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2024 TREASURY PERSPECTIVES SURVEY RESULTS

MICHAEL GORDON

Sales Leader Treasury Management, New England,
TD Bank

ADRIENNE TERPAK

VP, Corporate Products, Services & Innovation,
TD Bank

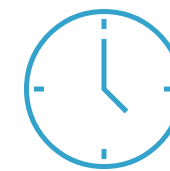
CRAIG JEFFERY

Founder & Managing Partner, Strategic Treasurer



WHAT

Evaluating the survey results and discussing implications for organizations in 2024 and beyond.



WHEN

Wednesday, October 16, 2024
11:00 AM – 12:00 PM EDT



WHERE

Live online presentation
Replays at StrategicTreasurer.com



This presentation is provided by Strategic Treasurer and TD Bank

ABOUT THE SPEAKERS

GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



MICHAEL GORDON

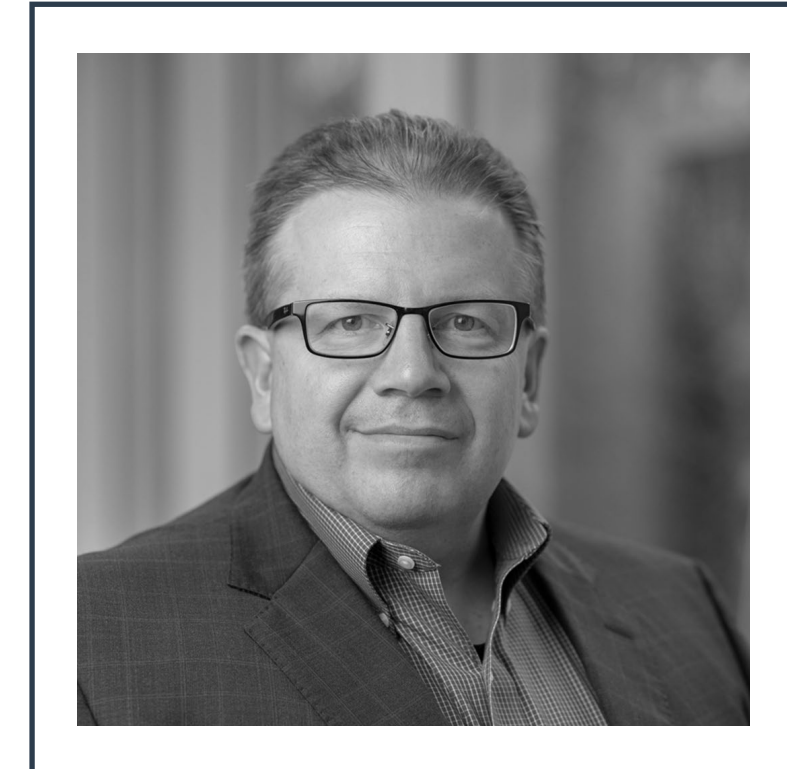
Michael Gordon is Head of Sales for the TD Bank New England Treasury Management Sales team. He began his career as the manager of treasury operations for an S&P 500 insurance company and leveraged his operational experience to lead sales teams at KeyBank and Citizens Bank before joining TD Bank in 2019. Michael resides in Cape Elizabeth, Maine, where he and his family enjoy sports and outdoor activities.



ADRIENNE TERPAK

Adrienne is a Senior Commercial Segment Manager in Treasury Management Services supporting the growth strategy for Middle Market and Specialty businesses, with a keen focus on improving customer experiences and helping to ensure client success.

Prior to joining TD, Adrienne spent 20+ years as a corporate treasury practitioner. She held senior management positions at Prudential Financial and Sharp Electronics Corporation, with key responsibilities in Corporate Banking, Treasury Management Operations, Accounts Payable, and Accounts Receivable.



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



ABOUT THE SURVEY
KEY POINTS OF INTEREST



ORGANIZATIONAL CONCERNS
SENTIMENTS



RELATIONSHIP MANAGERS
WHAT YOUR PEERS WANT



PAYMENT SECURITY AND CONTROL
OF HIGHEST IMPORTANCE



OUTLOOK
PREPAREDNESS, PLANS AND OPTIMISM



KEY TAKEAWAYS
FROM THE RESEARCH

SURVEY QUICK STATS

2024 TREASURY PERSPECTIVES

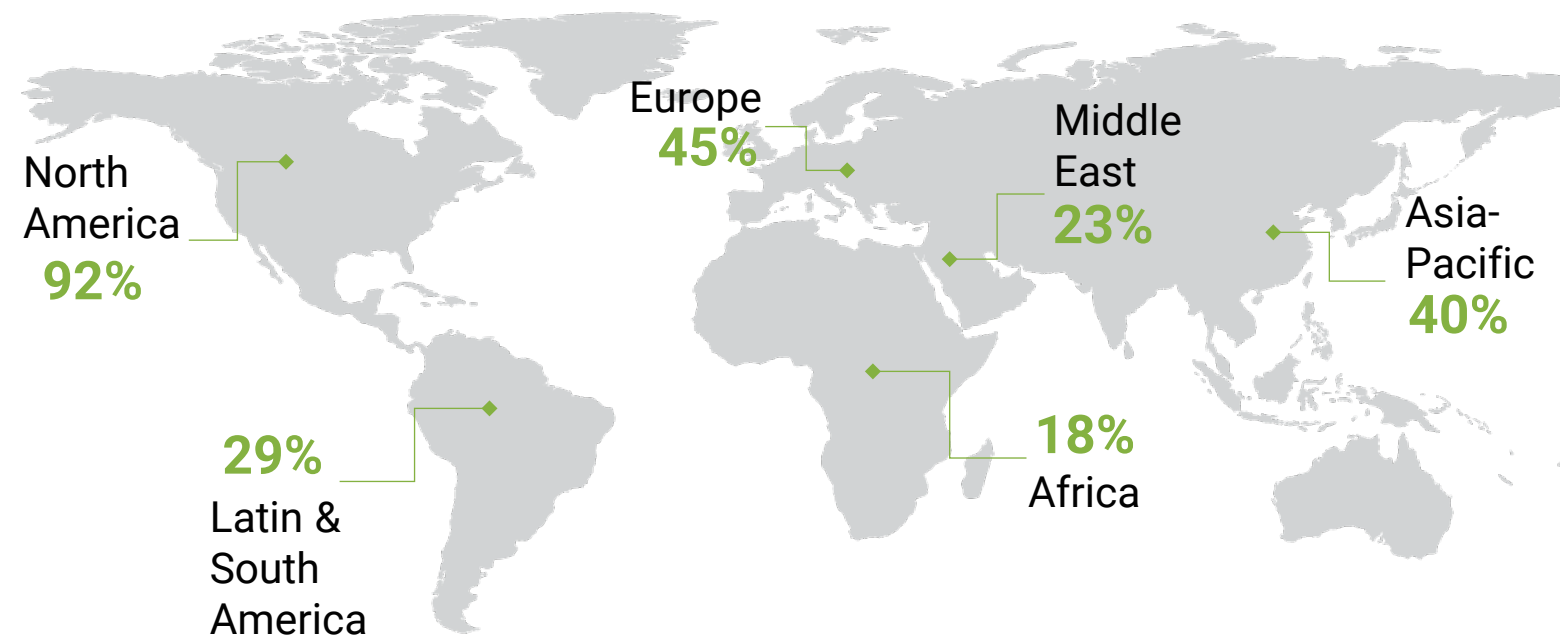
 **~350**
Respondents

 **6th**
Year of Research

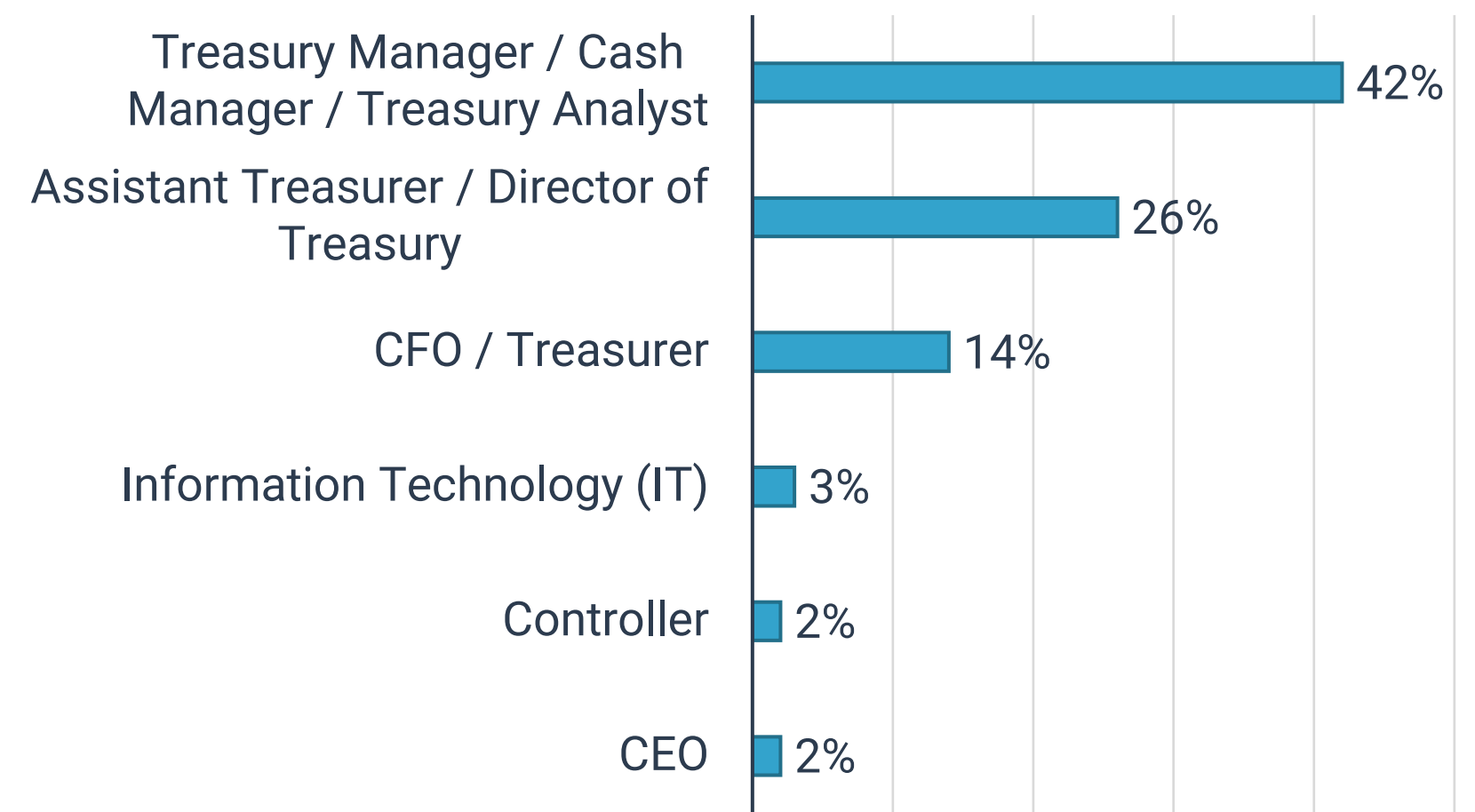
 **8 week**
Survey Run-Time

 **100+**
Questions

Regions of Operations



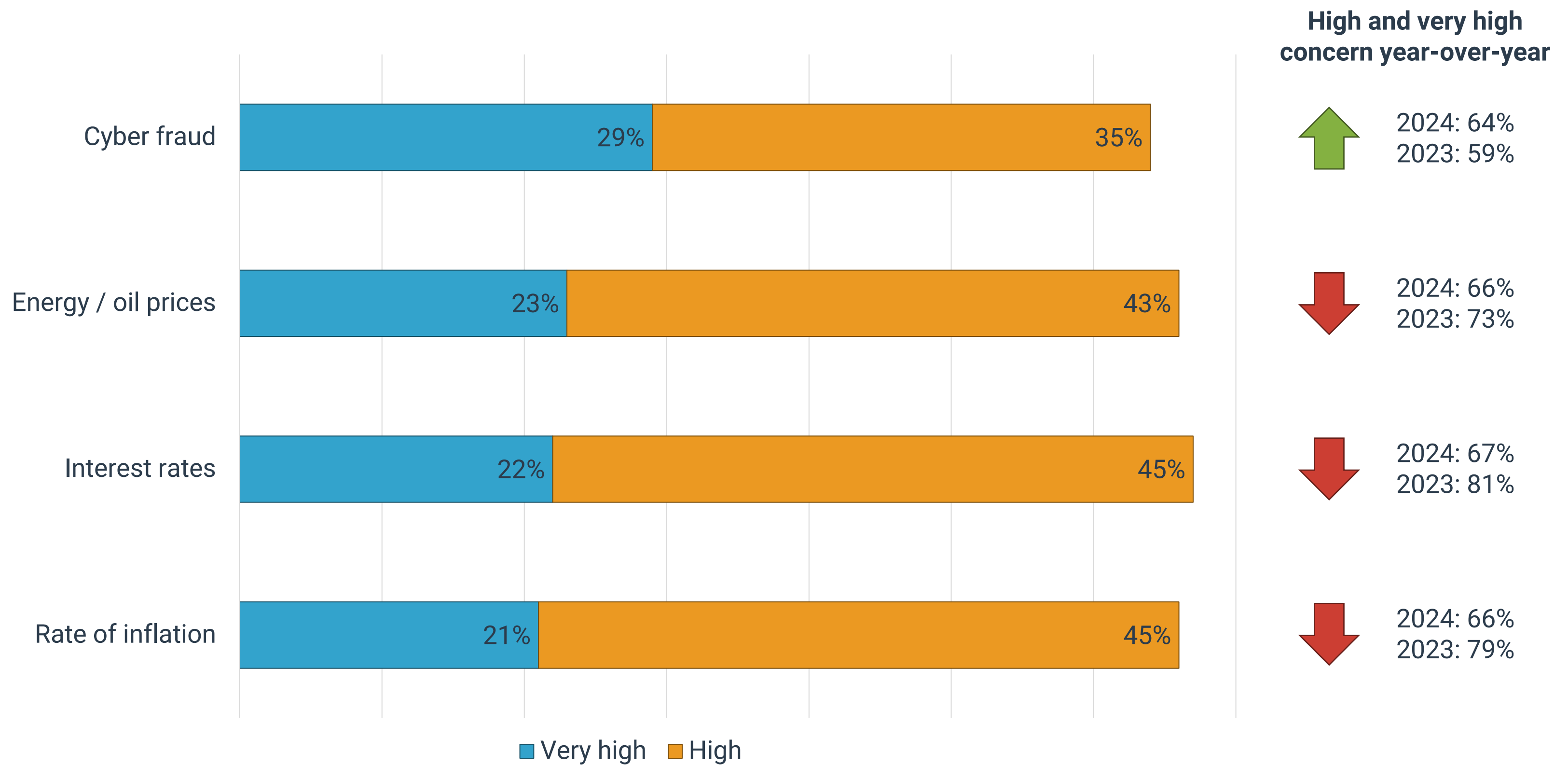
Top Respondent Roles



TOP ORGANIZATIONAL CONCERNS

CYBER FRAUD AND ECONOMIC CONCERNS TOP THE LIST

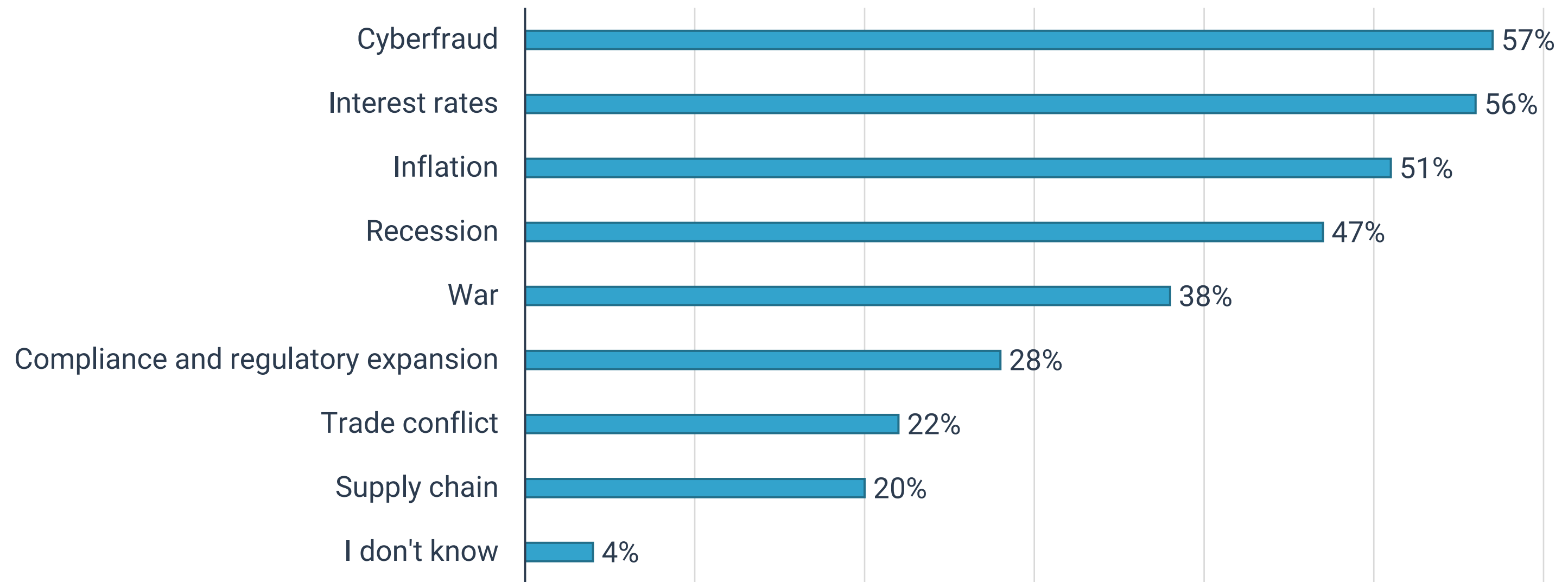
» Corporate: Please indicate your level of concern the following will or may impact global economic and operational risks.



Note: Not all responses shown.

POLL QUESTION

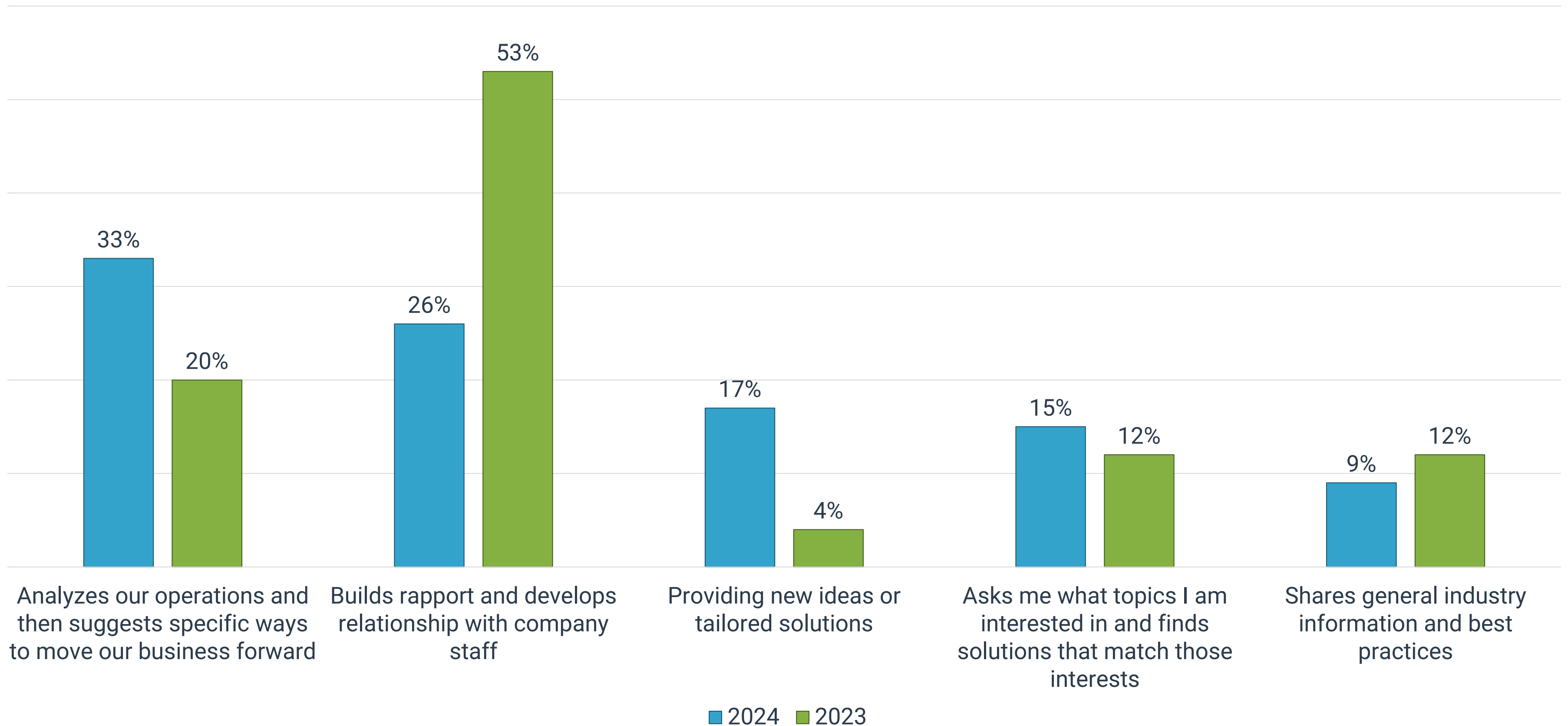
Poll 1 - The following are significant concerns for us over the next year: (all that apply)



RELATIONSHIP MANAGERS

ANALYSIS AND RECOMMENDATIONS WANTED MOST

» Percentage of corporate respondents who ranked the item as their top preference for how bank relationship managers approach their business:



Note: Not all responses shown.

#GOSTRATEGIC

POLL QUESTION

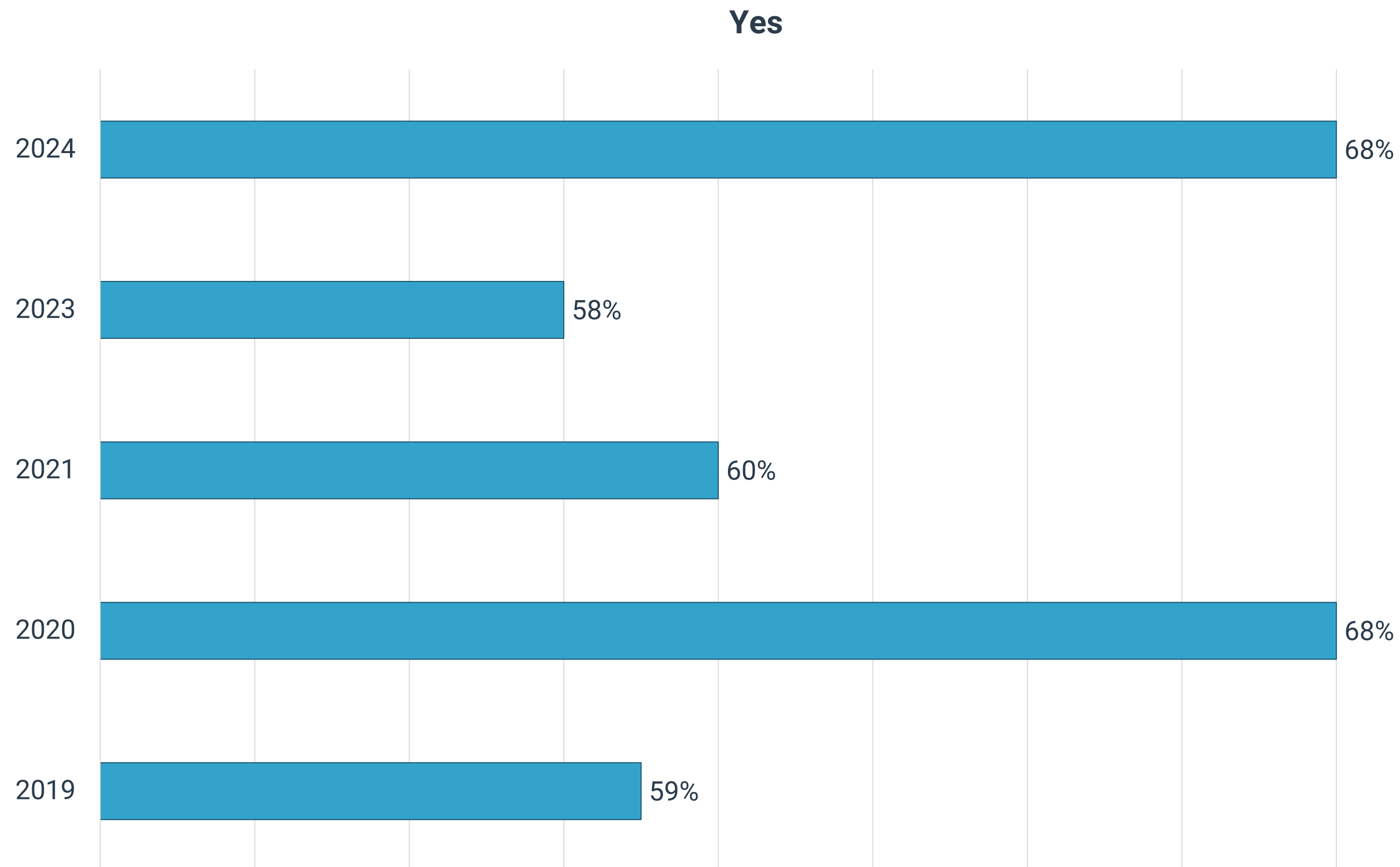
Poll 2 - With regards to how various bank relationship managers approach your business, which do you most prefer?



WORKING CAPITAL OPTIMIZATION

A HEAVY EMPHASIS RETURNS

» Corporate: Does your organization place a heavy emphasis on working capital optimization and associated operations (inventory, receivables, payables)?

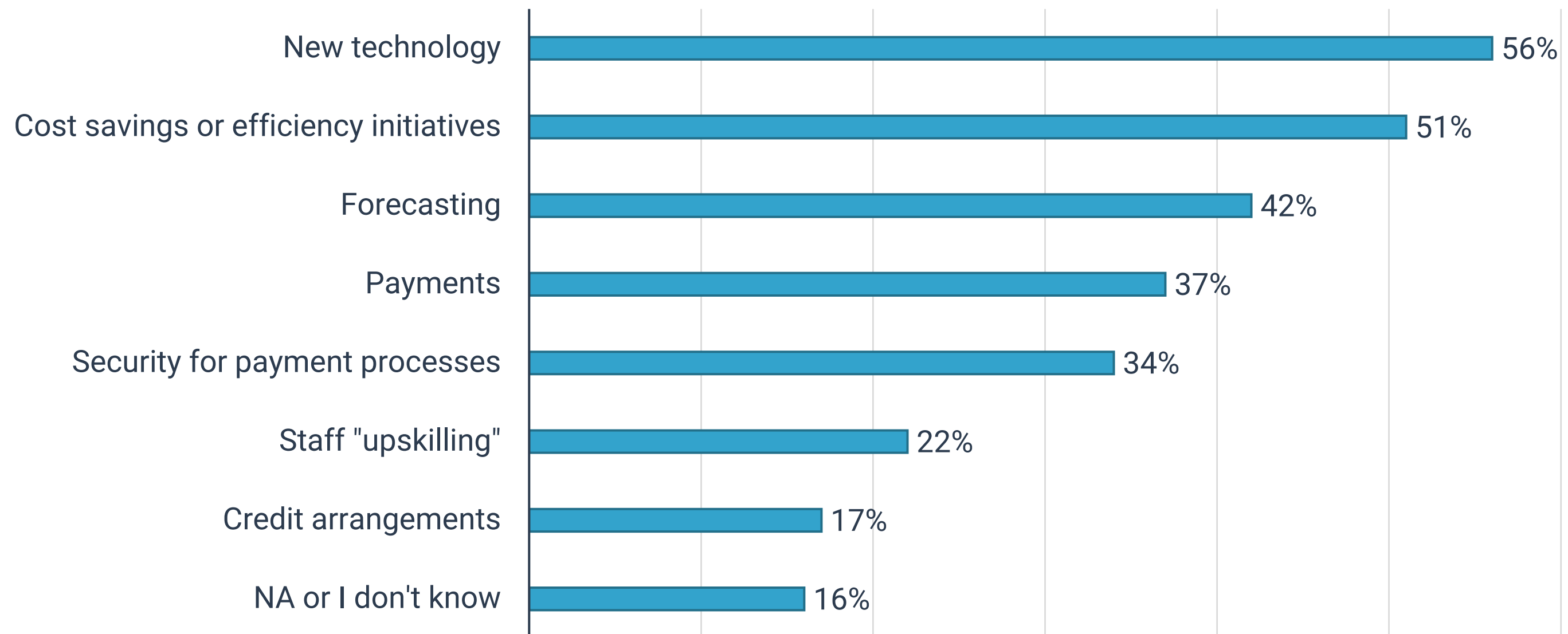


Note: Not all responses shown.

#GOSTRATEGIC

POLL QUESTION

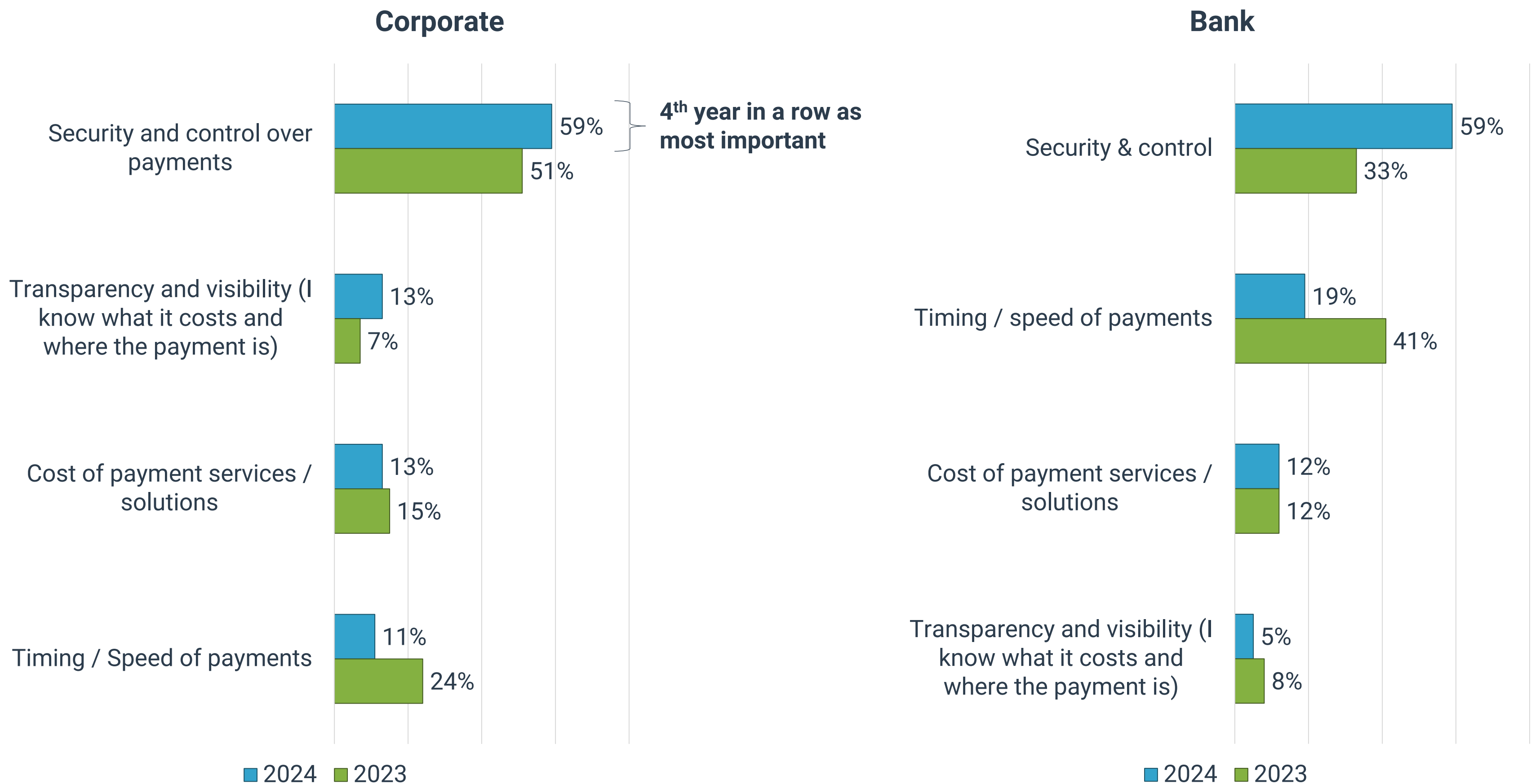
Poll 3 - We are focusing on the following over the next year: (all that apply)



PAYMENT FEATURES

SECURITY AND CONTROL MOST IMPORTANT TO BOTH CORPORATES AND BANKS

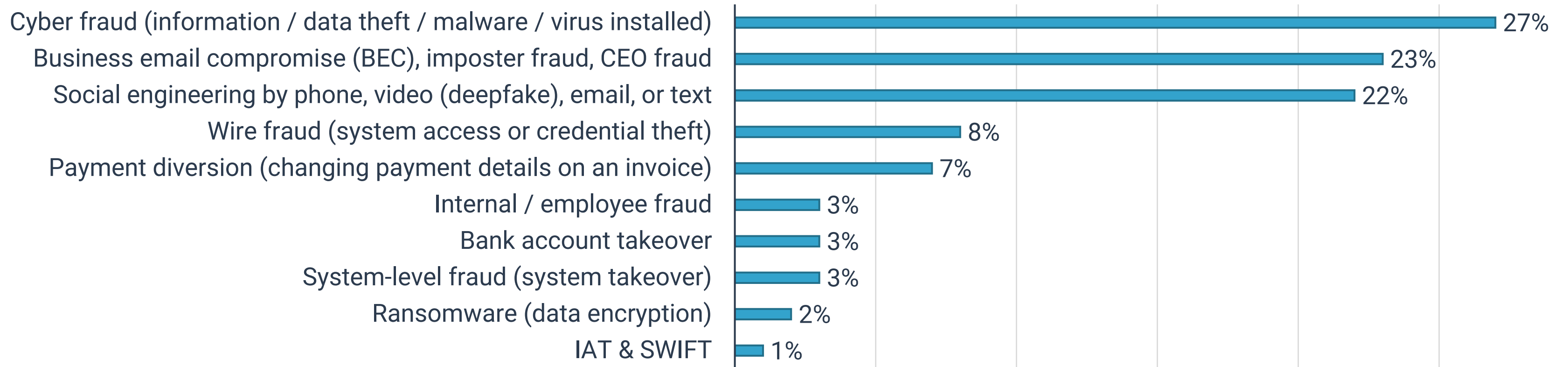
» Percentage of respondents who ranked the item #1 in importance:



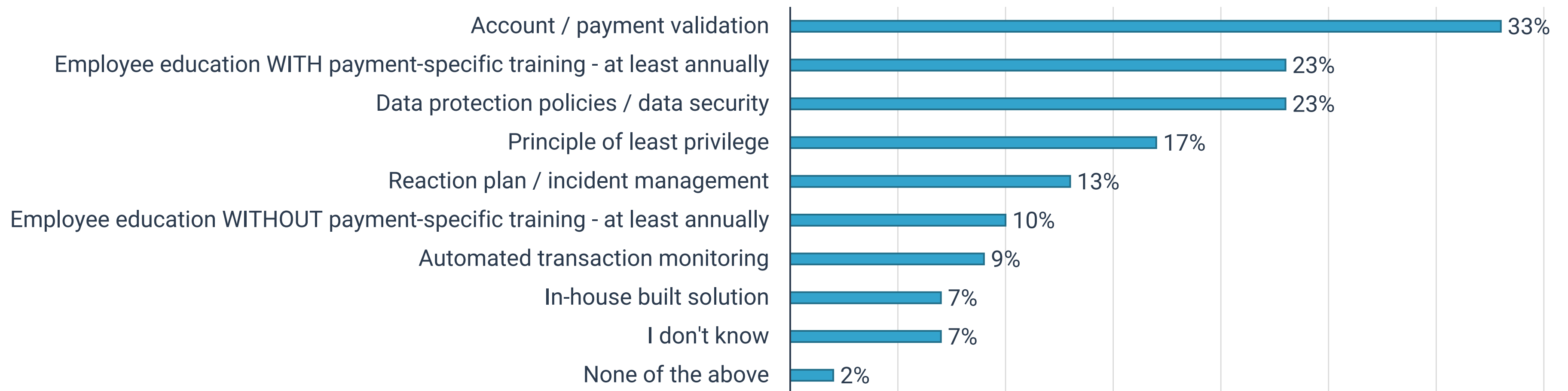
Note: Not all responses shown.

POLL QUESTION

Poll 4 - What do you perceive as your greatest fraud risk over the coming 12 - 24 months?



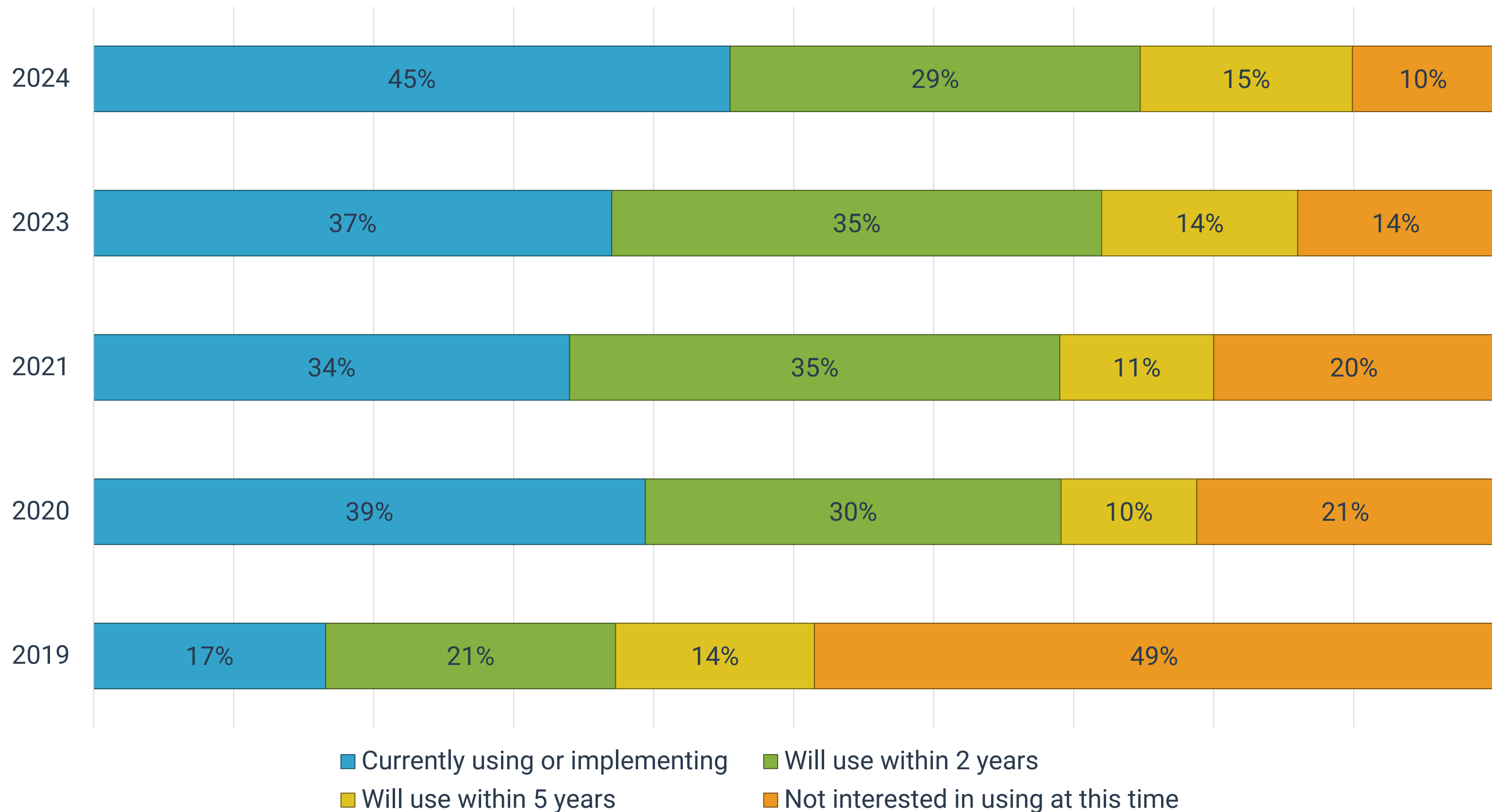
Poll 5 - We use the following controls regarding fraud: (all that apply)



API TECHNOLOGY ADOPTION

CURRENT AND PROJECTED

» Corporate respondents' plans for API use in treasury:

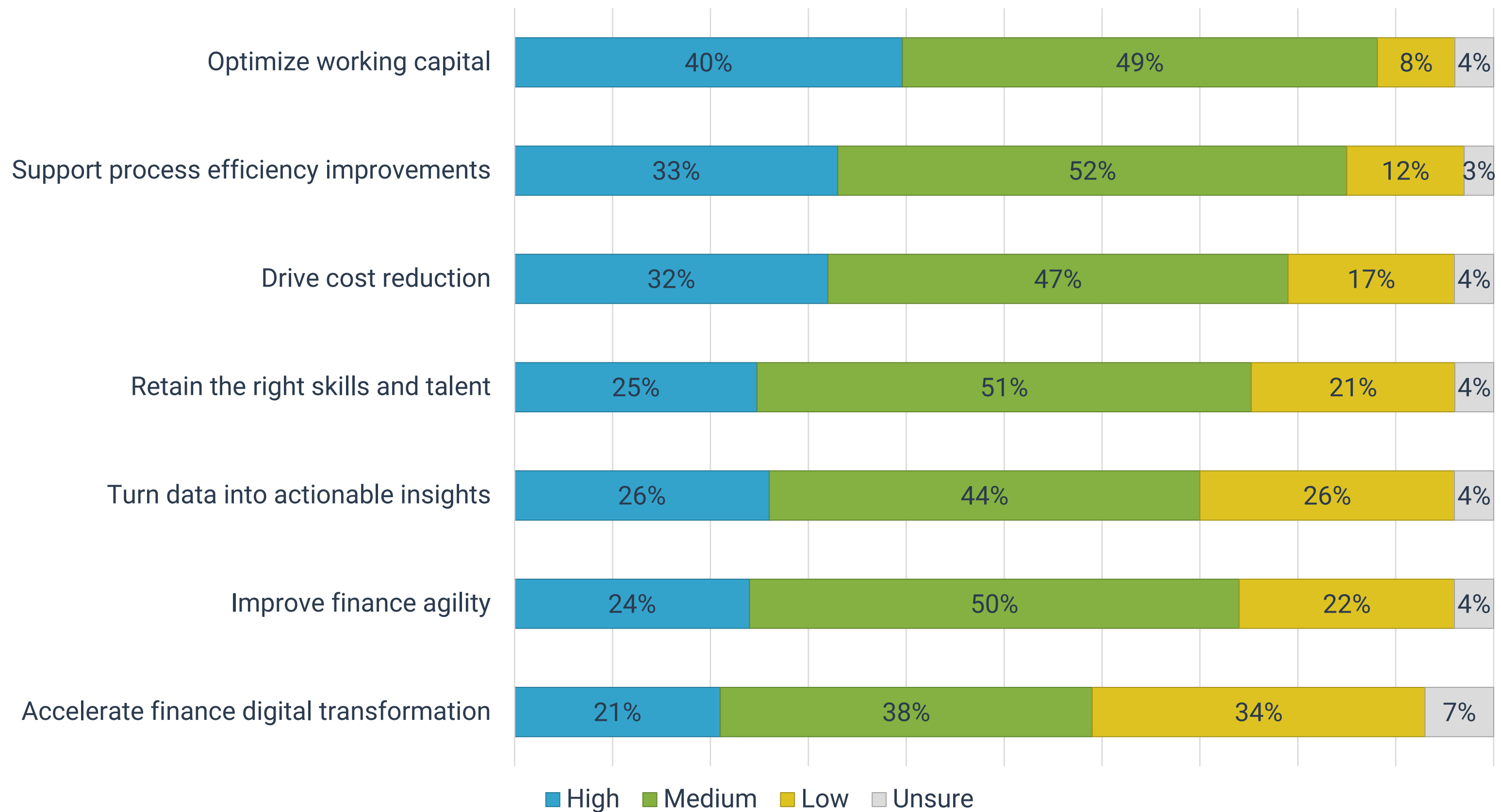


■ Currently using or implementing ■ Will use within 2 years
■ Will use within 5 years ■ Not interested in using at this time

ACHIEVING BUSINESS OBJECTIVES

ORGANIZATIONAL PREPAREDNESS

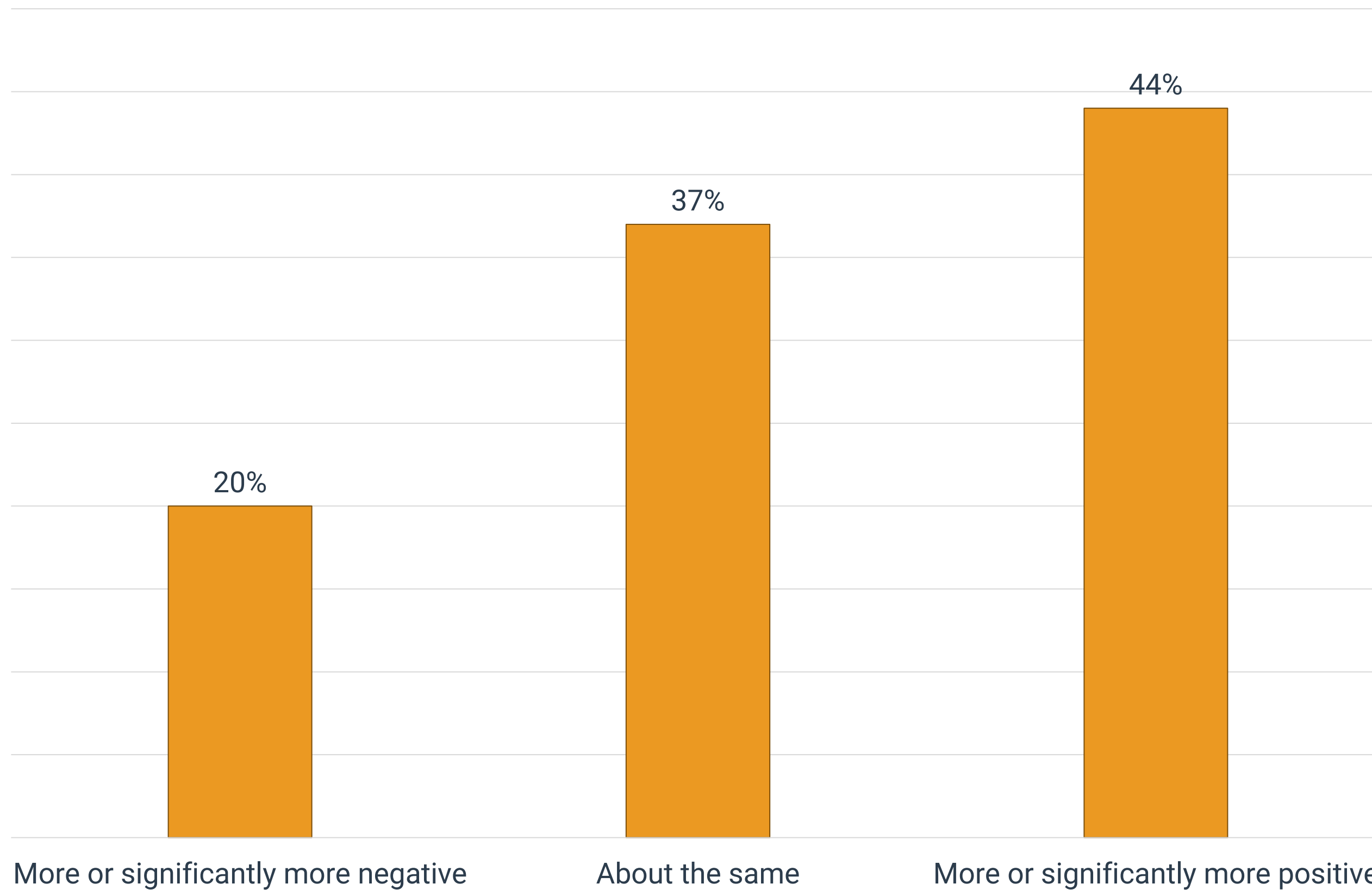
» What is your degree of confidence in your organization’s ability to meet the following business objectives?



OPTIMISM

MORE THAN TWICE AS MUCH AS PESSIMISM

» Corporate: Over the past 12 months, how has the outlook for your organization changed?



TAKEAWAYS

IDEAS AND POINTS TO BRING BACK TO THE OFFICE



API ADOPTION GROWS

- Your peers are using or planning to use APIs
- Your banks and vendors are increasingly supporting APIs
- Decide to move to API when “touching” or “establishing” connections



WORKING CAPITAL

- Working capital is back in favor
- Impact of efficiency on working capital use must be understood
- Talk with your bank about improving working capital



PAYMENT SECURITY

- Speed of payments matters
- Payment security matters more to more people
- A paranoid level of security from five years ago may be a minimum standard today – keep after it

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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🎧 The Treasury Update Podcast

📄 [linkedin.com/in/strategictreasurer/](https://www.linkedin.com/in/strategictreasurer/)



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SURVEY REPORT

Thanks to those who completed this year's survey!

Respondents to the 2024 Treasury Perspectives Survey will be emailed the comprehensive results report.

Non-respondents can download the summary report by clicking the link below.



[Request Report](#)

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- Treasury Technology



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- Critical Treasury Assessment



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- Investment Validation



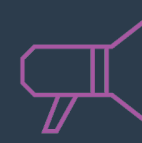
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