



PERCIPERE

Percipere: Delivering System Mastery in Global Treasury and Financial Operations

Percipere's Financial Services Practice Delivers Across Treasury & Risk Management, Multi-Entity Consolidation, Regulatory Reporting, and the AI Use Cases That Come Next

Large-scale financial transformations often stumble during the 'last mile' transition from standard ERP functionality to the specialised, high-stakes requirements of global treasury, regulatory compliance, and portfolio risk. Percipere was built to solve these problems specifically.



Executive Summary

Percipere has emerged as a strategic partner of choice for complex organisations (ranging from renewable energy leaders to NBFCs and diversified holding groups) by combining deep architectural knowledge with practitioner-level financial market expertise.

This Brochure examines Percipere’s cross-sector impact in re-engineering financial cores, automating multi-entity consolidation, and pioneering functional AI agents for autonomous treasury operations. The clients described below are the evidence.

Track Record

CLIENT	SCOPE
Gulf Industrial Investment Group	Treasury and Risk Management + Commodity Management, 7-month go-live, 15-20 subsidiaries, ~30 custom change requests
Global Renewable Energy Group	Treasury and Risk Management, 2,000+ bank accounts, 500+ company codes, 10-15 territories, custom Business Technology platform (SAP Standard Development Platform) intercompany application
Renewable Power Capital	SAP-referred rescue advisory, 80 company codes, 5 territories, 80% automated cash allocation
Vets for Pets, UK	Intercompany and cash management solution for 500+ JV practices on SAP Private Cloud
JC Flowers, India (ARC)	First SAP Public Cloud ERP for an ARC, 7 years legacy data migration via UiPath bots, automated NBFC regulatory reporting
IKF, India	Treasury and Risk Management + proprietary automated NBFC regulatory reporting pack on SAP Public Cloud, LMS and broker integrations, 300 branches

Your organisation should read this if you:

1. Hold treasury outside SAP - in spreadsheets, manual journals, or disconnected tools - on a system that is otherwise live
2. Run bank credit facilities across tranches and investment strategies, with limits that policy defines but the system does not enforce
3. Navigating the structural challenge of centralized cash management and automated capital allocation across subsidiaries.
4. Operate across multiple legal entities in multiple territories and need consolidated financial visibility without manual consolidation
5. Are an NBFC, investment holding company, or asset-backed lender subject to regulatory reporting obligations your current system does not address
6. Have a failed or stalled SAP implementation in treasury or finance and need a specialist - not another generalist - to recover it
7. Are evaluating where targeted automation can remove the remaining manual workload in a treasury function that is already in SAP



The Percipere Solutions: What We Do



Treasury Risk Management implementation

across investment holding groups, ARCs, NBFCs, and energy companies - covering the full instrument spectrum from FX and derivatives to trade finance and commodity risk.



Addressing the challenge where cash is managed centrally

requiring automated multi-entity position management, group-wide cash liquidity and forecasting, project-level cash forecasting [Percipere USP], and real-time profitability reporting across products, branches, and segments.



Legacy Transformation at Scale

Specialist migration of 5-7 years of complex financial data from entry-level systems (e.g., Tally) to SAP Public Cloud using intelligent automation and UI Path bots to ensure data integrity.



Side-by-Side Extensions where SAP's standard product reaches its ceiling,

Including "one-to-many" intercompany automation and net cash transfer solutions for large-scale joint venture networks (e.g., 500+ locations)



Multi-entity consolidation and group reporting at scale

from 80 to 500+ company codes across up to 15 territories



Proprietary compliance reporting package

for NBFC & ARCs - the first on SAP Public Cloud



Implementation rescue

SAP-referred turnarounds where a prior partner's delivery has stalled or failed



Forward-looking AI architecture for treasury

market data ingestion, regulatory PDF processing, and hedge exposure advisory

1. Strategy & Transformation: The FUTUROOT Methodology

Many transformations fail because the "To-Be" state is defined by software limitations rather than business objectives. Percipere utilises a proprietary FUTUROOT process mining platform during the early stages of transformation.

- **Process Block Visualisation:** Instead of abstract requirements, Percipere maps visual process blocks to identify hidden bottlenecks in liquidity and reporting.
- **Gap-to-Solution Mapping:** By comparing these blocks against standard product capabilities early, Percipere identifies where custom engineering (e.g., via SAP BTP) is required versus where process re-engineering can suffice. This prevents the "reset and re-provision" crises that often plague Tier-1 implementations.

2. Multi Entity Consolidation and Portfolio Monitoring

Managing liquidity across hundreds of legal entities requires more than just a unified ledger; it requires a specialised model.

- **Three-Way Intercompany Automation:** For a diversified UAE-based industrial group, Percipere engineered a custom "one-to-many" automated loan mirroring framework. This allows a parent entity to borrow from a bank and simultaneously distribute those funds as distinct borrowing positions across multiple subsidiaries. This ensures automated interest accruals with zero manual intervention.
- **The Scale Challenge:** For a global leader in renewable energy, Percipere architected a cash forecasting and treasury solution managing 2,000+ bank accounts across 500+ company codes. The platform delivers seamless multi-bank integrations, Bloomberg market-data connectivity, and project-level cash-flow forecasting. To bridge limitations in standard Public Cloud APIs, Percipere also developed a custom Intercompany Loan application on SAP Business Technology Platform (BTP).
- **Centralised Cash Management:** For a UK veterinary healthcare network, Percipere implemented a side-by-side extensible one-to-many net cash transfer solution on SAP Private Cloud to manage 500+ joint-venture practices, enabling real-time cash visibility and automated intercompany settlement.
- **Portfolio Monitoring:** Developed a Portfolio Analyser for an investment firm, organising portfolios by industry at the subsidiary level with drill-down capabilities into underlying company holdings and market positions, enabling a comprehensive view of exposure and performance. Utilised AI-driven models to benchmark portfolio performance against industry standards and competitor disclosures, highlighting relative strengths, risks, and performance gaps.
- **The Rescue Mission (Renewable Power Capital):** When a major global integrator recommended a total system re-provisioning just one month before go-live, Percipere intervened as a strategic advisor. Percipere corrected the botched localisation of the Spanish Chart of Accounts (COA) and optimised the banking architecture to achieve 80% automated cash allocation across 80 company codes in six territories, implemented Group Reporting for all companies including non SAP companies within SAP.

3. Risk Architecture: Hierarchical Control & Market Analysis

Visibility into risk is often static; Percipere makes it dynamic and preventative.

- **Four-Tier Hierarchical Limits:** For investment-heavy conglomerates, Percipere builds custom Credit Risk Analyzers that track limits from the Master Bank Line down to specific Tranches, Investment Strategies (e.g., Raw Materials vs. CapEx), and Individual Instruments. This "Quality Gate" prevents unauthorized over-leveraging and ensures strict adherence to banking covenants.
- **Integrated Hedge Management:** In sectors like copper and paper manufacturing, Percipere integrates Commodity Management with Treasury Risk Management. Connects procurement exposures to derivative hedging strategies, managing FX and commodity price risks with real-time MTM valuation of FX Spots, Options, and Interest Rate Swaps.
- **Intraday Exposure:** For trading-intensive entities, Percipere designs specialised analyzers that track credit and market exposure in real-time, moving beyond month-end reporting to provide the front office with active risk visibility.

4. Regulatory Excellence: The only Regulatory Reporting Package for NBFCs

Regulatory partner of choice for ARCs and NBFCs reporting in emerging markets (where reporting is often manual and high-stakes). For JC Flowers and IKF Finance, Percipere developed a first-of-its-kind automated NBFC regulatory reporting pack on SAP Public Cloud.

- **Automated Compliance:** This solution replaced manual spreadsheets with an automated engine that pulls transaction data directly into standardized regulatory reporting formats required for NBFCs.
- **Big-Bang Execution:** Percipere delivered a simultaneous go-live of the Core ERP, LOS, and LMS, ensuring end-to-end credit lifecycle data integrity, alongside a Data Lake and SAP Analytics Cloud (SAC) platform for regulatory and MIS reporting for the NBFC.

The Next Frontier: AI powered control

Percipere has identified three specific areas where targeted automation and analytical capability can materially reduce the remaining manual workload in a treasury of this type.

Regulatory compliance verification

Regulatory updates often arrive as unstructured PDFs, forcing finance teams to manually map new requirements to SAP reports. A structured AI-driven ingestion process that converts PDF text into rules and maps them against SAP fields, the system flags compliance gaps before submission, ensuring proactive adherence to regional standards - would convert a reactive compliance process into a proactive one.

Hedge exposure advisory

While the Market Risk Analyzer provides visibility, it rarely provides direction. We bridge this gap by layering an interpretive intelligence over your exposure profile. Building that interpretive layer - reading exposure outputs, pricing hedge instruments in real time, and recommending whether to hedge, partially hedge, or accept risk on a given position - would close the gap between the system knowing the exposure and the treasury team acting on it optimally.

Efficient Cash management

AI analyses forecasted cash flow data to assess upcoming liquidity requirements. Based on these insights, it evaluates whether surplus funds should be invested or additional funds should be borrowed. The system compares market options to recommend the most optimal financing or investment decisions.

Bench Marking Performance

On the analytics side, we have built MIS reporting that provides profitability insights across products, geographies, and segments, which is further complemented by our machine learning models that benchmark KPIs using industry data and competitor disclosures. Our in-house PerciBot conversational AI then allows teams to drill into these insights and quickly understand how their performance compares with the wider market.

Percipere on the Practice

“Treasury Risk Management is not a module you configure after reading the documentation. The instruments our clients deal in - cross-currency swaps, structured deposits, FX options, multi-tranche credit facilities - require someone who understands both how SAP represents them and how they actually behave. We built this practice because that combination is genuinely rare, and the demand for it is not.”

Kunal Gupta, Practice Lead - Financial Services & Co-Founder, Percipere

Why Percipere

Treasury & Risk Management is our specialism. At the time of this engagement, the number of practitioners who could both configure Treasury Risk Management and build beyond its standard limits was small. Two of them were on this project. We work directly and with partners to implement treasury solutions.

We build what the standard product cannot. Complex inter-company solution automation for multiple clients and four-level limit management did not exist in SAP. Recognising the gap and delivering the solution within the original programme is the work of a practice with domain depth and technical range - not a generalist integrator.



Process rigour as a delivery mechanism. The Business Process Document quality gate to map as-is and to be processes, stay on schedule and go live without a wave of post-production defects.

Financial markets knowledge. Percipere's Treasury Risk Management practice lead holds a Financial Markets degree and background in active derivatives trading. The difference between a consultant who can configure hedge accounting and one who understands how a hedge position behaves under IFRS is what makes complex customisations accurate first time.

Technical depth. Percipere's ability to pair treasury domain knowledge with its SAP expertise as a SAP Gold partner and its capability in process mining, intelligent automation and AI capabilities meant that the scope was managed inside the original programme rather than deferred or outsourced.

About Percipere

Percipere is a specialist SAP implementation and advisory firm with deep expertise in Treasury Risk Management, Financial Analytics, Multi-Entity Consolidation, and Regulatory Reporting. Our Financial Services practice has delivered across investment holding groups, PE backed businesses, ARCs, Asset Reconstruction Companies, NBFCs, Veterinary businesses, and renewable energy companies operating across the Gulf, South Asia, and Europe. We serve as long-term partners for organisations that need the implementation done right, not done fast.

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