CASHFAC

Fund Finance and the Value of Virtual Account Management

A self-service virtual account management solution empowering banks' fund management clients at every stage of the fund lifecycle

Problem

Banks and their fund finance clients are both under pressure to modernize fund finance operations, but they experience the challenge in different ways.

How it Affects Banks

Banks are being asked to support increasingly sophisticated fund finance clients, but many still rely on static account structures, manual operational processes, and disconnected internal workflows. This creates operational strain, limits the bank's ability to deliver a differentiated digital experience, and makes it harder to scale fund finance services profitably.

How it Affects Fund Finance Clients of the Bank

Fund managers manage cash across complex structures involving funds, limited partners, lenders, portfolio companies, and regulatory reporting obligations. Without a clear digital operating model, they often depend on spreadsheets, multiple physical bank accounts, and manual investor record keeping to track commitments, capital calls, repayments, fees, distributions, and dry powder availability.

Shared Impact

For the bank's fund finance clients, fragmented visibility makes it difficult to understand current and future cash positions, manage capital calls and lines of credit efficiently, and deploy capital with confidence.

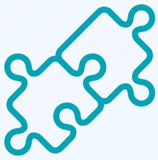
For banks, those same client pain points translate into manual servicing effort, slower onboarding, weaker client experience, and limited visibility into future funding needs.

As transparency, auditability, and regulatory expectations increase, fragmented data and manual processes make it harder for both banks and their fund finance clients to maintain accurate records, demonstrate control, and operate efficiently across the full fund lifecycle.

Key Benefits

Adaptability

One platform that can be configured based on the bank's clients' unique needs



Integration

Seamless integration with client operational systems

Forecasting

The platform considers expected inflows/outflows to provide the bank's clients with their future funding availability. This enables fund managers to:

- Streamline their use of capital call lines of credit and other debt facilities
- Execute deals faster
- Smooth the timing of capital calls
- Enhance strategic and tactical cashflow management

Automated Regulatory Compliance

Each virtual account not only serves to facilitate money movement, but it also serves as an audit trail.

How can VAM be utilized throughout the lifecycle?

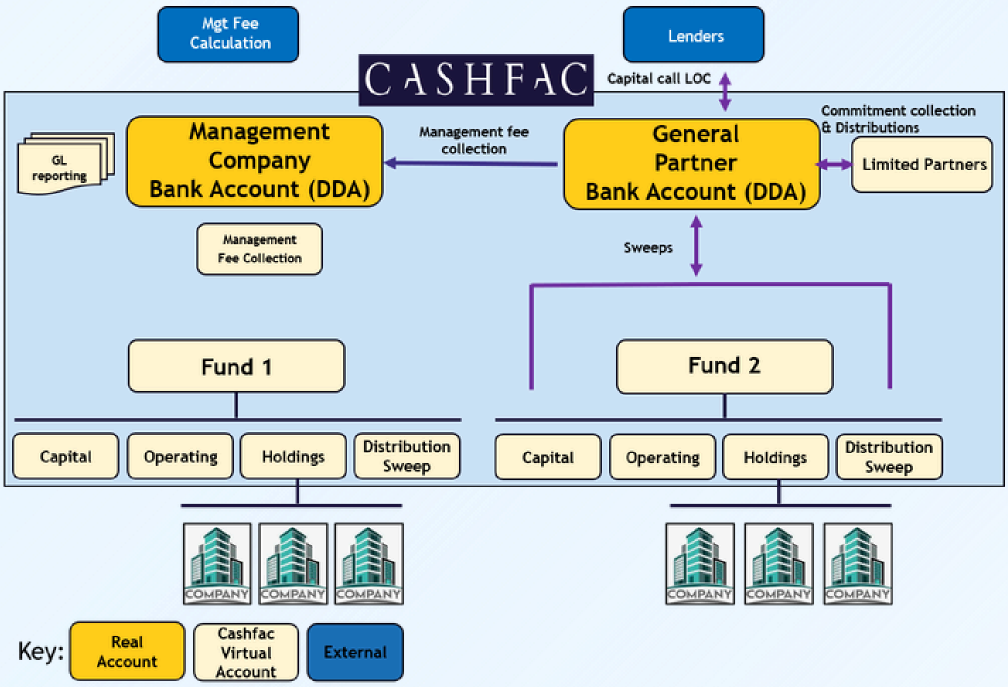
Cashfac's platform enables banks' fund finance clients to get a full view of their operations by creating virtual accounts for key stakeholders. Virtual accounts can be created for any entity. Common examples include fees accounts, the fund's operating or sweep accounts, and limited partners' investments to the fund.

Fundraising

During the capital raise stage, funds can create virtual accounts for each limited partner and track capital that has been committed against what has been called. As capital is committed, the capital is automatically allocated to the fund's limited partners' virtual accounts. This ensures the fund has a clear audit trail of how much money has been committed vs. collected, and by which investors.

Investment, Harvesting Returns, and Wind Down

Whether the fund is deploying capital, paying down a line of credit, paying fees, or making distributions, Cashfac's platform allows the fund to initiate transactions directly from the platform, without the need to double-key in another payment system.



Cashfac's software is built on double-entry accounting principles, ensuring every transaction is captured accurately, consistently, and with a complete audit trail across the fund lifecycle. The platform also supports the creation and management of complex account hierarchies, including fund-of-funds segregation, helping strengthen financial reporting, investor transparency, and regulatory compliance.

Contact Cashfac to learn more about how we can enable your fund management clients