CASH MANAGEMENT PLATFORM

Each cashflow precisely accounted for

Managing liquidity across multiple bank accounts, currencies and customer accounts has never been simpler. alignCASH interfaces between the investment service providers and the Saudi banking network, managing the full lifecycle of outbound payments, inbound credits and bank reconciliation. Built from the ground up exclusively for investment management, where every amount must be traceable, every payment auditable, every settlement on time.

SERVES ASSET MANAGEMENT | BROKERAGE | CUSTODY | FINTECH COMPANIES

alignCASH interfaces between Saudi Arabia's banking network and regulated investment firms which provide investment services to their customers. As these firms invest customer funds into market, alignCASH serves as the system of record for all underlying treasury cash movements. The platform seamlessly automates critical financial workflows — including sweeping funds between accounts, processing customer and vendor payments, ingesting bank statements, and reconciling every transaction against expected activity.

Core Modules

Cash Management

Manages outbound payments and inbound credits

- Bank Accounts — Omnibus accounts (hold pooled customer balances) and Operation accounts (the company's own working accounts)
- Customer VIBANs — virtual IBANs that let tracking each customer's position within a shared Omnibus account
- Purpose Codes — SWIFT payment purpose codes accepted per bank, used when dispatching payment instructions
- Payment initiation — Account Sweep, Customer Payoff, Party Payment based on Bank Payment voucher
- Foreign currency payments — cross-border, multi-currency instructions with exchange rate handling
- Bank Entries — raw inward bank statement lines (MT942) transformed into structured, reconciled entries
- Statement Exceptions — items that fail to reconcile automatically, routed for manual review
- Blocks & Realisations — fund reservation against obligation, and inward credit forecasting
- Payment Gateway — collection and settlement
- Fee Framework — outward fee and intermediary fee configuration with fee sharing options with beneficiary
- Operational Alerts — business-level issues surfaced for prompt attention

Customer Management

Individual & corporate customer lifecycle

- KYC based onboarding — institutional, resident and international customers in one workflow
- Automated identity verification and AML screening
- Continuous risk monitoring and fraud protection
- Audit-ready regulatory reporting on customer records

Accounting Automation

Multi-ledger accounting engine

- Multi-ledger platform — corporate, omnibus off-balance-sheet and fund ledgers
- Customisable pre-built Chart of Accounts templates for capital market institutions
- Atomic voucher engine posts multi-leg entries across every book at once
- Balance Sheet, Profit & Loss, General Ledger, Sub Ledgers, Cost Centers and Cashflow

Payment Initiation

THREE PAYMENT TYPES

Account Sweep

OWN → OWN

Transfer surplus liquidity between your own operational and omnibus accounts to ensure the right funds are in the right place at the right time, for customer obligations and operational needs.

Customer Payoff

POOL → CUSTOMER

Disburse from the omnibus pool to a customer's bank account — redemptions, dividends, maturities. The amount is drawn from the customer's virtual account within the pool.

Beneficiary Payment

OWN → THIRD PARTY

Settle third-party suppliers — professional fees, custody charges and other payables. Initiated from your operational accounts to the beneficiary's bank account.

Platform Infrastructure

Bank Adapter Router · BADR

Bank connectivity module

- Bank & B2B Contracts — connectivity and channel configuration per bank, scoped by business unit
- MT101 dispatch — routes outbound payments to the correct bank adapter
- MT942 ingestion — per-account statement polling & retrieval
- SLA monitoring — acknowledgement / status / settlement latency per bank + channel
- Multi-protocol adapters — SOAP API, REST API and file (SFTP)

WHY IT MATTERS

- **One canonical payment and statement model — regardless of which bank is on the other end**
- **Adding a new bank means adding one adapter — nothing else changes**
- **Full audit trail and SLA visibility across every bank, every channel**

Application Framework

Customer Portal & Mobile App

Facilitate customers to perform KYC, top up and monitor virtual-account balances and execute transactions.

Eco-System Integration

Transactions via secured REST APIs; every status change pushed back through webhooks.

Workflow & Control

Configurable multi-level approvals before execution, with a complete tamper-proof audit trail.

AI-Powered Assistance

An AI chatbot across back office, portal and apps — get position insights and perform transactions conversationally.

Role-Based Security

Granular role-based permissions across every channel, with maker-checker controls and a full audit trail.

Message Notification

User-defined, template-based message dispatching for individual and batch Email and Push notifications.

Technology

ON-PREMISE CLOUD

A banking-grade stack — compliant, fault-tolerant and built to scale.

APPLICATIONS

Customer Portal | Customer Mobile | Enterprise Portal

SERVICES

Cash Management | Bank Adapter Router | Customer Management | Accounting Automation

INTEGRATION

RESTful — Online | Queue — Async

DATABASE

RDBMS | NoSQL

- **Applications** — multi-platform web and mobile edge interfaces built for customers and internal staff.
- **Microservices** — independent, horizontally scalable service containers isolating core business domain logic.
- **Integration** — dual-mode orchestration using synchronous RESTful APIs and asynchronous event-driven message queues.
- **Database** — polyglot persistence pairing a transactional RDBMS with high-velocity NoSQL schema flexibility.

About Valignit Technologies

Valignit Technologies is established and run by a team of seasoned technocrats with a combined experience of over 150 years in consulting, solutions and technology. With extensive regional expertise, we deliver localized, secure, scalable applications, bundled with extensive implementation services and focused training. Our expertise in low-latency investment banking applications with regulatory compliance ensures seamless operations and a competitive advantage for the organizations we serve.

150+

YEARS COMBINED EXPERIENCE

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SCAN TO CONNECT