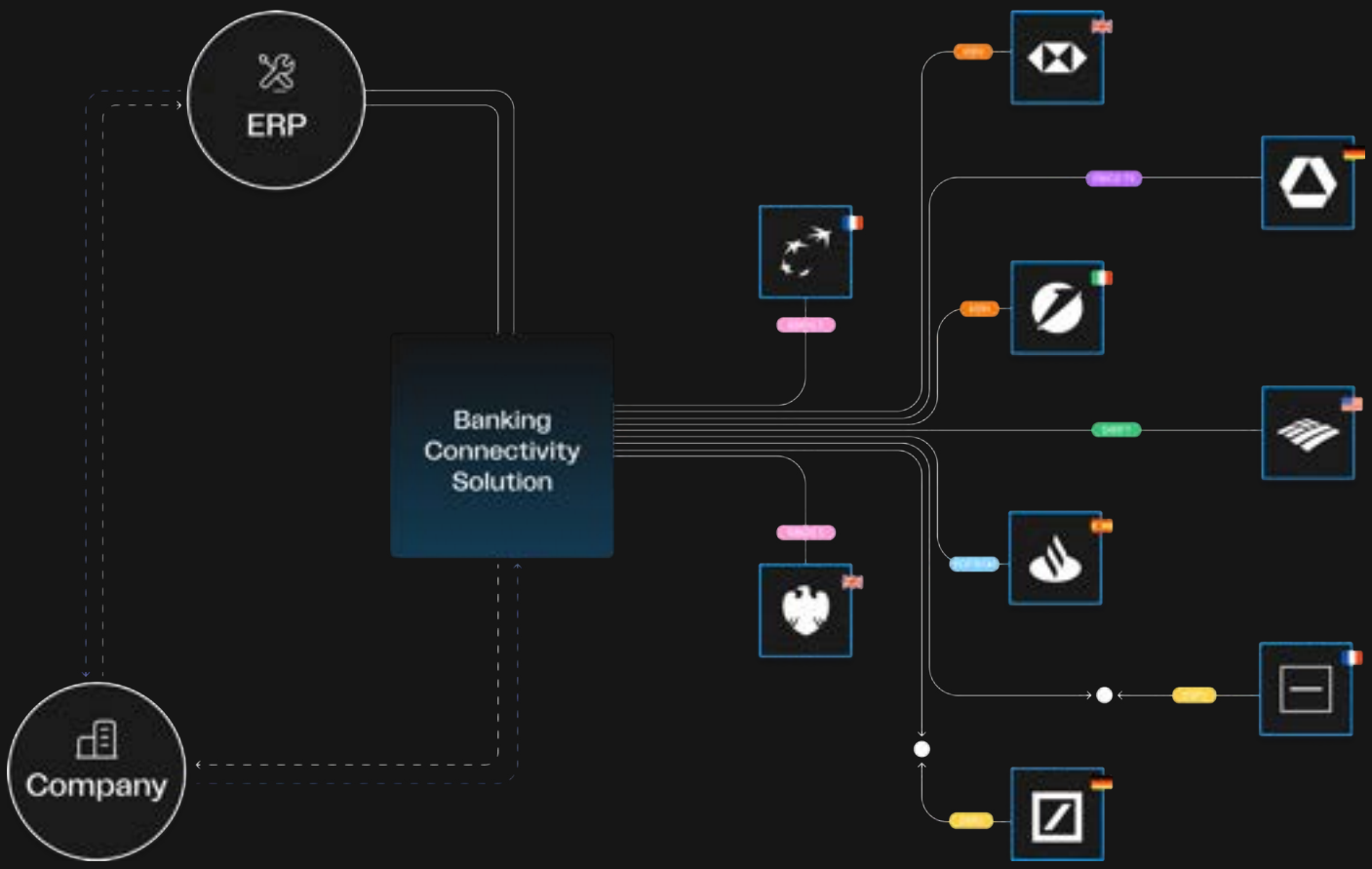
Agicap



Guide

Building Better Connectivity Between Banks and ERPs

8 Essential Steps Corporates Need To Take Now

Introduction.

Identify Your Need for Banking & ERP Connectivity

Having a **strong relationship with at least one financial institution** is mandatory for conducting business. This is true for companies of all sizes.

Corporations, however, **have to address their banking connectivity needs more thoroughly,** identifying an efficient method for **transmitting payments and obtaining account information from banks**. The complexity around the process of banking communication is such that a **dedicated banking connectivity solution is needed to properly manage this process.**

When selecting a method for connecting to their bank, corporations can either opt to build an in- house solution or buy bank connectivity as-a service. The third, and most common option, is **to rely on the banking connectivity module of your ERP, that is often incomplete**. The role of a strong third party banking connectivity tool is to fill the gaps. For **setting up and maintaining bank connections can be a real nightmare**. It entails a lot of work, not just the amount of paperwork involved initially, but also in terms of maintenance. For example, if you use H2H (Host-to-Host) connections, your bank is able to change connection protocols, file formats or even security guidelines at their own behest, which can **make your connectivity more difficult to uphold**.

To reduce this stress, companies tend to work with **banking connectivity-as-a-service** providers who **already deliver the required banking connections, help in setting them up successfully and maintaining them**. This, of course, is **particularly time-saving and efficient, when you are dealing with dozens to hundreds of banks to connect with** and, also, if you keep adding new banks to your system through mergers and acquisitions.

Co-authored by:



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Corporate Finance Expert



Read this guide before you start implementing banking connectivity and follow these steps:

1 Rethink Cash Flow Performance and Accounting with Banking Connectivity

2 Educate Yourself on Banking Protocols, Networks and Formats

3 Apply Best Practices for Bank to ERP Connectivity

4 Optimise Payments with Automated Connectivity

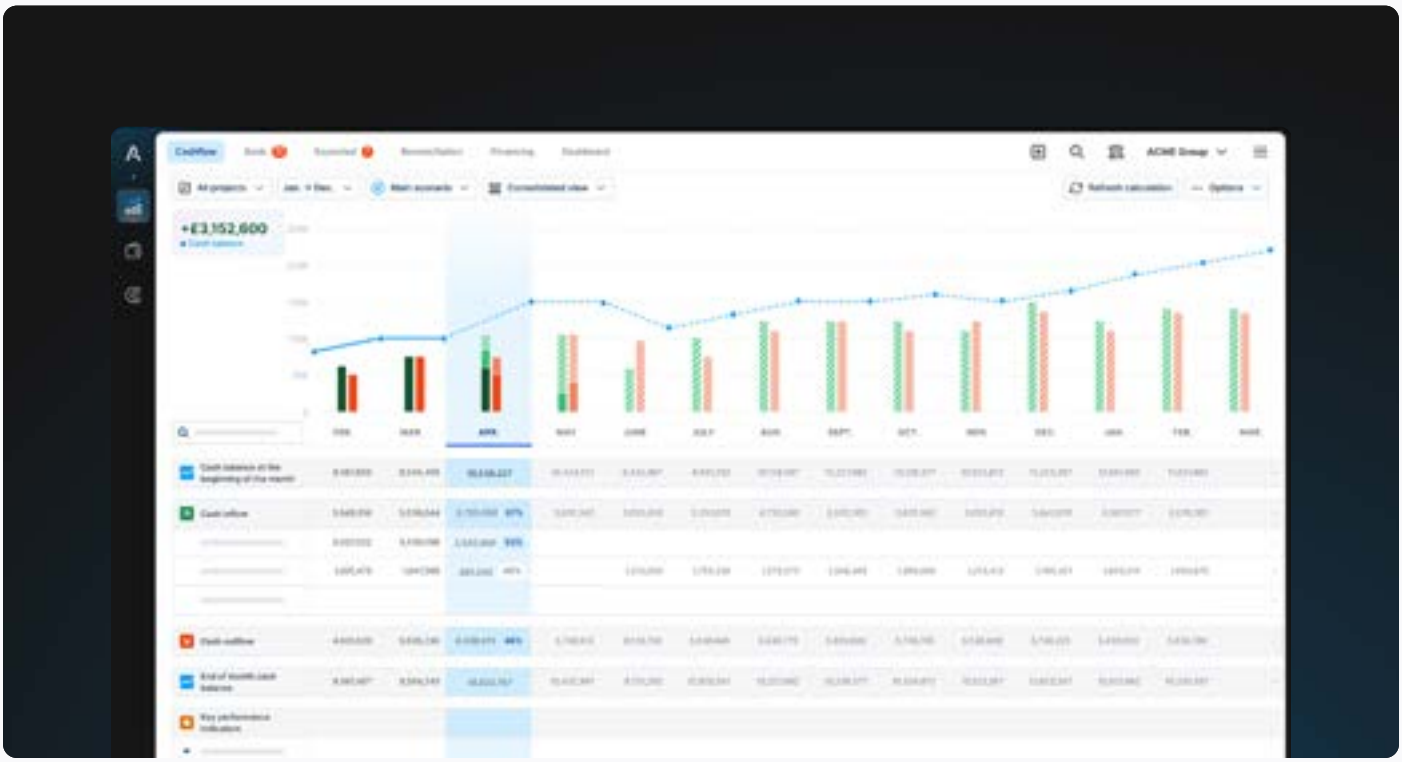
5 Benchmark: Improve the Data Communication in Your Finance Team

6 Benchmark: Connectivity Challenges in an M&A Context

7 Ensure Security & Compliance Regulations

8 Take a Look Into the Future of Connectivity

We will guide you through the marketplace for banking connectivity and **highlight the benefits and potential risks** involved in a **white-label multi-banking connectivity tool**.



Step 1 :

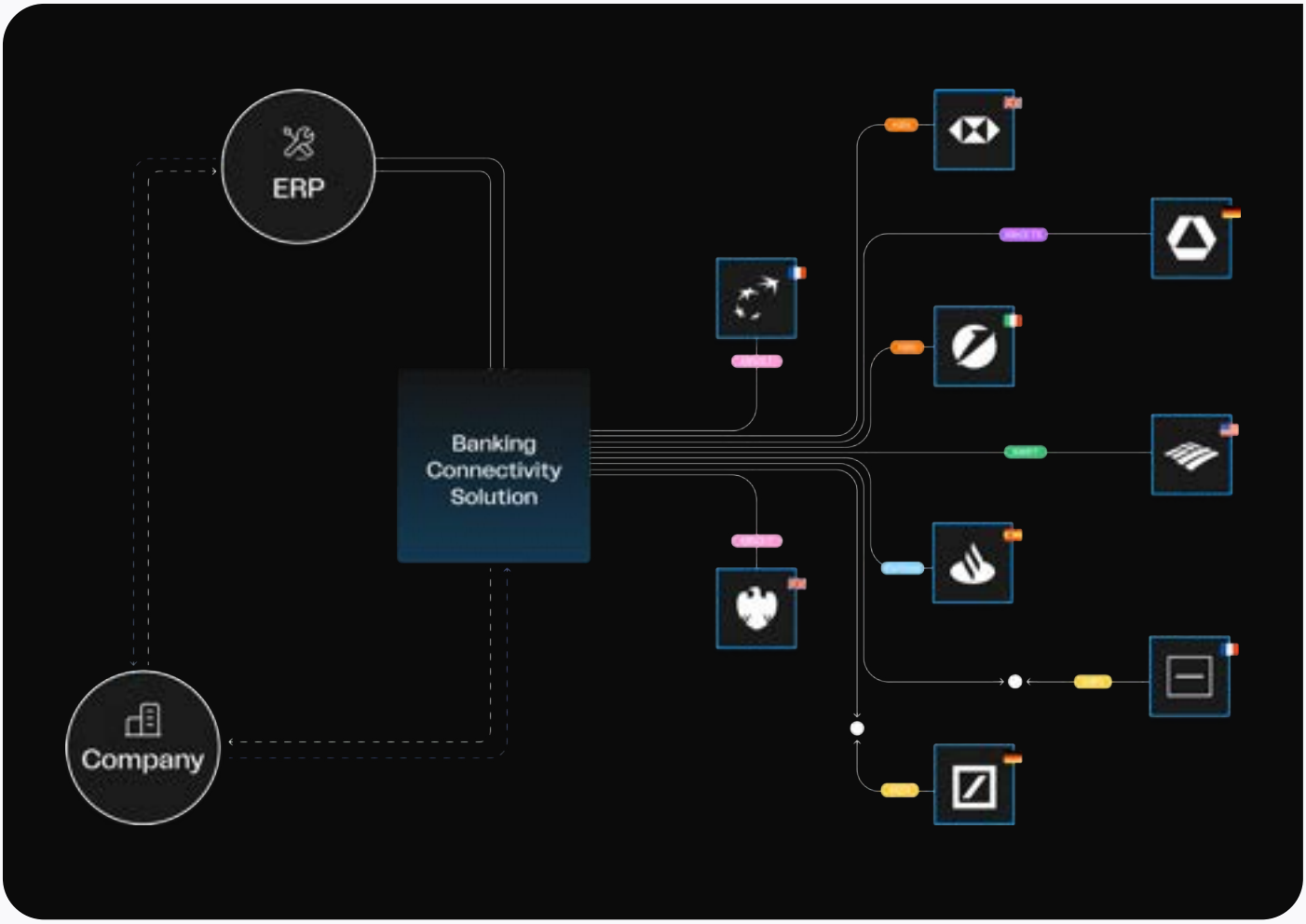
Rethink Cash Flow Performance and Accounting with Banking Connectivity

Enterprise Resource Planning (ERP) systems have long been a fundamental component of the technology infrastructure for mid-market companies, streamlining business and financial operations such as Accounting, HR, CRM, and Supply Chain management.

ERP systems offer banking connectivity options, but many of them fall short in this field and can't satisfy large corporations with multiple banks across multiple geographies.

The shortcomings of ERPs become evident when considering the enhancements that a multi-banking connectivity system, acting as an intermediary between banks and ERPs, can bring to financial analysis once integrated into a company's software ecosystem. While it is feasible to establish connectivity by manually transferring banking data via Excel files, the true value lies in achieving easy, accurate, automated, cost-effective, and global banking connectivity.

For international corporations, the probability of working with multiple banks and bank accounts across various national and regulatory boundaries necessitates a multi-banking solution that consolidates and centralises vast amounts of data from diverse sources into a single interface.



Previously, centralising bank account information across an organisation involved **manually accessing bank accounts, retrieving data, and populating spreadsheets**, which were then linked to larger master sheets. This approach made it nearly impossible to quickly and securely access the cash positions of the group and individual entities.

A contemporary multi-banking connectivity solution addresses this issue by connecting to each bank account through various connectivity options, such as SWIFT, Host-to-Host, and BACS, and aggregating the data in such a way, that it will enable other tools to perform better, be it an ERP, an accounting software, an analytics tool, a cashflow management solution, and so on.

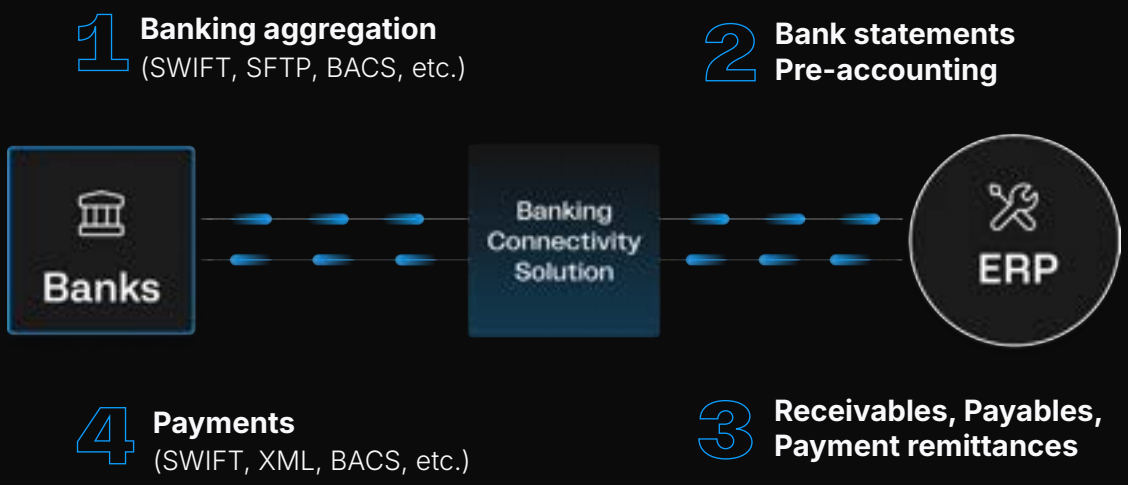
Hence the value of the banking connectivity solution is operational : you automatically get the data in your financial tools when you need them without effort.

Cash flow management tools with banking connectivity at its core go even further, **enabling payment execution and reconciliation while requiring only a single login** to view the short-term evolution of all bank balances by account, bank, entity, or group.

By providing up-to-date, cash-focused insights for decision-making, a **cash flow management tool with banking connectivity prowess effectively complements an ERP system**. It serves as the vital link between banking data from banks and processes within the ERP, **ensuring a continuous flow of information for accurate cash forecasting and liquidity management in both short-term actions and long-term planning**. Without it, two incomplete systems would operate side by side.

A banking connectivity solution connects to both your company's bank accounts and ERP, **facilitating an automated, seamless data transfer between the systems**. On a daily basis, the ERP receives a feed of bank statements and pre-accounting data to aid reconciliation, which is increasingly crucial for companies processing thousands of payments weekly.

A banking connectivity service and an ERP feed each other data-wise



In essence, the **banking connectivity solution becomes the ultimate source of truth for banking and cash data, feeding other systems to streamline reconciliation, accounting, and reporting processes**. A cash flow management solution powered by banking connectivity is able to then offer a comprehensive view of financial metrics in a visual reporting module designed for decision-makers.

To fully understand and evaluate the benefits of a banking connectivity system, **it is essential to explore how it functions and the key considerations before implementing or re-assessing your current solution**.

Step 2: :

Educate Yourself on Banking Connectivity Protocols, Networks and Formats



The most **significant advantage of banking connectivity-as-a-service lies in the autonomy it grants businesses from banks**, eliminating the need to depend on a specific bank's online banking tool or manually transfer data repeatedly.

Regardless of opting for a banking connectivity-as-a-service provider or developing an in-house solution, it makes sense to **familiarise oneself with the various banking protocols and networks available to make an informed decision**. However, the communication channel is just one aspect to consider. Equally important are the diverse file formats, security measures, and encryption practices that should be taken into account when selecting the ideal option.

All of the banking protocols and networks we mention below offer more or less the same level of security and adaptability, however they **require different amounts of implementation time and costs to actually set up**. You can reduce costs and have a better handle on the implementation time, if you **seek out a banking connectivity as-a-service solution, where you pay only one provider to set up everything for you** (apart from bank contract costs).

Also, you will not have to connect all the tools individually to your banks to manage banking services. **You just have to connect them all to one banking connectivity system, and thereby will save a lot of time, effort and money as well**.

But before companies can make these advancements, they have to **analyse their banking setup in terms of specific requirements, security needs, technical capabilities and geographical location** in order to choose the most appropriate protocol. In any case, you should get the help of financial and technical experts when making this important decision. **Or ask the experts who guide you through setting up a banking connectivity as-a-service solution**.

Examples for Banking Protocols and Networks

H2H

H2H (Host-to-Host) is the most basic way to connect to bank accounts to retrieve data. Your in-house IT specialists must adhere to the bank's guidelines to set up and maintain this connection. Some banks ask you to set up H2H-connections for every country the company has bank accounts in. Others allow you to connect once with a single point of entry and then manage your cash in all countries the bank has branches in.

Here, **the bank hosts the service and the corporates need to adapt to their technical setup**, including renewals of client certificates to keep it secure. So H2H only makes sense, if you have a reliable IT department in place to handle the workload, and if you do not have too many different banks in your banking ecosystem.

The main advantages of using H2H are a direct and secure connection to your chosen banks and no false banking information as the data only has two touchpoints. H2H would be the chosen option if your IT team can dedicate time to the topic, while the other protocols are either not covering this specific bank, or not reliable enough over time.

However, there are also disadvantages to using H2H. These include a long integration time of up to 2-3 months per bank, potentially expensive one- time implementation and monthly maintenance fees, and costly payment processing. Also you need to connect banks one by one, which is inefficient, and you need to manage the complex payment file formatting yourself. Ultimately, it is up to your negotiation skills to lower these costs, as banks do not provide a public price list for such services.

BACS

Bacs (Bankers' Automated Clearing Services) is the UK's long-established electronic payment system used for domestic transactions. It enables businesses to make bulk payments, such as payroll, supplier invoices, and direct debits, directly between UK bank accounts.

Bacs payments typically take three working days to clear: day one submission, day two processing, and day three settlement. Despite this standard cycle, Bacs remains one of the most cost-effective and reliable options for high-volume, recurring payments within the UK.

In addition to payment initiation, Bacs is also used for bank reporting services. Many UK banks provide statement files (in formats such as Bacs Standard 18 or XML ISO 20022) via Bacs channels, allowing corporates to automatically retrieve account information. This enables treasury and ERP systems to aggregate balances and transaction details across multiple accounts, supporting daily cash positioning, reconciliation, and forecasting.

CHAPS and Faster Payments are the UK's two primary alternatives to Bacs for moving money. **CHAPS (Clearing House Automated Payment System)** is used for high-value, same-day sterling payments with no upper limit, making it the preferred option for corporates managing large, time-critical transactions such as property purchases, intercompany transfers, or settlement of treasury trades. By contrast, the **Faster Payments Service (FPS)** supports near-instant domestic transfers, 24/7, with limits set by each participating bank (typically up to £1 million for corporates). For finance teams, CHAPS ensures certainty of settlement, while Faster Payments provides agility and immediacy—both essential complements to Bacs in modern UK cash management.

SWIFT

SWIFT is the most-well known banking network. With immediate access to over 10,000 banks in more than 200 countries, the SWIFT network offers a single, highly secure and reliable gateway, allowing you to change banking partners based on your business needs without establishing new connections. However, joining the network can be time-consuming due to a lengthy application and screening process, and costs rise with the amount of data processed through this channel. Integration requires a significant time investment to ensure the protection of your connection endpoint.

The SWIFT network's ability to centralise cash positions worldwide is a major benefit, enabling the aggregation of bank statements and global cash. SWIFT also offers its own payment network, SWIFTNet, for transmitting local and international payment requests, empowering users to submit payment files and electronically validate messages to banks. The SWIFT network is sometimes combined with other protocols.

Indeed, if a company has a bank account for centralisation (cash management formal agreements between banks), the centralising account can then be connected with another protocol like EBICS. It is an example of a set-up that can permit banking aggregation and payment after leveraging the combination of a local protocol and a global network.

The primary advantages of using SWIFT include its well-maintained network, which ensures reliable and error-free financial data transfer within seconds, and its global reach, making it an ideal platform for international business, particularly in the US. The standardised message formatting reduces errors, saving time and money.

However, there are disadvantages to using SWIFT, such as payment processing times that can take up to five days due to intermediary banks, especially for international transfers. This delay can cause issues for your company. Additionally, SWIFT transfers can be expensive due to fees from both the sending and intermediary banks, as well as high foreign exchange rates, potentially leading to cash flow problems.

At the most basic level, the issue for companies is to be part of the network. It's both very long and costly. Having a validated BIC (Bank Identifier Code) and a technical infrastructure validated by BIC is complicated, because of the security requirements which are checked by SWIFT annually and for which you need to comply over and over again.

PSD2

PSD2 connections, introduced through the EU's Second Payment Services Directive, also underpin the UK's **Open Banking framework**, which continues under FCA oversight after Brexit. These regulations require banks to provide secure API access to clients' accounts, enabling businesses to view balances, retrieve transaction data, and initiate payments through approved third-party providers. Strong Customer Authentication (SCA) and two-factor controls ensure security and reduce fraud.

However, Open Banking APIs in the UK currently provide less detail than traditional channels such as SWIFT or host-to-host, with limited reporting formats aligned to ISO 20022. Connections are fast to set up and inexpensive, but often lack the depth, reliability, and continuity corporates expect for treasury operations.

The main benefits include compliance with UK regulations, stronger authentication standards, and the ability for finance teams to quickly integrate bank data into cash flow tools or treasury systems via authorised providers. For corporates, Open Banking offers a low-cost entry point for multi-bank connectivity, particularly for account aggregation.

On the downside, APIs require periodic re-authentication—typically every 90 to 180 days—which can disrupt automated data feeds. Coverage is limited to UK and EEA banks, and raw data is often standardised by intermediaries, reducing granularity. Unlike long-standing connections such as SWIFT or EBICS, Open Banking requires firms to work with FCA-authorised Account Information Service Providers (AISPs) or Payment Initiation Service Providers (PISPs) to access multiple banks through a single API.

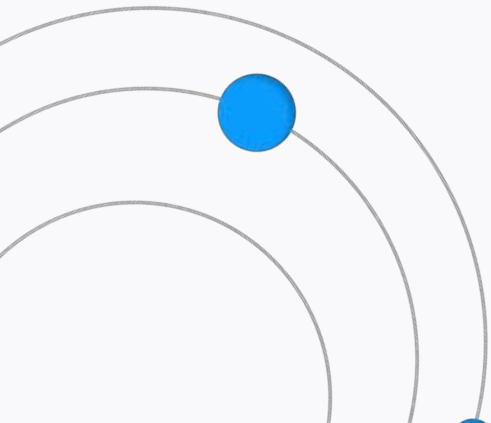
EBICS

EBICS is a **common banking protocol in Western Europe**, especially in France, Germany, Austria and Switzerland. Started in 2006 as a norm for the European banking industry, it replaced ETEBAC in France and is now set as an internet- based communication and security standard in several countries. Automatically retrievable bank statements and payment orders such as bank transfers are sent here over encrypted HTTPS requests in XML format on a daily basis.

EBICS is a secure and effective way to combat payment fraud. This protocol ensures accurate, up- to-date, and reliable data in your ERP or treasury management system. With EBICS TS versions, security is enhanced through additional signatures. EBICS TS enables automated approval processes, reducing paperwork and ensuring secure EU payments. Despite high security demands, continual updates and wider adoption make it nearly a pan- European standard for bank communication.

The 3 key benefits of EBICS are:
1. Cost-effectiveness and easy implementation if the bank has prior experience,
2. Flexibility to adapt to multiple banks simultaneously, and
3. Being a decentralised, secure solution.

The main drawback is the existence of different local protocol versions that are sometimes not handled by some ERPs or other banking connectivity providers. However, EBICS 3.0 aims to standardise international data transfer.



File Format:

ISO 20022

The ISO 20022 standard, introduced in 2004, is the **safest choice for multinational corporations when it comes to sending and receiving payment data and account statements globally**. This XML- based format has surpassed traditional MT-formats and is recognized as the future of the banking industry due to its high level of standardisation, **enabling more automation, efficient processing, and risk reduction**.

However, as not all banks offer comprehensive banking connectivity options or support all formats, it's crucial to consult with your bank to determine the appropriate solution for communication. To avoid the hassle with multiple country-specific and bank-specific formats, as the ISO 20022 files are not always filled out commonly across all financial institutions, it makes sense to trust in a banking connectivity solution to take care of this complexity.

Still, given the fact that not all banks are up-to- speed in terms of offering banking connectivity options and dealing with all formats for sending and receiving banking data, it is always paramount to check with your bank what is possible and what kind of solution is needed to communicate with a particular bank.

Step 3: :
Apply Best Practices for ERP Connectivity

The paramount advantage derived from banking connectivity lies not only in the automation of banking processes but also in **the integration of banking data with your software ecosystem's internal operations**. Larger organisations typically employ a finance management tech stack, with an Enterprise Resource Planning (ERP) system at its core. ERPs are prevalent in such companies as they serve as a **consolidated source of financial truth, amassing a vast amount of data within a single software platform**.

However, the challenge arises from the fact that ERPs, while designed to store and manage copious amounts of data, are often **too sluggish to automate financial operations and extract banking data from multiple accounts across various banks**. Consequently, finance teams must manually aggregate this data for financial reporting and reconciliation within the ERP system.

This manual process entails accessing all banking systems, obtaining bank feeds, formatting the data to meet ERP requirements, and matching transactions in the ERP with bank statements to identify and rectify any discrepancies. Most ERPs, by themselves, do not provide a comprehensive solution for establishing and maintaining banking connectivity, except for limited modules within the system.

In contrast, an independent banking connectivity-as- a-service tool retrieves data from bank statements, reconciles it with information from your finance management tools, and automatically pushes this reliable data to the ERP system. Compatibility concerns are mitigated, as these service providers **boast the ability to connect with any widely-used ERP systems**.

The service complements, augments, and refines the information accessible within the ERP, which often lacks up-to-date and accurate banking and accounting data. Strong and reliable banking connectivity permits to automate further various accounting tasks in the ERP (generation of accounting entries, reconciliation of invoices, bank reconciliation...).

Automated reconciliation of financial data is a crucial aspect of why a banking connectivity-as-a-service software may prove advantageous to your organisation.

Step 4:
Optimise Payments with Automated Connectivity

Regarding payments, a banking connectivity solution will enable the improvement of several steps in the process.

First, payment initiation can be performed directly from the business's financial systems to vendors, suppliers, and other parties.

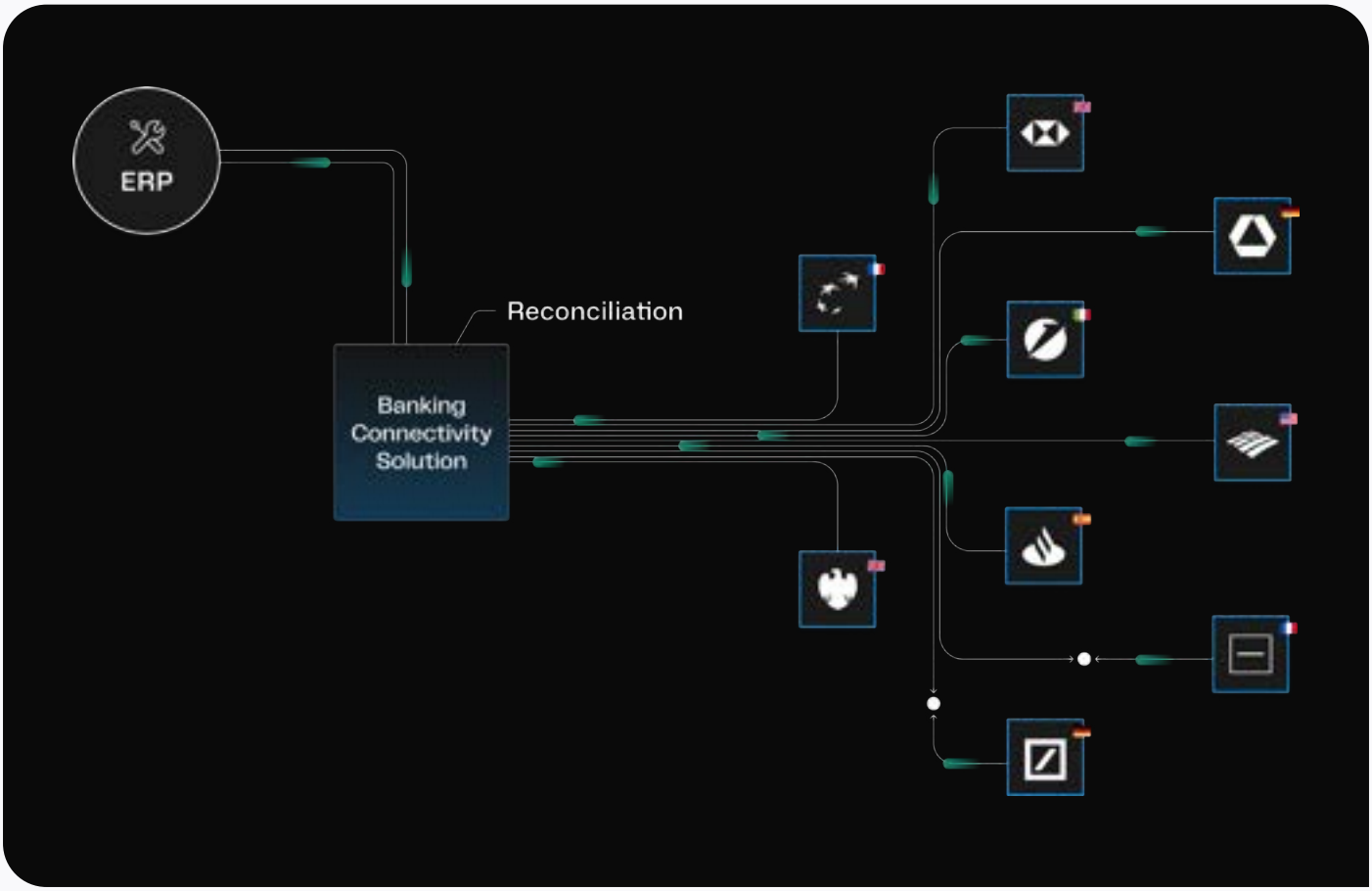
Some payment solution might support real-time payment processing under various conditions, enabling businesses to make instant payments to recipients.

Companies with a high volume of transactions would benefit from the capability to process bulk payments in a single transaction to save time.

Cross-border payments are sometimes facilitated by including currency conversion and compliance with international regulations. **Payment visibility is generally enhanced by providing the status of payments**, including confirmation of successful transactions and alerts for any payment failures or delays.

Payment security is guaranteed to protect sensitive payment data and prevent fraud or unauthorized access.

Last but not least, payment reconciliation with invoices and other financial records can be a real time-saver to **ensure accuracy and efficiency in the accounting process**.



Step 5:
Benchmark: Improve the Data Communication in Your Finance Team

Enterpryze is an Ireland-based Agicap customer since 2022. The company leveraged banking connectivity capabilities to enhance the cash flow management of its finance team. Enterpryze manages five globally disparate entities, including locations in Ireland, Brazil, and Colombia. **These entities are managed together in Agicap to enable comparison of cash flow planning at both group and subsidiary levels.**

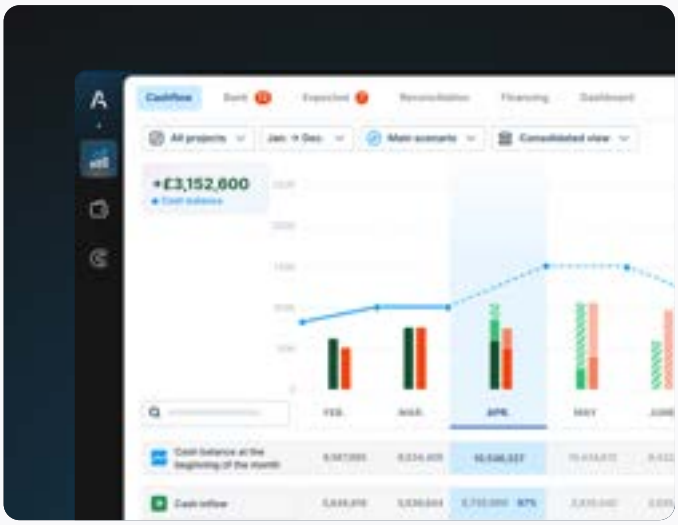
The finance teams at Enterpryze are passionate users of Agicap's tool. They use Agicap as an extension of their own ERP software, Enterpryze, and use it daily to monitor cash flow. Different finance teams within Enterpryze utilise various scenarios in Agicap to plan their strategies. **The account payables and account receivables teams work side-by-side in Agicap, allowing them to see each other's forecasts**. This enables the CFO to compare and contrast between the scenarios of his teams and his own, **making global strategic cash flow planning decisions by tracking real up-to-date data against the original business plan** (P&L forecast in the main scenario). As a result, **Enterpryze can better control payments and receivables over time.**



Enterpryze uses open banking via PSD2 APIs for its European banking aggregation. For international operations, host-to-host protocols via SFTP are automated so as to automate banking aggregation on a more global scope.

Setting up banking connectivity in Agicap via API is quick compared to EBICS and other systems. Users simply click on «banks and integrations,» connect their bank, choose their bank (e.g., «Bank of Ireland»), fill in the credentials, and the system retrieves the last 90 days of bank statements for analysis – all done online, with no paperwork involved.

By leveraging Agicap's cash flow management tool, Enterpryze has significantly improved data communication within its finance team, leading to more informed and strategic decision-making.



Step 6 :
Benchmark: Connectivity challenges in an M&A Context

A good example for a company which relies on banking connectivity for its operations is Simago. Founded in 2018, Simago is a group made up of medical imaging centres which are located all over Europe. The French company is made up of **50 entities and has to cover 200 bank accounts, with around 80 of them located in other countries.** The last number is **ever-increasing due to the mergers & acquisitions activity of the company.**

The group is connected to all French banks via EBICS and chose Agicap in order **to do short-term cash management with the help of bank balances monitoring, short-term forecast and payments all in one tool.**

To this end, they sought a setup of the banking connectivity system with their ERP. They wanted to **send payment orders from their ERP to the banking connectivity tool and receive bank statements from the banking connectivity tool to their ERP.**

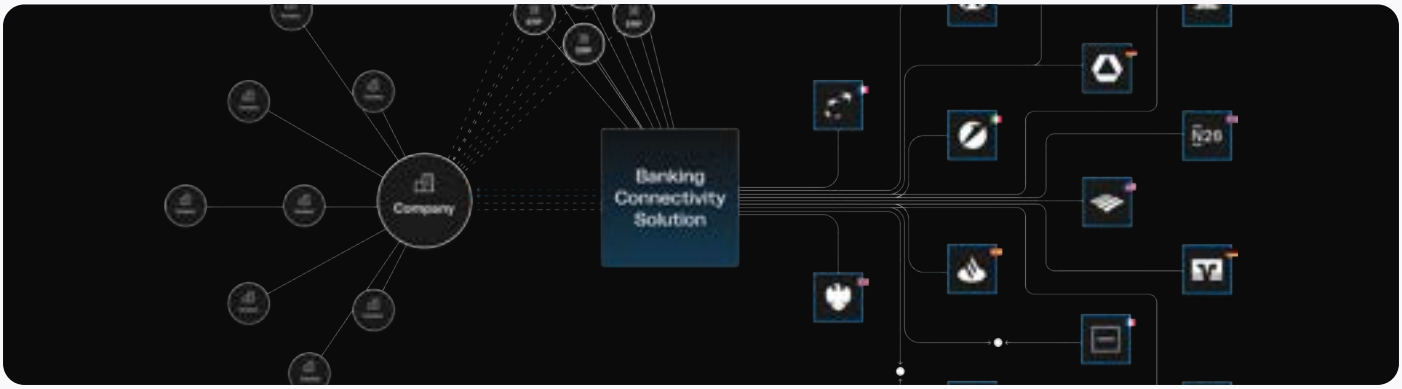
The challenge of Simago stems from the fact that their **finance department is centralised and has to oversee a multitude of entities and associated bank accounts**. When the group expands into new regions, it usually has to **manage connectivity beyond different channels, formats, regulatory parameters and currencies**, to name just a few obstacles.

Since **mergers and acquisitions are a driving force for the group, cash visibility is one of their top needs**. They need to know how much cash they can spend, how much they can transfer from the entities to the holding company, – that is, do cash pooling regularly – , how much they have to repay their debt and how much excess cash to potentially invest.

And by law, they are not allowed to change the banks of the companies they are acquiring. So the only way to have all of the information they need, is to have a **clean and accurate connectivity to all their banks and bank accounts** and to consolidate this financial data on an entity and group level.

In order to make fast and sound decisions, Simago needs to have **quick and reliable financial data**. So having a solid banking connectivity system is really a question of efficiency for them, since going into every user account to check balances would be extremely time consuming.

And this proves to be quite difficult sometimes, because the banks are not digitised enough and lack the required connectivity via EBICS. Additionally, every bank has different processes, which are often outdated and inefficient, with overwhelming amounts of paperwork to set up connectivity. **Hence a multibanking connectivity system like Agicap is at the heart of their business and helps with managing all of the outlined challenges.**



Step 7:
Ensure Security & Compliance Regulations

Handling banking data involves managing sensitive information that carries significant risks, such as personal identifiable information (PII) and financial records. This data attracts cybercriminals who target banks, financial institutions, and financial service providers. However, data risks can also arise from third-party associations, internal threats, and system failures.

To ensure effective data security, adherence to banking cybersecurity standards, laws, and regulations at both local and international levels is crucial. Internationally recognised security standards for banking include PCI DSS for card payments, ISO/IEC 27001 for mitigating security risks, and SWIFT CSP for SWIFT users. In the UK, data security and payments are regulated under UK GDPR, FCA and PRA rules, with Open Banking standards—derived from PSD2—governing secure API access to accounts.

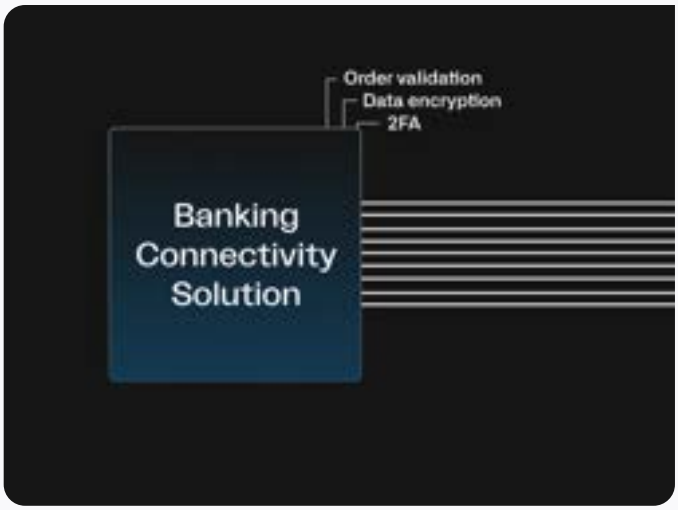
Banking connectivity can be divided into **three main areas where security is of utmost importance**: the safety of the bank connection, data encryption during transmission, and data validation. User rights management should be closely monitored without impeding automation and usability in banking processes. Various security solutions are available to address these concerns.

In the UK, bank connectivity encryption is supported by established protocols such as SWIFT, Bacs, CHAPS, and Open Banking APIs, which secure both the communication channel and the data content throughout transmission.

Digital signatures, available in numerous options, are employed to confirm the authenticity of the content transmitted through banking connectivity.

Most banking networks and protocols have demonstrated their ability to meet the security requirements of corporations. Modern banking connectivity-as-a-service providers further ensure the safe and secure handling of data. These providers also offer the significant advantage of managing frequently changing compliance issues that companies would otherwise have to handle independently, particularly when multiple jurisdictions are involved.

For more in-depth information, you can always request specific data security guidelines from the service provider you wish to collaborate with.



Step 8 :
Take a Look Into the Future of Connectivity

Banking connectivity has evolved since its inception in the 1970s with the introduction of the SWIFT MT standard as the primary financial messaging format. Significant advancements have been made since then, particularly with the rise of internet- based channels for banking data. Currently, various methods exist for connecting banks and businesses, with some approaches still under exploration, mainly for security reasons.

One such emerging technique is **the implementation of blockchain** as a unique, closed system. This technology is gradually being incorporated into the corporate and banking sectors for tracking and managing ownership of goods and services, and occasionally, fund transfers.

Blockchain holds the potential to become the next significant banking connectivity system, providing a faster and more cost-efficient alternative for transaction processing.

As more companies embrace **cryptocurrency payments**, monitoring these transactions will become increasingly important for banking connectivity systems.

For instance, JP Morgan Chase, one of the largest global financial institutions, introduced the JPM Coin to enable instant cross-border payments among institutional clients.

Furthermore, the **expanding role of artificial intelligence (AI) in processing and workflow improvements** will undoubtedly influence banking connectivity. AI's processing capabilities already assist in data collection and analysis for banks, allowing them to convey increasingly precise information through banking connectivity to businesses, thus enhancing the user experience. This also helps banks detect fraud and make informed credit decisions.



Conclusion

In closing, let us reiterate some key takeaways for you in setting up a proper banking connectivity for your ERP.

First, **make a strategic choice in the number of banks and accounts you want to have in any given region or country**. Look for commonalities, such as banking protocols and networks they use and how far you can rationalise the costs involved in having so many bank accounts by choosing a single interface to manage them.

Which leads us to the second takeaway: **look for a dedicated banking connectivity as-a-service solution to better manage these banks and have complete visibility and control over payments and reporting from a local to global scale**. The aggregation and integration of financial data in your company's ERP system is crucial.

And third, **keep refining your banking connectivity, look for gaps in the data and ask your banking connectivity provider to help evaluate workflows of data aggregation, reconciliation, analysis and reporting** in order to fit your company's specific needs.

This guide does not aim to be exhaustive on the topic of banking connectivity. For more information on banking connectivity, watch our dedicated masterclass or check out our dedicated panel webinar. If you want to delve into our banking connectivity solution, get a free demo here.



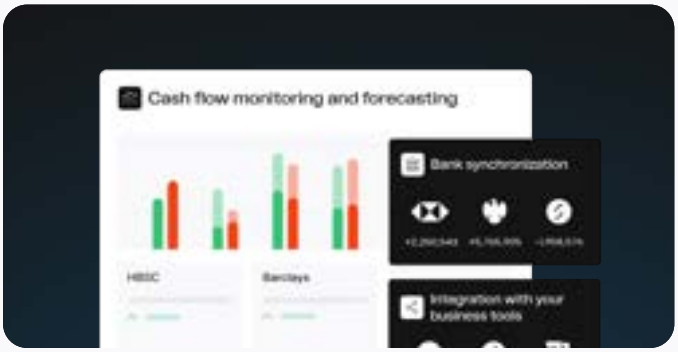
Why 8,000 finance teams use Agicap

Banking & ERP connectivity in Agicap

Manage data connections between your banks and other systems much more easily

• Leverage multiple connectivity protocols (H2H, SWIFT, BACS, SFTP, EBICS, etc.) to aggregate and transfer data

• Issue your payment orders to your banks directly from Agicap, in complete security with multiple protocols (H2H, SWIFT, EBICS TS, BACS, etc.).

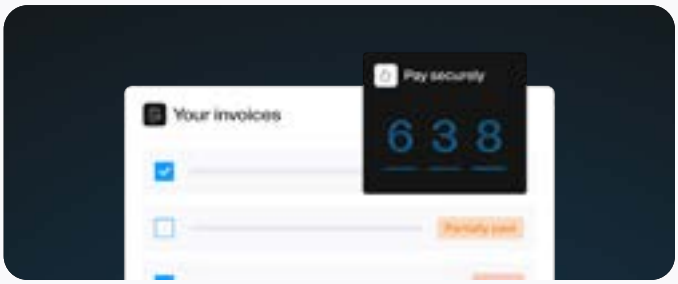


Payment automation with Agicap

One interface to orchestrate all your payments to streamline processes and avoid silos, while keeping control and improving security

• Validate your multi-bank payments directly from the Agicap interface (double validation)

• Secure your transactions with validation rules and personalised user rights



Banks & ERP interface in Agicap

Automate 2-way data transfers with your ERP to limit human intervention and make processing more reliable

• Automatically integrate account statements into your ERP with multiple formats (xlsx, csv...)

• Leverage multiple data integration protocols (API, OpenAPI, File Transfers, SFTP...) between Agicap and your ERP

• Transfer your SEPA order remittances and direct debit orders from your ERP into Agicap, and issue payment orders to your banks with multiple protocols

• Integrate your ERP data into Agicap (supplier and clients invoices, purchase orders...) for cash forecasting, supplier payment, or late payment collection



Request a demo →

Agicap

The Treasury Powerhouse