

alignCASH

A comprehensive Cash Management solution

Stakeholders

- Fintechs
- Investment Banks
- Brokers
- Custodians
- Asset Managers
- Portfolio Managers

Application Entities

- Customers
- Counterparties
- Banks
- Payment Gateways
- Identity Providers
- Sanction list Providers
- Regulatory Authorities

User Interfaces

- Backoffice Administration
- Customer Web Portal
- Customer Mobile App

Overview

alignCASH is a combined cash and customer management add on service, which complements the existing core application infrastructure of Investment and Fintech organizations, using its effective APIs and frontend Interfaces.

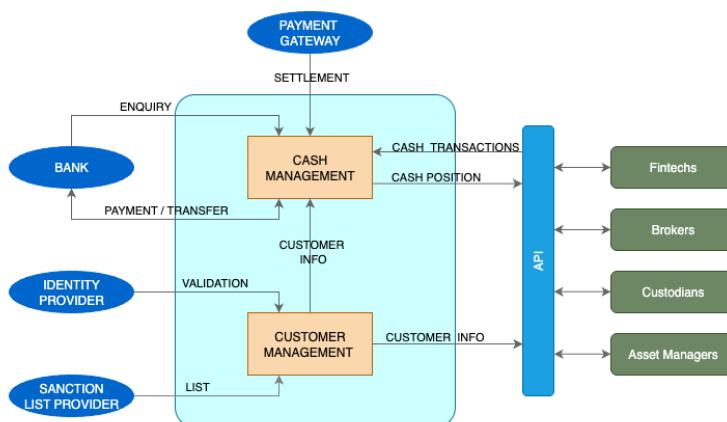
It is a unified platform delivering a centralized repository for customer and cash data, with concurrent access for multiple business lines and controls, to meet global financial standards and regulatory requirements.

Cash Management

Effectively maintains company and customer cash with banks in multiple currencies. Handles customer and counterparty payables and receivables through B2B and payment gateway integration with built-in reconciliation.

Customer Management

Complete customer life cycle management starts from seamless onboarding and continues with an extensive relationship support throughout the tenure of account, adhering to full KYC compliance and regulations.



Why alignCASH?

- Real-time insights into cash flows and account activities.
- Accelerated customer onboarding and transaction workflows.
- Reduced operational risk with automated, secure processes.

alignCASH empowers various business lines within the investment domain to optimize operations and deliver exceptional client experiences while adhering to the regional and global compliance standards.

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Functionality

- Bank Management
- Currency & FX Rate Management
- Bank Account Operations
- Customer Virtual Accounts
- Counterparty Management
- Bank Transfers
- Counterparty Payments
- Customer Payments & Receipts
- Reconciliation
- Comprehensive Reporting

Integration

- Bank B2B
- Payment Gateway

Technology Stack

- PostgreSQL Database
- Redis cache
- RabbitMQ
- Spring boot (Micro service)
- ReactJS (Frontend UI)
- React Native (Mobile App)

Cash Management

A web-based application designed to manage operational, omnibus, and virtual customer accounts across multiple currencies with banks. It automates bank transactions and reconciliations through B2B and payment gateway integrations, while providing insightful reports to support informed decision-making.

Features

- Create and manage operational and omnibus bank accounts.
- Authorize account actions and maintain account lifecycle.
- Virtual customer accounts for collections, remittances, and reconciliation.
- Manage multiple currencies, FX rate feeds, conversions, and rate history.
- Counterparty profiles, limits, and payment instructions.
- Interbank transfers with status tracking and remittance information.
- Payments to counterparties with routing and settlement controls.
- Customer inflows and outflows, allocate payments and handle reversals.
- Operational, and settlement reports in exportable formats for analysis and compliance.
- Integrations: Bank B2B and Payment Gateways.
- Bank feeds, auto-match transactions and manage exceptions.
- Reconcile payment gateway settlements with ledger entries, and handle chargebacks.
- Message notification channels (Email, SMS, Push Notification, etc.)
- Operational controls: approval workflow routing, configurable business rules, redundancy detection and validations.
- Reporting & audit: immutable audit log, activity history and exportable reports.
- Audit log capturing detailed, tamper-evident records of system and user actions for traceability and compliance.
- User roles and permissions to define fine-grained access controls and segregation of duties.
- User profile maintenance, password policies, and lifecycle management.

Effectively maintains company and customer cash with banks in multiple currencies. Handles customer and counterparty payables and receivables through B2B and payment gateway integration and reconciliation.

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Customer Management

Functionality

- Customer Dashboard
- Onboarding & Amendments
- Customer Folio
- Contacts
- Opportunities
- ID & KYC Expiry
- Transaction History
- Customer Statements
- Comprehensive Reporting

Integration

- Identity Verification
- AML Screening

Technology Stack

- PostgreSQL Database
- Redis cache
- RabbitMQ
- Spring boot (Micro service)
- ReactJS (Frontend UI)
- React Native (Mobile App)

A web-based application designed to manage individual (resident & non-resident) and corporate customers. Enables online registration, digital identity verification, AML screening and end-to-end lifecycle management while meeting country specific regulatory requirements for KYC, recordkeeping, and reporting.

Features

- Fast, digital onboarding with guided registration, eKYC and document upload to reduce drop-offs.
- Full compliance alignment: automated KYC schedules, ID expiry tracking, audit trails and reporting.
- Single customer view: consolidated profile, transactions, and interactions. Reduced operational risk through role-based access, approval workflows and detailed audit logs.
- Scalable and integration-ready via APIs for identity providers, AML Screening, and third-party services.
- Customer types: Residents, Non-Residents, and Corporates.
- Lifecycle management: account/folio creation, amendments, maintenance, and closure workflows.
- Compliance monitoring: KYC rereview schedules, ID expiry alerts and automated reminders.
- Security & governance: role-based access control, password policies and session management.
- Message notification channels (Email, SMS, Push Notification, etc.)
- Operational controls: approval workflow routing, configurable business rules, redundancy detection and validations.
- Reporting & audit: immutable audit log, activity history and exportable reports.
- Audit log capturing detailed, tamper-evident records of system and user actions for traceability and compliance.
- User roles and permissions to define fine-grained access controls and segregation of duties.
- User profile maintenance, password policies, and lifecycle management.

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Implementation

- Project Planning
- Change Management
- Business Process Assessment
- Fit-Gap & Blue Printing
- On Premise & On Cloud deployment
- Configuration & Customization
- Data Migration
- BI & Reporting
- System & Integration Testing
- Staging & Production Rollout
- Training
- Documentation

Support

- Contracted & On Call service.
- Help Desk & Issue Resolution
- Vendor Coordination
- Cloud Service Administration
- Upgrade & Migration
- Backup & Cloning
- Disaster Recovery
- User & Role Definition
- Training
- Preventive Health Check

About Valignit Technologies

Valignit Technologies is established and run by a team of seasoned technocrats with experience in offering consultancy, development & implementation services to regional and global enterprises.

Leveraging our expertise in cloud transition, we empower our clients with secure, scalable, and compliant solutions. Our investments in cutting-edge tools, expert teams, and proven methodologies ensure seamless migration and continuity.

We deliver secure, scalable applications, robust technical infrastructure, and specialized staffing. Our expertise in low-latency trading systems with regulatory compliance ensures seamless operations and competitive advantage for the organizations.

With extensive regional expertise, our seasoned consultants deliver localized solutions ensuring compliance, targeted training, and tailored solutions.

Our Values

- Single source for end-to-end solutions catering to a broad spectrum of customer's IT requirements.
- Combined experience of over 150 years in consulting, solutions and technologies serving regional and global markets.
- Vast regional experience to addressing all localization needs in applications, training, and deliverables.

Our Team

Mohamed Ghouse

Chief Enterprise Architect

Over 40 years of IT experience in delivering solutions across wide spectrum of business domains

Ansar Yoosuf

Chief Product Officer

Over 30 years of IT experience in delivering Investment and Retail Banking Banking solutions

Wajid Khan

Managing Director & CEO

Over 30 years of IT experience in delivering Investment Banking solutions to leading organizations

Mohammed Salahuddin

Product Head

Over 20 years of IT experience in delivering Investment Banking solutions

Duraiarasan Subramanian

Technical Head

Over 20 years of IT experience in development and delivery of enterprise grade solutions in leading technologies



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