

# BANK ACCOUNT MANAGEMENT AND STRUCTURES

BANK FEE MANAGEMENT WEBINAR SERIES



## JASON CAMPBELL

Business Development Leader, Strategic Treasurer

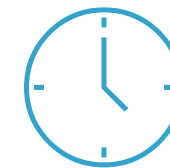
## CRAIG JEFFERY

Managing Partner, Strategic Treasurer



### WHAT

Considering sound principles of bank account management and structures relevant to organizations of varying complexity and size.



### WHEN

Tuesday, May 16, 2023  
11:00 – 11:30 AM EDT

Wednesday, May 17, 2023  
2:00 – 2:30 PM EDT



### WHERE

Live online presentation  
Replays at [StrategicTreasurer.com](https://StrategicTreasurer.com)



This presentation is provided by Strategic Treasurer.

# ABOUT THE SPEAKERS

GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



## JASON CAMPBELL

Jason Campbell is a Business Development Leader and Podcast Host at Strategic Treasurer. He has over 20 years in business operations and leadership throughout various industries, mainly in tax and financial services. His expertise areas are business development execution, customer engagement and sales presentations.



## CRAIG JEFFERY

Craig Jeffery formed Strategic Treasurer in 2004 to provide corporate, educational and government entities direct access to comprehensive and current assistance with their treasury and financial process needs.

His 30+ years of financial and treasury experience as a practitioner and as a consultant have uniquely qualified him to help organizations craft realistic goals and achieve significant benefits quickly.

# TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &  
ANALYSIS



## INFLUENCES

INCREASING NEED FOR SOUND  
BAM & STRUCTURES



## ENHANCING EFFICIENCY

STRUCTURAL & OPERATIONAL



## ACCOUNT MANAGEMENT

OPTIMIZED USAGE AND FEES



## KEY TAKEAWAYS

HOW TO MOVE FORWARD

# INCREASING NEED

FOR SOUND BANK ACCOUNT MANAGEMENT AND STRUCTURES



## Bank failures

- Silicon Valley
- Signature
- First Republic
- Others?



## Forced mergers

- Credit Suisse
- Others?



## Other concerns

- Fed rates
- Recession
- Geopolitical
- Regulatory



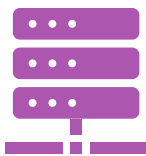



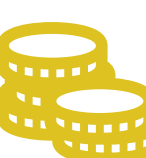

## Operational







- Growth and complexity

# DRIVERS OF TRANSFORMATION

## CONTRIBUTING FACTORS

### COMPLEXITY

	Systems
	Banks
	Accounts
	Countries
	Currencies
	Counterparties

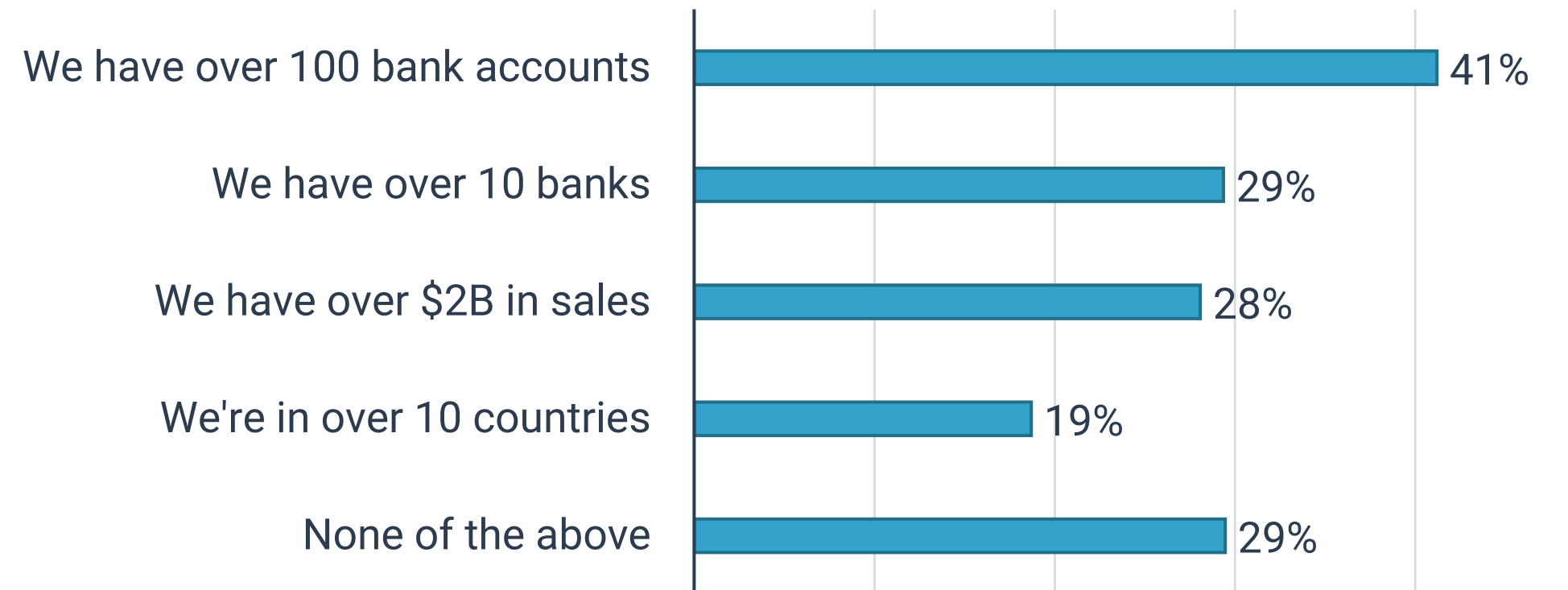
	Volume of payments
	Size of staff
	Access to credit
	Servicing needs
	Foreign exchange
	Investments

### SIZE

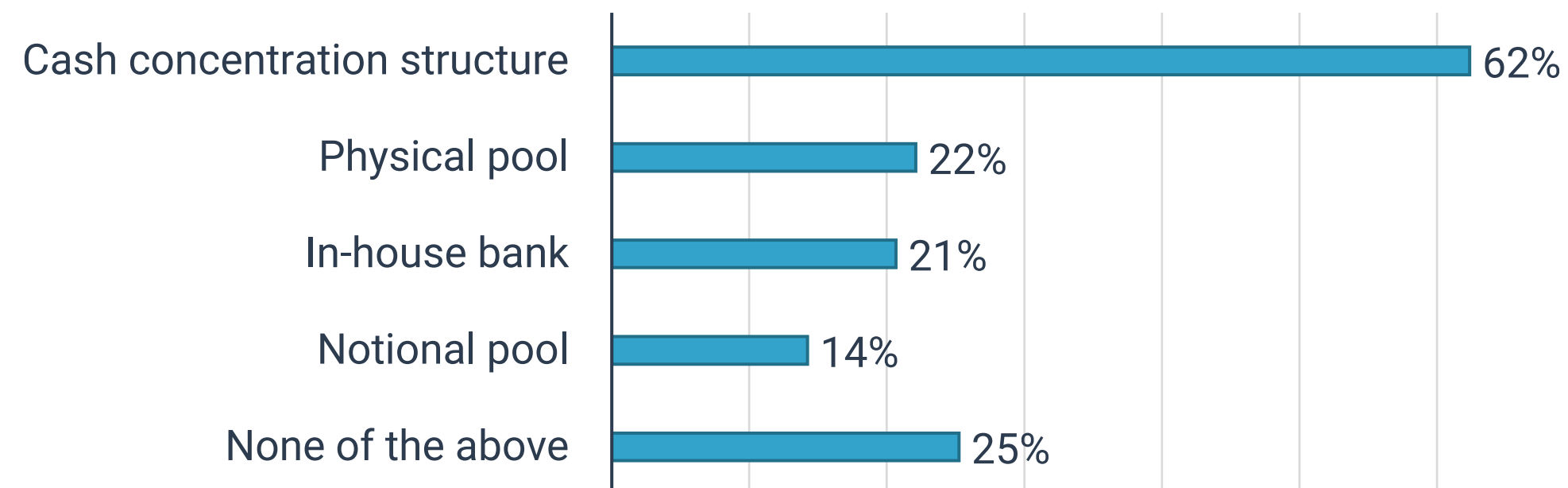
\$25B+
\$5-25B
\$1-5B
\$500M-1B
\$200-500M
\$50M-200M
<\$50M

# POLL QUESTION

## Poll 1 - The following describes us: (all that apply)



## Poll 2 - We have the following: (all that apply)



Note: Poll data is a combination of poll results from both webinars.

# OPTIMIZING BANK STRUCTURES

## AREAS OF FOCUS



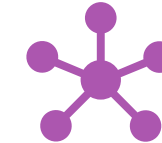
### Greater visibility

- Bank
- Country
- Currency
- Entity
- Investment
- Debt



### Improve liquidity

- Cash conversion cycle
- Working capital



### Connectivity

- Networked with all banking partners
- Receive timely information



### Manage financial risks

- Are all your payment flows documented?



### Concentrate funds



### Increase efficiency








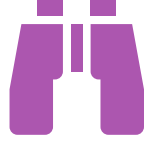

### Optimized KYC



### Updated investment and payment control policies

# PROGRESSING FROM LINEAR TO GLOBAL

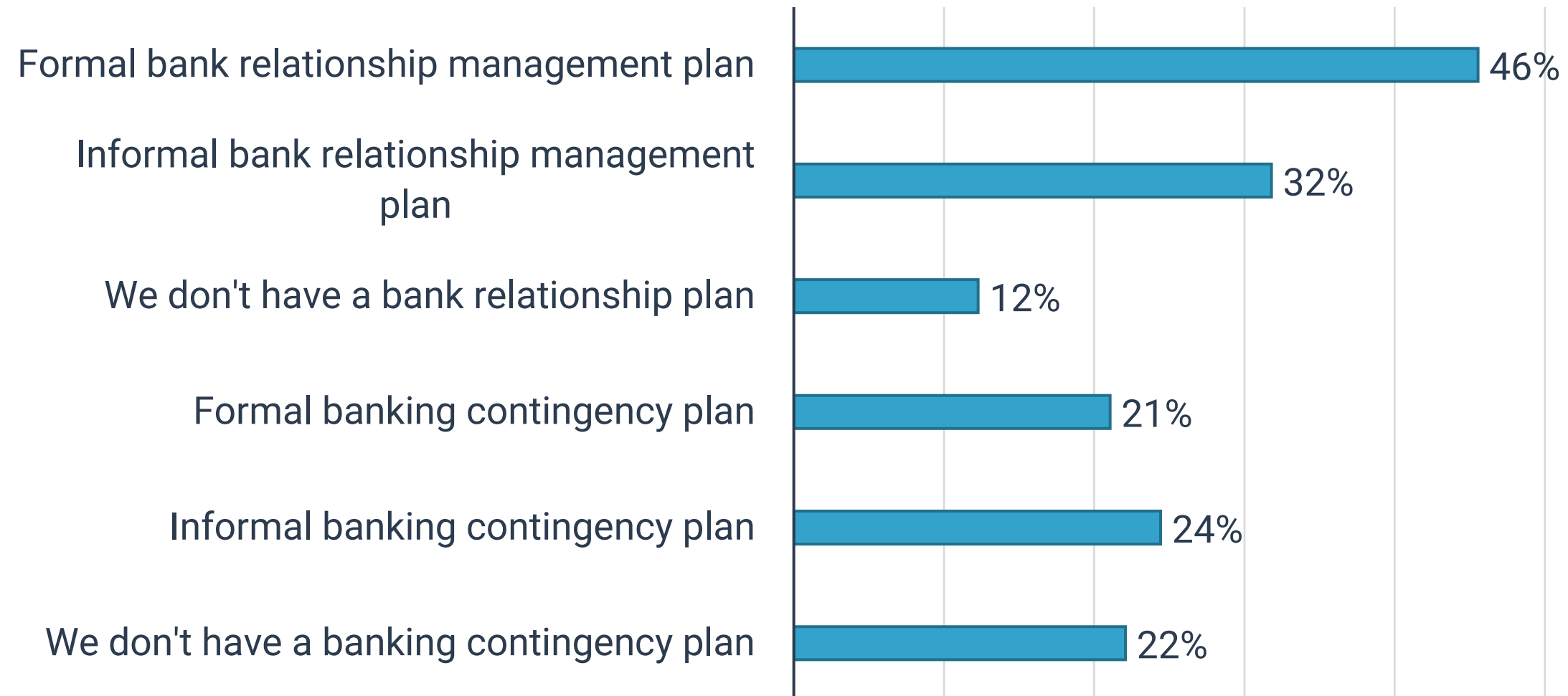
## A BETTER APPROACH

		— Linear —		Global
	<b>Platform</b>	Fragmented	→	Unified
	<b>Analysis</b>	Futile repetition	→	Flexible
	<b>Banking structure</b>	Unintegrated	→	Modern cash management
	<b>Accounting</b>	Rules	→	ML-enhanced logic-based rules
	<b>Relationship management</b>	Ad hoc	→	Planned
	<b>Forecasting</b>	Items/accounts	→	Multiple variables: flexible construct
	<b>Cash flow</b>	Static	→	Flexible/global



# POLL QUESTION

## Poll 3 - We have the following: (all that apply)



Note: Poll data is a combination of poll results from both webinars.

# BANK ACCOUNT MANAGEMENT

OPTIMIZING SERVICE USAGE AND FEES



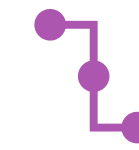
## Relationships

- Review relationships and ensure you have the right partners
- Access to capital and favorable credit terms
- Importance of open and honest communication
- Operational and strategic advisory services
- Share of wallet



## Account updates

- Domestic and international
- Signers
- Openings and closings
- Authorized documents



## Setting up critical wires

- Portal
- Network/Swift
- Draw down



## Policy compliance

- KYC
- BAM
- FBAR
- BOI

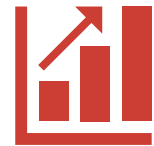


## Contingency plan

- Address all risks
  - Counterparty banking
  - Economic
  - Regulatory
  - Health (COVID)
  - Geopolitical turmoil
- Tested and active

# MANAGING FEES

## POINTS OF CONSIDERATION



With rising deposit costs, it's expected that bank fees will be increasing.



More attractive investment options with increased rates, such as ECR, money market accounts, etc.



With fees increasing, are you optimizing your services within your current banking structure and services?

# KEY TAKEAWAYS

IDEAS AND POINTS TO BRING BACK TO THE OFFICE



## KNOW WHERE YOU ARE

- Environment
- Position
- Destination



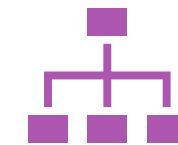
## MANAGE FEES

- Benchmarking
- ECR
- Relationship perspective



## INCREASE

- Visibility
- Liquidity
- Connectivity
- Efficiency
- Knowledge of all payment flows



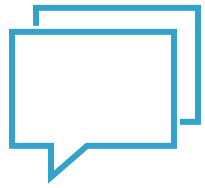
## BANK STRUCTURE CONTINGENCY PLANS

- Primary and secondary
- Immediacy of funds transfer

# LET'S CONNECT

DON'T LET THE LEARNING END HERE...  
CONTACT US WITH ANY FUTURE QUESTIONS.

Thank you for your interest in this presentation and for allowing us to support you in your professional development. Strategic Treasurer and our partners believe in the value of continued education and are committed to providing quality resources that keep you well informed.



## STRATEGIC TREASURER

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*Business Development Leader*

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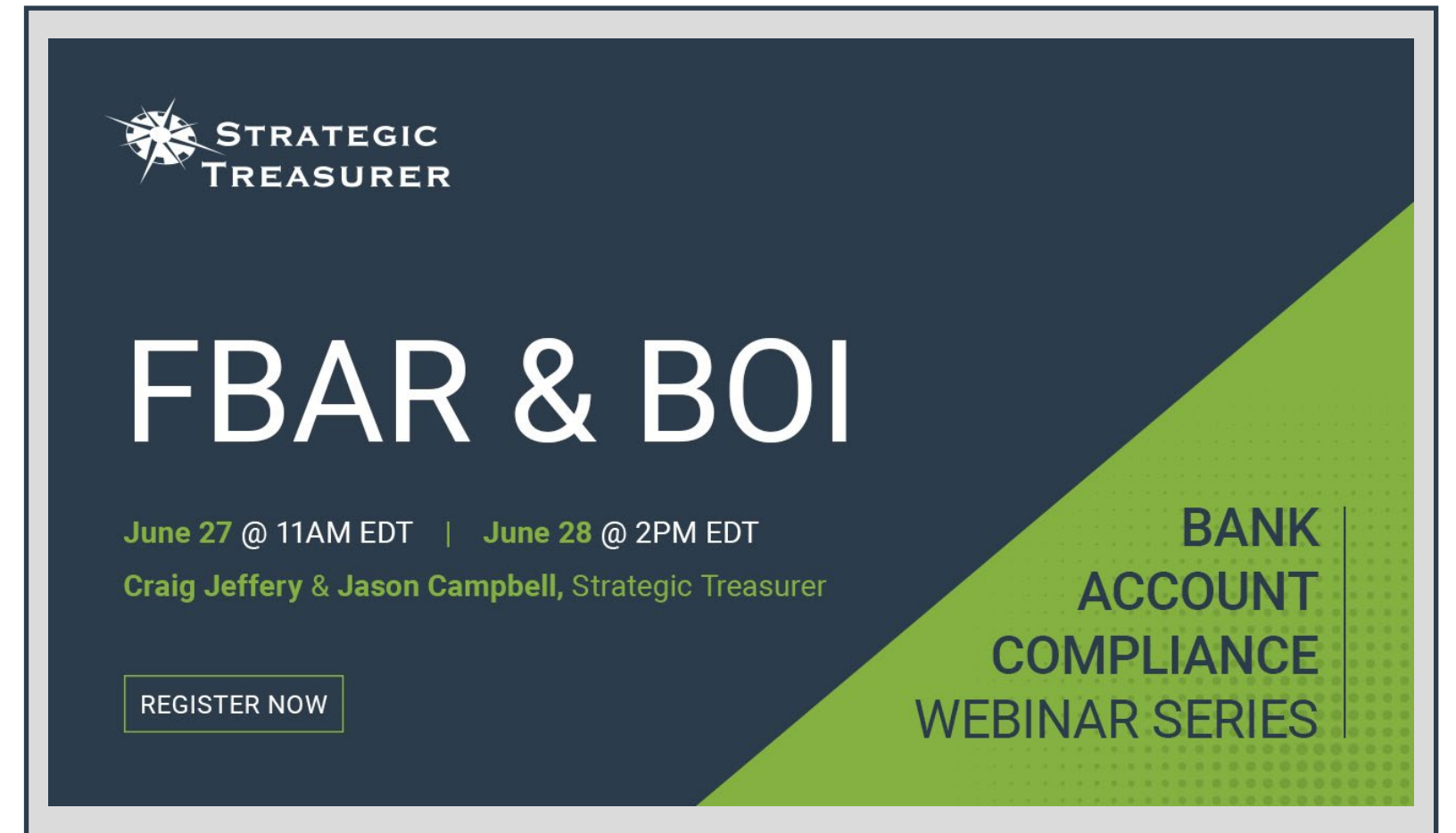
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**STRATEGIC  
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# FBAR & BOI

June 27 @ 11AM EDT | June 28 @ 2PM EDT  
Craig Jeffery & Jason Campbell, Strategic Treasurer

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- Treasury Structures
- Liquidity & Risk
- Banking Services
- Treasury Technology



### ASSIST Outsourced Services

- Fee Management
- Employee Security Training
- Compliance Services
- Connectivity & Onboarding



### RESEARCH Market Data

- Survey Participation
- Research Report Access
- Industry & Peer Benchmarking
- Critical Treasury Assessment



### INFORM Industry Insights

- Technology Analyst Report
- Webinars (CE Credits)
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# PROVIDERS

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- Messaging Optimization
- Investment Validation



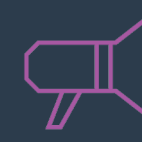
### ASSIST Outsourced Services

- Sales Optimization & Training
- Marketing Team Support
- Content Amplification
- SME Speaker Bureau



### RESEARCH Market Data

- Treasury Insights (Data Services)
- Tailored Market Research
- Survey Program Sponsorship
- Client Benchmark Reporting



### INFORM Industry Insights

- Expert Content Creation
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