



Research on Centralized Management of Enterprise Funds and Operation Mode of Financial Companies

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Abstract: The centralized management of enterprise funds is the key factor for modern enterprises to enhance their competitiveness, and financial companies, as professional financial institutions, play a core role in it. Taking the centralized management of enterprise funds and the operation mode of financial companies as the research object, this paper deeply analyzes the operation mechanisms of the main modes such as fund pool management, payment settlement and investment financing, discusses the main problems existing in the centralized management of enterprise funds and the operation of financial companies, and puts forward some countermeasures and suggestions to improve the management system, strengthen technical support, innovate service mode and improve the risk control mechanism, so as to provide reference for enterprises to build an efficient fund management system.

Keywords: enterprise group; centralized management of funds; finance company; operational mode

1. Introduction

Centralized management of enterprise funds refers to the management mode of overall planning, centralized scheduling and collaborative supervision of funds within the group by establishing a unified fund management platform. This model can effectively improve the efficiency of capital use, reduce financial costs and improve the overall competitiveness of enterprises. As an important carrier, financial companies play an irreplaceable role in fund collection, risk control and financial service innovation by virtue of their professional financial advantages. With the deepening development of financial market, it is of great significance to study and discuss the centralized management of enterprise funds and the operation mode of financial companies to optimize the allocation of enterprise resources and prevent financial risks.

2. Analysis of financial company mode of centralized management of enterprise funds

2.1 Fund pool management mode

The fund pool management mode is the core structure of centralized management of funds in financial companies, and the collection and allocation of funds are realized by constructing an account system at the total and branch levels. The finance company will open a master account in the commercial bank as the master account of the cash pool, and each member company will open sub-accounts to be associated with the master account, forming a "sponsor-co-organizer" double-layer structure[1]. By setting collection rules, the cash pool system can automatically collect sub-account funds into the main account in a fixed, fixed or real-time manner, so as to ensure the basic business needs of member companies and realize the unified allocation of group funds.

2.2 Payment and settlement management mode

The payment and settlement management mode builds a unified capital settlement system within the enterprise group, and realizes the standardized management of fund receipt and payment by relying on the settlement platform built by financial companies. With the help of the direct link system between banks and enterprises, this model timely transmits the payment and receipt business data of member companies to the finance company, which conducts fund transfer after unified review and confirmation. In the external payment link, the system will automatically check the compliance of payment instructions and the limit of the amount, so as to ensure the safety of fund payment. In the collection process, the efficiency of fund collection is improved through intelligent claim and automatic bookkeeping functions.

2.3 Investment financing mode

The investment and financing mode embodies the professional advantages of financial companies as financial service platforms, and provides financial support and value-added services for enterprise groups with diversified investment and

financing channels. Finance companies can use the funds deposited in the fund pool to carry out interbank lending, bond investment and wealth management product configuration, so as to improve the rate of return on funds. In terms of financing, financial companies can use their status as financial institutions to broaden financing channels by syndicated loans, issuing bonds, discounting bills, etc., and realize the overall optimization of financing costs.

3. The main problems existing in the centralized management of enterprise funds and the operation of financial companies

3.1 The centralized fund management system is not perfect

At present, there are obvious defects in the centralized management system of funds in some enterprises, the division of management rights and responsibilities is not clear enough, and the internal assessment mechanism has not been fully constructed. The lack of unified fund management standards between financial companies and member units leads to inefficient fund collection and allocation. The approval process for the use of funds is complicated, and a scientific hierarchical authorization system has not been formed, which affects the efficiency of fund operation[2]. There are loopholes in the fund pool management system, unreasonable fund collection ratio setting, and insufficient consideration of the actual business needs of member units, resulting in difficulties in fund turnover in some units.

3.2 The level of informatization construction needs to be improved

At present, there are obvious deficiencies in the information construction of centralized management of enterprise funds, and the fund management system has a single function, which fails to achieve deep integration with enterprise ERP system. The financial company's information system platform is unstable, the data transmission efficiency is low, and the system interface standard is not uniform, which leads to the obstruction of information sharing among member units. The fund monitoring system lacks real-time monitoring function, so it can't find and warn the abnormal use of funds in time. The system security protection mechanism is weak, and there is a risk of information leakage.

3.3 Business innovation ability is relatively insufficient

At present, the business model of corporate finance companies is relatively simple, mainly limited to traditional deposit and loan and settlement business, and the innovation of financial products is insufficient. In terms of investment and financial management, there is a lack of differentiated product design, which makes it difficult to meet the diversified financial management needs of member units. The operation mode of cash pool is rigid, and it fails to develop personalized management schemes according to the characteristics of different industries. The ability of cross-border financial services is weak, and it is difficult to provide strong support for the international operation of enterprises. The innovation of risk management tools lags behind, and the development of derivatives business is limited, which can not meet the needs of enterprises to avoid risks.

4. Countermeasures and suggestions to improve the centralized management of enterprise funds and the operation of financial companies

4.1 Improve the management system and standardize the business operation process

Enterprises should establish and improve the system of centralized management of funds, and formulate a complete management system, business processes and operational norms. It is necessary to refine the operating standards of various links such as fund collection, allocation and settlement, and clarify the boundaries of powers and responsibilities between financial companies and member units. On this basis, we should build a scientific hierarchical authorization mechanism, optimize the approval process, and improve the operating efficiency of funds. In view of the fund pool management, it is necessary to design a reasonable fund collection ratio and balance the relationship between centralized management and the business needs of member units. Strengthen the construction of risk management system, improve the internal control system and set up a comprehensive risk early warning mechanism[3]. Establish a performance appraisal system, and incorporate indicators such as fund use efficiency and fund safety into the appraisal system to promote all units to actively participate in centralized fund management and improve the overall management level.

4.2 Strengthen the support of information technology and improve the level of management intelligence

Enterprises should increase investment in information construction of fund management and build an integrated fund

management information platform. Cloud computing technology can be used to build a new generation of fund management system and build a digital core center for business processing of financial companies. In terms of system functions, we will focus on developing modules such as fund forecasting and analysis and intelligent risk control and early warning, and integrate blockchain technology to realize the traceability of the whole process of fund circulation. Strengthen the application of new technologies such as mobile payment and biometrics to optimize the user's operating experience. Using big data mining technology, we can establish the capital portrait of enterprises and provide intelligent support for investment and financing decisions. It is necessary to deepen the system security protection, adopt multiple identity authentication and authority management to ensure the security of data transmission and storage. Improve the response speed of the system with the help of 5G technology, and realize cross-platform and cross-terminal fund management collaboration.

4.3 Innovating financial service mode and expanding business development space

Financial companies need to break through the limitations of traditional business and actively expand innovative financial services. According to the respective characteristics of upstream and downstream enterprises in the industrial chain, we will develop supply chain financial products and provide special services such as order financing and accounts receivable factoring. Combined with the actual needs of cross-border business of enterprises, we will build an international settlement platform, carry out cross-border fund pool business, and provide foreign exchange hedging tools. Use financial technology to build a smart financial service ecosystem and launch convenient and fast products such as online credit and mobile payment. Deepen the innovation of asset management business, design diversified investment and financial management plans to meet the risk preferences of different member units of the enterprise. Expand financial market business, carry out investment banking business such as bond underwriting and asset securitization, and provide comprehensive financing services for enterprises.

5. Conclusion

Centralized management of funds is an important means to improve the efficiency of enterprise capital operation, and financial companies have unique advantages as their core carriers. Enterprises should continuously optimize the fund management mode from three dimensions: perfecting the system, strengthening information construction and innovating financial services. By building a scientific and standardized operation mechanism, we can give full play to the professional advantages of financial companies and maximize the benefits of fund management, thus enhancing the market competitiveness of enterprises and promoting their sustainable development.

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