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LEADING PRACTICES IN TREASURY



MARK BROUSSEAU

Strategic Director, CMLI

CRAIG JEFFERY

Founder & Managing Partner, Strategic Treasurer



WHAT

Discussing practical, focused recommendations and considerations for treasury's daily tasks.



WHEN

Thursday, April 24, 2025
11:00 AM - 12:00 PM EDT



WHERE

Live online presentation
Replays at StrategicTreasurer.com



This presentation is provided by Strategic Treasurer and CMLI.

ABOUT THE SPEAKERS

GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



MARK BROUSSEAU

Mark Brousseau is Strategic Director at CMLi.

Over the past 29 years, Mark Brousseau has established himself as a thought leader on accounts payable, accounts receivable, payments, and document automation. A popular speaker at industry conferences and on webinars and podcasts, Brousseau advises prominent end-users and solutions and services providers on how to use automation to improve document- and payments-driven business processes.

Brousseau has chaired numerous educational conferences and has served on several industry committees and boards. He resides in Center City Philadelphia with his wife and three sons.



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.

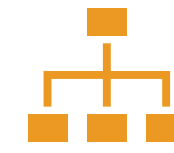
TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &
ANALYSIS



BANK RELATIONSHIPS AND ACCOUNTS

MAGNIFYING THE BENEFITS



BANK ACCOUNT ARCHITECTURE

OPTIONS TO CONSIDER



CASH FORECASTING

INCREASING ACCURACY AND
SPEED



COMPLIANCE

HOW TO NAVIGATE



MANAGING UNKNOWN RISKS

PREPARING FOR VOLATILITY

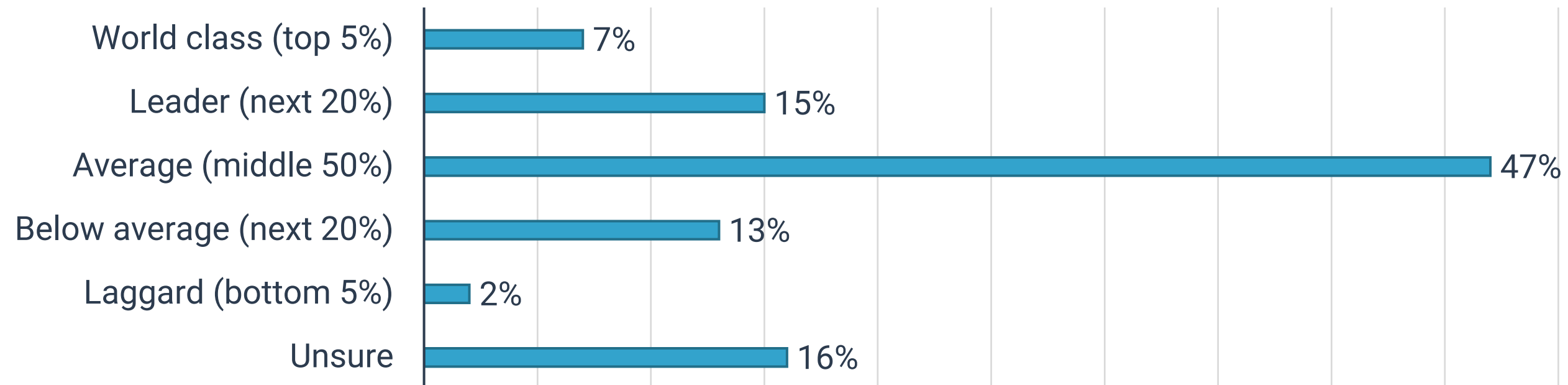


KEY TAKEAWAYS

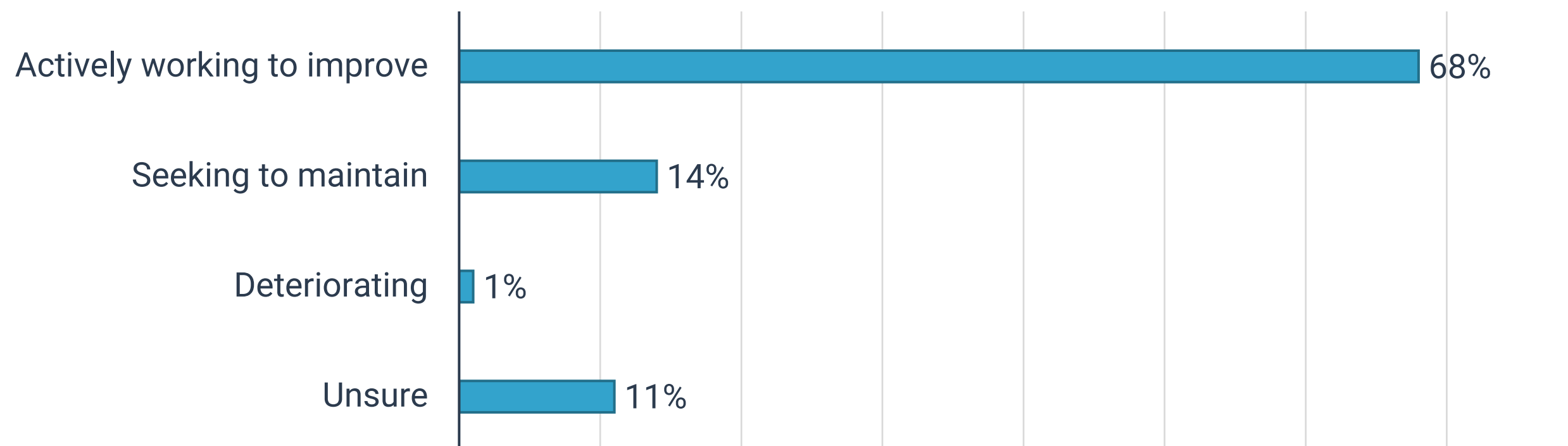
AND FINAL THOUGHTS

POLL QUESTION

Poll 1 - Where are you in your treasury optimization maturity?



Poll 2 - With regard to progress, what is your status?



TREASURY'S EVOLVING ROLE

FROM TRANSACTIONAL TO STRATEGIC



PROCESS MINDSET

- Think beyond silos
 - Working capital, liquidity, AP and AR, compliance, suppliers and vendors, sales, etc.
- End-to-end to end-to-end visibility



EFFICIENCY AND COLLABORATION

- Leverage leadership from treasury
- Seek to align KPIs across departments
- Employ a working capital council



PROCESSES AND TECHNOLOGY

- When selecting and implementing technology, maintain a process mindset
- Straight-through processing (STP)
- Avoid pitfalls of isolated automation

BANK RELATIONSHIP MANAGEMENT

WHY IT MATTERS



MAXIMIZES VALUE ACROSS THE RELATIONSHIP

- Banks can bring insights, services, and support—but only when there's mutual engagement



IMPROVES PRICING AND TERMS

- Strategic engagement allows treasury to compare fees, negotiate better terms, and optimize services through share-of-wallet insights



STRENGTHENS LIQUIDITY AND CREDIT ACCESS

- Stronger relationships can directly impact your ability to access funding during volatile periods or business transitions



REDUCES RISK THROUGH TRANSPARENCY

- Having transparent, communicative relationships allows for better forecasting, issue resolution, and service delivery

MAXIMIZING THE BENEFITS

FROM TRANSACTIONAL TO STRATEGIC BANK RELATIONSHIP MANAGEMENT



TRACK SHARE-OF-WALLET



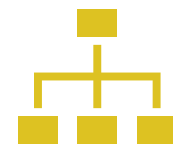
ENGAGE IN REGULAR DIALOGUE



IMPLEMENT A SCORECARD



USE ADVISORY SERVICES



DIVERSIFY INTELLIGENTLY

	TRANSACTIONAL APPROACH	STRATEGIC APPROACH
CONTACT	Ad hoc	Regular, proactive reviews
SERVICES	Basic execution only	Tailored solutions
EVALUATION	Rare, informal	Scorecard + feedback loop
INSIGHT FROM BANK	Minimal	Advisory and market insight
PRICING	Take-it-or-leave-it	Negotiated via share-of-wallet
CONTINUITY	Single point of contact; no record of discussions	Multiple participants; documented interactions and decisions

BANK ACCOUNT MANAGEMENT

ESSENTIAL FOR VISIBILITY, CONTROL, AND FRAUD PREVENTION



Treasury must manage account opening/closing, structures, and services to support operations and security



VISIBILITY

- Real-time view into all accounts reduces risk and improves liquidity planning



SECURITY

- Use services like positive pay, filters/blocks, and electronic preauthorization



OPERATIONS

- Align bank account management (BAM) with evolving business needs for flexibility and scalability

ENHANCING BAM

CONTINUOUS IMPROVEMENT AND ALIGNMENT WITH OPERATIONAL STRATEGY



INVENTORY

- Perform inventory to identify all accounts
- Ensure treasury is aware of and accounting for all active accounts



AUTOMATION

- Move to automated processes for daily or real-time visibility
- Gain visibility to all accounts, legal entities, and banking relationships



RATIONALIZATION

- Streamline account structure
- Reduce complexity and improve efficiency

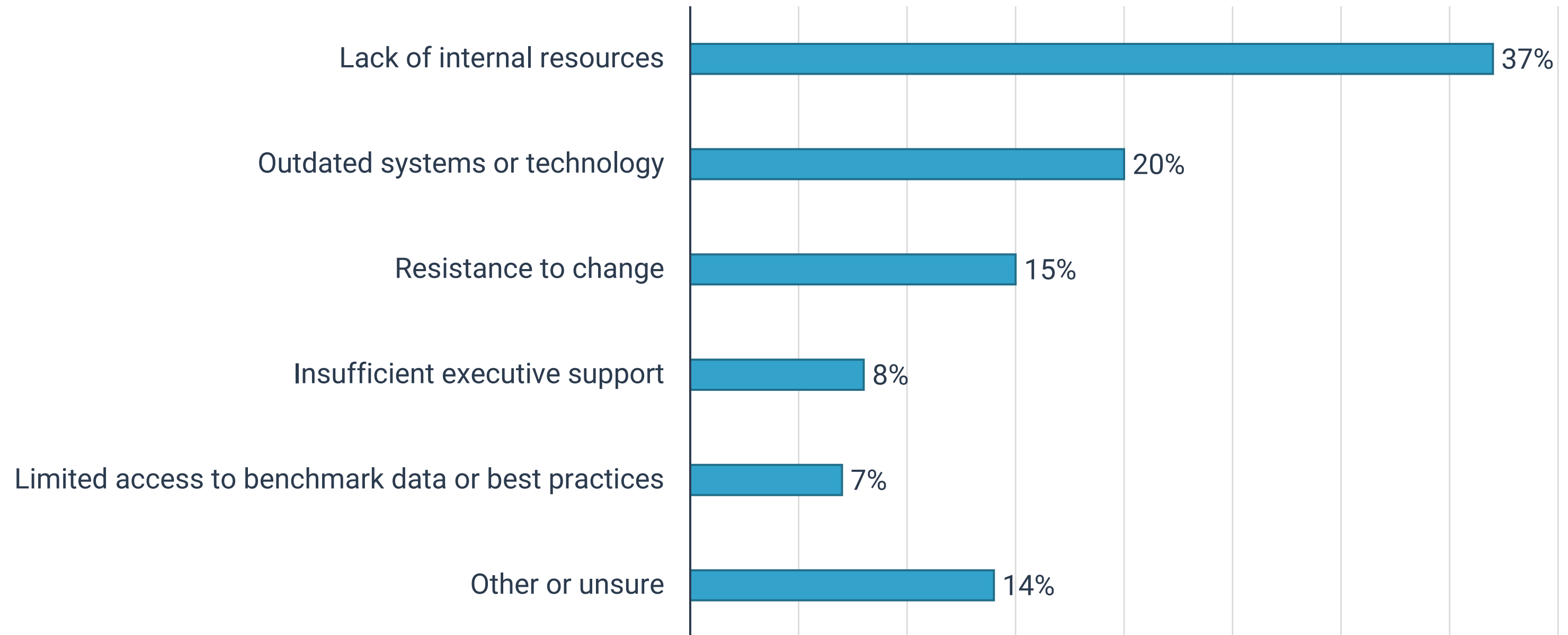


LEVERAGE BANK SERVICES

- Stay up-to-date on available services
 - Account-level and transaction-level controls
- Add or remove services as needed

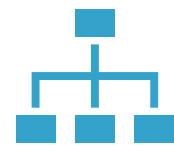
POLL QUESTION

Poll 3 - What is the biggest barrier your treasury team faces when implementing leading practices?



BANK ACCOUNT ARCHITECTURE I

CASH CONCENTRATION STRUCTURE



A concentration structure improves visibility and control through designated collection, concentration, and disbursement accounts



COLLECTION ACCOUNTS

- Receive funds only
- Tight controls can be put on collection accounts since no disbursements are expected



CONCENTRATION ACCOUNT

- Central hub for fund movement

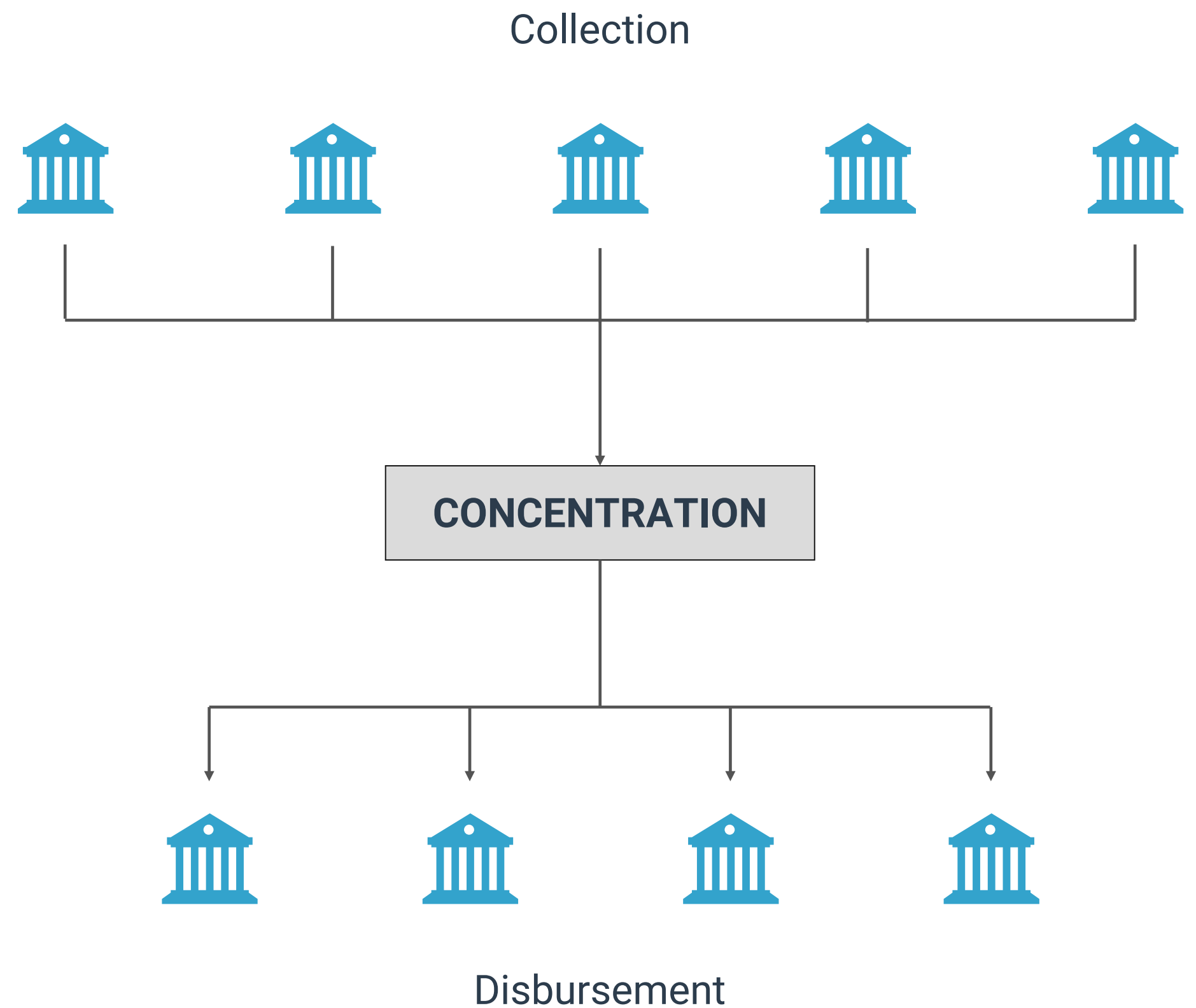
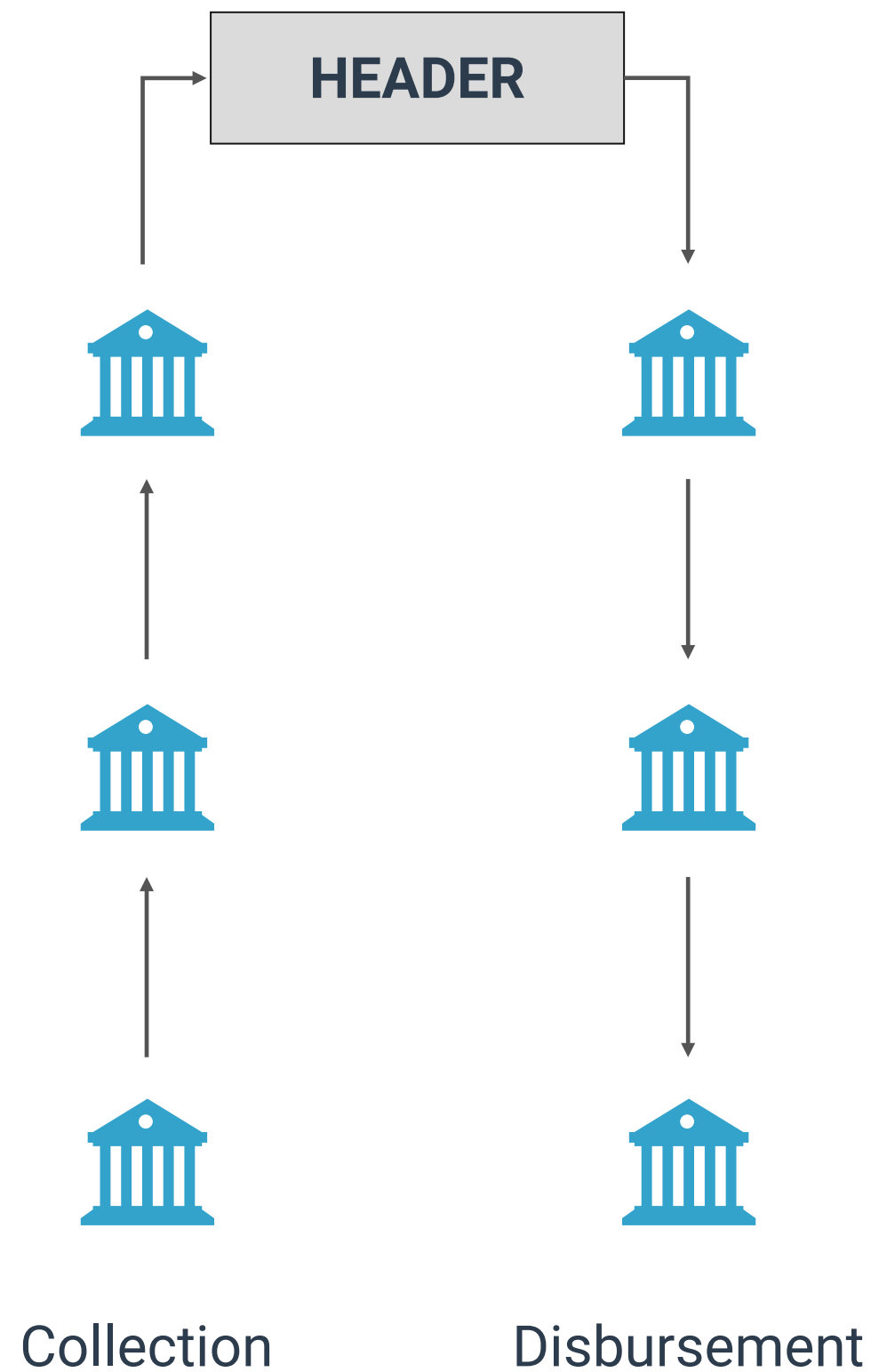


DISBURSEMENT ACCOUNTS

- Funds only enter via concentration account
- Used solely for outgoing payments
- Can be further separated by type of disbursement, again allowing for tighter controls

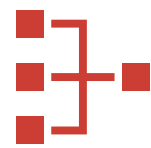
DESIGN EXAMPLES

VARIOUS METHODS OF CASH CONCENTRATION STRUCTURE

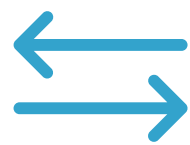


BANK ACCOUNT ARCHITECTURE II

POOLING STRUCTURE



Pooling structures consolidate cash to optimize interest and reduce borrowing



PHYSICAL POOLING

- Uses zero-balance accounts (ZBAs) and sweeps to centralize funds



NOTIONAL POOLING

- Combines balances notionally (not in US)



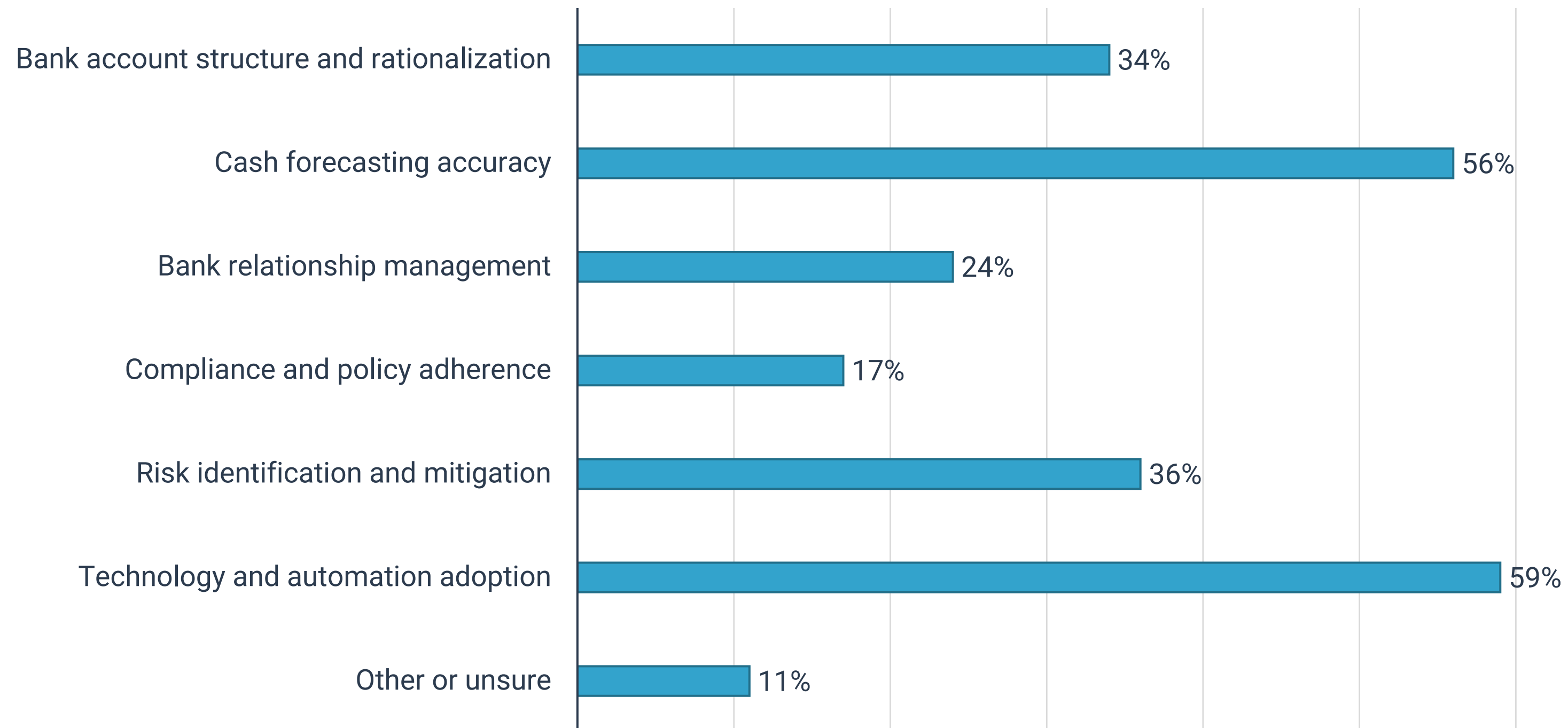
SHORT-TERM INVESTMENT POOLS (STIP)

- Used by insurers for strategic investment and liquidity

Choice depends on geography and structure

POLL QUESTION

Poll 4 - Which of the following areas are you currently looking to improve or reevaluate within your treasury operations? (all that apply)



CASH FORECASTING

TYPES, SCOPE, AND CRITERIA

TWO VIEWS AND THEIR PURPOSES



Short-term

- Treasury's primary focus
- More relevant to balance sheet, imminent cash management, and liquidity planning



Long-term

- Controllers' main interest
- More oriented toward the income statement

PRIORITIES



Timeliness: Allows strategic planning and liquidity actions



Accuracy: Reduces risk of acting on faulty assumptions

IMPROVING CASH FORECASTING

STEPS TO TAKE TO INCREASE ACCURACY AND EFFICIENCY

1

TESTING AND VARIANCE ANALYSIS

- Continuously assess and improve model accuracy
- Run multiple scenarios and compare
- Review variances frequently and address sources of larger variances more urgently

2

LEVERAGE TECHNOLOGY

- Use AI, ML, and APIs for speed and accuracy
- Reduce staff time and manual involvement

3

USE HISTORICAL DATA EFFECTIVELY

- Adjust usage for expected variability

4

COMMUNICATION

- Stay in touch with departments who impact cash
- Keep up to date on one-off major transactions

UNFORESEEN CHALLENGES

BEING PREPARED FOR THE UNKNOWN



Employ threat assessment and early warning systems



Learn from historical rare events



Create operational margin via efficiency and automation



Ensure real-time visibility into financial positions



Maintain strong communication with leadership and banks

FINAL THOUGHTS

HOW TO PROCEED



OPTIMIZE RELATIONSHIPS

- Cultivate proactive bank relationships to improve service, negotiate fees, and access strategic insights
- Track relationship data such as wallet share and service performance to ensure alignment



STRUCTURE MATTERS

- Implement a process-oriented mindset to reduce errors and increase efficiency
- Maintain tight controls on account openings, closures, and signatory updates



GAIN VISIBILITY

- Impacts cash forecasting
- Use technology to improve real-time visibility into cash positions, payments, and exposures



PREPARE FOR DISRUPTION

- Build margin into workflows
- Use history and threat assessments to prepare
- Automate processes and reduce inefficiencies so treasury can remain agile

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.



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



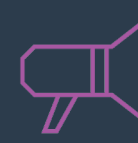
ASSIST Outsourced Services

- 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

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- Investment Validation



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RESEARCH Market Data

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



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