

TMS Pricing explained

Ionut Grama

also known as the “TMS pricing myth-buster” 😊



3 lines about Kyriba

Kyriba is a Liquidity Performance platform that lets finance leaders and their teams manage **cash, liquidity, risk exposures** and **capital market needs** in a unified solution.

3 lines about Ionut

Sitting at the crossroads of **Fin** and **Tech**, Kyriba's Ionut carries a lifetime track record of growing **financial technology** businesses for **large regional banks** and global **Fintech companies**.



TMS Pricing, Myth number 1:

“My company will not be able to budget and afford a TMS. It is just too expensive...”

Opinions from the Audience

EUR 20K - 30K	
EUR 30K - 50K	
EUR 50K - 100K	
> EUR 100K	

A TMS can cost from as low as EUR 20K to over EUR 100K, it is all a matter of complexity

A basic configuration where the main aim is to connect your banks through Host-to-Host, API or Bank Statement Concentrator, import all bank statements and get real-time aggregated cash visibility. Plus Forecast automation.

EUR 20 – 30K

This is what you should expect when you add Payments Automation to your TMS. For payments you will need Swift and proper security: Multi-Factor Authentication, Single Sign On, IP Filtering, VPN Access. Plus Fraud Detection.

EUR 30 – 50K

More advanced functions like Liquidity Planning, Cash Accounting and BI for Cash and Payments. Financial instruments are part of this level – you can also get your Debt or Investment Management included.

EUR 50 – 100K

Most complex TMS will include FX & IR Risk Management, all the way from position keeping, to valuation, financial accounting and hedge accounting. All powered by Market Data. And, if you have many users and volumes, this is where your price can reach.

> EUR 100K

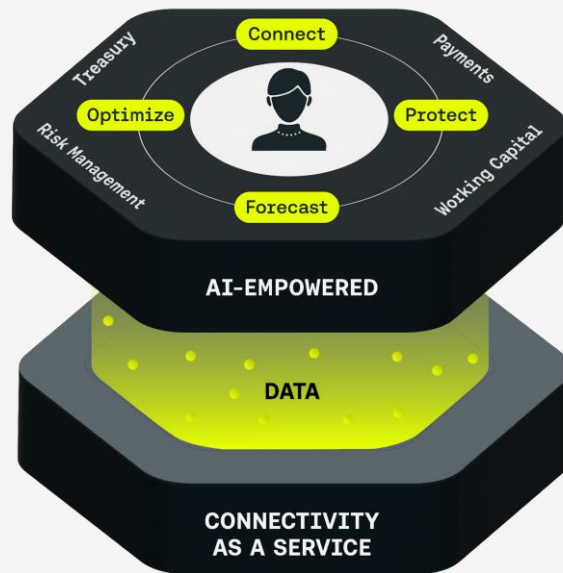
The most complete Liquidity Performance Platform

Treasury

- Cash Management & Forecasting
- In-house Banking
- Bank Account Management
- Bank Fee Analysis
- Cash Accounting
- GL Reconciliation
- Liquidity Planning & Analytics
- Cash Management AI

Risk Management

- FX, Interest Rate, Commodities
- Debt, Investments
- Exposure Management
- Valuations/Mark-to-Market
- Hedge Accounting
- Credit Risk and Value-at-Risk
- Financial Accounting



Connectivity

- Banks
- ERP
- Trading Portals
- Suppliers
- Apps
- Data Platforms

Payments

- Treasury Payments
- Supplier Payments
- Payment Factory
- Direct Debit
- Payment Campaigns
- Fraud Detection
- Sanctions Screening
- Multilateral Netting

Working Capital

- Payables Financing
- Receivables Financing
- Dynamic Discounting
- Supplier Onboarding



TMS Pricing, Myth number 2:

“The TMS license pricing model is a total mystery. Too complicated to really understand it...”

It is not that complicated at all

Modules

A modern TMS is like a LEGO, where the different modules are the pieces and your desired configuration is the figurine.

How many modules will be there? Just pick what you need and let's build!

Connectivity & integration

Your TMS will not do much if data sources are not connected to it, and these are your banks and your internal systems.

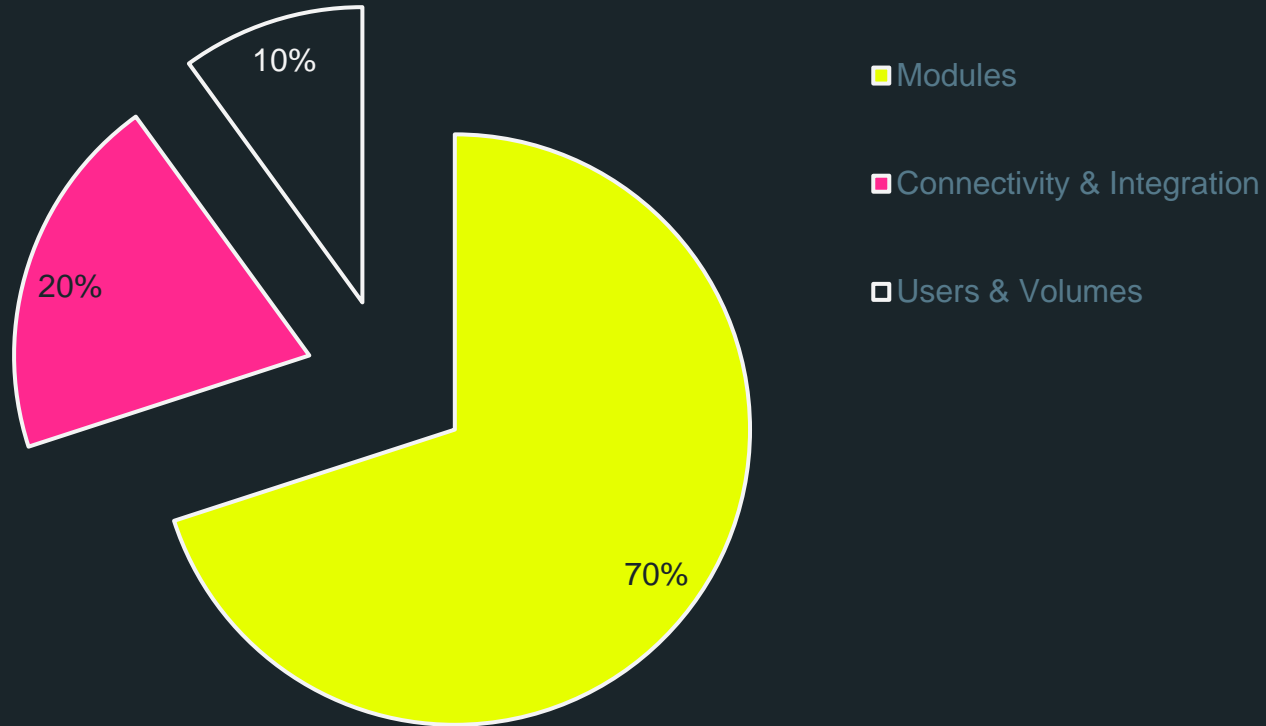
How many banks will we connect? What protocols will we use? And how many ERPs will we integrate?

Users & volumes

Each module will have users accessing it for inputs, outputs and reporting. How many, and for which modules?

A small addition to the price will be the transactional volumes, i.e. how many statements will be imported, how many payments will be transmitted?

TMS price components





TMS Pricing, Myth number 3:

“I know ERP implementations cost over EUR 1,000,000 and last more than 2 years. What about the TMS implementation...?”

Same modular pricing logic

- Depending on modules configuration
- Depending on connectivity and integrations
- Depending on data mappings
- Depending on payment formats testing
- Depending on financial instruments complexity

Takeaway: *As a reference, a typical TMS implementation price should be in the area of one year of license price. And it should not take more than a few months.*



TMS Pricing, Myth number 4:

“Swift is used exclusively by banks. And a corporate could never afford it...”

Swift is increasingly used in the Corporate Treasury space. And it is quite affordable.

Kyriba is the largest Swift Service Bureau in the world with 25% of the total corporate Swift BICs being managed by us, and 25% of all SWIFT corporate volume running through Kyriba. As a service, at zero cost for the corporate clients.

25%

This is how much EUR costs the monthly subscription for a corporate to be a member of the Swift network. This plus a one-time EUR 10K onboarding and setup fee.

620

Pricing myths busted ?

Q & A

Thank you.