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INSTANT GLOBAL SETTLEMENTS: BLOCKCHAIN IN ACTION



SAM BIZRI

Founder, Zeconomy

CRAIG JEFFERY

Founder & Managing Partner, Strategic Treasurer



WHAT

Discussing how treasurers can harness blockchain for real-time global settlement, cost reduction, and capital-light cash management.



WHEN

Thursday, July 10, 2025
2:00 PM - 3:00 PM EDT



WHERE

Live online presentation
Replays at StrategicTreasurer.com



This presentation is provided by Strategic Treasurer and Zeconomy.

ABOUT THE SPEAKERS

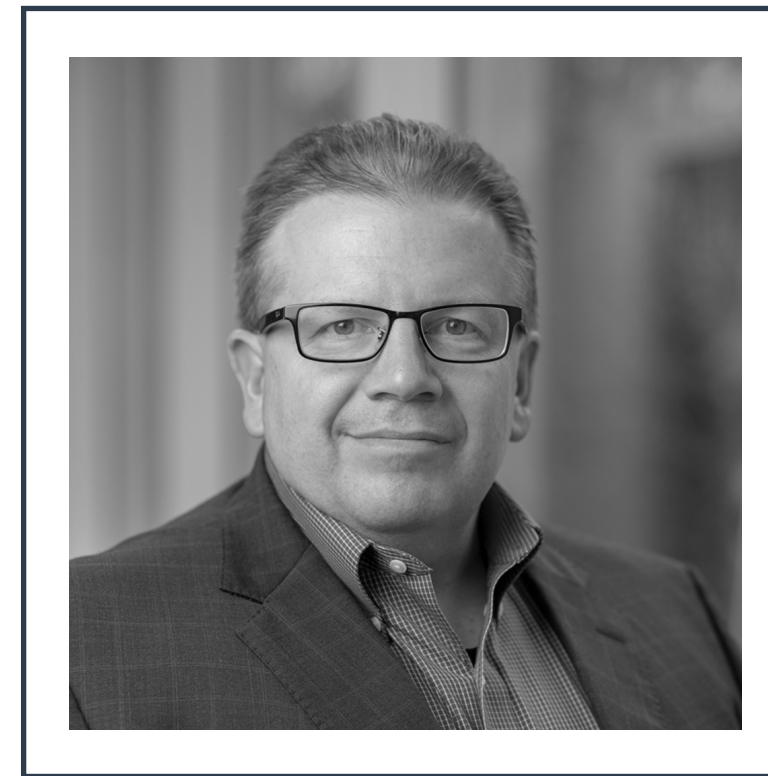
GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



SAM BIZRI

Sam Bizri is the Founder of Zeconomy, a fintech innovator transforming global supply chains through blockchain-based liquidity and credit solutions. Under his leadership, Zeconomy launched the first _P-1-rated on-chain_ Digital Commercial Paper program, issuing over \$260 million to date.

Prior to Zeconomy, Sam founded Codehost, scaling Linux into enterprise software and delivering solutions to over 50,000 business and institutional locations worldwide, with global tech brands and served as a quant strategist at Principia Capital. He's a physics and decentralization enthusiast who holds patents in finance and technology, with a proven track record of translating complex blockchain architectures into practical business outcomes.



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.

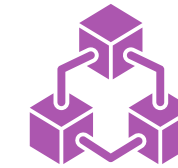
TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &
ANALYSIS



CROSS-BORDER SITUATION

PAINS AND OPPORTUNITIES



BLOCKCHAIN

MECHANICS AND BENEFITS



DIGITAL COMMERCIAL PAPER

FUNDING OPTIONS



USE CASES

REAL WORLD APPLICATION



IMPLEMENTATION

FROM CONCEPTUALIZATION
TO REALIZATION



KEY TAKEAWAYS

AND FINAL THOUGHTS

CROSS-BORDER FRICTION

INEFFICIENCIES AND PAIN POINTS



Latency and reconciliation costs (days)



Idle or trapped capital in international accounts



Deep-tier credit opacity in supply chains

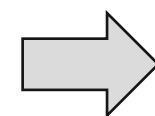


Compliance drag: audit and reporting overhead

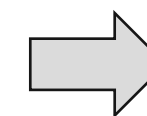


Blockchain checklist:

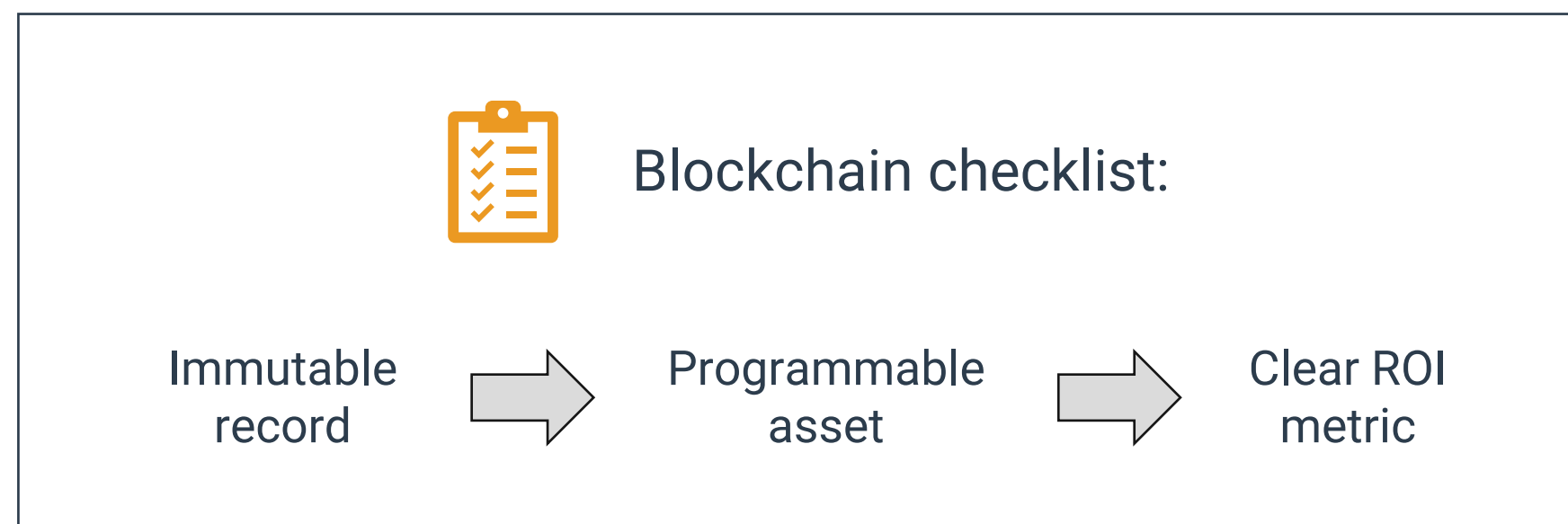
Immutable
record



Programmable
asset



Clear ROI
metric



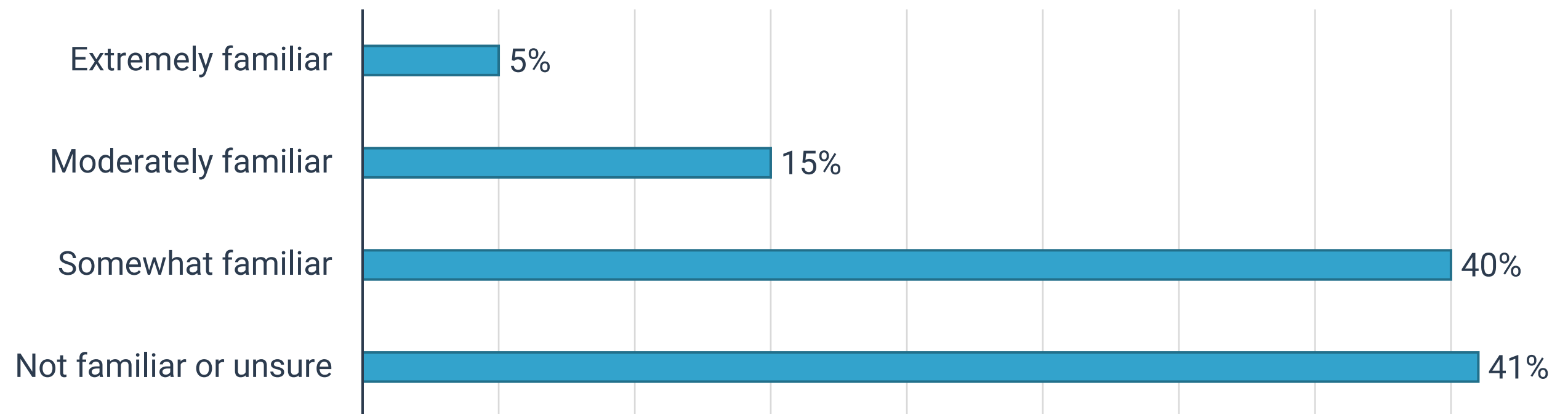
WHY BLOCKCHAIN MATTERS

KEY ADVANTAGES OVER TRADITIONAL RAILS

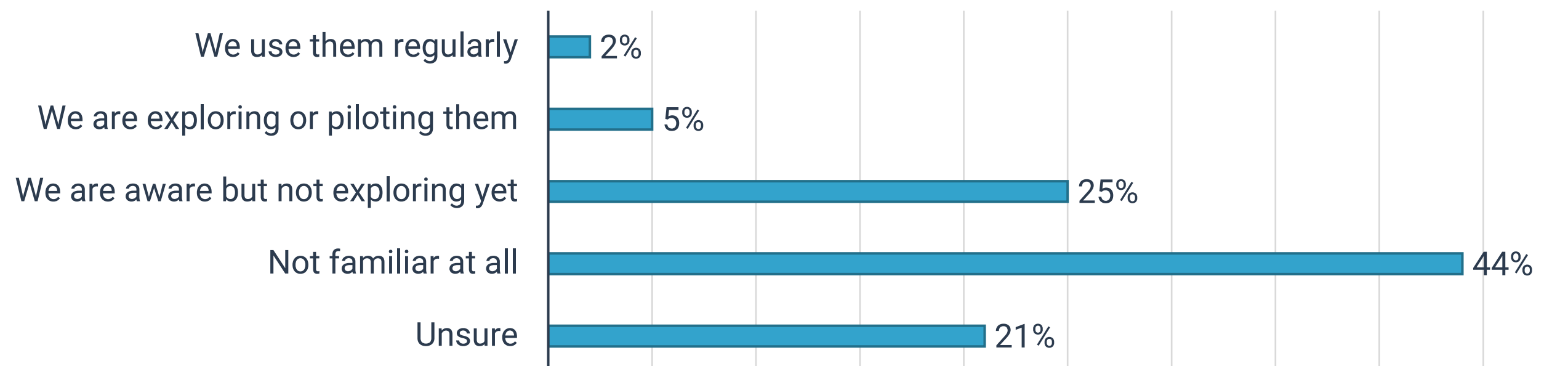
TRADITIONAL PAYMENTS	BLOCKCHAIN-POWERED PAYMENTS
Delayed settlement (1–3 days)	Instant or near-instant
Opaque FX rates and fees	Transparent FX costs
Manual reconciliation	Automated tracking and smart contracts
High counterparty risk	Programmed contract execution
Requires pre-funding accounts	On-demand liquidity
Complex compliance audits	Built-in reporting and traceability

POLL QUESTION

Poll 1 - How familiar are you with how blockchain works?

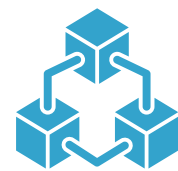


Poll 2 - How familiar is your treasury team with using blockchain-based payment solutions?



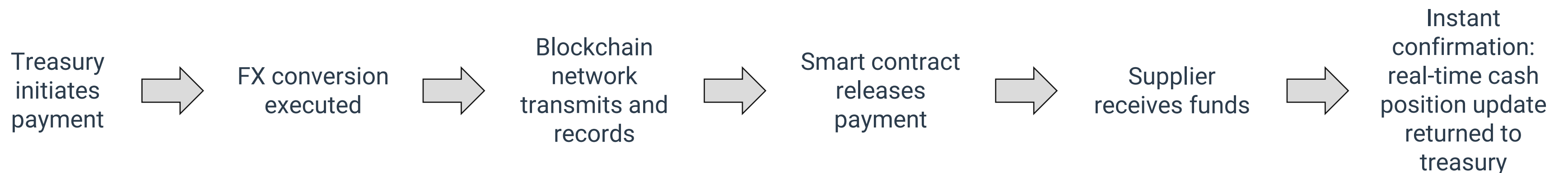
BLOCKCHAIN PAYMENT RAILS

ENABLING REAL-TIME, CROSS-BORDER TRANSACTIONS



BLOCKCHAIN RAILS

- Secure, decentralized network for value transfer
- Instant, cross-border settlement without intermediaries
- Smart contracts execute payments based on conditions
- Real-time visibility of transaction status and balances



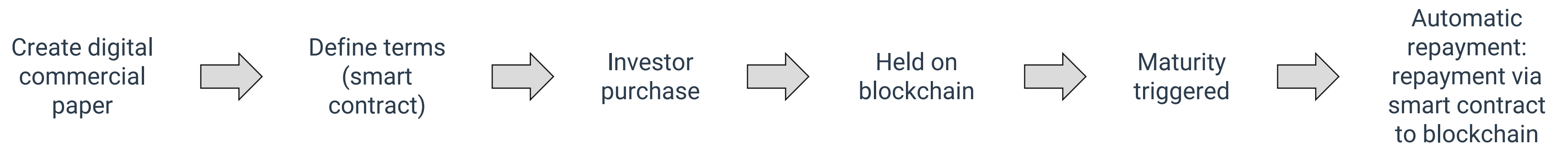
DIGITAL COMMERCIAL PAPER

STREAMLINING SHORT-TERM FUNDING AND LIQUIDITY ACCESS



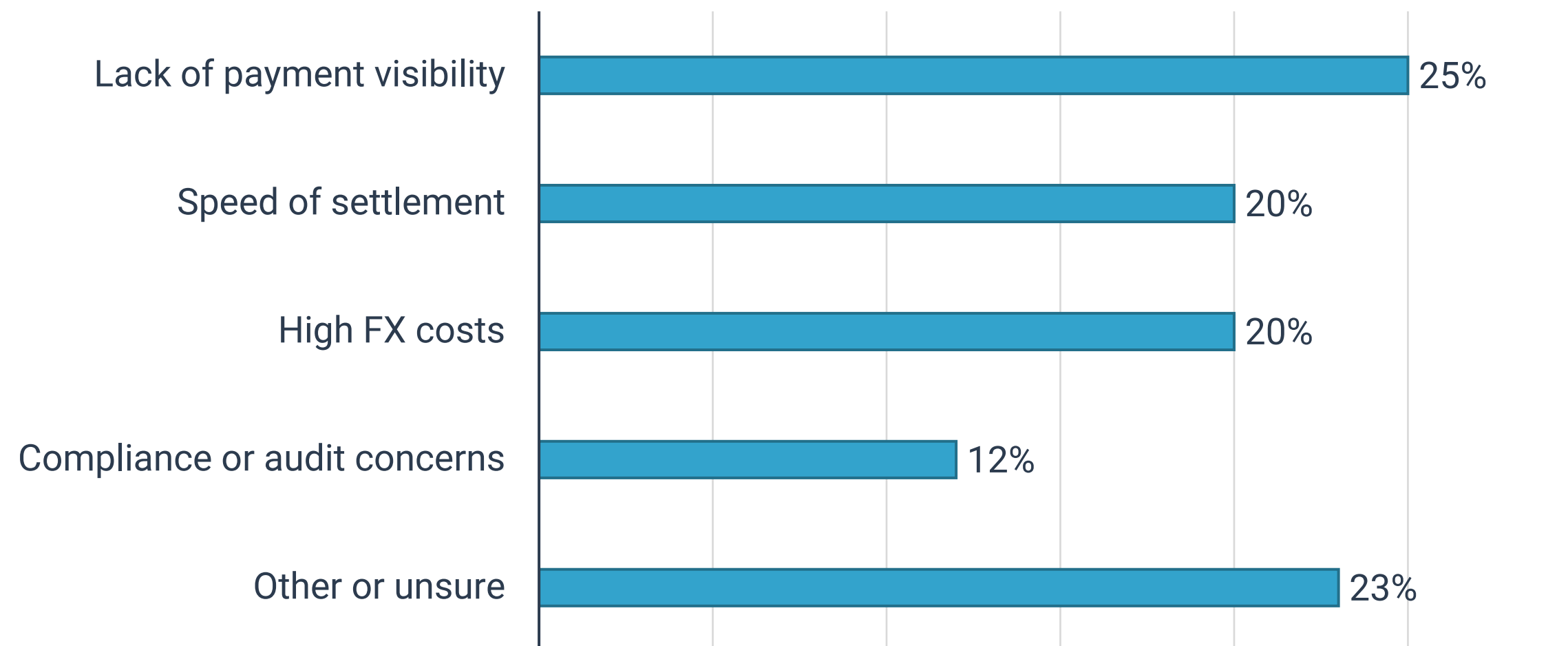
DIGITAL COMMERCIAL PAPER

- Tokenized short-term debt issued and settled digitally
- Flexible funding or investment tool for treasurers
- Automated compliance checks and audit trails
- Real-time access to primary and secondary markets



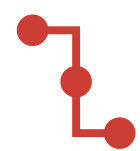
POLL QUESTION

Poll 3 - What is your treasury team's top pain point with cross-border payments today?



TRUSTED INFRASTRUCTURE

COMPLIANCE, TRANSPARENCY, AND REPORTING



Enforced business rules

- Smart contracts apply policies automatically
- Conditions executed without manual intervention
- Payment rules embedded at the transaction level



Real-time record-keeping

- Immutable ledger with timestamps
- Tamper-proof audit trails
- Instant visibility for finance and auditors



Regulatory-grade controls

- Continuously monitored for compliance
- Verified identities through regulatory compliance checks
- Settlement backed by third-party custodial account



Blockchain doesn't add compliance later; it embeds it from the start

CORE BENEFITS

BLOCKCHAIN TOOLS DRIVING SMARTER, FASTER TREASURY OPERATIONS



BETTER WORKING CAPITAL

- Improve timing of inflows and outflows



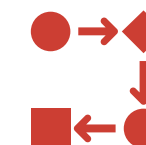
REAL-TIME VISIBILITY

- Live updates on cash and payments



LEANER CASH OPERATIONS

- Minimize idle balances across accounts



AUTOMATED COMPLIANCE

- Built-in audit trails and controls

CASE STUDY I

TRAPPED LIQUIDITY AND LOW INCOME



PAIN POINTS

- \$50M pre-funded balances
- 2% ECR
- International Payments

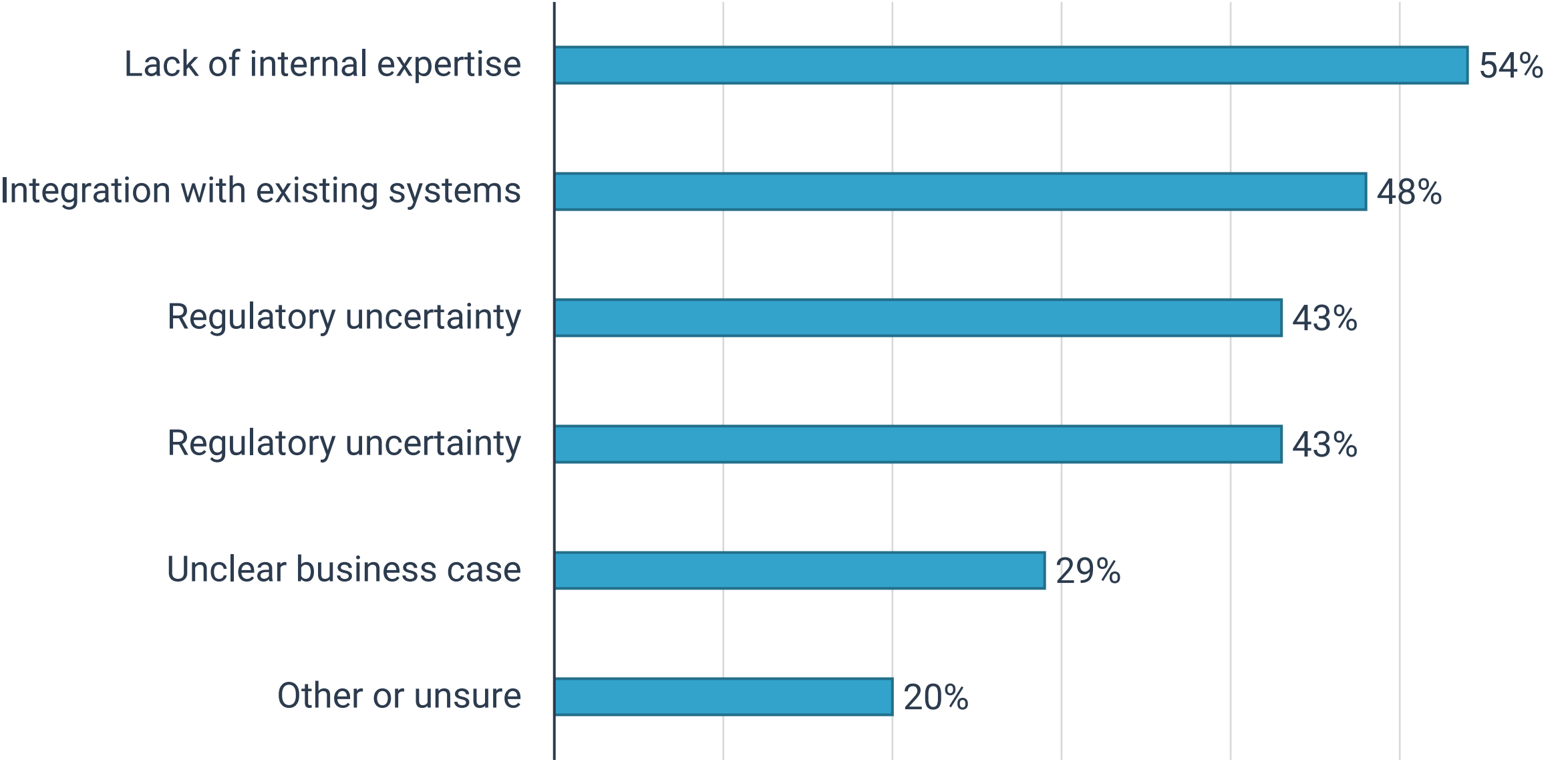


BLOCKCHAIN FIX: TOKENIZED COMMERCIAL PAPER

- Global payment settlement in minutes
 - Multiple currencies
 - Direct to supplier's bank
 - AP integrated payments
- Interest uplift
 - 4%+ on balances
 - 2x ECR from bank
- Freed capital
 - \$10M (20%) with global settlement in minutes
 - Earn 9% IRR
- Auto-reconciliation and immutable settlement record

POLL QUESTION

Poll 4 - What do you see as the biggest barriers to adopting blockchain payments in your organization? (all that apply)



CASE STUDY II

MULTI-TIER SUPPLY CHAIN FINANCE



PAIN POINT

- Liquidity stops at tier 1 suppliers



BLOCKCHAIN FIX: PROGRAMMABLE GUARANTEES

- Anchored cost of goods sold, saving \$50M (1%)
- Tier 1 financing cost cut of \$1.3M per year
- Tier 2 working capital freed of \$16.4M
- Stronger, cheaper, more resilient supply chain

CASE STUDY III

PAYMENT ASSURANCE



PAIN POINTS

- 10% supplier financing cost
- Slow payments



BLOCKCHAIN FIX: DIGITAL PAYMENT ASSURANCE

- Cost drop from 10% to 6% saved \$2M
- Payment cycle acceleration: 25 days faster
- Off-balance-sheet treatment to enterprise
- Full audit trail
- Real-time visibility

FINAL THOUGHTS

HOW TO PROCEED



REAL-TIME SETTLEMENT

- Eliminate payment lags and delays
- Improve speed without sacrificing control
- Reduce need for pre-funded accounts



FX COST SAVINGS

- Avoid hidden fees and wide spreads
- Settle in local currencies instantly
- Optimize FX execution automatically



ENHANCED COMPLIANCE

- Built-in KYC and AML tools
- Tamper-proof audit and transaction trails
- Permissions-based data transparency



CAPITAL-LIGHT LIQUIDITY

- Deploy excess cash more efficiently
- Use digital commercial paper flexibly
- Unlock working capital across borders

NEXT STEPS

BUILDING A BLOCKCHAIN STRATEGY

1

Evaluate cross-border friction areas

- Identify pain points in timing, FX, and reconciliation

2

Engage internal stakeholders

- Treasury, AP, compliance, and IT should align early

3

Identify pilot use cases

- Focus on low-risk, high-volume payment flows

4

Partner with blockchain-native providers

- Look for enterprise-grade compliance and control

5

Run controlled pilot and review results

- Monitor performance, cost savings, and process impact

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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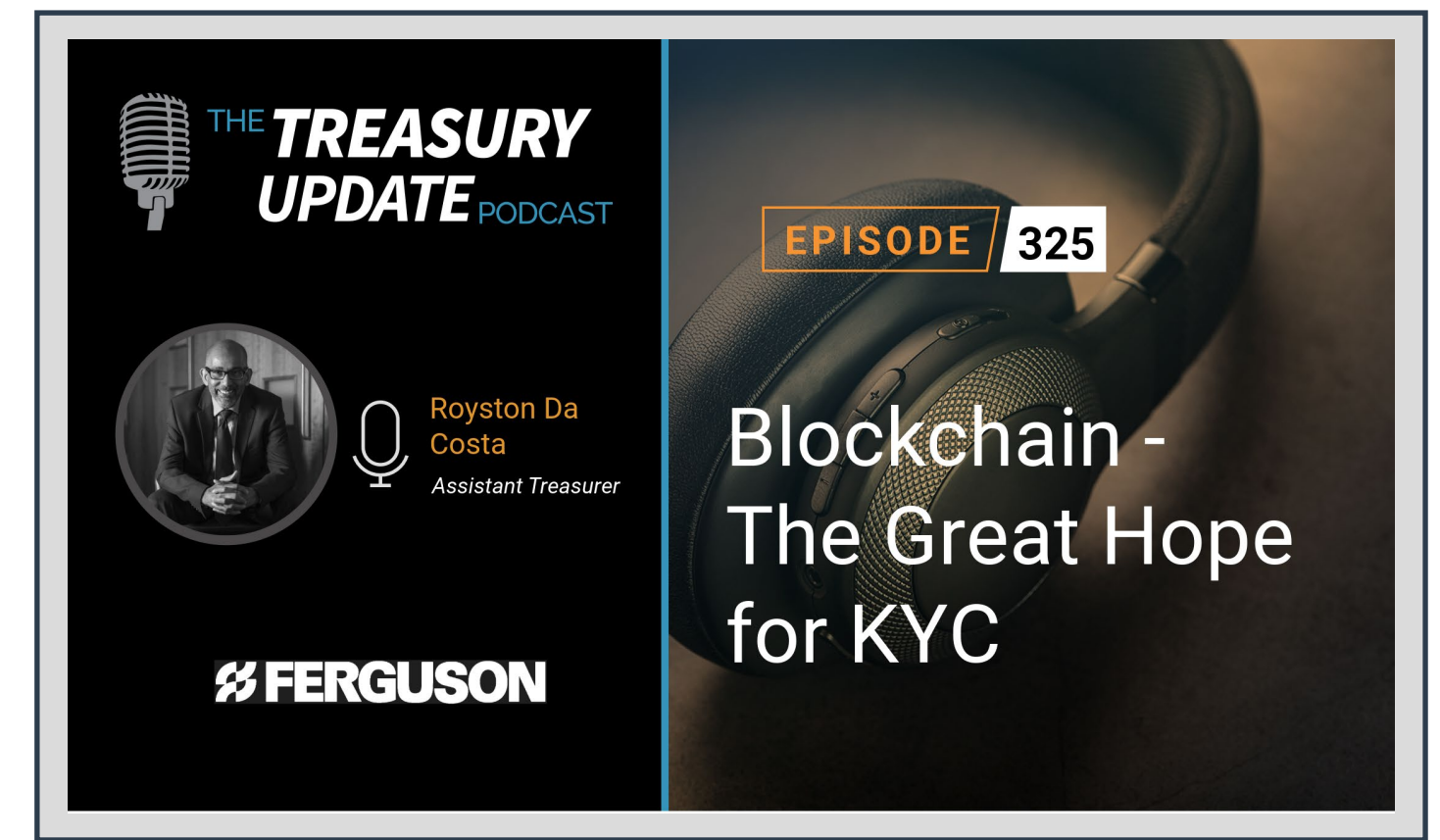


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