

OFFERINGS FOR SMALL TO MEDIUM BUSINESSES

Many corporations, particularly those in the middle market from an annual revenue perspective, struggle to meet challenges related to improving cash flow and increasing efficiencies because they lack technology, IT resources and the appropriate infrastructure. As such, these organizations are seeking alternatives to traditional software licensing, which can facilitate productivity increases, improving financial performance and lowering operating costs.

Aware of these challenges facing small to medium-sized businesses, SunGard's AvantGard offers treasury, accounts receivable and payments management technology delivered in various deployment models including a pay as you consume or SaaS (software-as-a-service) model requiring little upfront costs and little to no ongoing IT support.

AvantGard's subscription-based software service is capable of meeting the functional and budgetary requirements of small-medium sized companies by eliminating the cost of traditional software licensing and ongoing system upkeep. AvantGard solutions are also flexible enough to easily interface with existing or future ERP systems.

IMPROVE MANAGEMENT OF CASH & RISK

By delivering enabling technology that can deliver receivables, treasury, and payments management, companies can gain access to free cash flow by facilitating better integration, visibility and collaboration both across the enterprise and the greater EcoSystem.

AvantGard helps companies reduce past due A/R, gain visibility to cash and risk and significantly reduce payment transaction fees:

Receivables Management:

AvantGard's order-to-cash solution drives automation, workflow and collaboration across the order-to-cash cycle, with detailed analysis and reporting capabilities for decision support. The solution will automatically drive collection queues, send reminder notices and manage invoice dispute workflow. Companies that use this solution typically realize 20-25% reduction in past due A/R, 10-20% lower DSO and improved dispute cycle time of 50-80%.

"As the number of transactions that we process continues to grow, our credit department can no longer effectively manage our accounts receivable (A/R) manually. Since we have a limited credit department, allocating our IT budget to software licensing is not practical. The AvantGard solution will help us to cost-effectively automate our processes and lower our DSO."

- Ross Windsor, chief financial officer of MGM Transport

Treasury, Cash & Risk Management:

AvantGard's solution for treasury and cash management can help corporations meet today's challenges by delivering comprehensive technology that helps businesses to maximize liquidity and drive growth. This subscription based service allows companies to access software via the web to perform everything from cash management to foreign exchange (FX) management, in-house banking and short-term cash investing through an integrated money market portal. Companies use the service to improve their view of cash across the enterprise while also significantly improving access to information, allowing for more sophisticated treatment of their investment, debt and currency positions. A comprehensive dashboard provides visibility to key data elements to all levels within treasury and up to the CFO.

"In choosing SunGard's AvantGard we have selected a system that will address multiple needs in a single-vendor environment. We feel confident that through sophisticated technology and local expertise, SunGard will help to enhance our overall business process management, and in turn improve strategic decision-making."

- Caroline Henry, head of treasury at Eskom

Payments Execution:

AvantGard offers corporate customers an integrated payment platform that provides a practical means to obtain rebates, lower overall payment cost, and transition disbursements to electronic payments. From basic check-printing, automated clearing house (ACH) and wire services, to check to ACH and check to card migration, AvantGard offers a suite of solutions aimed at helping to transition your disbursement cost center into a revenue generator. AvantGard's integrated payment platform, PayNetExchange, allows companies to upload one payment instruction file and then SunGard executes the payments in various formats including checks, ACH, wires, P-cards, V-cards, EFT, SWIFT and more. SunGard handles vendor enrollment and manages account information for its customers. Corporations can immediately gain access to rebates, reduce payment costs, dramatically improve productivity and reduce check fraud.

"Outsourcing functions such as payments processing helps companies focus on their core business. Payment solutions, whether in-house or outsourced, can help decrease process time and assist in check to ACH conversion."

- Jessica Livingston, account manager at Novastar

Companies with restricted budgets and limited IT resources are able to now use the same technology as large multi-national companies without the same costs. There are no up-front licensing costs, nor are there upgrade or ongoing support fees. The software is accessed online, as a service with predictable monthly billing.

Flexible Configuration

AvantGard solutions are highly configurable and flexible, allowing companies to tailor them to match specific business requirements and workflow. These solutions are based on service oriented architecture and are browser and operating system independent. Furthermore, pre-defined workflows are also available and can help to eliminate lengthy implementation timeframes.

Scalable

AvantGard receivables, treasury and payments offerings for small-to-medium businesses can deliver many of the same capabilities that have benefited larger sized corporations. As a business grows, AvantGard solutions are scalable and can be easily migrated to the enterprise set of solutions.

WHY SOFTWARE-AS-A-SERVICE (SAAS)?

CHALLENGES	BENEFITS	SOLUTION:
<ul style="list-style-type: none">• Lack of IT resources• Increased demand for compliance• High volume / growth• Labor intensive / manual processing• Need to increase productivity	<ul style="list-style-type: none">• Increase productivity• Introduce automation• Lower total cost of ownership• Increase cash flow• Promote scalability to meet growth• Improve visibility and control over data	AvantGard subscription based software for online access to treasury, payments and receivables technology.

Lower Total Cost of Ownership

Offered as a highly secure, subscription service, AvantGard solutions for small-medium businesses are delivered via a web based interface with minimal implementation. The solution offers a suite for receivables, treasury and payments management. Companies are able to take on one or multiple solutions as required, at a fraction of the price of a traditional software implementation.

For more information, contact us at avantgardinfo@sungard.com