☰Adjoint

Adjoint
Treasury

- Real-time visibility through Open Banking APIs
- Automate transactions with Smart Workflows
- Streamline treasury policies on Uplink DLT
- Easily integrate into your corporate ERP &TMS

Enable
your treasury to
adapt to an evolving
digital world

At a glance

Interlinked private virtual accounts within your organization and for external stakeholders

Permission-based access with two-factor authentication (2FA), and Single Sign-On (SSO)

API-based integration with internal treasury, finance and ERP systems and external banking systems

BENEFITS

Recoup your investment multi-fold in cost savings within the first year of implementation

Insights
Private, comprehensive data set that can be mined to learn more about your operations, identifying sources of variability within the business

Controls
Real-time Treasurer's overview of all financial activity in the group, across entities, departments, locations, banks, and currencies

Cost savings
Save money by eliminating costs and delays in intercompany payments, FX, and investments

Efficiencies
Streamlined work processes and automatic reconciliation mean you can use human resources more effectively

Transformation
Introduce advanced Treasury techniques like purpose-driven funding allocations

WHY UPLINK DLT?

Adjoint's open source uplink platform dramatically improves the efficiency, transparency and security of treasury.

Uplink DLT ensures quicker and easier auditing and control: every transaction is automatically updated in real-time
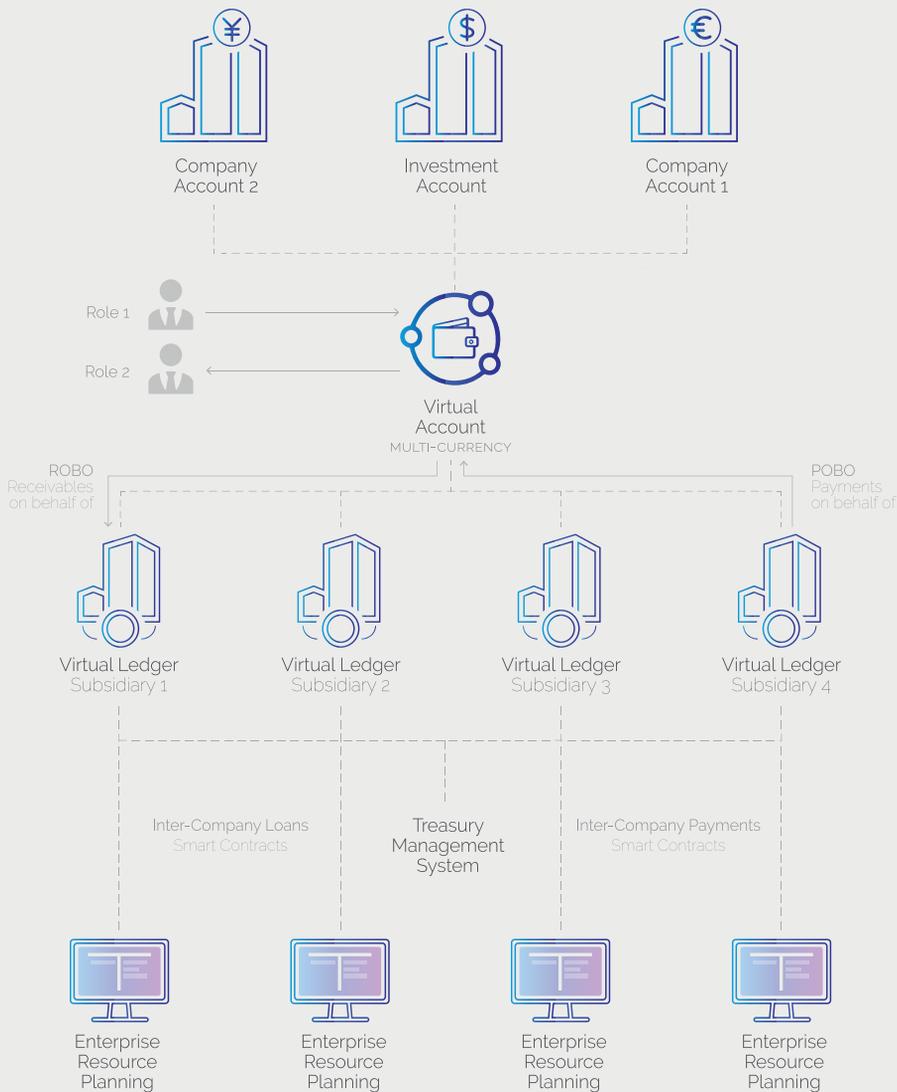
It makes transactions faster and more efficient, as it enables value to be transferred directly, instantaneously and digitally

It's extremely reliable and eliminates data mismatches or the need for manual reconciliation. Once data has been written to Uplink, it is impossible to change it without leaving an audit trail

HOW IT WORKS

Automated Workflows & Virtual Accounts

Company Account 2

Investment Account

Company Account 1

Role 1

Role 2

Virtual Account
MULTI-CURRENCY

ROBO
Receivables on behalf of

POBO
Payments on behalf of

Virtual Ledger
Subsidiary 1

Virtual Ledger
Subsidiary 2

Virtual Ledger
Subsidiary 3

Virtual Ledger
Subsidiary 4

Inter-Company Loans
Smart Contracts

Treasury
Management
System

Inter-Company Payments
Smart Contracts

Enterprise
Resource
Planning

Enterprise
Resource
Planning

Enterprise
Resource
Planning

Enterprise
Resource
Planning

Corporate bank accounts are integrated through banking APIs (PSD2, OpenBanking, etc) to Adjoint Treasury.

Permission-based role and group access controls are set for different members of treasury, corporate finance, subsidiaries, tax, and other teams.

Payments, loans and other intercompany transactions are conducted using ROBO & POBO techniques.

Inuitive automation tools enable users to step through document and logical workflows - while creating an immutable audit log for compliance.

Information is integrated into standard treasury management systems and ERP systems in real-time for robust, up-to-date reporting.

Future potential

Adjoint is continuously evolving to meet the expanding role of the Treasury, an ever-wider range of transactions and purpose-driven liquidity allocation. Our areas of focus include:

• Reduced cost of commercial paper issuance

• Improved insights for enterprise risk management and enable more efficient management of pensions, tax and investor relations

• Improved global operations through payment strategies, deeper vendor and client integration, financial supply chain management and more

Working with us

The on-boarding process for Adjoint Treasury is designed to ensure a smooth and fast transition:

• Professional Services: Design Thiking workshops including your Finance experts to agree business case and implementation scope

• Implementation: integration rollout in just a few weeks

• Module based pricing

• Dedicated expert team for support

Adjoint was founded in 2016 with a vision: technology that drives finance and the global economy should be fast, reliable, and stable. Inspired by advanced mathematics, Adjoint's name represents the numerous ways we use functional programming methods and cryptography to create the world's most advanced and secure DLT to simplify enterprise processes. Our management team comprises finance industry veterans and software experts, each with an individual track record of success. Our clients include Fortune 500 global companies, as well as innovative and fast-expanding companies, who use our technology to support their growth.

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Open Ecosystem

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