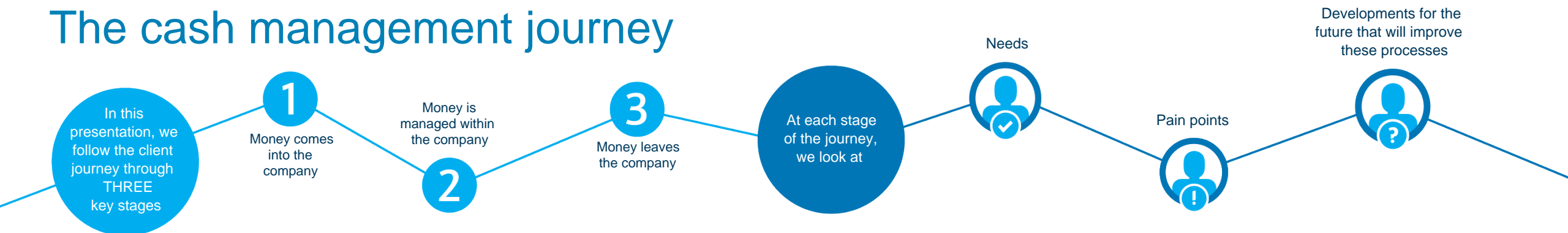




Innovation in cash management

Richard Martin and Yera Hagopian

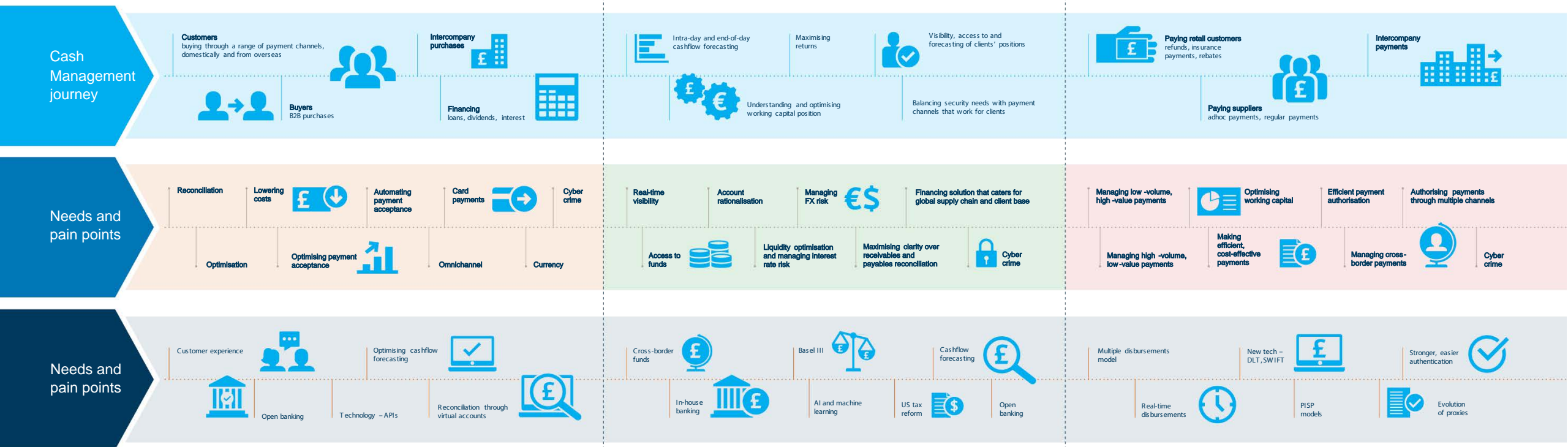
The cash management journey



Stage 1: Money in

Stage 2: Managing money

Stage 3: Money out



Five key trends will impact expectations of corporate treasurers

Key Trends

Treasurer expectation

1	Flexibility and choice	<ul style="list-style-type: none">• Ability to operate across multiple channels, multiple treasury platforms, multiple marketplaces• Choose best-in-class providers for specific, disaggregated needs
2	Proliferation of data	<ul style="list-style-type: none">• Leverage data to improve cash visibility and control• Enhanced data dashboards and information aggregation• Predictive analytics to support automated decisions
3	Cyber threats and identity	<ul style="list-style-type: none">• Safety of cash assets and ensuring authorised access• Enhanced support from banks to identify and mitigate threats• Staff awareness and proactive threat assessment
4	Explosion in technology	<ul style="list-style-type: none">• Leveraging latest technological advancement towards efficiency and optimisation• Automation of treasury processes and automated decision making
5	Increasing regulation	<ul style="list-style-type: none">• Easy comprehension of raft of new regulations hitting the treasury• Benefiting from innovations arriving on the back of the new regulations

Flexibility and choice

Treasurer expectation

- Ability to operate across multiple channels, multiple treasury platforms and multiple marketplaces
- Choose from a wide range of best-in-class providers for specific, disaggregated needs

1

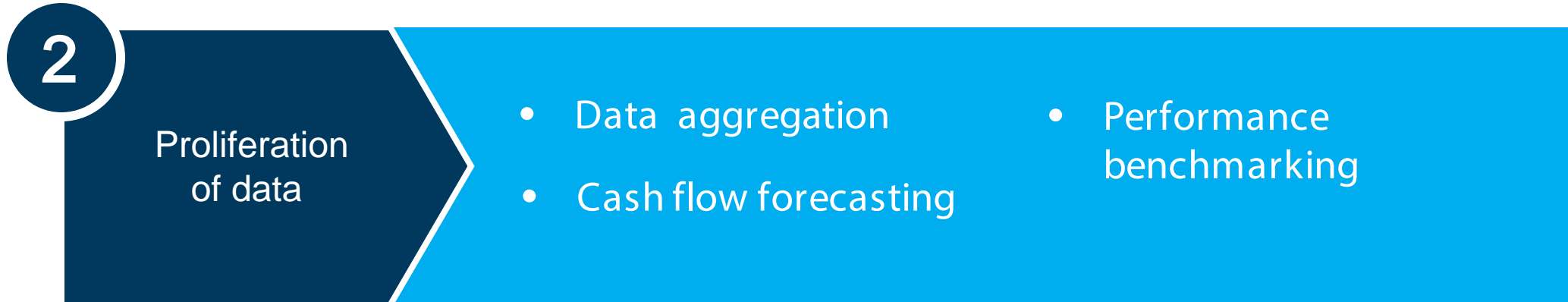
Flexibility and choice

- Multi-channel
- New entrants
- Treasury marketplace
- Flexible payment initiation

Proliferation of data

Treasurer expectation

- Leverage data to improve cash visibility and control
- Enhanced data dashboards and information aggregation
- Predictive analytics to support automated decisions



Cyber threats and identity

Treasurer expectation

- Safety of cash assets and ensuring authorised access
- Enhanced support from banks to identify and mitigate threats
- Staff awareness and proactive threat assessment

3

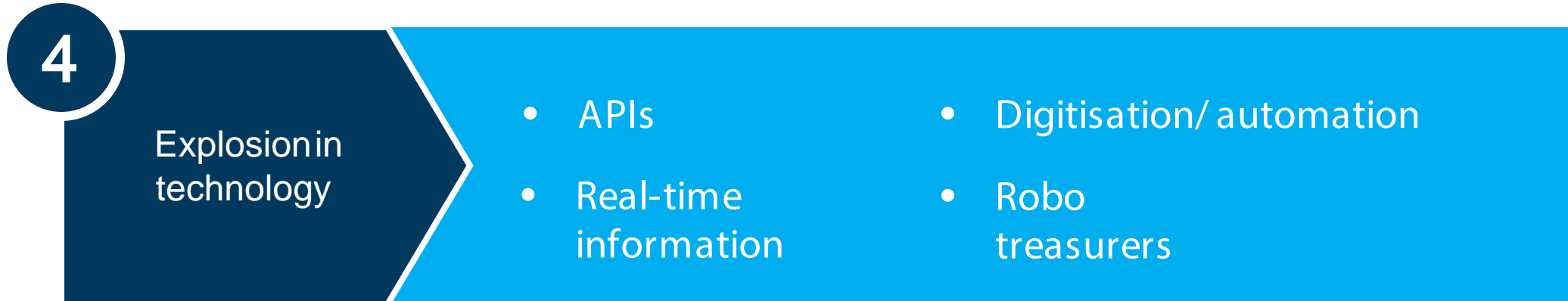
Cyber threats
and identity

- Enhanced IDV
- Payment destination validation
- Payment profiling
- Creative upskilling of staff

Explosion in technology

Treasurer expectation

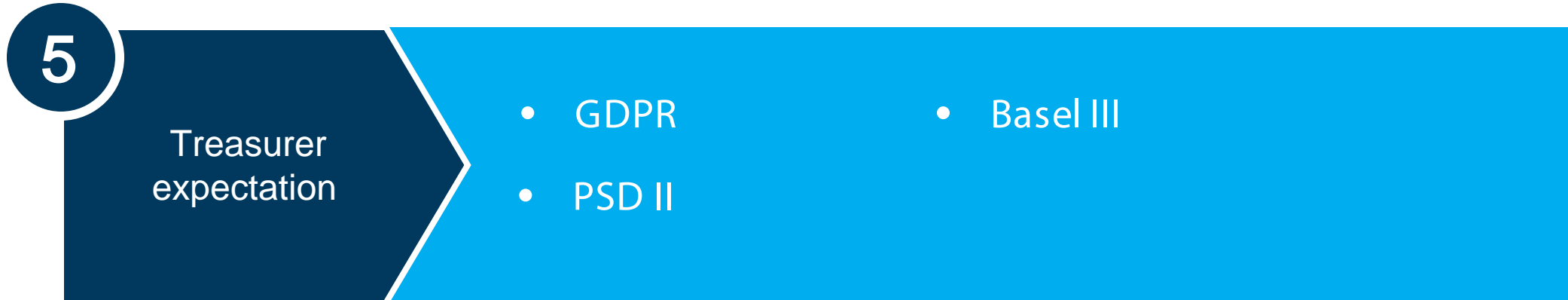
- Leveraging latest technological advancement towards efficiency and optimisation
- Automation of treasury processes and automated decision making



Increasing regulation

Treasurer expectation

- Treasurers want simple translation of the raft of new regulations hitting the treasury
- Benefiting from innovations arriving on the back of new regulations



What does this mean for the role of the treasurer?

Thank you