'Leader' in the '2013 Gartner Magic Quadrant' for Strategic Sourcing Application Suites. We continue to see each customer as a partner in innovation and no client is too small to deserve our attention.

We are a 600+ company with a physical presence in virtually every major region of the globe. With more than 200 solution deployments among Global 1000 clients, we search the world continually for procurement practices proven to drive competitive business performance. We incorporate these practices into easy-to-use solutions that give procurement teams the power to get moving quickly - from any point of departure - and to continue innovating and pushing business and procurement performance to new heights.



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