



The Treasurer's Wish List



OUR PRINCIPLES IN ACTION

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Who Are We



Who Are We? - Mars, Incorporated

Family Owned For Over 100 Years

Net Sales Of Over \$33 Billion

74,000 Associates

In 74+ Countries

400+ Locations

130+ Factories

Iconic Brands Known The World Over



MARS

Who Are We? - A Diverse Business

Petcare



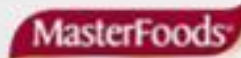
Chocolate



Wrigley



Food



Drinks



Symbioscience



MARS

Who Are We? - Billion Dollar Brands





wish list



The Approach

**The
Nightmare**



**The
Dream**



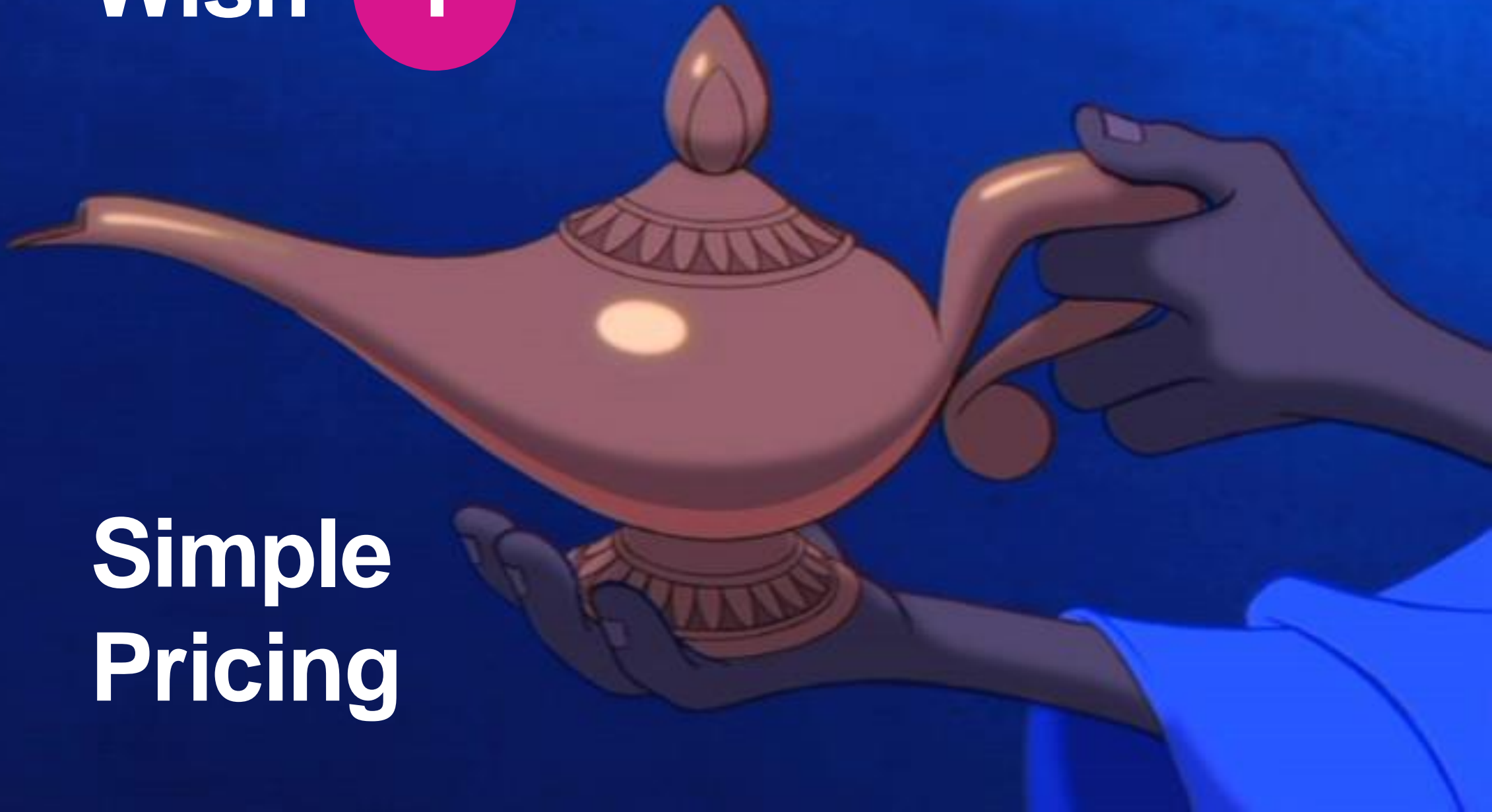
**The
Challenge**



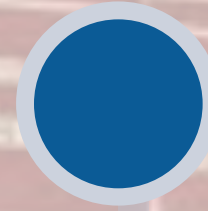
Wish

1

**Simple
Pricing**



The Nightmare - Pricing



Encyclopaedic RFP's

Sausage Machine Approach

Too Long

Unfocused

Crammed With Terms & Conditions

Bank Specific Language

Difficult To Interpret

Prices – Yes

Full Cost - No

The Dream – Simple Pricing



**Simple
Personal
Fair**

—
What a bank
should be



**Clear
Transparent
Comprehensive
Digital...**

The Challenge – Simple Pricing

A pink circle with the word 'Corporate' inside, positioned over a pink rectangular area. The background of the slide features silhouettes of people in a meeting setting.

Corporate

An orange circle with the word 'Bank' inside, positioned over an orange rectangular area. The background of the slide features silhouettes of people in a meeting setting.

Bank

Inflexible
Bank
Systems

Fear Of
Revenue
Loss

Wish

2

**Digital
Billing**



The Nightmare - Billing



NO STANDARDS

Paper
MailFAX
Post
email



The Dream – Digital Billing



TWIST

EDI 822 Account Analysis



MARS

The Dream – Digital Billing

**Plus
Digital
Annual Audit
Bank Confirmations
Via SWIFT**



The Challenge – Digital Billing

Corporate

System
Investment

Support
TWIST

Bank

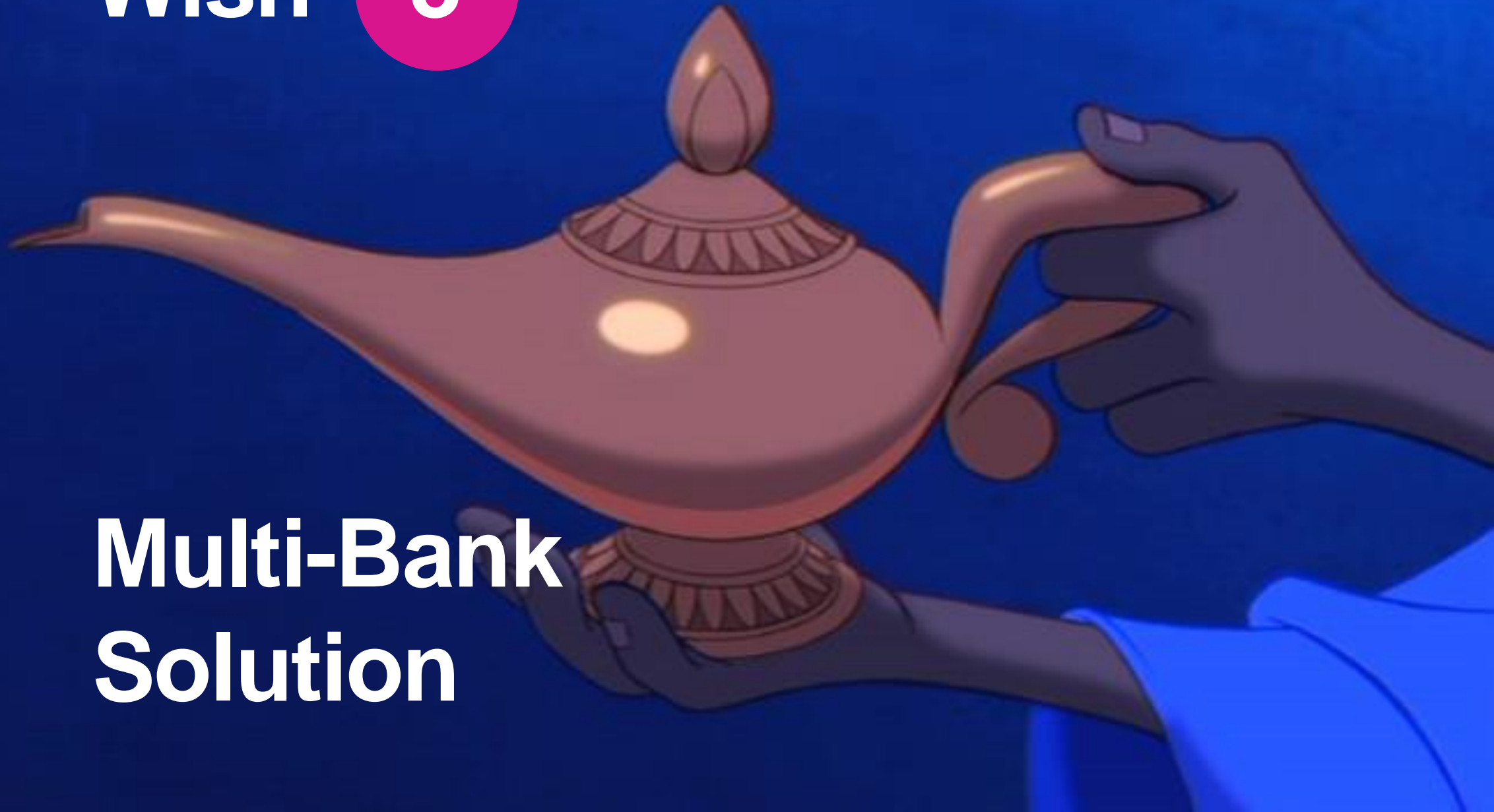
System
Investment

Common
Language
Across Banks

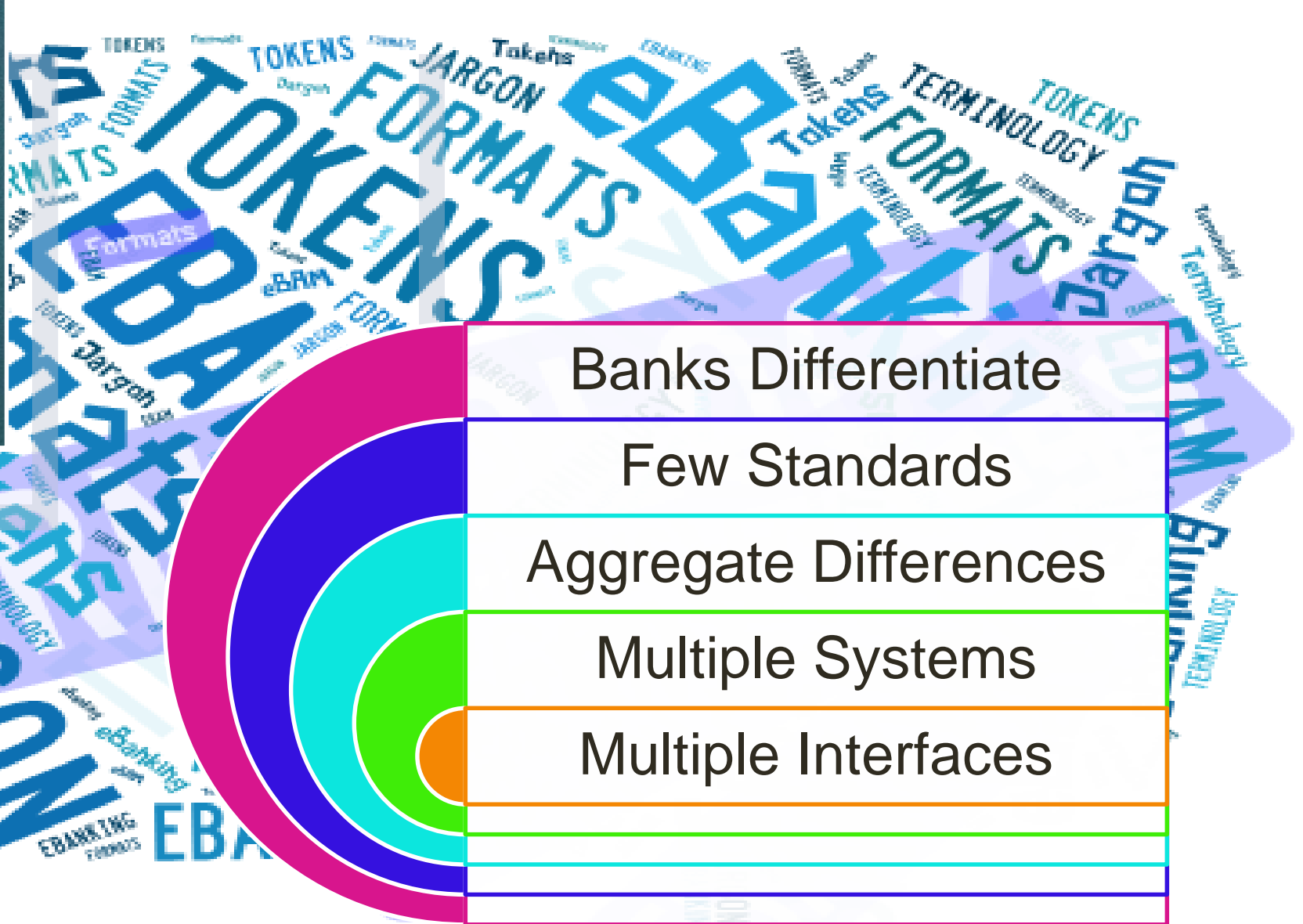
Wish

3

Multi-Bank
Solution



The Nightmare – Bank Solutions



Banks Differentiate

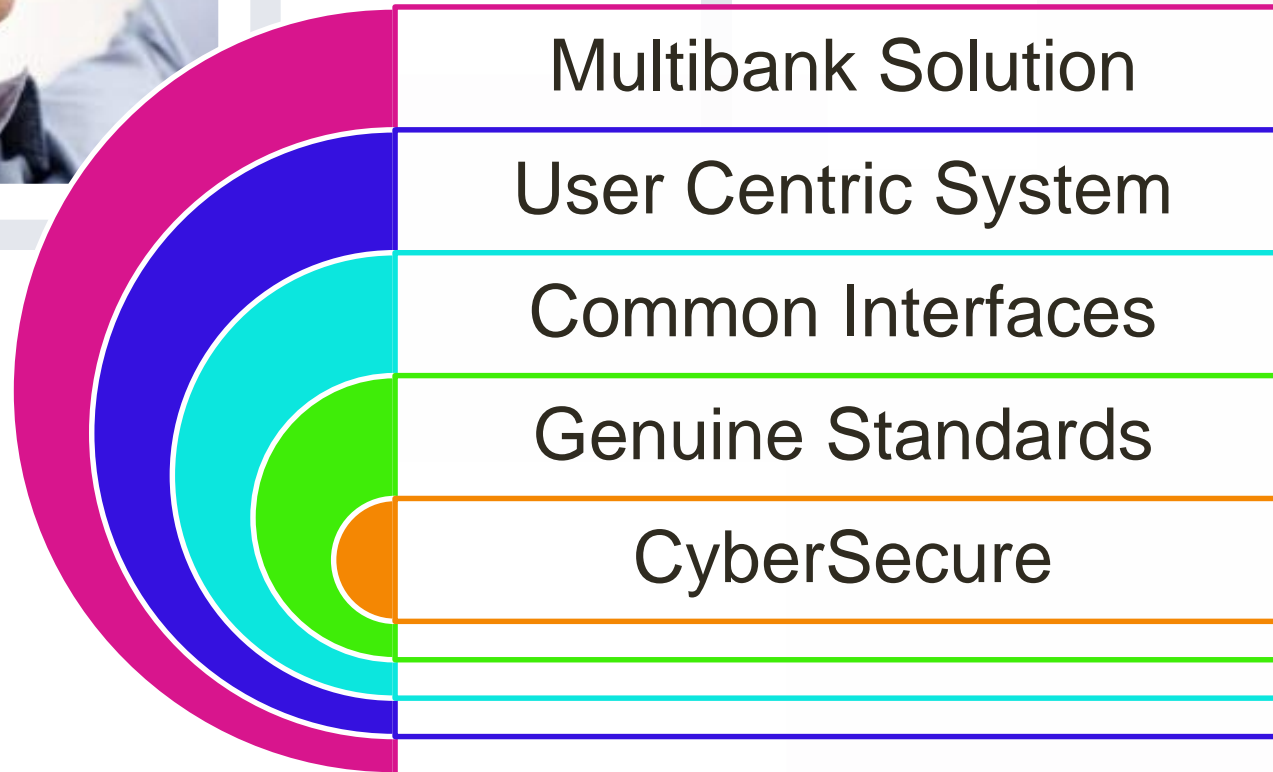
Few Standards

Aggregate Differences

Multiple Systems

Multiple Interfaces

The Dream – Multibank Solution



The Challenge – Multi-Bank Solution

Corporate

Some Short
Term System
Investment

Bank

Preparedness
To Collaborate
With Other
Banks

System
Investment

Wish

4

**Digital
KYC**



The Nightmare – KYC



Playing Safe

Too Many Documents

All On Paper

Document Creep

Duplicate Requests

No Single View



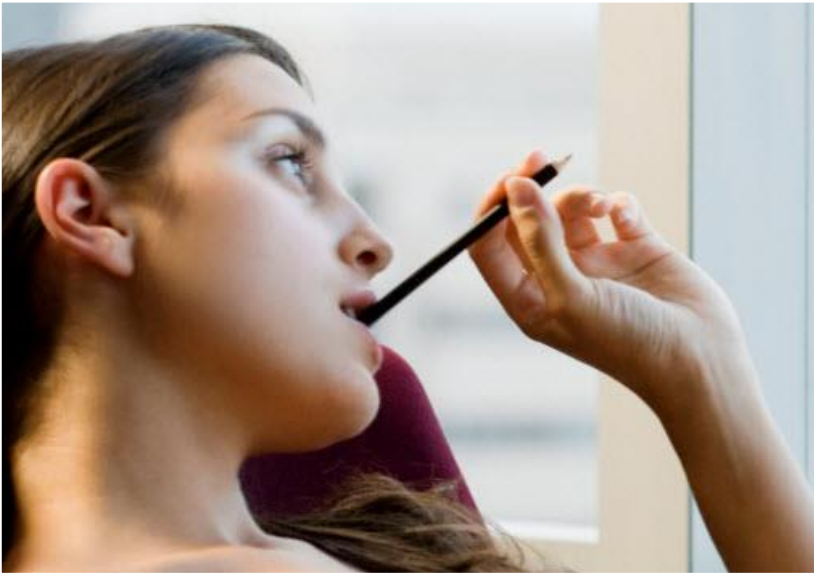
The Nightmare – KYC



**Kill
Your
Customer**



The Dream – Digital KYC



Clarity From The
Outset

All Digital

Universal Corporate
Profile.....

...Wherever You Bank

Maintain Once

The Challenge – Digital KYC

Corporate

Confidence
In Security

Bank

System
Investment

Compliance
Mind-set
Change

Wish

5

Digital
Country
Summaries



The Nightmare – Country Data



MULTIPLE
Interpretations

Sources

Messages

Views

Interpretations

Documents

The Dream – Digital Country Summaries

1

Go-To Source

Message

Regulations

Tax

Cash Management



The Challenge – Digital Country Summaries

Corporate

Nuances Of
Set-up:-

Tax,
Pooling, etc

Bank

Keeping
Data
Current

Tax & Legal
Disclaimers

Wish

6



STP

The Nightmare- STP



The Dream - STP

International
Standards
Interfaces
Virtual
Accounts
Corporate
Digital
New



The Challenge – STP

Corporate

Move To
Single ERP

Master Data
Cleansing

Promotional
Behaviours

Acquisitive
Behaviour

Bank

Passing On
Enriched
Data

Common
Data
Standards

Wish

7

**Advice
Not Sales**



The Nightmare – The Hard Sell



I Lent You
Money, So....



The Dream- Advice Not Sales



The Challenge – Advice Not Sales

Corporate

Building Relationships

Sharing Needs

Bank

Developing An Advisory Culture

Sales Targets

7 Wishes



Simple Pricing



Digital Billing



Multi-Bank Solution



Digital KYC



Digital Country Summaries



STP



Advice Not Sales

Common Themes



thank
you!

