

Connected Treasury: Banking And Business Integration For Maximum Visibility And Control

An illustration showing a human hand on the left and a robotic hand on the right, both reaching towards each other. The human hand is light blue, and the robotic hand is orange. They are positioned as if about to shake hands or connect. The background is a light blue gradient.

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Experienced professional with in-depth knowledge of treasury, finance technology, payments and financial risk management



Agenda

- Treasury 2023: Bumpy Road Ahead?
- New-Gen Technologies: The Digital Immunity?
- Connected Treasury “Quick-Wins”
- In a nutshell
- Q&A



Treasury 2023: Bumpy Road Ahead?

Factbox: Recession fears creep into corporate America as growth slows

Reuters

FINANCE · INFLATION

More than 60% of executives think a recession will hit soon, new survey finds

BY CHRISTINE MUI

Recession Fears Surge Among CEOs, Survey Suggests

More than 60% of executives see a recessionary period in next 12 to 18 months, according to the Conference Board survey

Energy crisis: Recession clouds gather in Germany, Europe's largest economy

The index compiled by the Munich-based IFO institute dropped to 84.3 in September from 88.5 in August, to its lowest level since the global financial crisis more than a decade ago

ECONOMY

CEO outlook dims sharply, with more than half expecting a recession ahead, survey shows

Top Questions Asked by Treasury Leaders in 2023

Do you have the cash visibility you need?

Factbox: Recession fears

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Do you have the cash visibility you need?

Can you fully measure your financial risks?



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Do you have real-time insights into your liquidity and working capital?

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Do you have the cash visibility you need?

Can you fully measure your financial risks?

Do you have control over your treasury functions?

Do you have real-time insights into your liquidity and working capital?



It's 2023, Is Your Treasury Truly Strategic?

A treasurer's core objectives have evolved from

TRANSACTIONAL

Focus on processing
transactions



STRATEGIC

Focus on value added activities
within Treasury and *beyond*
Treasury

Technology as
the enabler

Treasurers are now **“cash stewards”**
optimizing cash usage across the organization

Connected Treasury “Quick-Wins”



#1 Achieve Global Visibility



#2 Gain Control Over Treasury Functions



#3 Strategic Decision Making

According To The Pwc Global Treasury Benchmarking Survey Of Treasurers,

26% Of Global Cash Is Not Visible

To The Corporate Treasury On A Daily Basis

Quick Win #1: Achieve Global Visibility

**FX, debt and investments
transaction processing**

FX and IR Risk visibility

Real-time cash positions



**SOD, Workflows and
Operational Control**



**Integrated Treasury
Management System**

**"Real-time" multi-bank
connectivity**



Benefits Of Insights Gathered From Using A Treasury Management System



1. Boost in productivity

2. Real-time and precise data availability

3. Reduction in manual entry and calculation errors

4. Limit redundant banking and FX costs

5. Detailed activity monitoring

6. Bank and connectivity flexibility

Quick Win #2: Gain Control Over Treasury Functions

Types of risks faced by a Treasurer



Liquidity Risk

Inability to meet short term financial obligations when due



Market Risk

Inability to sell an asset lowering its market price



Operational Risks

Risk of loss that arises from inadequate or failed internal processes, systems, human errors, or external events

Quick Win #2: Gain Control Over Treasury Functions

Technology enables treasurers to operate in an integrated environment within their firms, enhancing data flow and collaboration with the goal of streamlining processes

Organization & Structure:

Decision structures

- Geography vs Functional vs BU
- Centralized vs Decentralized

Organizational Enablers

- In-house banks
- Share Service Center
- Payment Factory



Technology is the enabler that allows these structures to operate efficiently



Technology is only the tool, but ultimately, it's always about people



CFOs and Treasury Depend On Near
**Real-Time Information From
Their Banking Partners And
Business Functions**
For Strategic Decision-Making

Yet the systems used by CFOs and Treasury are **NOT OPTIMIZED**



Quick Win #3: Strategic Decision Making

How does **Treasury Technology** solve this problem?



Integrated
dashboards with
user-defined
enrichments for
real-time insights



Scenario-based
forecasting to
better understand
global cash
sources and uses



Real-time bank
reconciliation for
immediate
decision-making on
liquidity and
investments

In a Nutshell



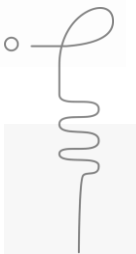
For CFOs and treasurers, finance transformation shouldn't be a matter of **IF** but **WHEN**



The roadmap to a connected treasury is: **Getting Started On Your Digital Transformation Project**



A **“future-ready” treasury** should help navigate uncertainty while simultaneously looking to capture emerging opportunities





Thank you!