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TREASURY & RISK MANAGEMENT SYSTEMS

ANALYST REPORT SERIES



WHAT

Discussing the current TMS and ELM (enterprise liquidity management) landscapes, innovations and leading practices for selection and implementation.



CRAIG JEFFERY

Founder & Managing Partner
Strategic Treasurer



FP&A[®]

Certified Corporate
**Financial Planning &
Analysis** Professional

This presentation is provided by Strategic Treasurer.

ABOUT THE SPEAKER

GET TO KNOW TODAY'S SUBJECT MATTER EXPERT



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.

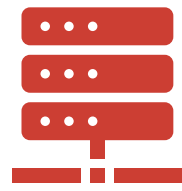
TOPICS OF DISCUSSION

KEY AREAS OF FOCUS & ANALYSIS



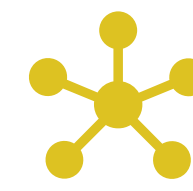
TREASURY STAFF

CHALLENGES & WORK
LOCATION



TREASURY TECH

CURRENT & FUTURE
IMPLICATIONS



TMS

OPERATIONS, VALUE,
CANDIDATES &
INNOVATIONS



ELM

FUNCTIONALITY &
BENEFITS

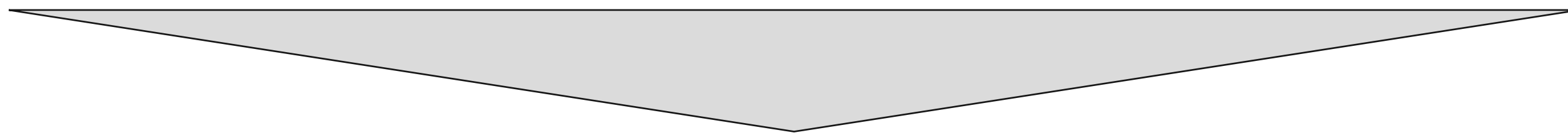
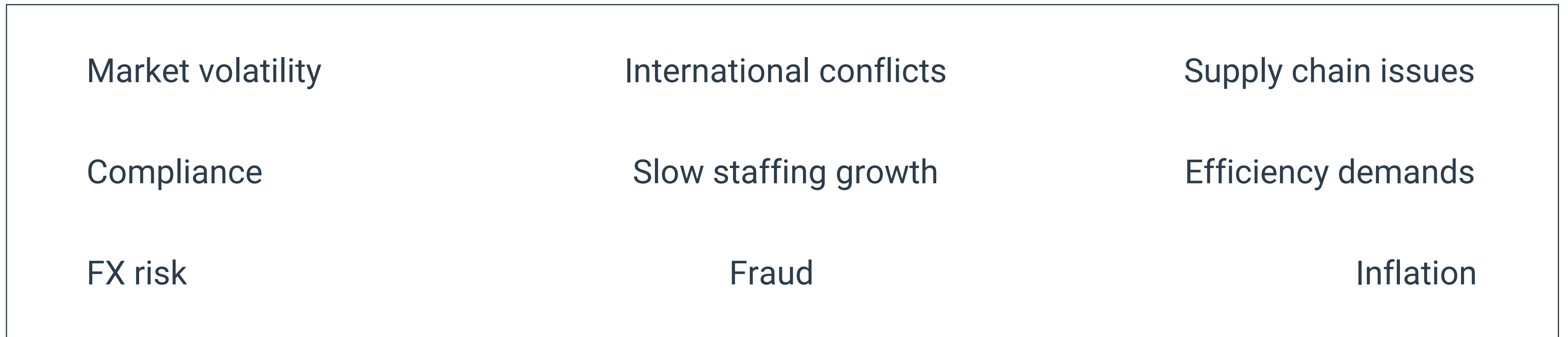


LEADING PRACTICES

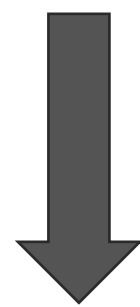
SELECTION &
IMPLEMENTATION

TODAY'S CHALLENGES

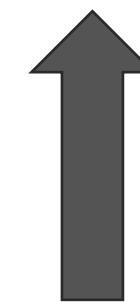
ON TREASURY STAFF'S LIMITED TIME



Time



Treasury staff

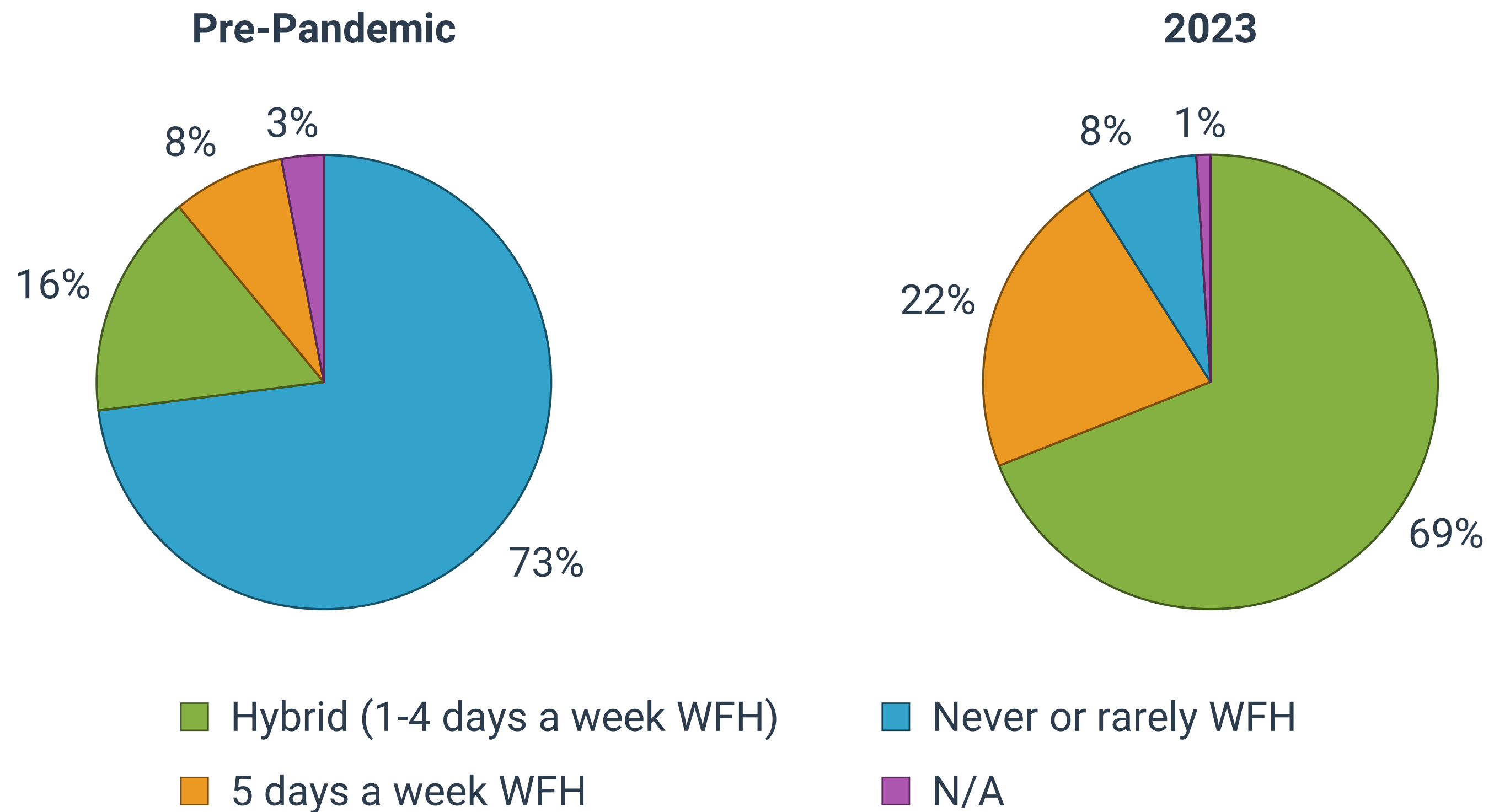


Demands

WHERE WORK IS DONE TODAY

THE CLEAR WINNER IS HYBRID

Please indicate your approximate work-from-home (WFH) schedule for the following time frames:



FOUNDATIONS

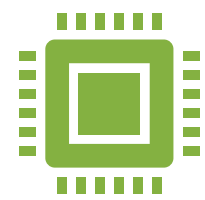
OF TREASURY TECHNOLOGY



Data



Democratization of technology



Processing power



Hosting models

- On-premises
- Application Service Provider (ASP)
- Software-as-a-Service (SaaS)

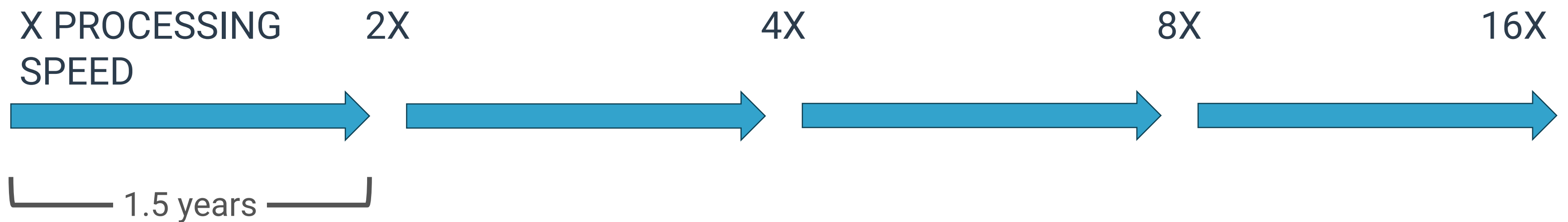


Connectivity

THE GROWTH OF DATA

AND THE ABILITY TO PROCESS IT

Processing power growth vs. data growth over six years



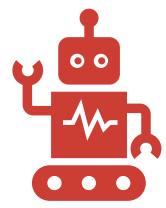
ADVANCEMENT OF TREASURY TECH

TOMORROW'S TREASURY



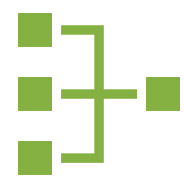
Platform-as-a-Service (PaaS)

- Cloud-native
- Microservices
- Low-code/no-code
- Embedded functionality



Artificial intelligence (AI) & machine learning (ML)

- Data analysis
- Fraud prevention
- Natural language processing (NLP)



Networks

- Information
- Outsourcing
- Security



Business intelligence (BI)

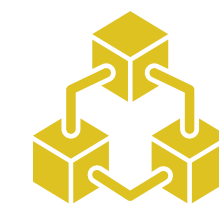
- Interactive reports
- Data visualization



From faster to real time



Application programming interfaces (APIs)



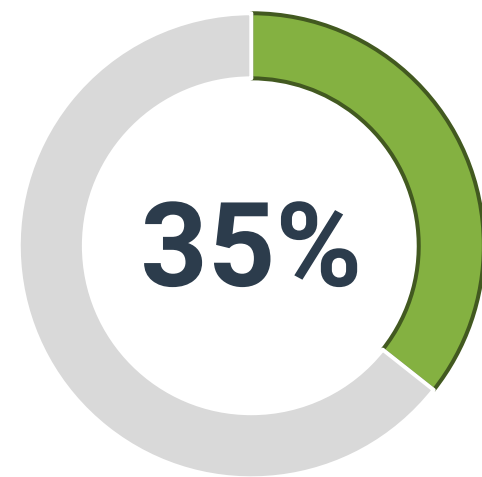
Blockchain & distributed ledger technology (DLT)

- Transparency
- Security

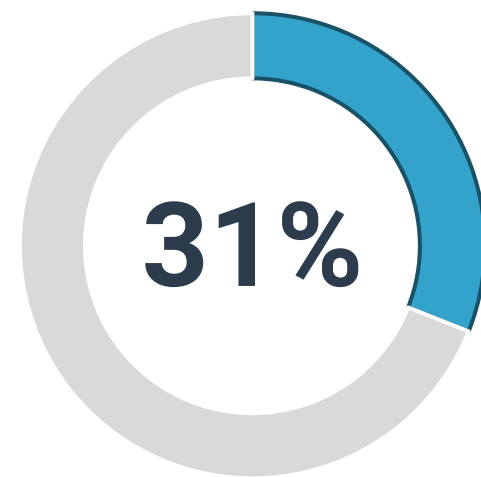
FASTER PAYMENTS

READINESS OF IMPLEMENTATION

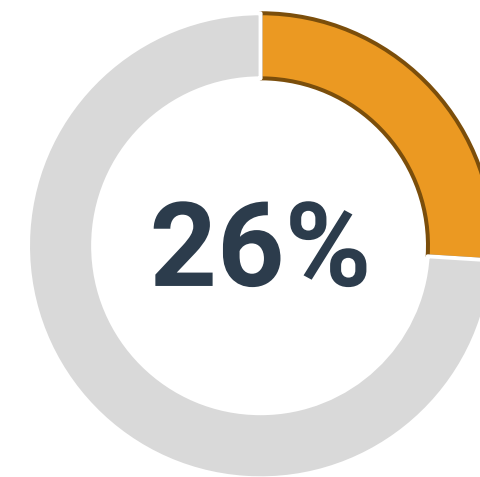
How quickly are you prepared to deploy faster payment capabilities?



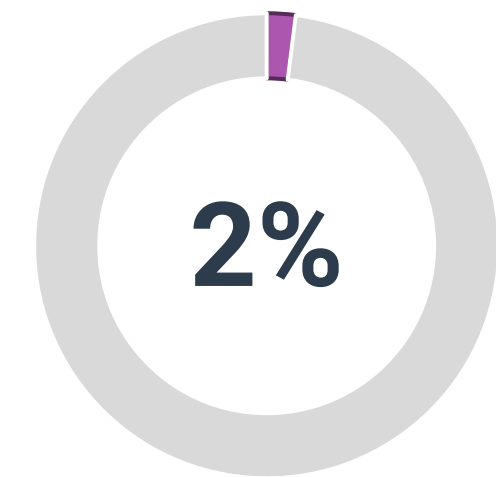
Ready Now /
Currently Using



Within One Year



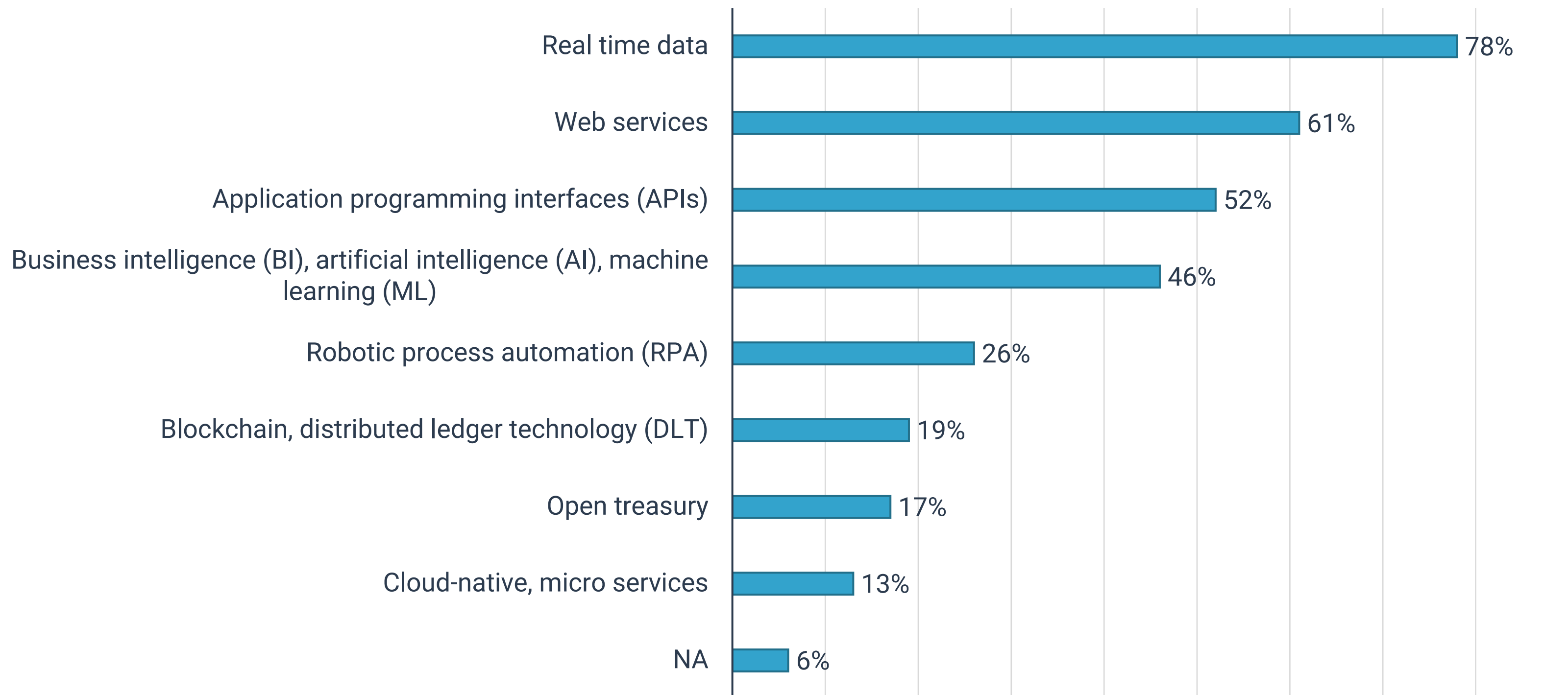
1-3 Years



3+ Years

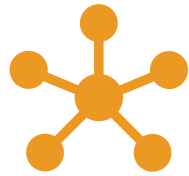
POLL QUESTION

Poll 1 - I am very familiar with these concepts: (all that apply)



DEFINITION: TMS/TRMS

FUNCTIONS AND BENEFITS



A treasury management system (TMS) or treasury & risk management system (TRMS) ties treasury's digital ecosystem together and streamlines core treasury tasks such as:

- Cash positioning
- Visibility
- Cash management
- Forecasting
- Accounting



Seamless connectivity



Open treasury practices

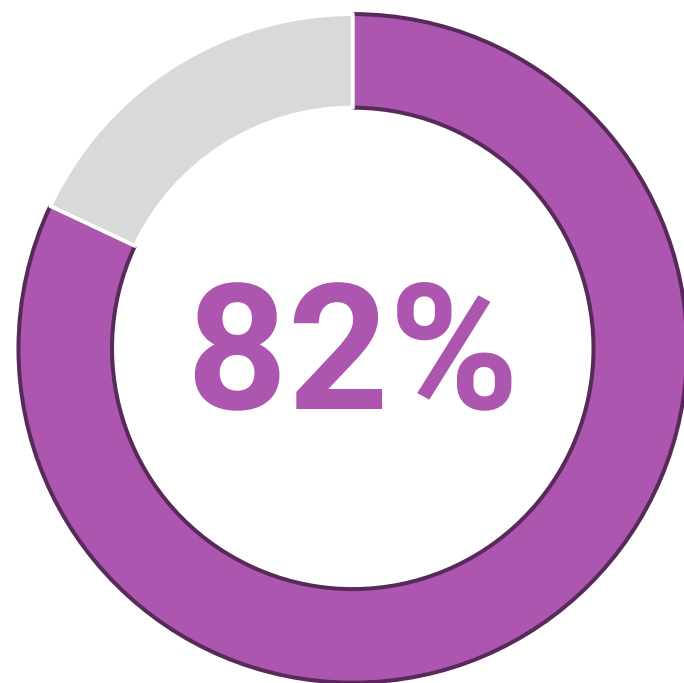


Efficient internal data practices

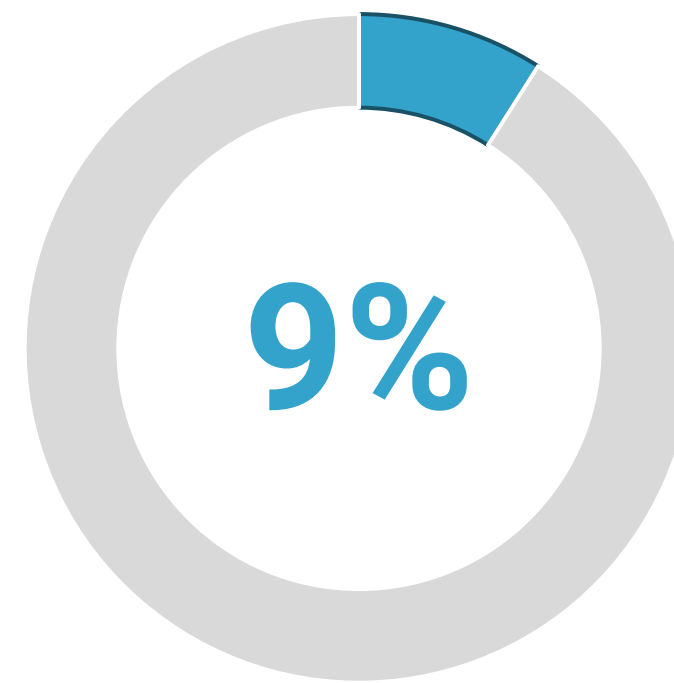
TMS/TRMS PLATFORM TYPES

CURRENT OR PLANNED USE

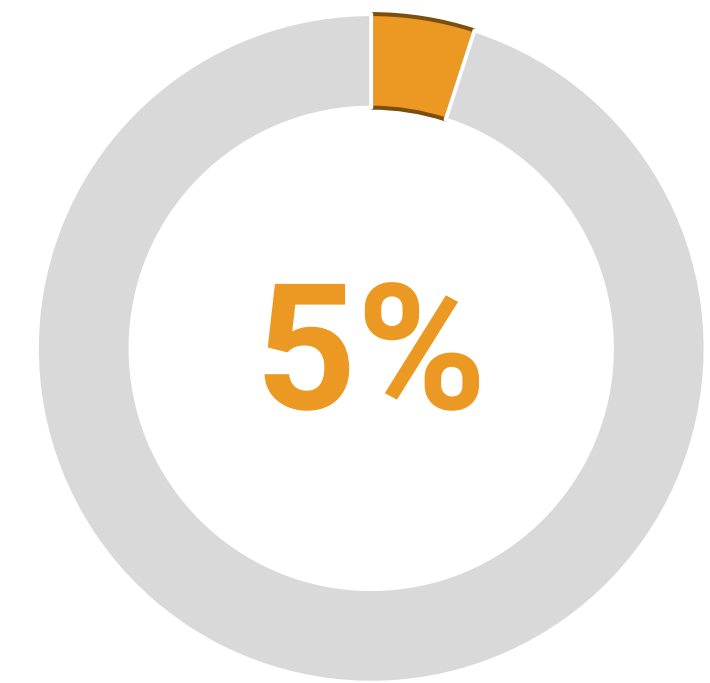
The TMS/TRMS platform type you use or plan to use is or is expected to be:



SaaS or cloud
(offsite, shared system)



Hosted
(offsite, single company
per instance)



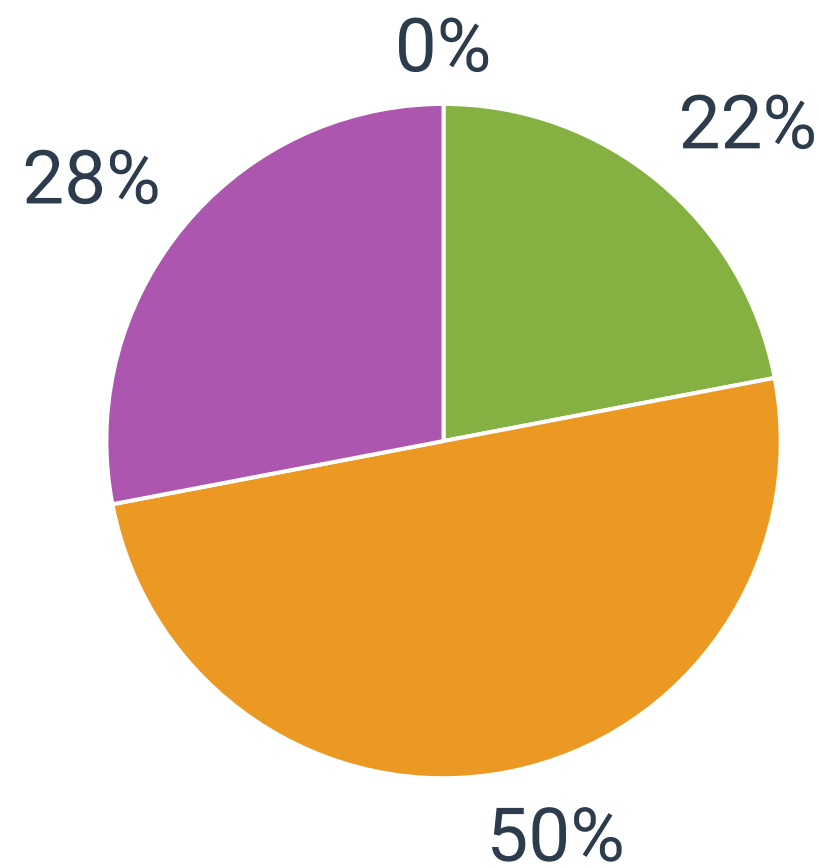
Installed
(on-premises)

PROJECTED VALUE PROPOSITION

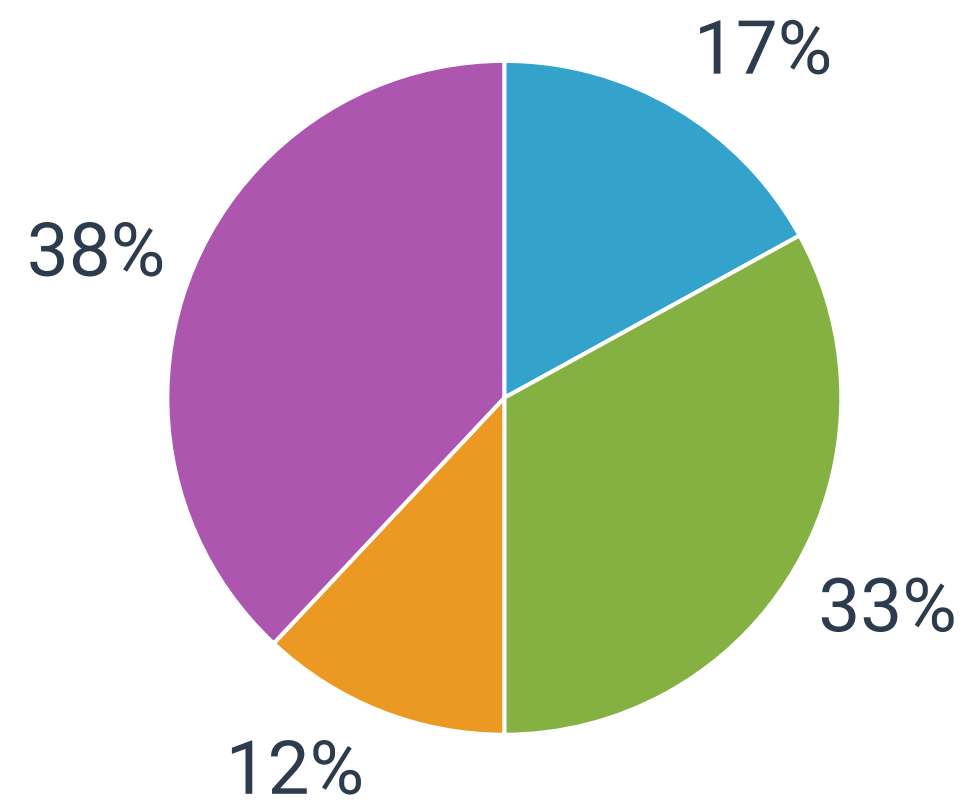
ACROSS THE PLATFORMS

For a TMS/TRMS by type of platform, how do you view the projected value proposition?

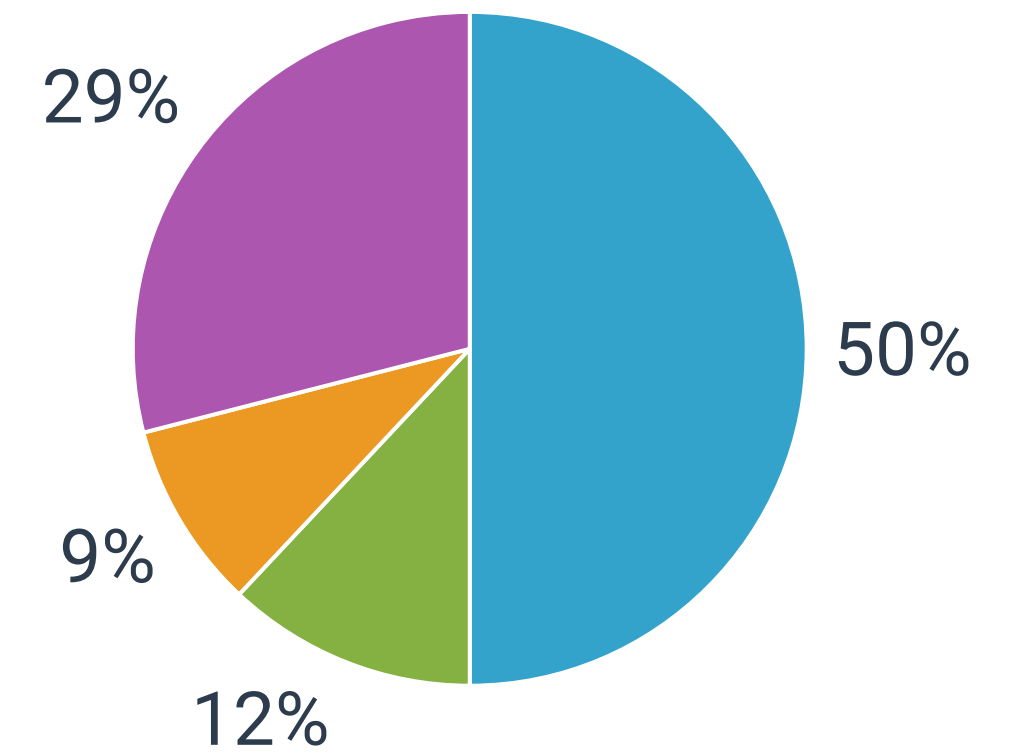
SaaS/cloud



Hosted



Installed



Decreasing in value over time

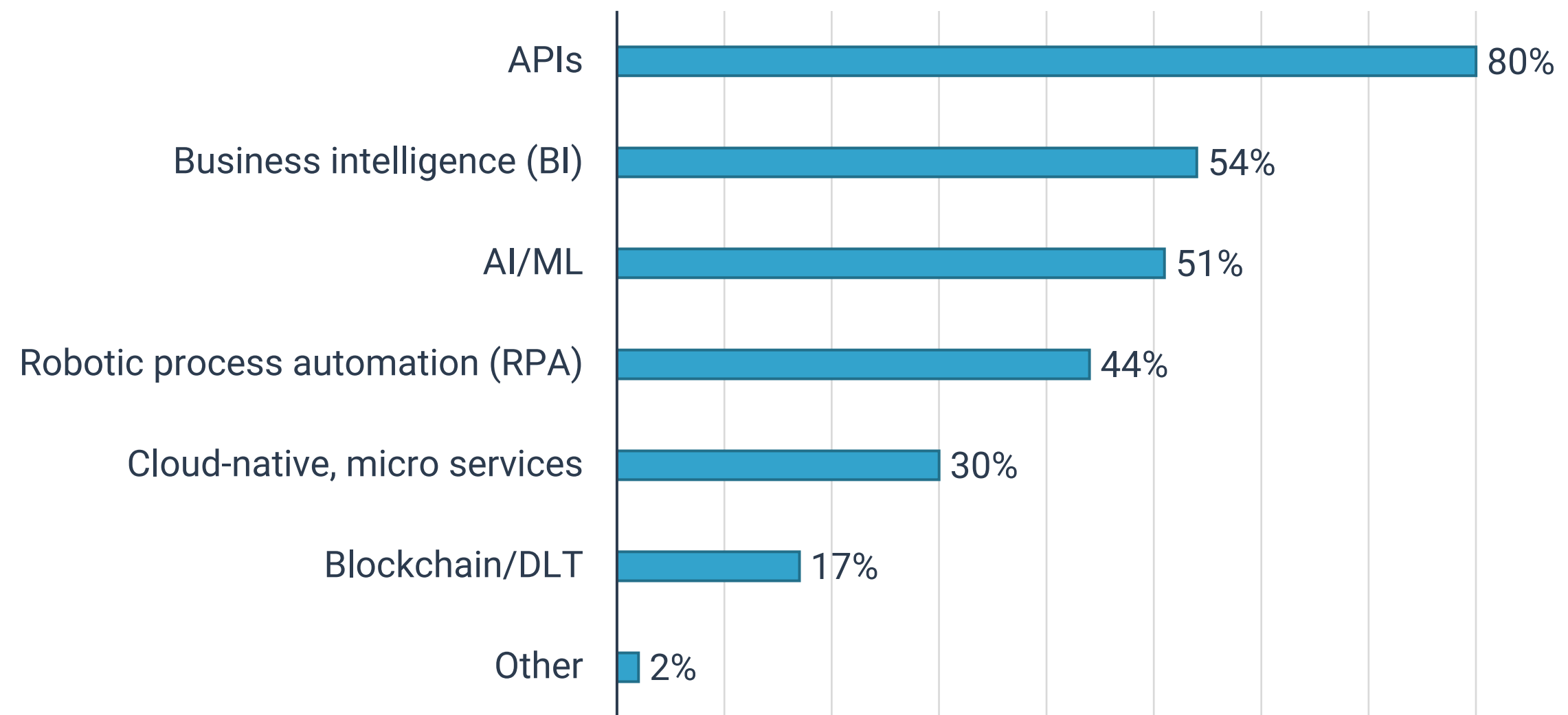
Increasing value over time

Stable value over time

Unsure or no perspective

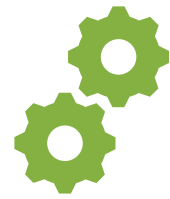
POLL QUESTION

Poll 2 - Which technologies do you think are highly promising for treasury and finance now or within the next two years? (all that apply)



SOLUTIONS A TMS OFFERS I

STREAMLINING TREASURY OPERATIONS



Efficiency for overwhelmed treasury staff



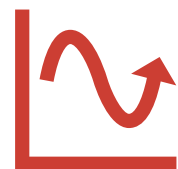
Single source of truth for data and analytics



Straight-through processing (STP)



External connectivity



Managing economic volatility

SOLUTIONS A TMS OFFERS II

SECURITY AND CONTROL



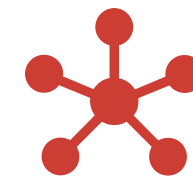
Built-in controls

- Protect payments and processes



Reducing touchpoints

- Reducing inefficiency and vulnerability



Narrowing the front

- Centralized data and payment processes are easier to protect



Visibility

- Timely visibility yields timely fraud prevention



Scalability

- Less manual allows staff to safely scale up or down quickly

WHO NEEDS A TMS?

CONTRIBUTING FACTORS

1

Elevated interest rates and fluctuating inflation

2

Global conflicts

3

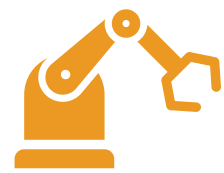
Uneven economic performance and recession in certain regions

4

Elevated payment concerns

INNOVATIONS

RELEVANT TO THE TMS



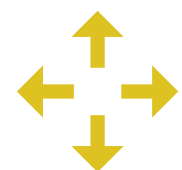
AI/ML



BI Tools & Dashboarding

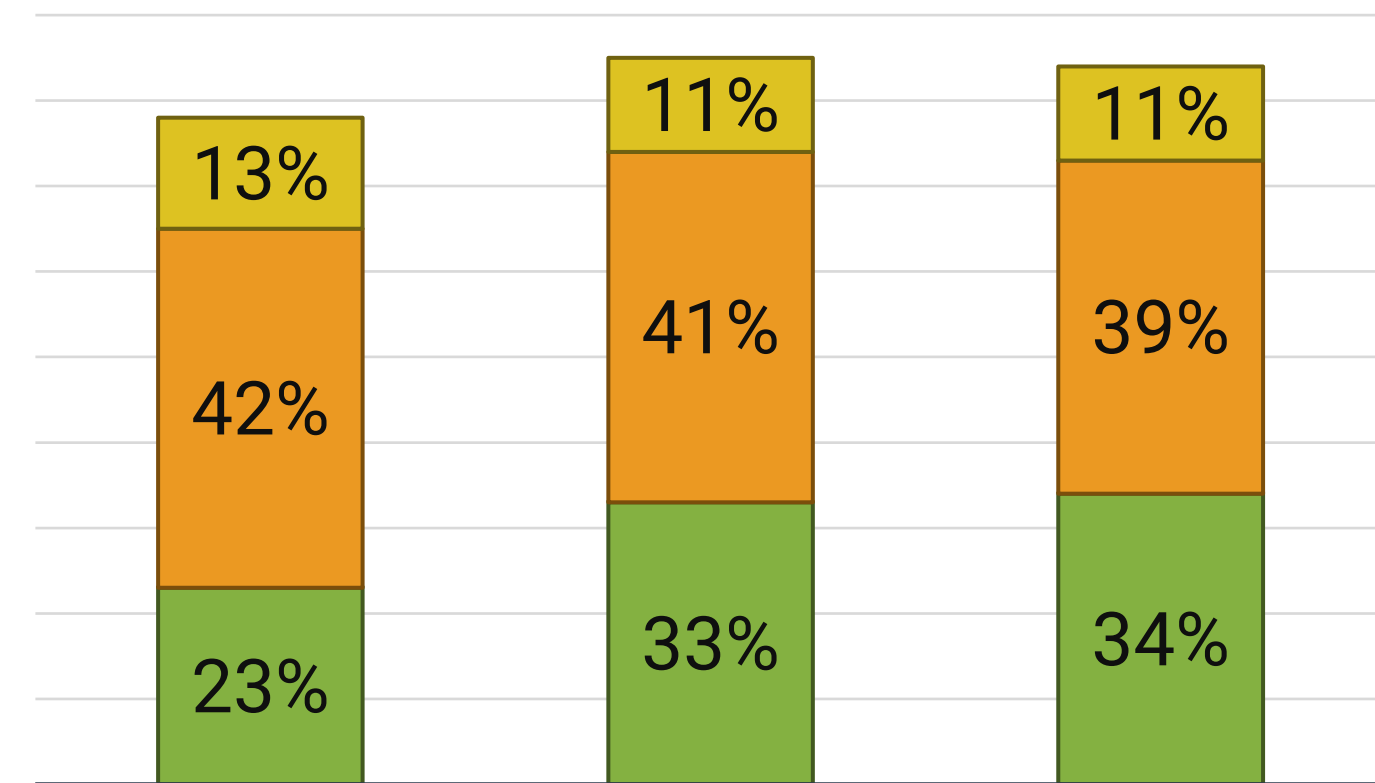


APIs



Cloud-Native & Miniaturization

When it comes to machine learning (ML) and artificial intelligence (AI), what is important to your organization in product development?



Use of ML/
AI for other
areas

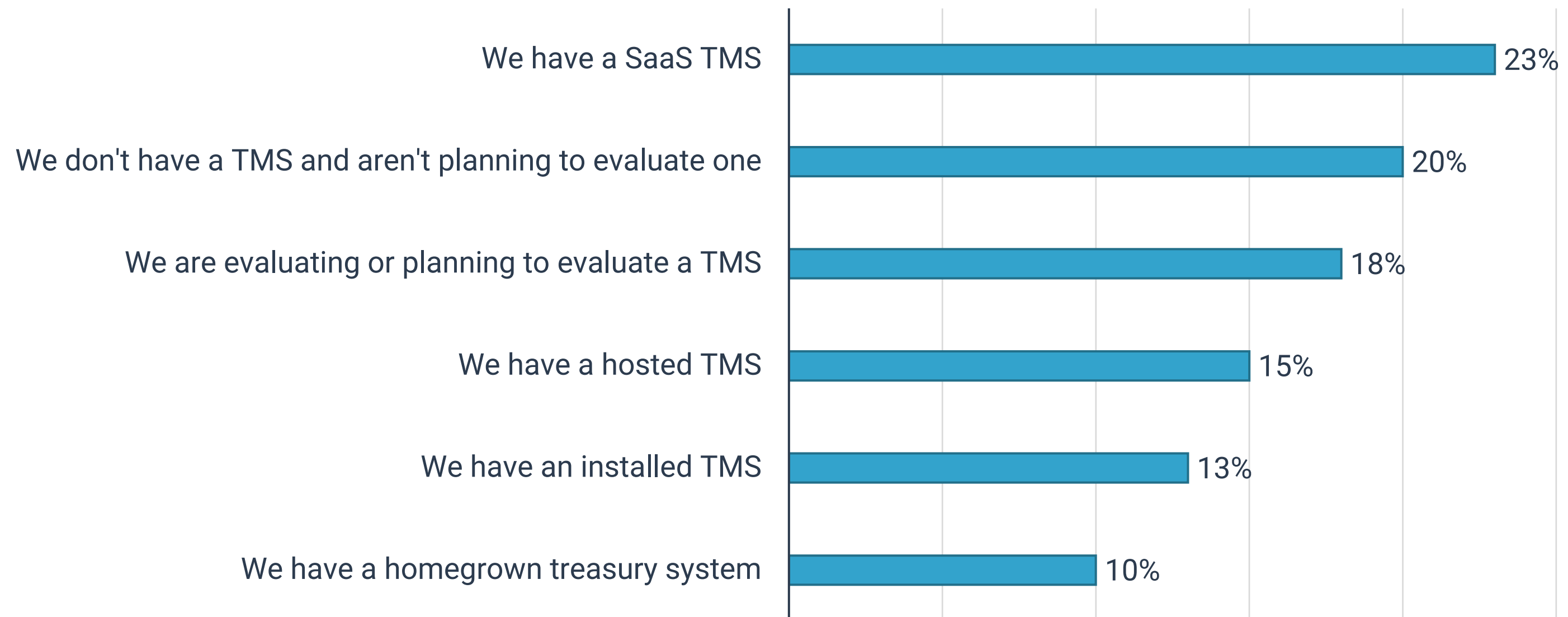
Use of ML/
AI for
forecasting

Use of ML/
AI for fraud

- This is not important to us
- Will be important to us soon
- Important to us now

POLL QUESTION

Poll 3 - Our position with regard to treasury management systems is: (single choice)



DEFINITION: ELM

AREAS OF SIMILARITY AND DISTINCTION FROM A TMS



A more cohesive platform providing full, rapid visibility to the varied factors that impact liquidity



Areas of commonality with a TMS:

- Cash positioning and forecasting
- Accounting
- Debt and short-term investments
- Bank account management
- Treasury payments



Advanced functionality (distinct from a TMS):

- Capital access and working capital management
- Foreign exchange (FX)
- Visibility and payment support (treasury aggregator functionality)
- Advanced forecasting
- Advanced accounting
- Banking structure, investment execution



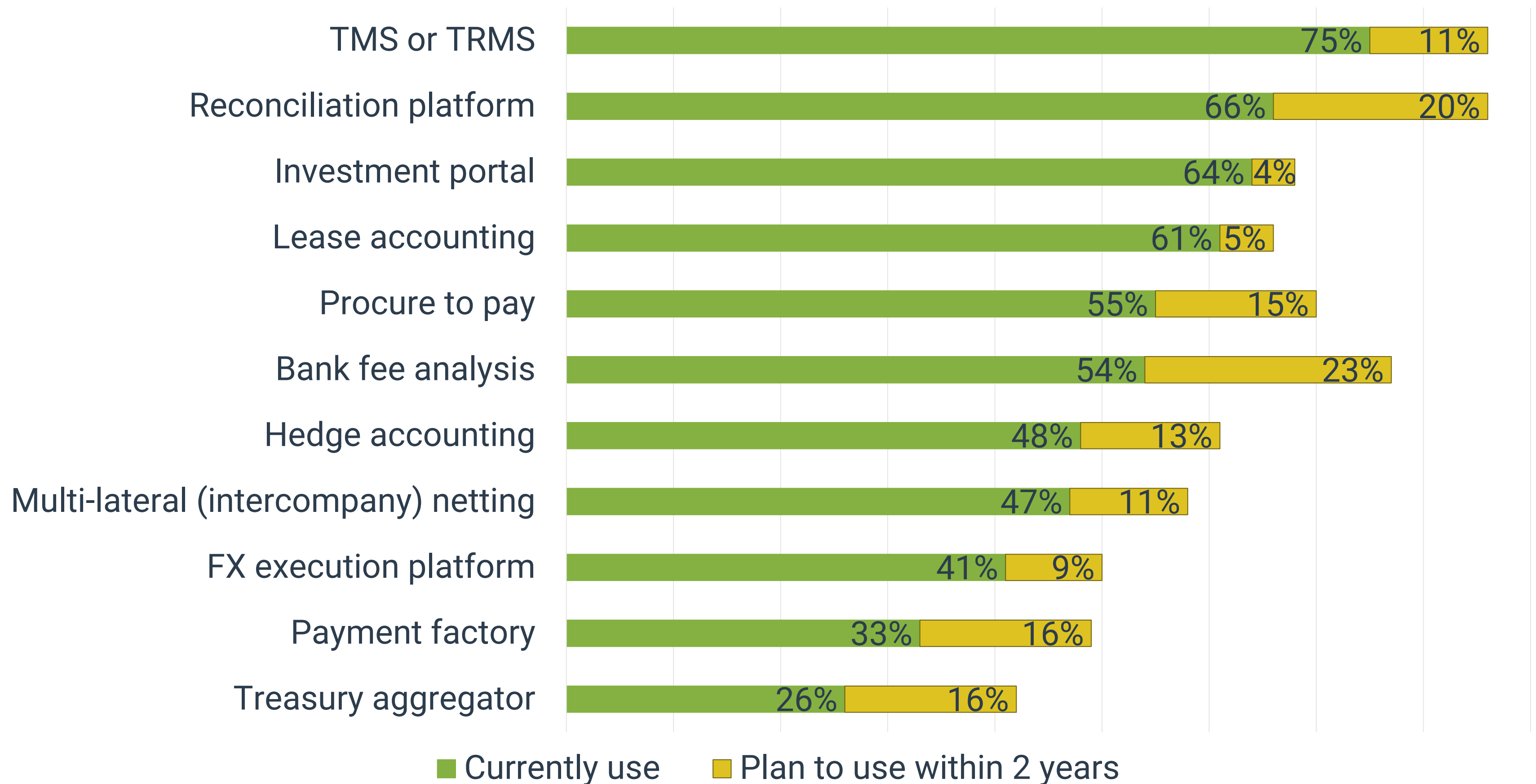
Other features:

- Newer technology
- Network effect and global support

SYSTEM USE

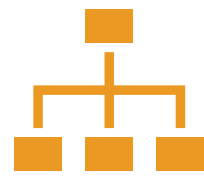
THE NEED FOR MORE COMPREHENSIVE SOLUTIONS

Large Corp (\$5B+): *Do you currently use or plan to use the following?*



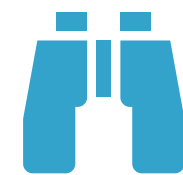
OPEN TREASURY

ELM AND THE FUTURE OF TREASURY TECH

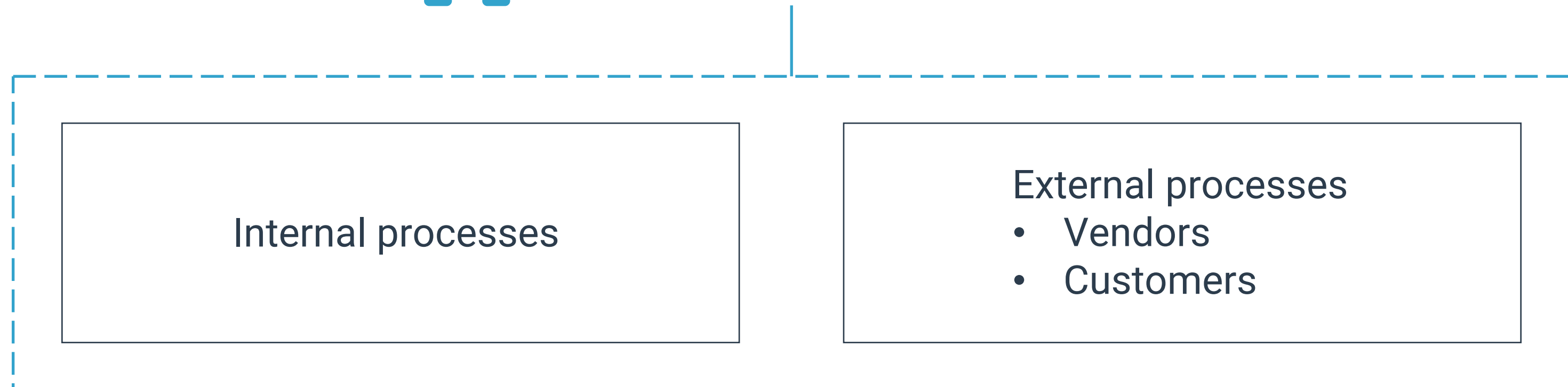


ELM helps achieve:

- Open treasury
- An “end-to-end to end-to-end” view
- Effective, comprehensive liquidity management functionality

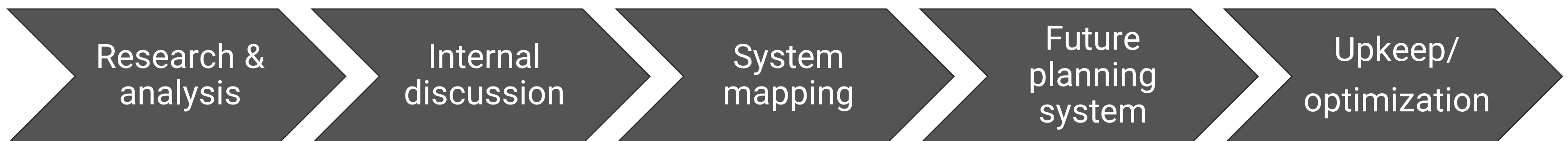
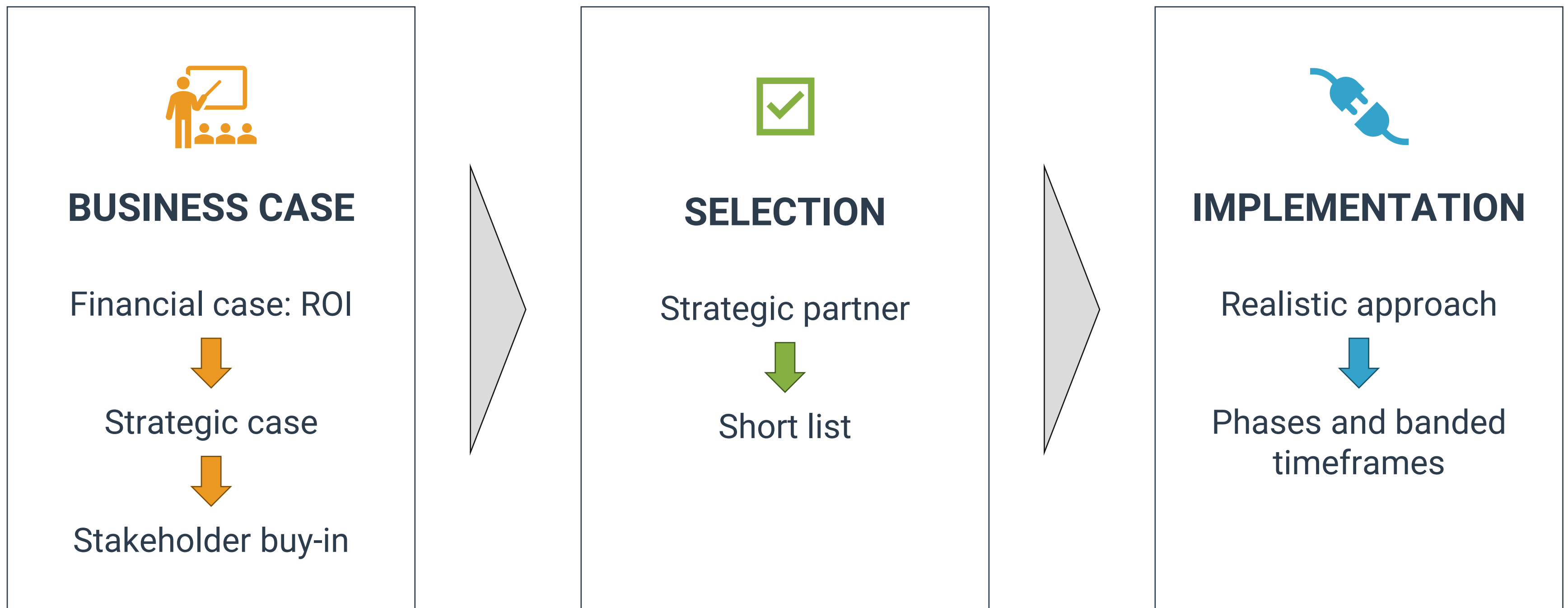


End-to-end to end-to-end visibility



OBTAINING YOUR SOLUTION

GENERAL PRINCIPLES



ANALYST REPORT

TREASURY'S GO-TO SOURCE FOR DEVELOPMENTS AND SOLUTIONS



TMS PROVIDERS



TMS ECOSYSTEM PROVIDERS



ELM PROVIDER



PRACTITIONERS

CORPORATE TREASURY & FINANCE

We help treasury do more of the right work with less of the waste.
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ADVISE Major Projects

- 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

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- Go-to-Market Advising
- Product Design & Roadmapping
- Messaging Optimization
- Investment Validation



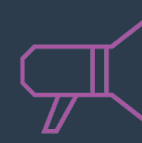
ASSIST Outsourced Services

- 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
- Platform Access & Distribution
- Targeted Demand Generation
- Custom Campaign Programming



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