

OPTIMISING GLOBAL LIQUIDITY FOR A CORPORATE WITH FINSTREAM

Global Dynamics Corporation, a massive manufacturing conglomerate, began its journey as a regional player in Dubai, UAE. In its early years, treasury management was centralised and manageable. However, between 2018 and 2023, the organisation underwent a massive expansion across Aurelia, Veridia, and Kaelos, growing into a multi-continental power with 45 subsidiaries.

As the footprint grew, the spreadsheet-and-portal approach collapsed. By 2024, with over 150 bank accounts across 12 different banking partners, the treasury team was drowning in fragmentation. Idle cash remained trapped in local accounts while other branches faced high borrowing costs.

Recognizing that manual physical cash pooling was no longer sustainable, the organization partnered with the Tekno team in late 2024 to implement FinStream, marking their transition to an AI-ready, automated treasury. In just the first year, Global Dynamics Corp reduced its reliance on external borrowing by 18% and achieved 95% real-time visibility into its global cash position.



Liquidity Challenges Faced by Global Dynamics Corporation

As the conglomerate expanded into new continents, its treasury operations became increasingly fragmented.

The Major Problems faced by corporates in Liquidity were:

- **Delayed Global Visibility:** The treasury team spent around 48 hours consolidating bank balances across different time zones, making proactive funding decisions impossible.
- **Idle Cash & High Borrowing Costs:** While some subsidiaries held surplus cash in low-interest accounts, others were forced to use expensive credit lines to cover operational needs.
- **Manual Intercompany Headaches:** Every daily sweep required manual journal entries for intercompany loans. Calculating interest across hundreds of daily transfers led to consistent audit findings and tax compliance risks.
- **Bank Connectivity Silos:** Each banking partner had a different portal and format, requiring the team to spend up to 20+ hours per week just on data aggregation.
-

The Shift to an AI-Native Core

Recognising that Agentic AI cannot be reliable on top of a fragmented stack, Global Dynamics partnered with FinStream in late 2024. Unlike traditional point solutions, FinStream implemented a bifurcated stack designed for speed and stability:

- Python Layer: For advanced ML services, feature engineering, and pattern detection.
- **Go Execution Layer: For high-stakes** execution, enforcing strict rules, thresholds, and approvals to ensure every action is safe and auditable.

Implementation of Single Account Treasury Management

The customer was searching for a Treasury Single Account, and in their quest, they encountered our FinStream team experts, who guided them through the process. Following a tailored demo that showcased the power of API-driven bank connectivity, our experts fully implemented FinStream in under two weeks.

The deployment focused on establishing an automated Physical Cash Pooling structure, connecting all global bank accounts to a central Header Account, and automating the secondary ledger for intercompany accounting.



Automated Treasury Excellence with FinStream

FinStream's intelligent features turned a manual, reactive process into a strategic asset for the client by providing:

- **Real-Time Bank Connectivity: Integrated** directly with all 12 global banks via APIs, providing an instant, unified view of all balances in a single dashboard.
- **Automated Zero-Balance Sweeping:** Configured intelligent rules to automatically trigger daily sweeps, ensuring every cent of surplus cash was moved to the central pool before the close of business.
- **Automated Intercompany Loan Tracking:** Every sweep is now automatically recorded as an intercompany loan, with interest calculated based on pre-defined regional rates, ensuring 100% tax compliance.
- **Multi-Currency Logic: FinStream manages** sweeping across 8 different currencies, automating FX conversions and providing a consolidated view in the group's base currency.

Performance Metrics

The shift to FinStream delivered immediate financial and operational ROI:

Metric	Before FinStream	After FinStream	Improvement
External Borrowing Needs	\$120M Avg.	\$98M Avg.	18% Reduction
Daily Sweep Accuracy	85% (Manual Errors)	100%	Error-Free Execution
Global Cash Visibility	T+2 Days	Real-Time	Instant Decision Making
Monthly Treasury Admin Time	160 Hours	12 Hours	92% Time Savings
Audit Findings	Consistent Discrepancies	Zero Findings	Enhanced Compliance

FinStream Benefits Derived by Global Corporation

- Optimised Working Capital: By centralising funds, the CFO could fund new projects in Kaelos using surplus cash from Aurelia, avoiding high-interest local bank loans.
- Enhanced Forecasting Accuracy: With real-time data, cash flow forecasting improved, allowing the team to invest excess liquidity for higher returns.
- Streamlined Compliance: The automated, audit-ready trail for every intercompany transfer simplified year-end audits and ensured compliance with complex tax regulations across multiple jurisdictions.

Turning Liquidity into a Competitive Advantage

By replacing manual banking portals and error-prone spreadsheets with FinStream's intelligent automation, Global Dynamics Corp transformed its treasury from a back-office function into a profit-optimising engine.

The organisation now operates with total liquidity certainty, ensuring that capital is always exactly where it needs to be to fuel global growth.

FinStream has proven to be the essential partner for any multi-entity organisation seeking to optimise its cash flow and minimise financial risk. Ready to stop leaving cash on the table? Discover how FinStream can automate your global treasury operations. Contact our experts for a demo today!