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TREASURY AGGREGATORS

ANALYST REPORT SERIES



CRAIG JEFFERY

Founder & Managing Partner
Strategic Treasurer



WHAT

Discussing how the treasury aggregator (TA) addresses complexity by automating time-consuming tasks and supporting efficient and controlled operations.

ABOUT THE SPEAKER

GET TO KNOW TODAY'S SUBJECT MATTER EXPERT



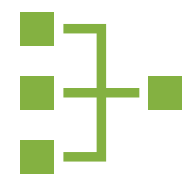
CRAIG JEFFERY

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 AGGREGATOR

DEFINITION & FUNCTIONS



ACHIEVING SIMPLICITY

HOW A TA CAN SOLVE THE
COMPLEXITY



CANDIDATES

WHO NEEDS A TA?



EMERGING TECH

RELEVANT TO THE TA

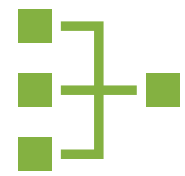


LEADING PRACTICES

IMPLEMENTATION

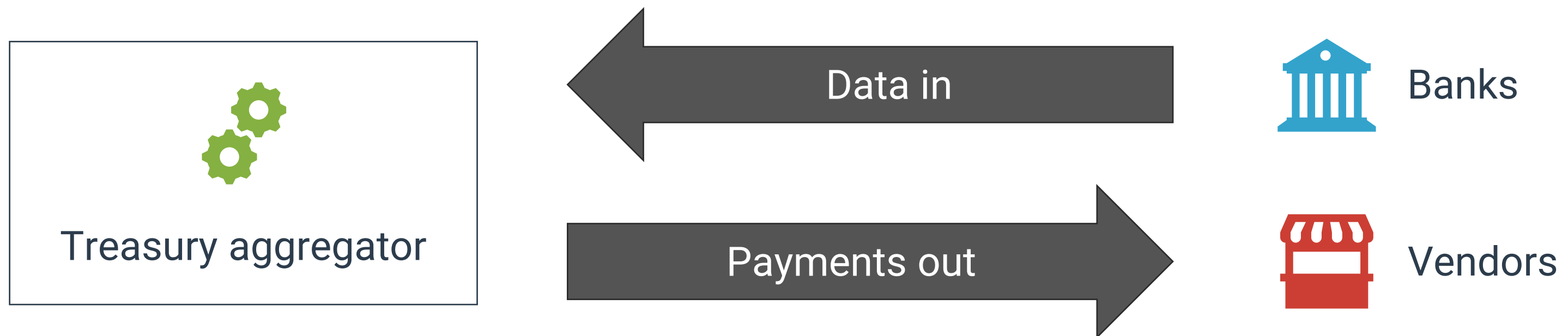
TREASURY AGGREGATOR

DEFINITION



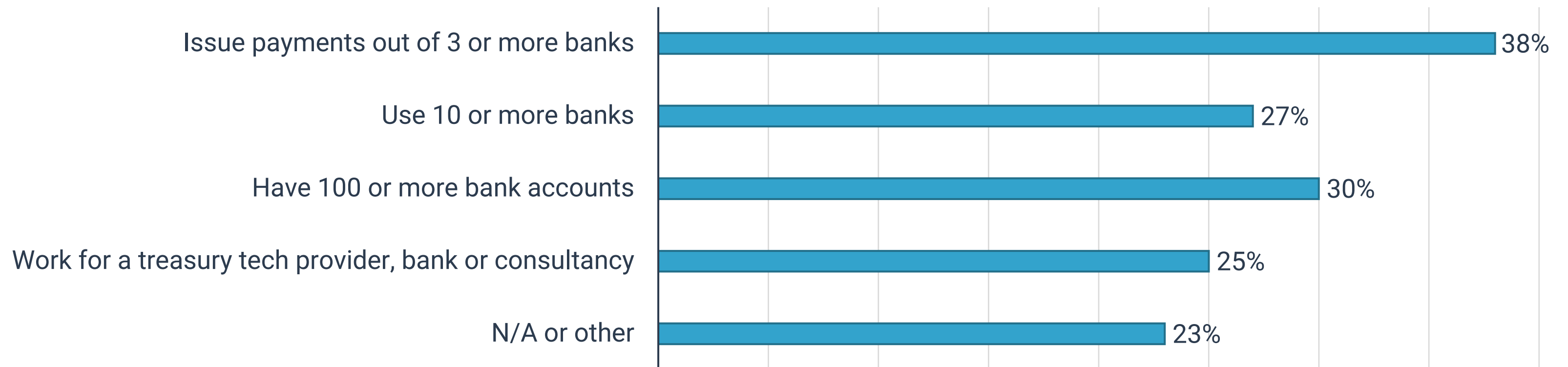
A treasury aggregator (TA) serves treasury departments with complex connectivity needs by providing information consolidation and payment hub functionality.

Treasury aggregators pull data into the company and send payments out



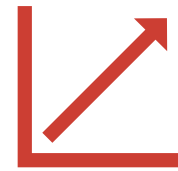
POLL QUESTION

Poll 1 - Our banking complexity situation is I/we: (select all that apply)



BANKS AND BANK ACCOUNTS

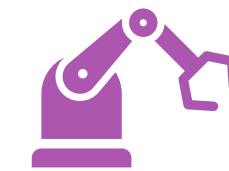
AIDING WITH COMPLEXITY



Banking structure

As banking structure complexity increases, timely cash management and reporting become more difficult.

- Less time for strategic tasks
- Rushed manual work leads to errors, decreased efficiency, poor visibility and impaired fraud detection



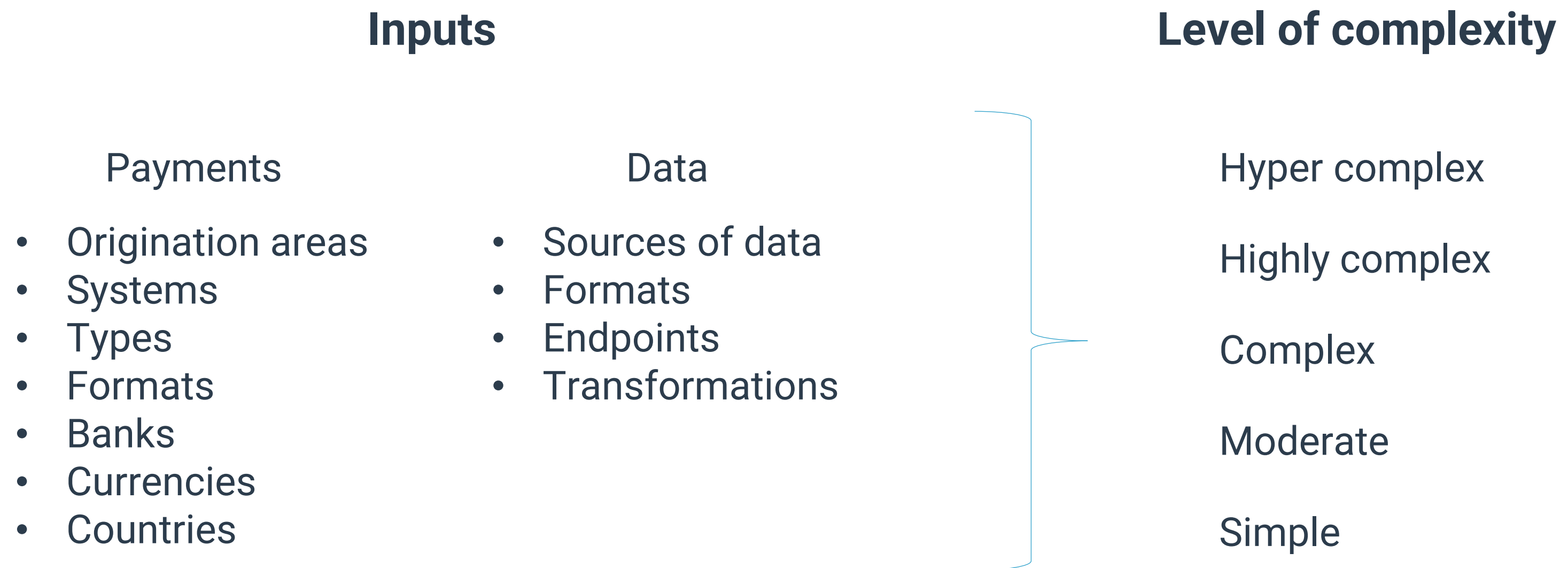
Automation

Automating data collection and consolidation helps alleviate challenges.

- Frees up staff
- Accurate, timely data
- Stronger analysis and decision-making
- Improved fraud detection

CALCULATING YOUR COMPLEXITY

WITH PAYMENTS AND DATA



See page 29 of the full report to calculate your organization's complexity.

PAYMENTS

MANAGING THE GROWTH IN TYPES, FORMATS AND INTENSITY



Fixed formats

000000000000



Delimited

000,0000,0000



Extensible

{pMT AMT} 0000.00 {pMT AMT/}

SECURITY

NARROWING THE FRONT IN THE WAR ON FRAUD



Simplifying the defense

Aggregate payment processes and gain clarity

Every bank account and payment flow is a point of exposure

The difficulty of protecting payments increases as the number of payment processes increases

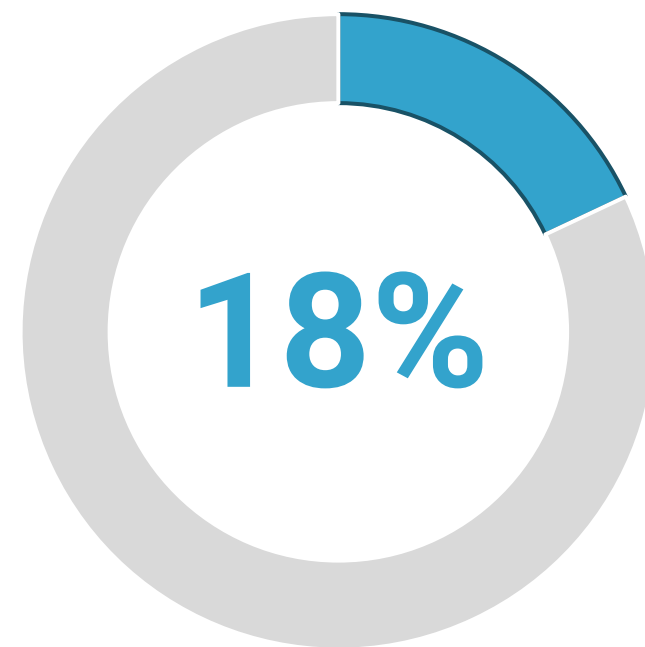


Typical assessments find 50-100% more payment flows than companies previously thought they had

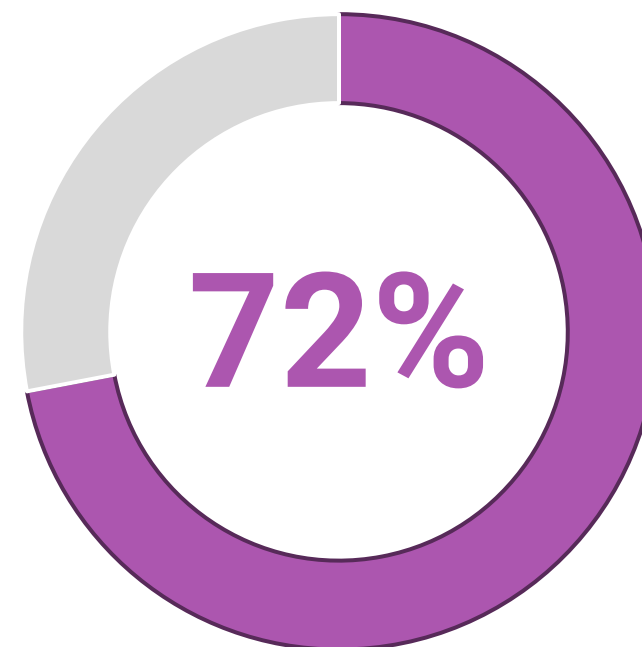
UNKNOWN BANK ACCOUNTS

FRAUD RISK

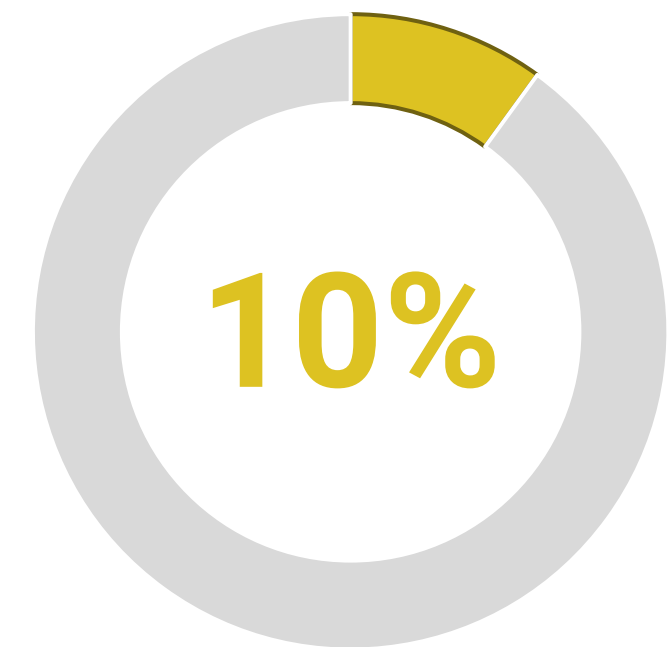
» *Within the past two years have any active bank accounts been discovered that were previously unaccounted for by treasury?*



 **Yes**



 **No**



 **Unsure**

COMPLIANCE

HELPING TO MEET REGULATORY REQUIREMENTS



Technical requirements

- PCI DSS
- Nacha



Reporting assistance

- FBAR



Sanction screening

- Corporations increasingly being held responsible for violations

Top 3 challenges treasury experiences regarding B2B payments

Protecting against fraud / security exposures related to payment activity

51%

Manual payment generation workflows are error-prone and time consuming

46%

Obtaining timely visibility to all transactions occurring globally

37%

ADDITIONAL AREAS

OPPORTUNITIES TO REDUCE TIME SPENT ON MANUAL PROCESSES



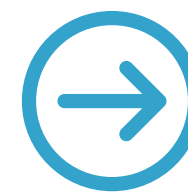
Global expansion

- Handling complexity, connectivity and translation
 - Payment rails
 - Formats
 - Currencies
 - Regulations
 - Networks
 - Banks
 - Accounts



Visibility and cash positioning

- Automating bank data consolidation
- Timely visibility and cash positioning

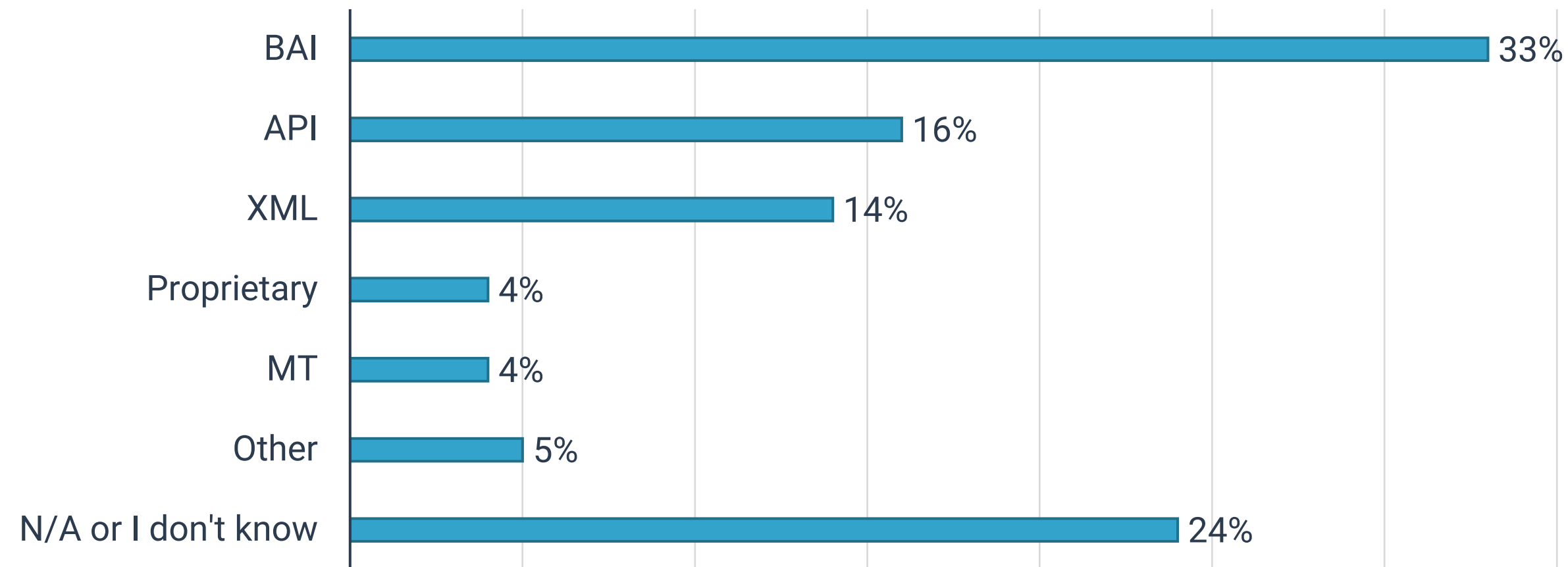


Efficiency

- Aggregating bank data and managing outbound payments are good candidates for increased efficiency through automation

POLL QUESTION

Poll 2 - Our information reporting formatting preference is:



WHO NEEDS A TA?

CONTRIBUTING FACTORS

- 1 Expansion or acquisition
- 2 Payment security
- 3 Payment compliance
- 4 Format changes and sunsetting
- 5 Solving problems repeatedly

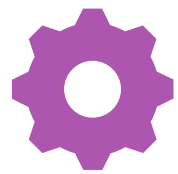
EMERGING TECHNOLOGIES

IMPACTING THE TREASURY AGGREGATOR



Faster, better payments

- Leveraging speed and enriched data



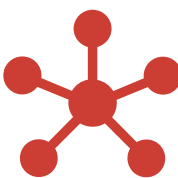
APIs

- May be less robust and affordable than a TA



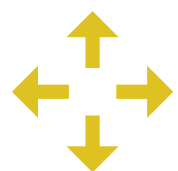
Data management

- Gathering data to feed BI tools



Networks

- Capitalizing on expanded functionality and reach



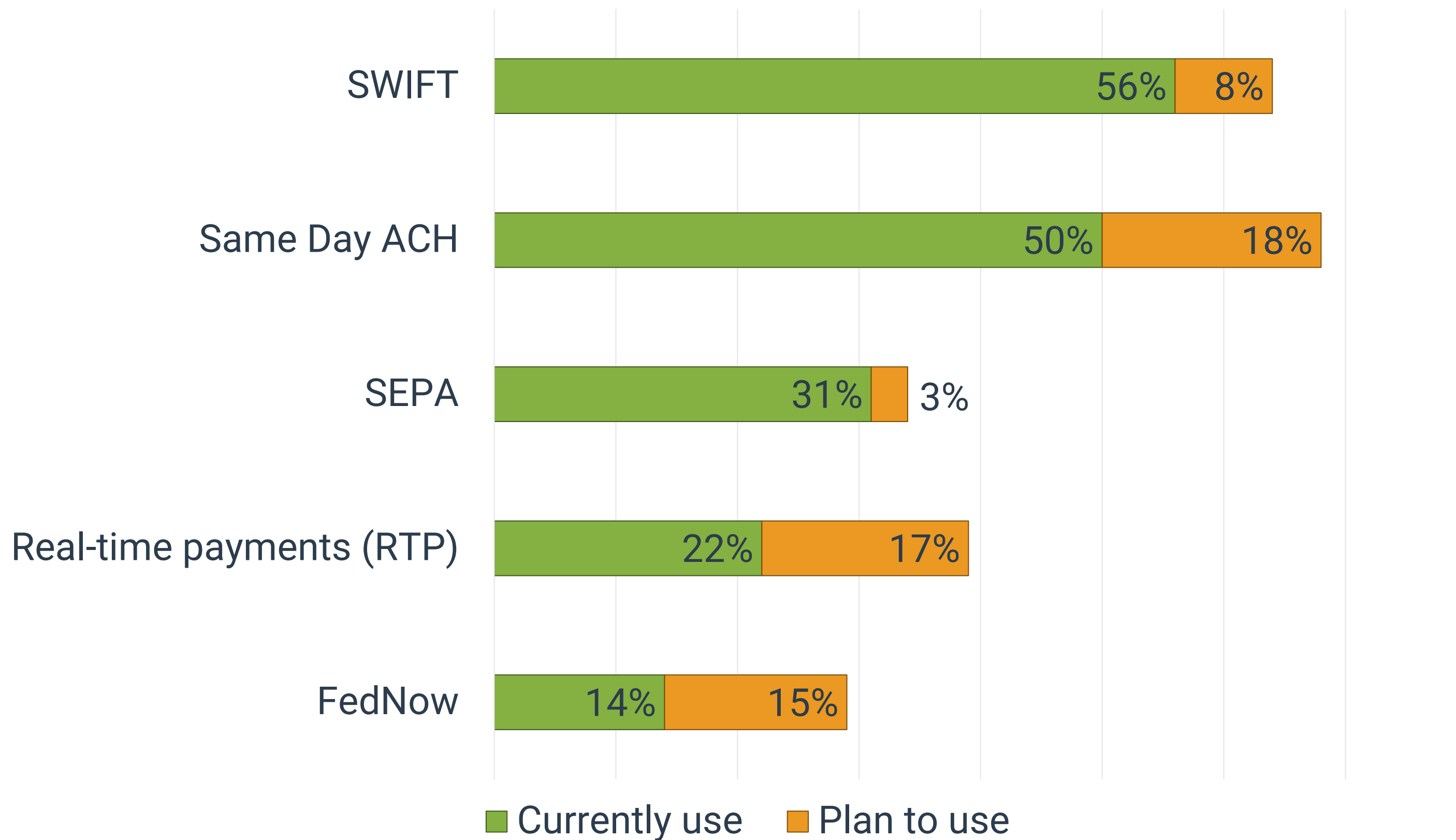
Blurred lines as capabilities expand

- Increasingly challenging to distinguish between solutions

REAL-TIME PAYMENTS

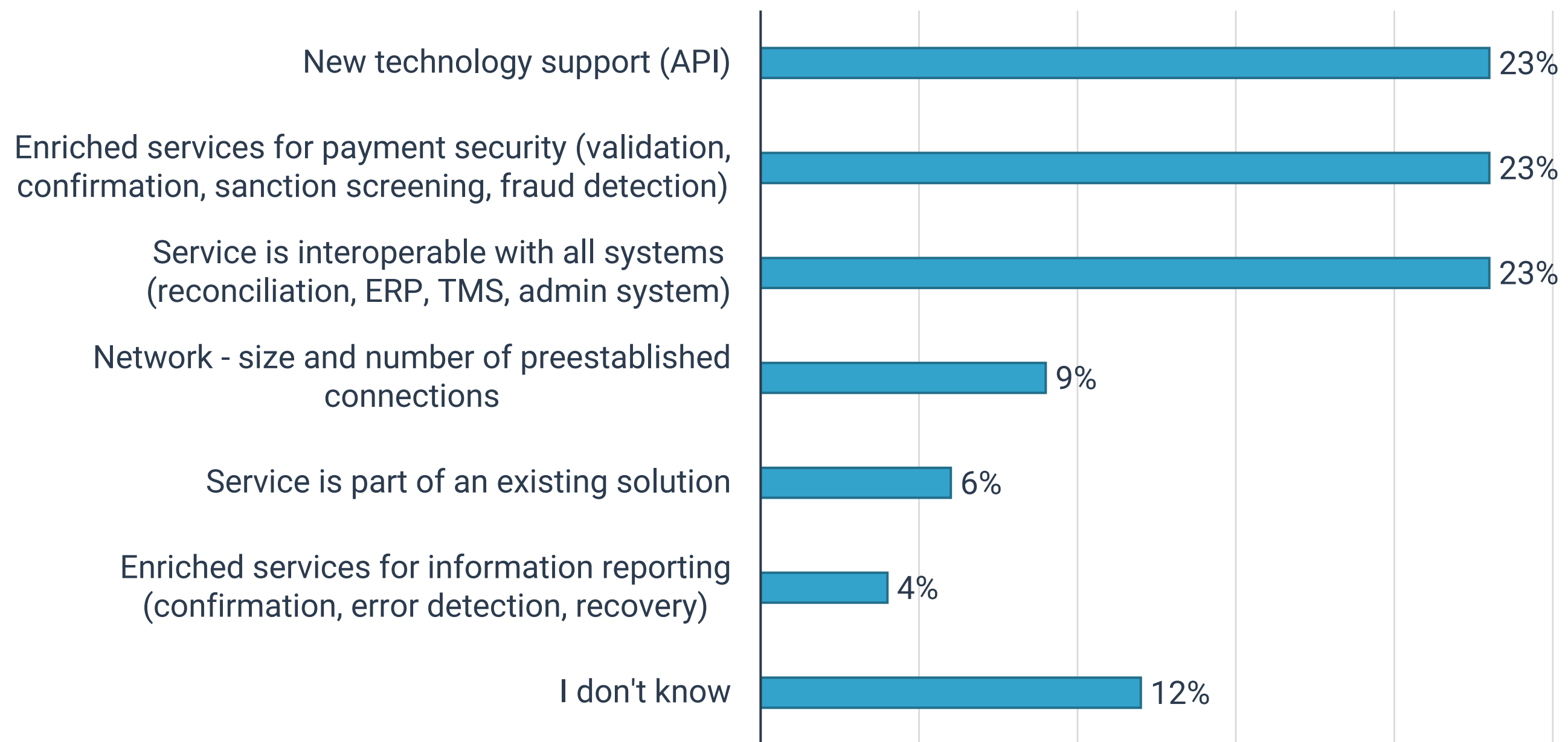
CURRENT AND PLANNED USE

» Which real-time payment types are you using?



POLL QUESTION

Poll 3 - What do you view as the most important requirement for treasury aggregators in the next year?



IMPLEMENTING A TA

GENERAL PRACTICES



External integrations: banks

- Allow time for setup
 - Build in margin
- Plan out:
 - Contact information
 - Critical path items
 - Other details



Internal integrations

- Consult IT
 - Seek early and ongoing assistance
- Test early and often
 - Allows for faster identification of problems and easier repairs
- Fix issues soon



Training staff

- Train shortly before system use begins
 - Maximizes retention and effectiveness

ANALYST REPORT

TREASURY'S GO-TO SOURCE FOR DEVELOPMENTS AND SOLUTIONS



TA PROVIDERS



deluxe®

ECS Fin

Fides

GTREASURY

kyriba®

tis



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- Banking Services
- Treasury Technology



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- Employee Security Training
- Compliance Services
- Connectivity & Onboarding



RESEARCH Market Data

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



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