

corfinancial.

# BeaconVu by corfinancial®

Rethinking Fixed Income  
Accounting for the Modern Bank



 BeaconVu.  
by corfinancial.®

© COR Financial Solutions Limited 2026. All rights reserved.

# The Case for Change: Why Fixed Income Accounting Can't Afford to Stand Still

Fixed income accounting has become increasingly complex for community and regional banks. Shifting interest rates, regulatory scrutiny, and the growing pressure to deliver accurate reporting quickly have exposed the limitations of traditional systems. Many institutions still rely on legacy platforms with inflexible technology or manual processes, believing these approaches are 'good enough'.

The reality is that outdated methods often increase costs, risk, and inefficiency, holding financial institutions back from competing on equal terms with larger peers. By moving to modern, cloud-based solutions like **BeaconVu by corfinancial**<sup>®</sup>, community and regional banks can eliminate hidden burdens, streamline workflows, and future-proof their operations.

In this short assessment of the market, we consider some of the most common problems associated with fixed income accounting and reveal the reality of how modernization can transform treasury operations.



## What's Holding Banks Back

Most regional and community banks share a common set of constraints that limit their fixed income accounting team's ability to operate with speed and precision.

### Legacy Systems Burden

Many banks believe that they are already using a 'trusted' legacy system and that upgrading would be too costly and disruptive. The reality is that legacy systems are too expensive to maintain and resource, and often carry hidden costs, such as slow patches, manual reconciliations, and expensive hardware upgrades, amid increasing regulatory demands to keep up.

**BeaconVu™** offers a cloud-native, subscription-based model that minimizes disruption: automatic software updates and built-in security without costly hardware investment. Migrating to a SaaS alternative is far simpler than many companies realize, and the process can be effectively and efficiently controlled and delivered with ease, as the migration process is heavily automated.

### Manual Process Overheads

Since some banks only value fixed income portfolios periodically, not daily, they feel that burdensome manual processes are acceptable, or at least manageable.

The truth is that even occasional manual processes are risky: errors multiply over time, auditors and senior management expect real-time visibility, and opportunities from frequent changes in rates or yields are missed. **BeaconVu** automates routine accounting tasks, provides mark-to-market valuations, and enforces audit-ready workflows, helping banks respond rapidly to market shifts, without expecting staff members to 'keep up'.

## Regulatory Expectations and Demands

Many banks think that regulators and examiners only care about large banks; small community banks can remain on older systems without consequence. In fact, regulatory scrutiny applies across the board.

Even small banks are held to standards associated with accuracy, audit trails, data security, and 'proper fixed income accounting' - for example, in securities valuations, premium amortization, and discount accretion.

**BeaconVu** delivers compliance features out-of-the-box (role-based access, versioned audit trails, standardized reports), reducing risk and freeing up internal compliance bandwidth.

## Change is Hard...Simple is Not Easy...

Some people at community or regional banks consider modern systems too complex for their needs and just want a 'simple' system. Yet 'simple' doesn't have to mean primitive.

**BeaconVu** is built with a browser-based user interface, a simplified user dashboard, interactive reporting, and intuitive workflows, providing powerful features without complexity. Simplicity in design doesn't mean limited functionality; it means giving the right tools at the right time, in the right way.

## IT Maintenance Overhead Are Costly

Most regional and community banks struggle to find the 'tech talent' and resources to maintain a fixed income accounting solution in-house.

Cloud platforms automate routine tasks and remove the burden of system upkeep, reducing reliance on IT teams. With **BeaconVu**, there are no servers to patch, upgrades to schedule, or integrations to manually maintain. Treasury and Finance teams gain additional efficiency through automated reconciliation, integrated transaction workflows, and reporting delivered directly to stakeholders.

Together, this eliminates IT maintenance overhead while streamlining day-to-day treasury operations.

# Inside BeaconVu™: The Capabilities That Transform How Teams Operate

Banking institutions are increasingly re-platforming key systems like core banking, payments, and accounting into scalable, secure browser-based solutions.

For treasury teams, this evolution goes beyond infrastructure; it's a complete rethink of how fixed income accounting and reporting can be done natively in the cloud. That's where **BeaconVu** enters the picture.

## 1. Reducing Costs

**BeaconVu** utilises a tiered SaaS pricing model, meaning software costs scale in line with actual usage and business growth. This ensures community and regional banks only pay for what they need, without overcommitting resources. **BeaconVu** also means zero hardware costs, eliminating the need for expensive servers and related operating software.

With **BeaconVu** there are no additional technology costs: security, hosting, and infrastructure are all built into the service, removing the burden of managing multiple vendors.

Furthermore, there are no IT maintenance costs. **BeaconVu** provides upgrades seamlessly in the cloud, freeing IT teams to focus on strategic priorities rather than routine upkeep.

**BeaconVu** also delivers predictable budgeting. Subscription pricing ensures financial clarity, reducing the risk of unexpected costs that often arise with on-premises systems.



## 2. Security And Infrastructure

Cloud environments can provide multi-layered protection that is often more advanced and continuously updated. **BeaconVu** builds on these protections to deliver enterprise-grade security and reliability, giving banks confidence that sensitive data is safe and always accessible.

**BeaconVu** delivers encryption of all financial data, strong role-based access controls, and high-availability architecture and disaster recovery.

## 3. Client-Centric UX And Insight

Switching to the cloud isn't just a technical upgrade – it's a transformational experience for users. Legacy fixed income accounting systems are often clunky, unintuitive, and dependent on IT support.

**BeaconVu** changes this by delivering a polished, browser-based interface designed to make complex treasury and fixed income workflows simple, efficient, and transparent. Modern dashboards and drill-down views with real-time workflows, audit trails, and interactive data calls for security master data complete the package.

## 4. Growing With Your Institution

**BeaconVu** enables companies to expand without restrictions. Key features include scalable pricing that adapts seamlessly to growth, mergers, or downsizing.

## 5. Streamlined System Consolidation

Banks manage multiple systems. **BeaconVu** takes on the heavy lifting. It is affordable compared to competitor solutions, with immediate opportunities to eliminate legacy costs and related overhead.

The cloud-native design requires no in-house hardware, making the platform more efficient and streamlined. It also eliminates the limitations of existing third-party providers while giving institutions the advantages of platform ownership – without the burden of high overhead.

## A Strategic Investment with Lasting Returns

In this current day and age, is the IT cost in resources and hardware of having an on-premise solution sustainable for many financial institutions' technology platforms? It is often the case that you can't easily change every on-premise platform to a cloud-hosted one very quickly, but new technology is making this easier.

When we look at fixed income accounting systems within community and regional banks, we often see frustration as to what is available on the market. The outsourcing models are usually quite inflexible, whilst the expensive systems have very extensive capabilities – but often with functionality that isn't needed.

With **BeaconVu**, you don't have to fit into a limited outsourcing model and can benefit from data access and functionality based on your actual needs.

Harness the benefits of our next-generation fixed income accounting solution, **BeaconVu**.

Fully delivered as a cloud-based Software as a Service solution with instant access to powerful fixed income accounting tools and reporting. No need for painful and lengthy projects to deploy a complex system – subscribe to an annual pricing tier that scales with your business. **BeaconVu** makes it easy and that includes the price.



**Using BeaconVu  
couldn't be easier!**

Contact us today to discuss our  
software and see for yourself.

# Want to know more about BeaconVu?

Visit: [www.beaconvu.com](http://www.beaconvu.com)

Or contact us at:

Email: [info@beaconvu.com](mailto:info@beaconvu.com)

COR-IBS Inc. 100 Front Street, Suite 400, Worcester, MA 01608, USA

Cor Financial Solutions Limited, 107 Cannon Street, 5th floor, London EC4N 5AF, UK

## Legal disclaimer

*This document is for information purposes only and is designed to serve as a general overview on matters of interest.*

*COR Financial Solutions Limited and its subsidiaries assume no responsibility or liability for any errors or omissions in the content of this document. All information contained in this document is provided on an "as is" basis with no guarantees of completeness, fitness for purpose, accuracy, usefulness or timeliness or the results obtained from the use of this information, and without warranty of any kind, express or implied. It should therefore not be used as a substitute for any form of professional advice. Any action you take upon the information in this document is strictly upon your own risk and neither COR Financial Solutions Limited, nor any of its subsidiaries can be held responsible, in any way whatsoever, for any consequences related to your use of the information contained in or linked to from this document.*

*corfinancial is a trading name of COR Financial Solutions Limited and its subsidiaries.*

*COR Financial Solutions Limited and its subsidiaries are, unless stated otherwise, the owners of all copyright (along with all other intellectual property rights which protect this content) in relation to this document and its contents. No part of this document may be published, distributed, reproduced in any form or otherwise communicated to the public, except with the prior written approval of COR Financial Solutions Limited. All such rights are reserved.*

*©, CORFINANCIAL®, COR FINANCIAL®, BEACONVU BY CORFINANCIAL® and BeaconVu™ are all trademarks of COR Financial Solutions Limited or its subsidiaries, registered or otherwise in various countries. Full details of the relevant trademark rights can be found at:*

*<https://www.beaconvu.com/terms-and-conditions/>*

*©COR Financial Solutions Limited 2026. All rights reserved.*