

# WHY TMS SHOULD BE THE CORNERSTONE OF YOUR TREASURY TRANSFORMATION



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Strategic Treasurer



## WHAT.

The ways in which a TMS can act as the foundation for your modern technology stack.



## WHEN.

Thursday, August 12, 2021  
11:00 AM – 12:00 PM EDT



## WHERE.

Live online presentation.  
Replays at [StrategicTreasurer.com](https://StrategicTreasurer.com)



This presentation is provided by Strategic Treasurer and GTreasury.

# SPEAKERS

GET TO KNOW YOUR SUBJECT MATTER EXPERTS



## ASHLEY PATER

Ashley Pater is the Chief Product Officer at GTreasury, where she oversees the global product group, ensuring that the product vision and strategy align with GTreasury's business objectives. Prior to her current role, Ashley was responsible for the Marketing and Account Management functions at GTreasury, which focused on growing global brand awareness, lead generation, event management, as well as client upsell and cross sell programs. Ashley holds a Bachelor of Science in Marketing from University of North Carolina at Charlotte.



## CRAIG JEFFERY, CCM, FLMI

Craig Jeffery formed Strategic Treasurer LLC 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

TODAY'S KEY AREAS OF FOCUS



## EFFICIENCY

Pain points of treasury teams



## REAL-TIME DATA

Taking advantage of accurate data to make informed decisions



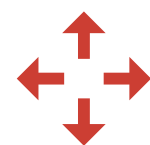
## SECURITY

Reducing points of exposure to fraud



## COST SAVINGS

Benefits of investing in a solution



## FLEXIBILITY

Separating from legacy systems for full control



## KEY TAKE-AWAYS

Final thoughts

# WHAT CAN A TMS DO?

## AUTOMATE TREASURY'S PRIMARY FUNCTIONS

Treasury & risk management systems (TRMS or TMS) are programs designed to lift the burden of manual processes from treasury departments, enabling more efficient, effective and secure operations.



### Payments

- APIs
- SFTP direct connections
- Connecting to SWIFT or other networks



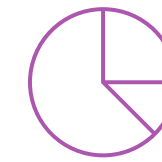
### Compliance

- OFAC filtering
- Validation lists



### Security

- Encryption at rest
- MFA
- Dual controls
- Encryption in transit



### Debt & Investments

- Analysis tools for portfolio performance & diversification
- Counterparty exposure
- Diverse instrument types



### Risk Management

- Stress testing
- Risk analysis
- Pre/Post trade analytics
- Hedging functionality
- Limits monitoring
- Value-at-risk
- Exposure identification/calibration



### FX Management

- Trade optimization
- Trade execution & settlement
- Trading
- Reporting
- Supports forwards, futures, options, spots, swaps



### Bank Relationship Management

- eBAM through SWIFT
- FinCEN FBAR filing
- FBAR reporting

# TREASURY LANDSCAPE

DRAMATIC TECHNOLOGICAL SHIFTS



## COMPUTING POWER

Cost going down, processing speed going up



## CLOUD SERVICES

Shifting away from installed



## DATA EXPLOSION

40-50% compound annual growth rate



## CONNECTION OPTIONS

Networks & APIs



## RPA & ML

Automatic assistance for numerous functions



## BUSINESS INTELLIGENCE

Abundance of insights & information



## FRAUD ATTACKS

Automated, persistent, sophisticated and increasing



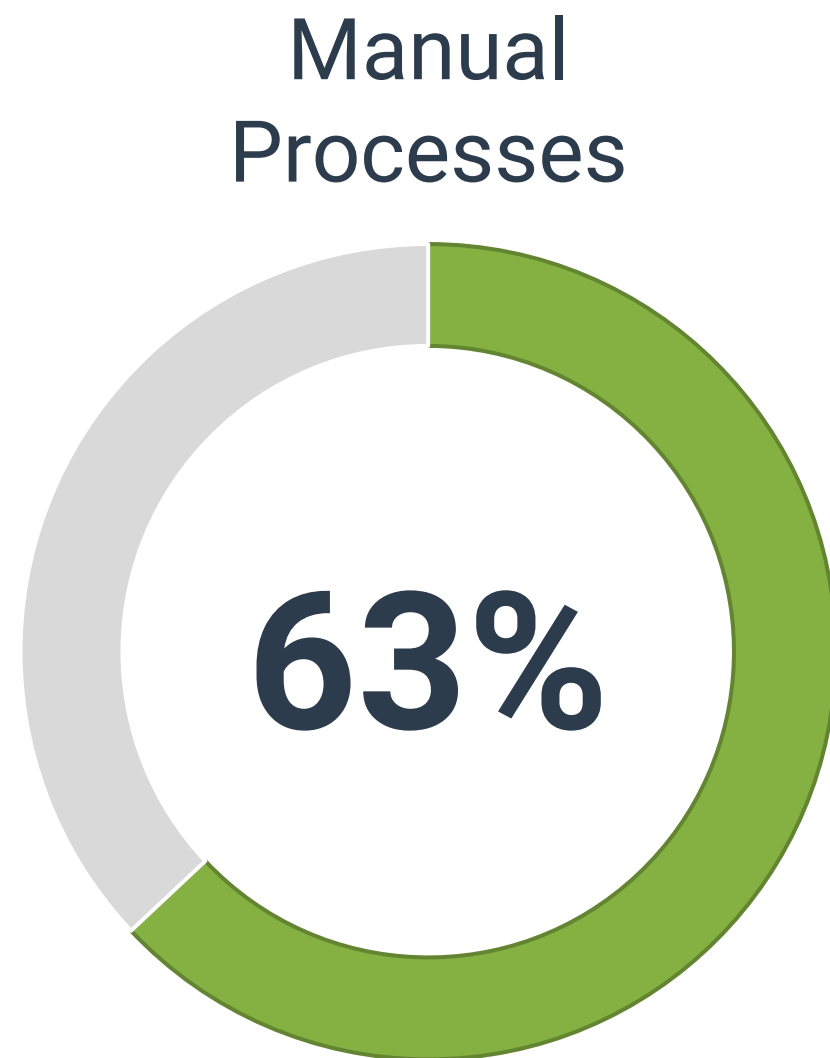
*Cornerstone Component*

**EFFICIENCY**

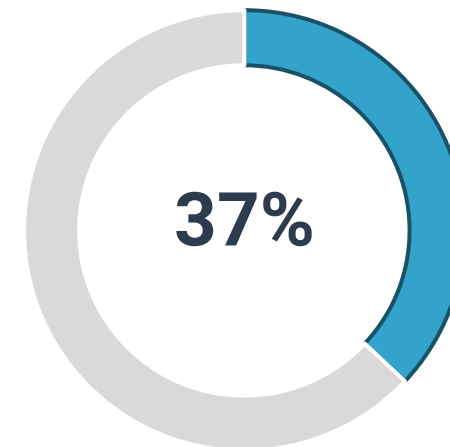
# TOP CHALLENGES

## MANUAL PROCESSES LEAD THE LIST

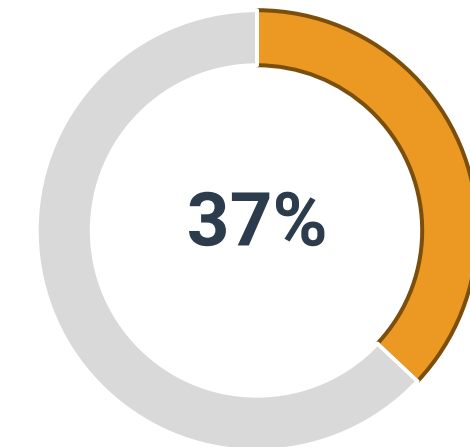
» What areas represent the top operational challenges for your organization this year?



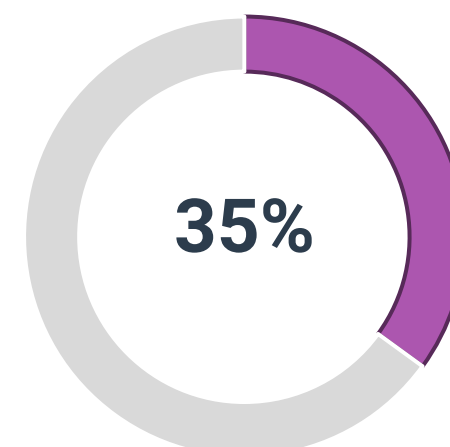
Lack of technology or investment in operations



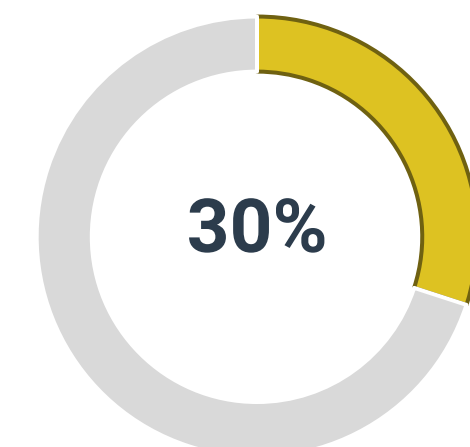
Staff capabilities and/or size



Risk of payments fraud/cyber security threats



Efficiency drivers



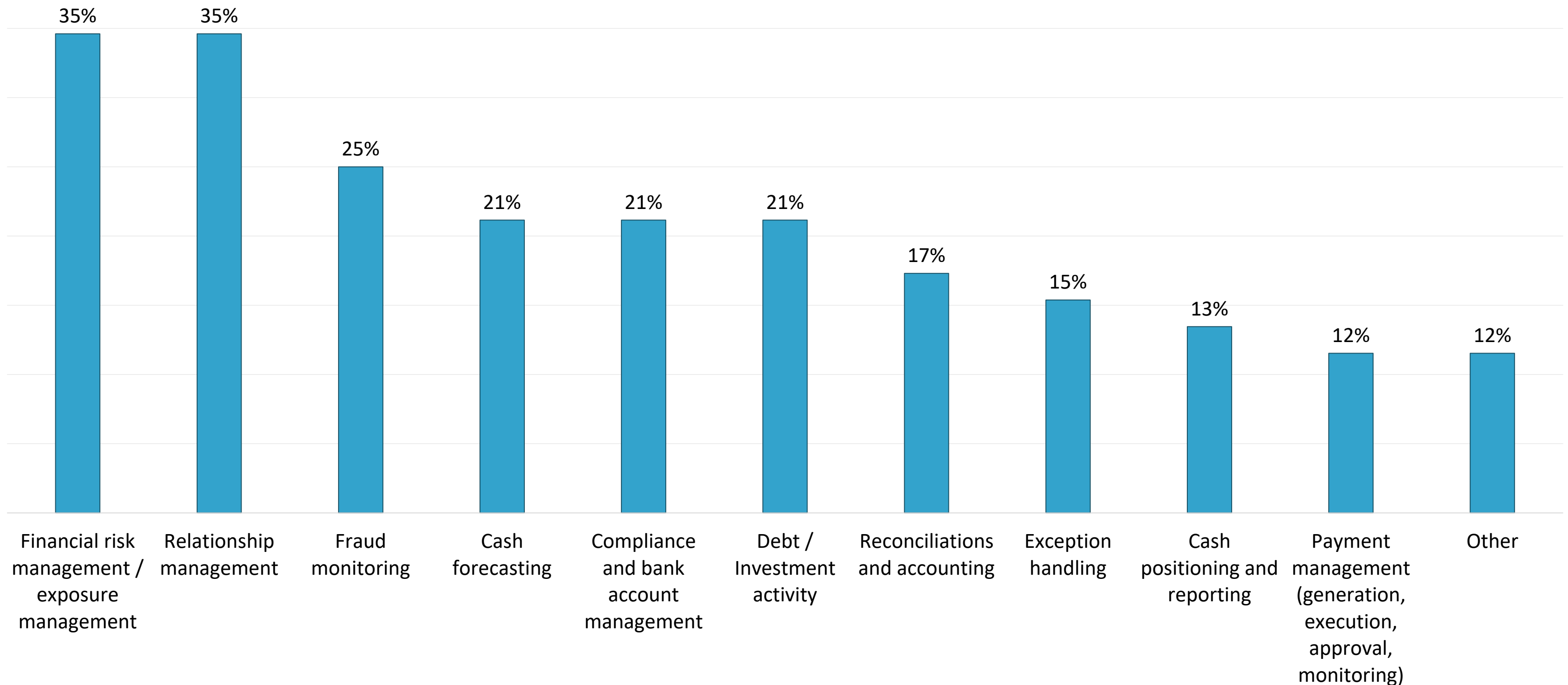


# TREASURY'S TIME IS LIMITED

SOME TASKS GOING UNCOMPLETED



Over a third of corporate respondents indicated they currently have responsibilities that they don't have time to perform. Business-critical functions are going undone:





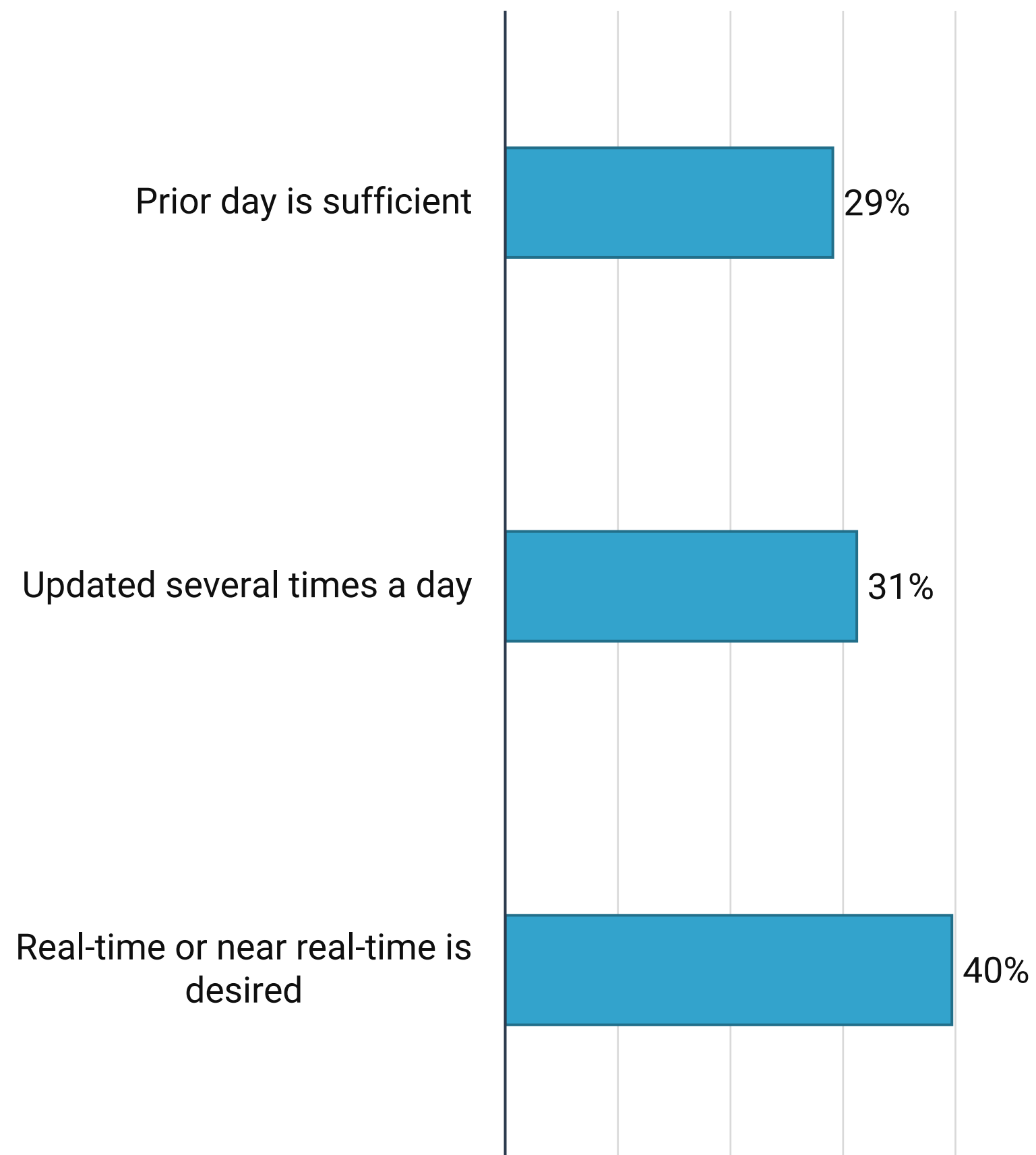


*Cornerstone Component*

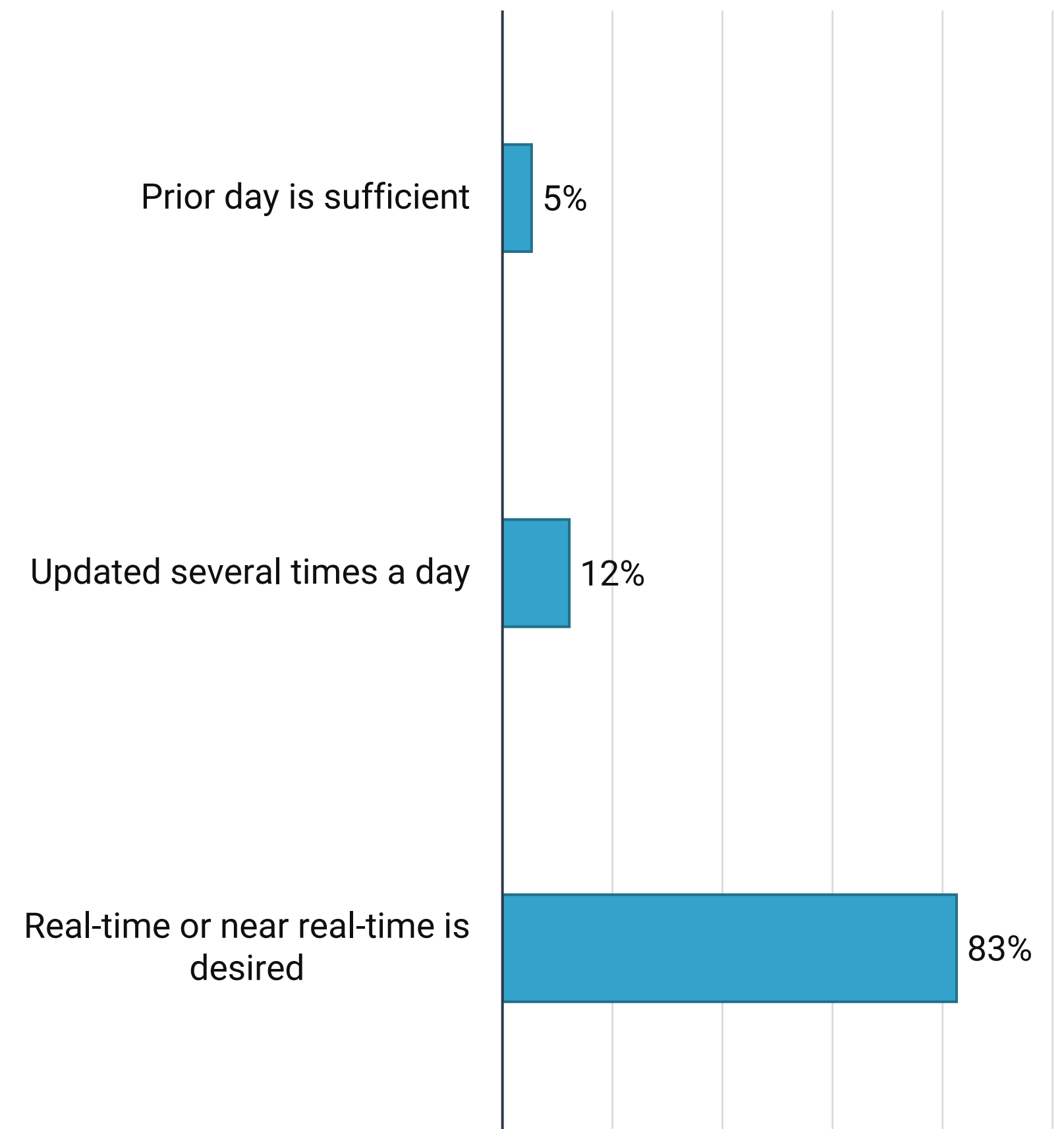
# CENTRALIZED REAL-TIME DATA

# POLL QUESTIONS

**What is your current view of accessing data?**



**What do you think your view of accessing data in 5 years will be?**



# SINGLE SOURCE OF TRUTH

UNIFYING TECHNOLOGY



## Financial Institutions

- PD/CD Reporting
- Bank Fee Statements
- Banking Statements
- Payments



## Third-Party Systems

- Investment Portals
- Trading Systems
- Thomson Reuters/Oanda



## Internal Data

- Accounts Payable
- Accounts Receivable
- General Ledger



TMS/TRMS



## API

- Market Rates
- Operation Functions
- Forecast Balances
- Payments



## SWIFT

- Messages & FileAct
- Alliance Lite2
- BIC
- SWIFT gpi



*Cornerstone Component*

# SECURITY & RISK MITIGATION

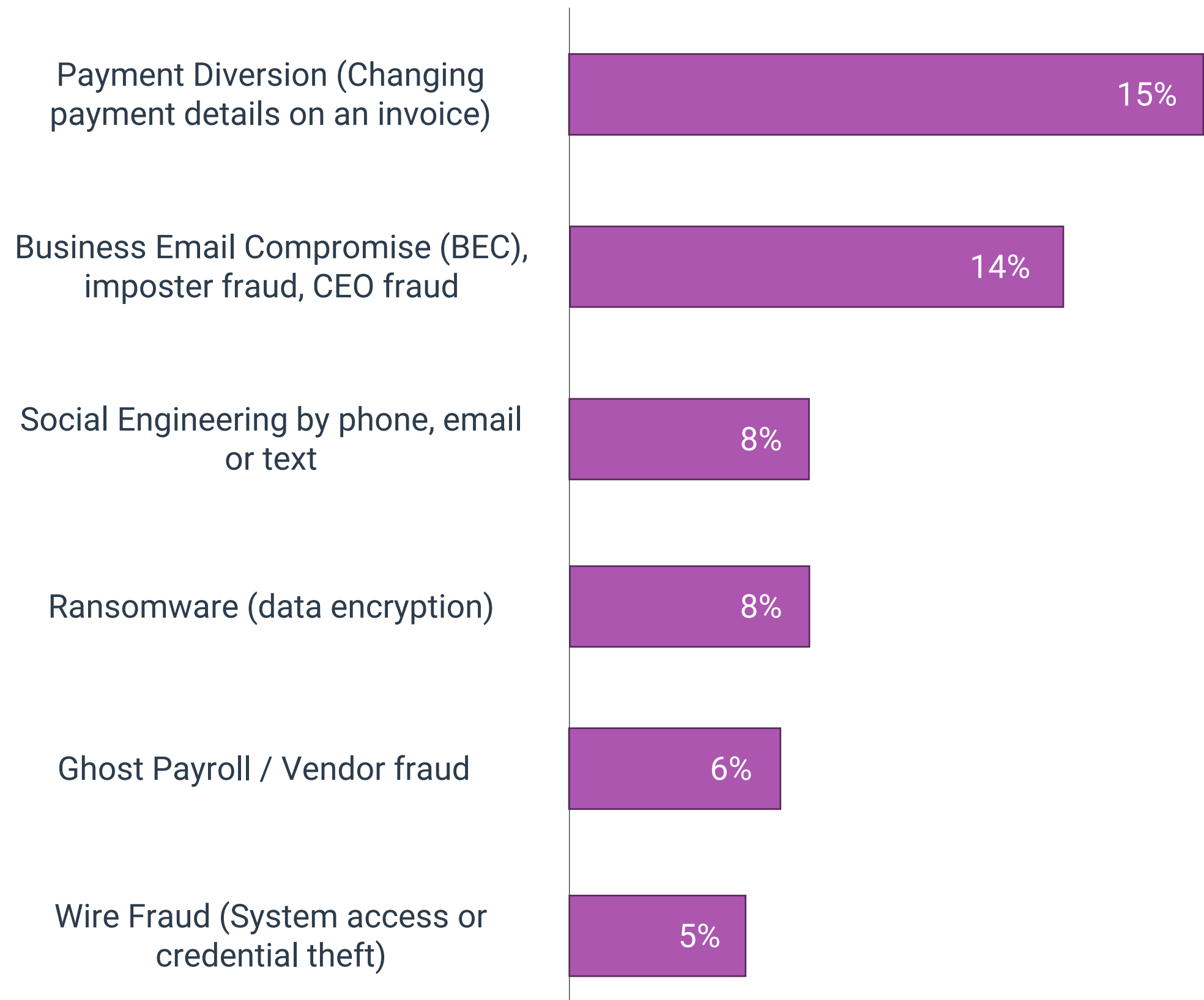
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# FRAUD INCREASING

## THE THREAT IS REAL

87% of corporate respondents indicated the threat level of fraud had either increased or significantly increased in the past year.

» Those experiencing a loss from fraud in the last year indicated the method of fraud as:



# REDUCE POINTS OF EXPOSURE

## TMS AS A FRAUD DEFENSE



### TODAY'S CRIMINALS OPERATE EFFICIENTLY

#### PERSISTENT

Adjust their attack methods until a successful angle is found

#### TARGETED

Identify weaknesses and compromise vulnerable individuals/organizations

#### AUTOMATED

Using technology to increase efficiency and effectiveness

#### ADAPTIVE

Continuing with tried-and-true methods, but also adding new approaches and adjusting to be most effective

#### SOPHISTICATED

Increasingly more convincing with better execution

#### PATIENT

Will wait and watch for the ideal time to strike



### A TMS CREATES A SECURE ENVIRONMENT

#### SINGLE SIGN-ON

#### DATA PROTECTED IN TRANSIT

#### DATA PROTECTED AT REST

#### BUILT-IN CONTROLS

#### USER-SPECIFIC CREDENTIALS

#### DEVELOPING DEFENSES



*Cornerstone Component*  
**COST SAVINGS**

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# BENEFITS & ROI

## VALUE-ADD OF A TMS

While the exact value of switching from spreadsheets to a more powerful solution will vary from company to company, certain aspects of a TMS carry important and mostly universal value-add. Investing in a solution could result in cost savings from:



**Business Continuity  
Planning/WFH Situations**



**Staff Workflow**



**Reduced Fees**



**Cash Optimization**



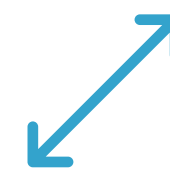
**FX Improvements**



**Optimized Banking Relationships**



**Reduction in Manual  
Entry/Calculation Errors**



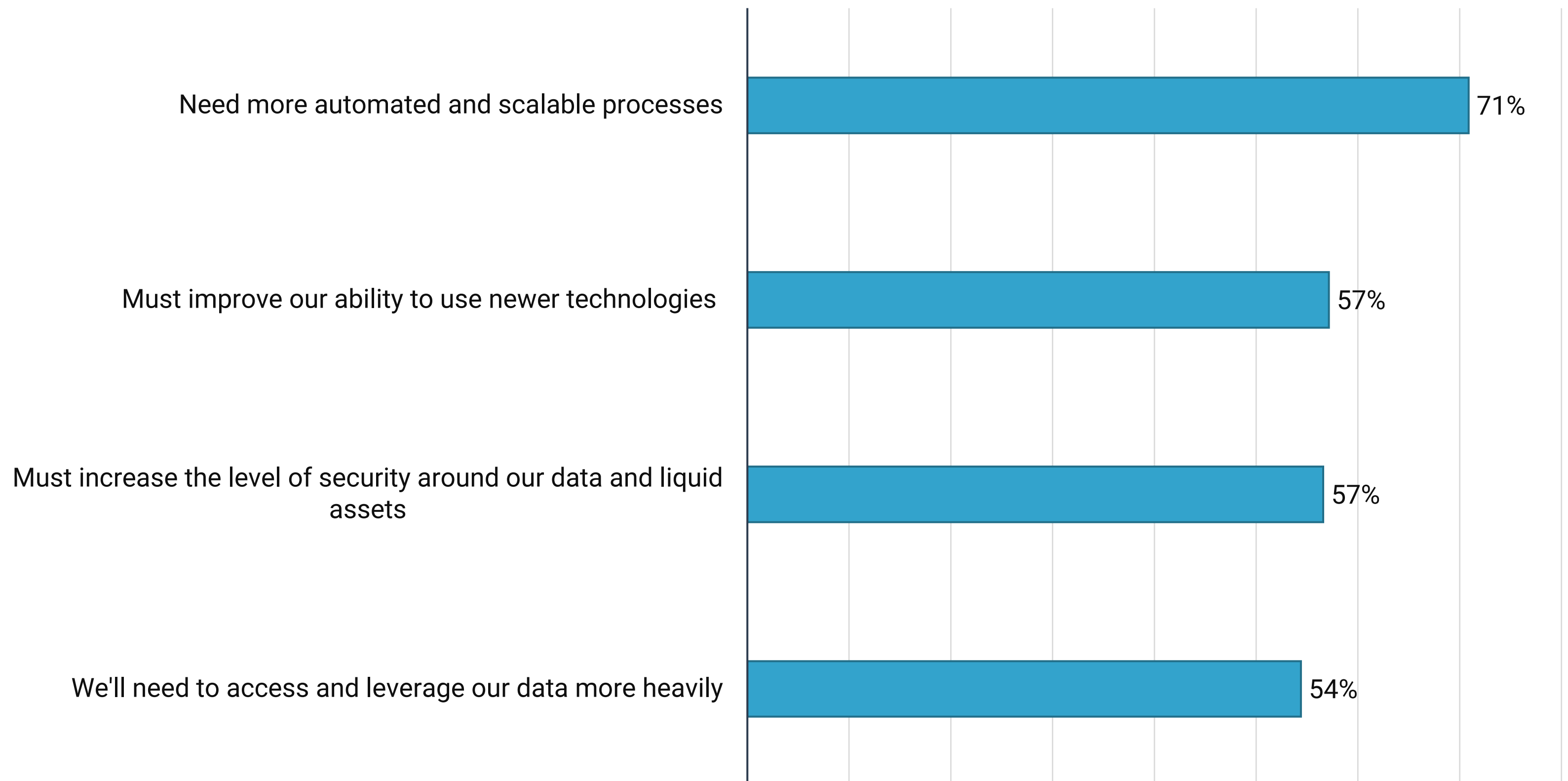
**Scalability**

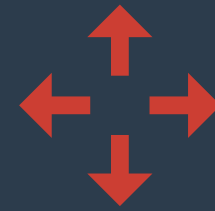


**Decreased Exposure to Credit &  
Market Risks**

# POLL QUESTION

## Future view of the drivers of our treasury practices and technology:





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*Cornerstone Component*

**FLEXIBILITY**

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# BANK & CONNECTIVITY FLEXIBILITY

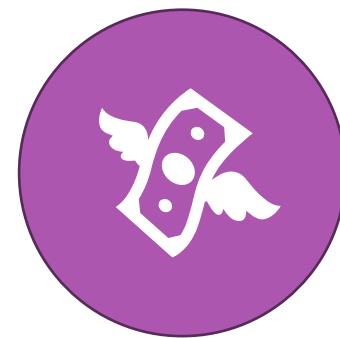
SEAMLESS WORKFLOW | SCALABILITY



**Payments**



**Reporting**



**Cash  
Management**



**Banking**

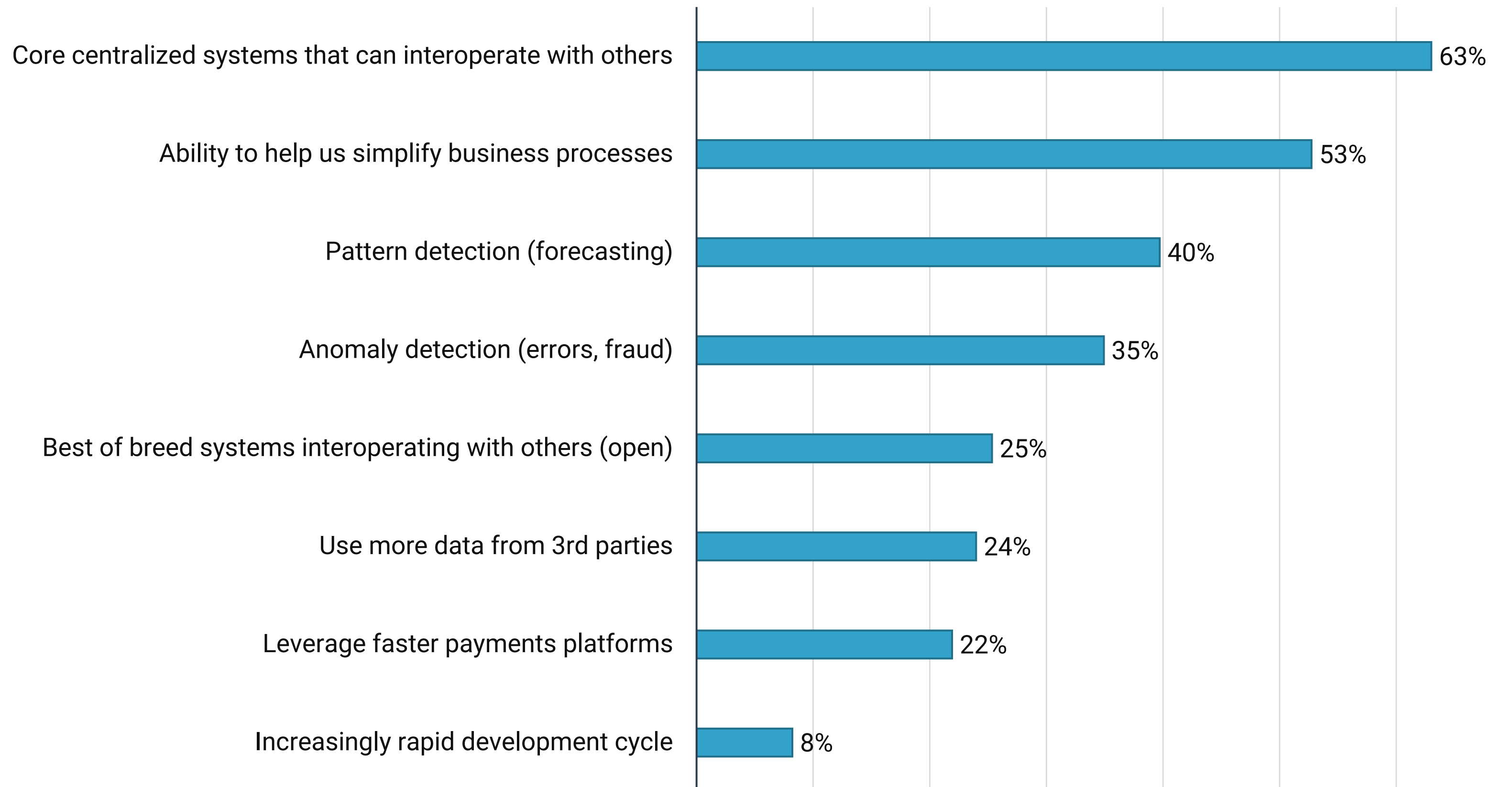


**Accounting**

**Front, Middle and Back Office Central  
Functions Plus Specialized  
Capabilities Covered in a Single  
Solution**

# POLL QUESTION

**Which elements of system architecture are most important to you?**  
*(Please select top 3)*



# KEY TAKE-AWAYS



## TIME FOR REAL-TIME

- Having an end-to-end view or single source of data
- Consider the value of speed



## TIME TO GROW

- Pair with partners that are not playing catch up (tech, banks, advisors)
- What does your tech need to look like to support your needs in 5 years?



## LONG TERM VIEW

- Select systems that are open and scalable
- Grow with, into and not out of



## PLAN IMPLEMENTATION

- Look at internal processes and tech at the same time before implementation
- Structured, processes, technology and people



# 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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## eBook Series

- Part 1: Building the Business Case
- Part 2: Technology Stack: Digital Backbone
- Part 3: TMS Selection: Leading Practices
- Part 4: Implementation: Pitfalls to Avoid