

# NEW TECHNOLOGIES: IMPACT ON TREASURY & RISK MANAGEMENT



## DEVANSHU BHATT

*SVP and Head of Treasury & Risk Solutions*  
Eka

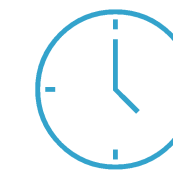
## CRAIG JEFFERY

*Founder & Managing Partner*  
Strategic Treasurer



### WHAT

How app-based solutions and micro-services are changing the implementation and risk paradigms in Treasury.



### WHEN

Thursday, September 16, 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 Eka

# SPEAKERS

GET TO KNOW YOUR SUBJECT MATTER EXPERTS



## DEVANSHU BHATT

Devanshu is Senior Vice Present – Treasury at Eka and an industry veteran with 20 years of treasury and finance product management and development experience



## 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



## TREASURY LANDSCAPE

Tech solutions



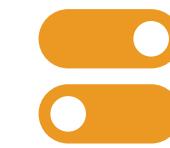
## SILOED VIEWS

Missing the full picture



## UNIFIED PLATFORM

A single source



## APPS & MICRO-SERVICES

Only needed services and functions



## CASE STUDY

Success with apps

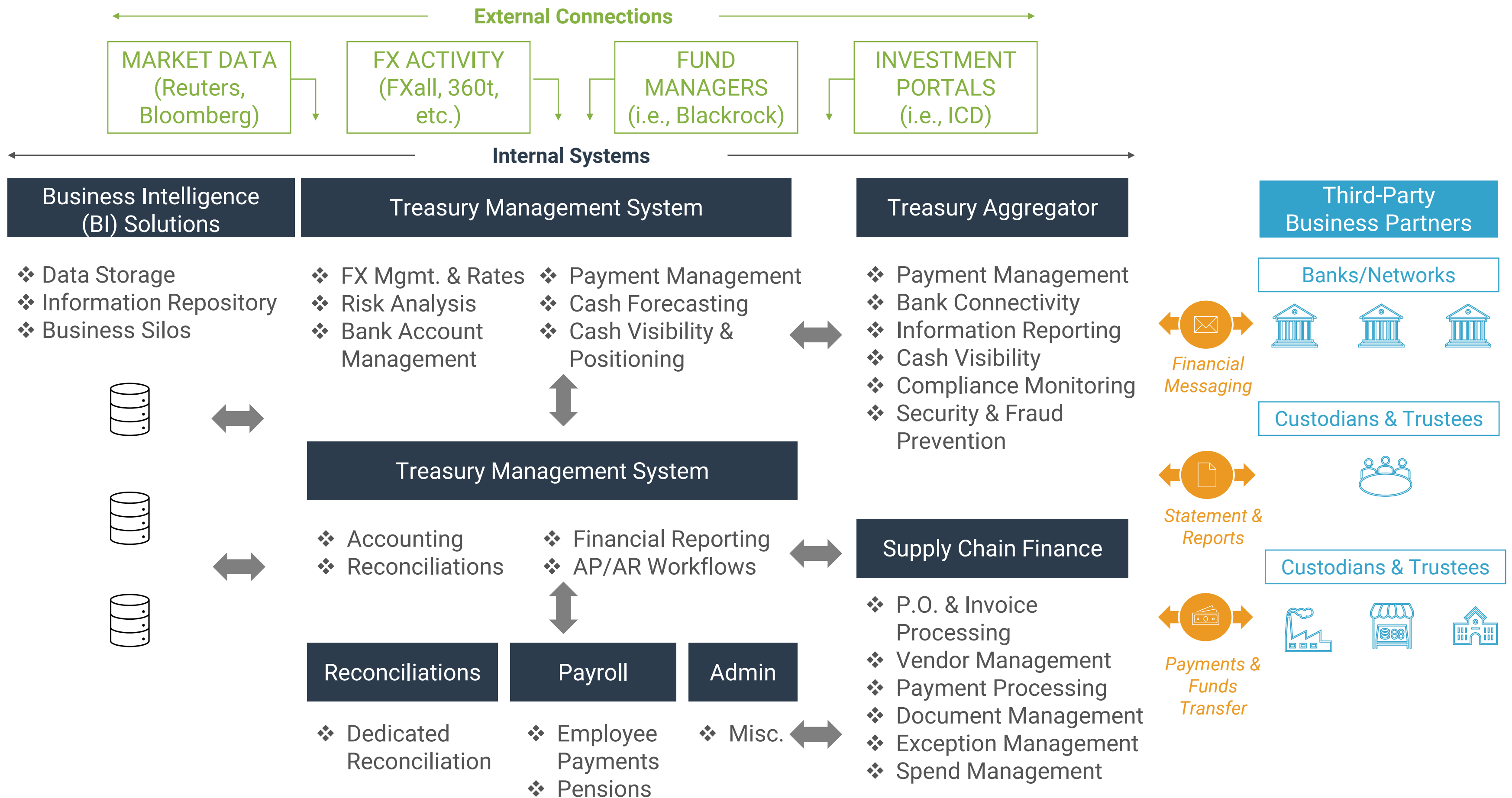


## KEY TAKE-AWAYS





Final thoughts

# THE TREASURY LANDSCAPE

A LOOK AT THE TECHNOLOGY SOLUTIONS



# EVOLUTION OF TREASURY

|                             | <br><b>On-Premise Installed</b> | <br><b>Hosted</b> | <br><b>SaaS</b> | <br><b>Cloud-Native</b> |
|-----------------------------|--|--|--|--|
| <b>SECONDARY PHRASING</b>   | Installed  | Hosted   | Private Cloud-SaaS   | Public Cloud-SaaS<br>SaaS, PaaS  |
| <b>SOFTWARE APPLICATION</b> | Company Managed  | Company Managed<br>Vendor Managed  | Vendor Managed   | Vendor Managed   |
| <b>TENANTS</b>              | Single-Tenant  | Single-Tenant  | Multi-Tenant   | Single   |
| <b>PLATFORM, HARDWARE</b>   | On-Premise   | Hosted Servers   | Hosted Servers   | PaaS – Platform as a Service   |
| <b>CLOUD</b>                | Non-Cloud, Data Center   | Private <b>Cloud</b>   | Private <b>Cloud</b>   | Public <b>Cloud</b>  |
| <b>HARDWARE MANAGED BY</b>  | Company  | Data Center for Company - Various  | Data Center for Vendor - Various   | AWS, Azure, Google Cloud   |
| <b>RELEASES</b>             | 12-24 months   | 12-24 months   | 1-3 months   | 1-4 weeks  |
| <b>NOTES</b>                | 2-Tier, 3-Tier, N-Tier   | N-Tier   |  | Microservices<br>Natural Language Search<br>Low-Code, No Code  |
| <b>TYPICAL CONNECTION</b>   | Internal, Direct   | Web – Citrix   | Web, Web-Citrix  | Web  |

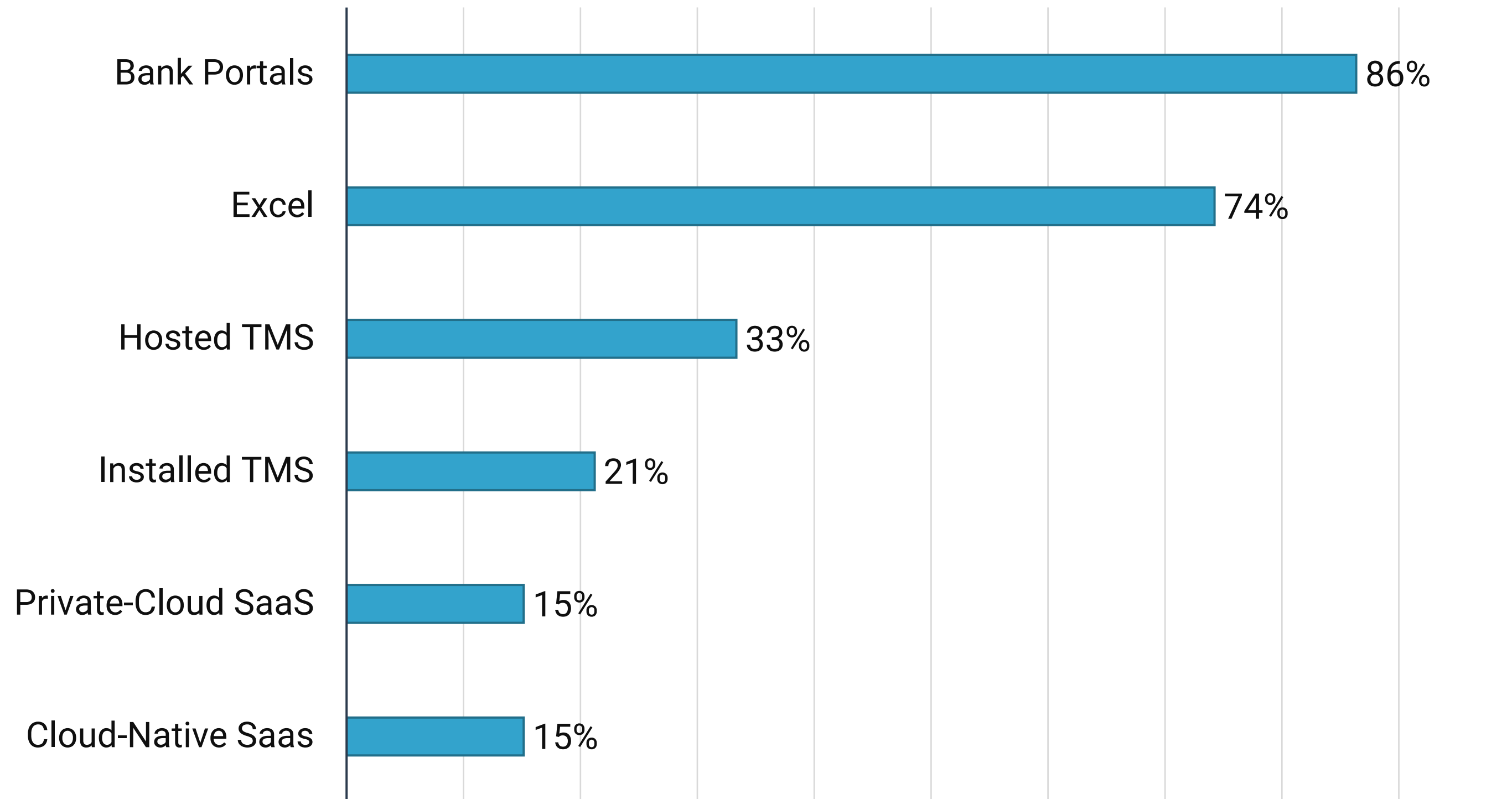
# COMMON PROBLEM

## SILOED VIEW ACROSS ENTERPRISE & FINANCE



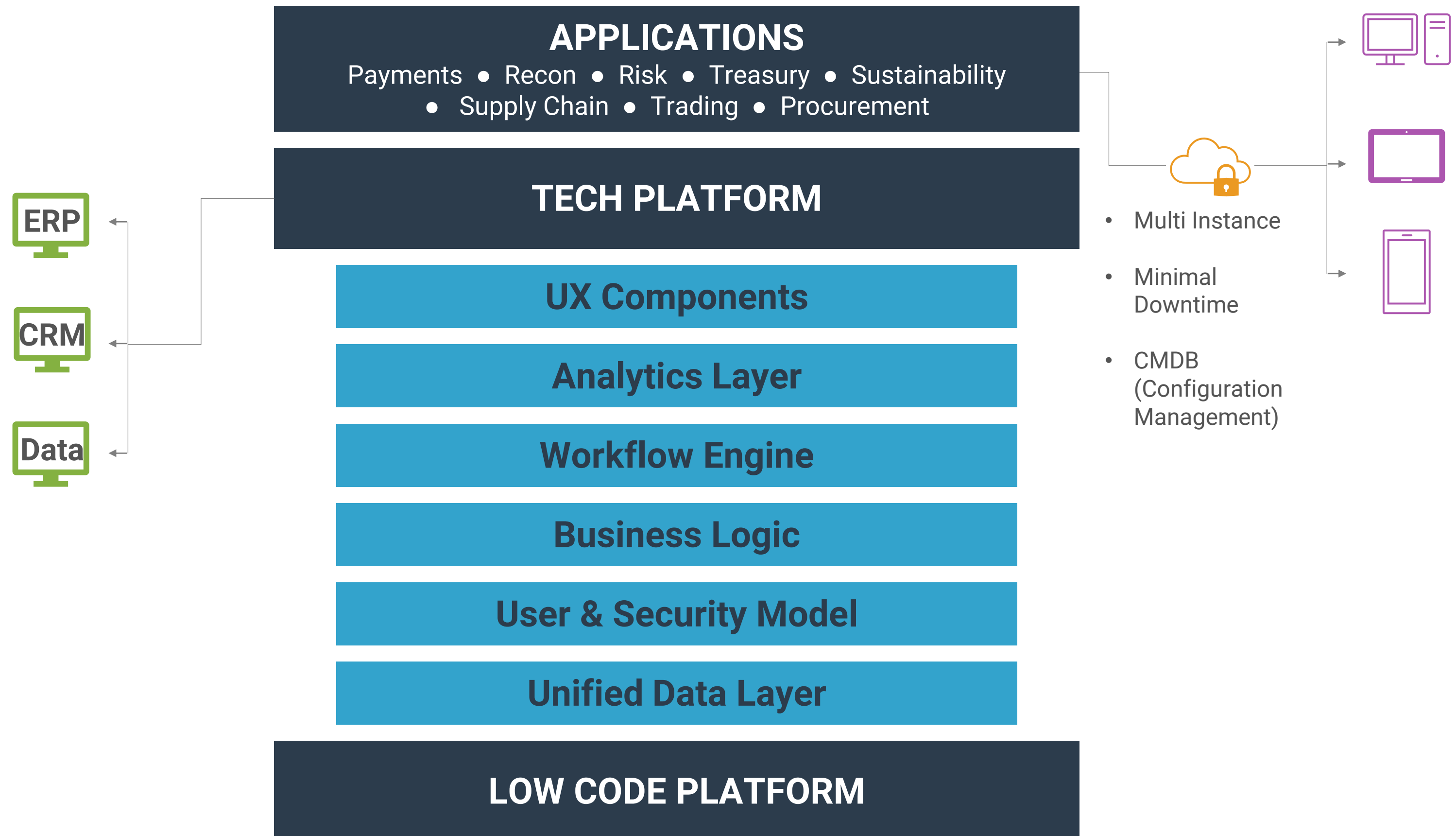
# POLL QUESTION

**What treasury technology does your company have?**



# UNIFIED PLATFORM

A SINGLE SOURCE





# LOW CODE PLATFORM

ONE SOURCE OF TRUTH ACROSS THE ENTERPRISE



## PROCUREMENT

Vendor to PO  
Supplier & Risk  
Logistics to Payments



## SUSTAINABILITY

ESG Reporting  
Sourcing & Tracking



## TRADING & SUPPLY CHAIN

Physical Trades  
Derivatives & Position  
Mark to Market  
Warehouse & Yard Management



## TREASURY, RISK & COMPLIANCE

Liquidity & Cash  
Working Capital  
Regulatory & Compliance

# LEVERAGING LOW CODE

HELPING TO SCALE QUICKLY & EFFICIENTLY

| Process Flow           |  |  |  |  |   |
|------------------------|--|--|--|--|---|
| Application Complexity | ★★★★★  | ★★★★☆  | ★★★☆☆  | ★★☆☆☆  | ★☆☆☆☆   |
| Application Type       | +AI/ML based engines.  | + Workflow handshake with external systems to complete the flow. | Forms, basic operations and workflows. Processed data in platform. | No form, Complex logic, requires an algorithm. | No form, Simple functional logic configured using enrichments, OOB platform features. |
| Time to Build          | Varied by Use Case   | Varied by Use Case   | < 5 Days   | < 2 Days                                       | < 4 Hours   |



**8x  
FASTER BUILD**

Building and deploying apps to the market up to 8x faster with fewer resources

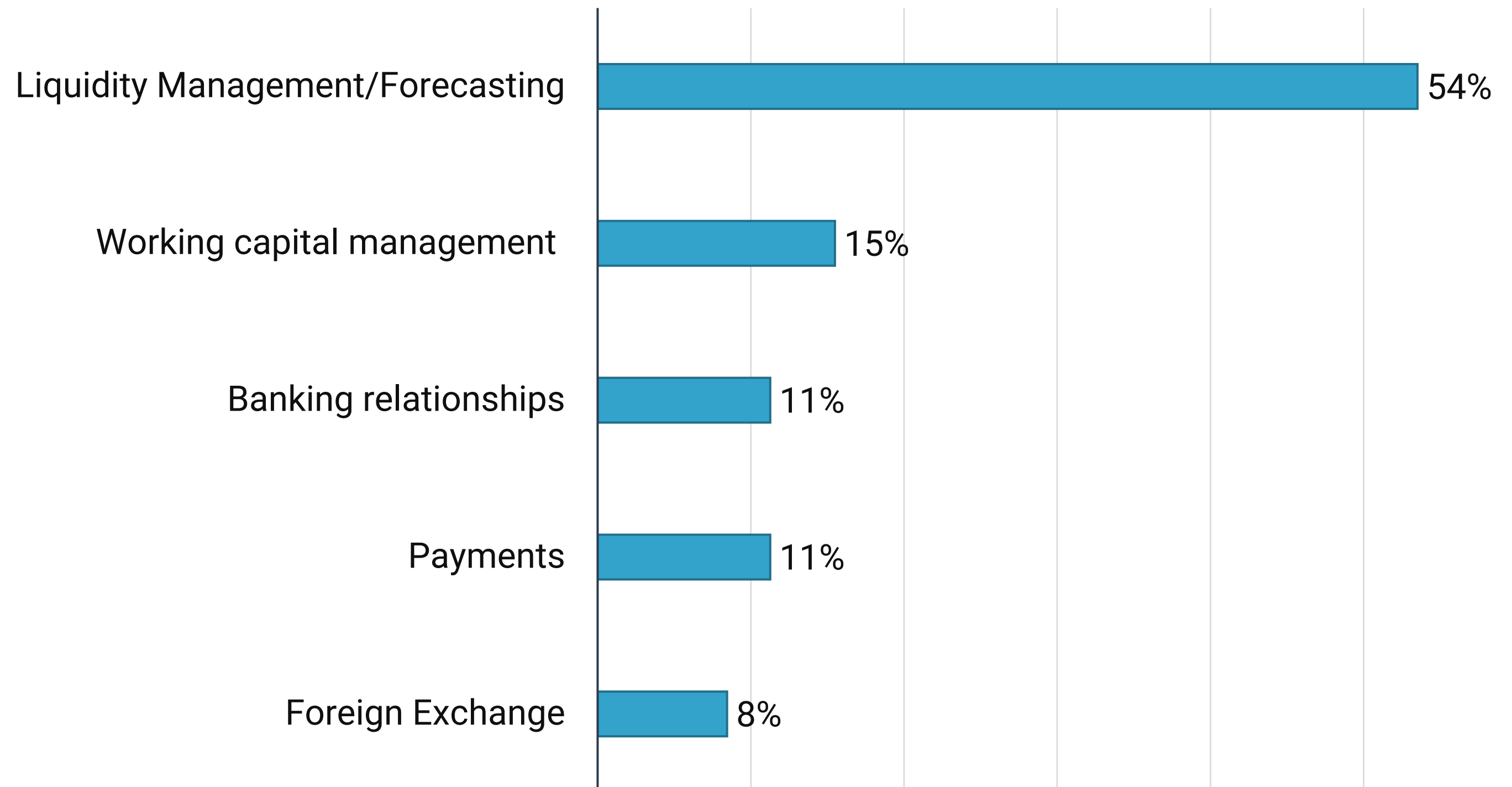


**NUMEROUS  
USE CASES**

Wide range of use cases across multiple verticals of an organization

# POLL QUESTION

**Our most significant area we are challenged in is:**

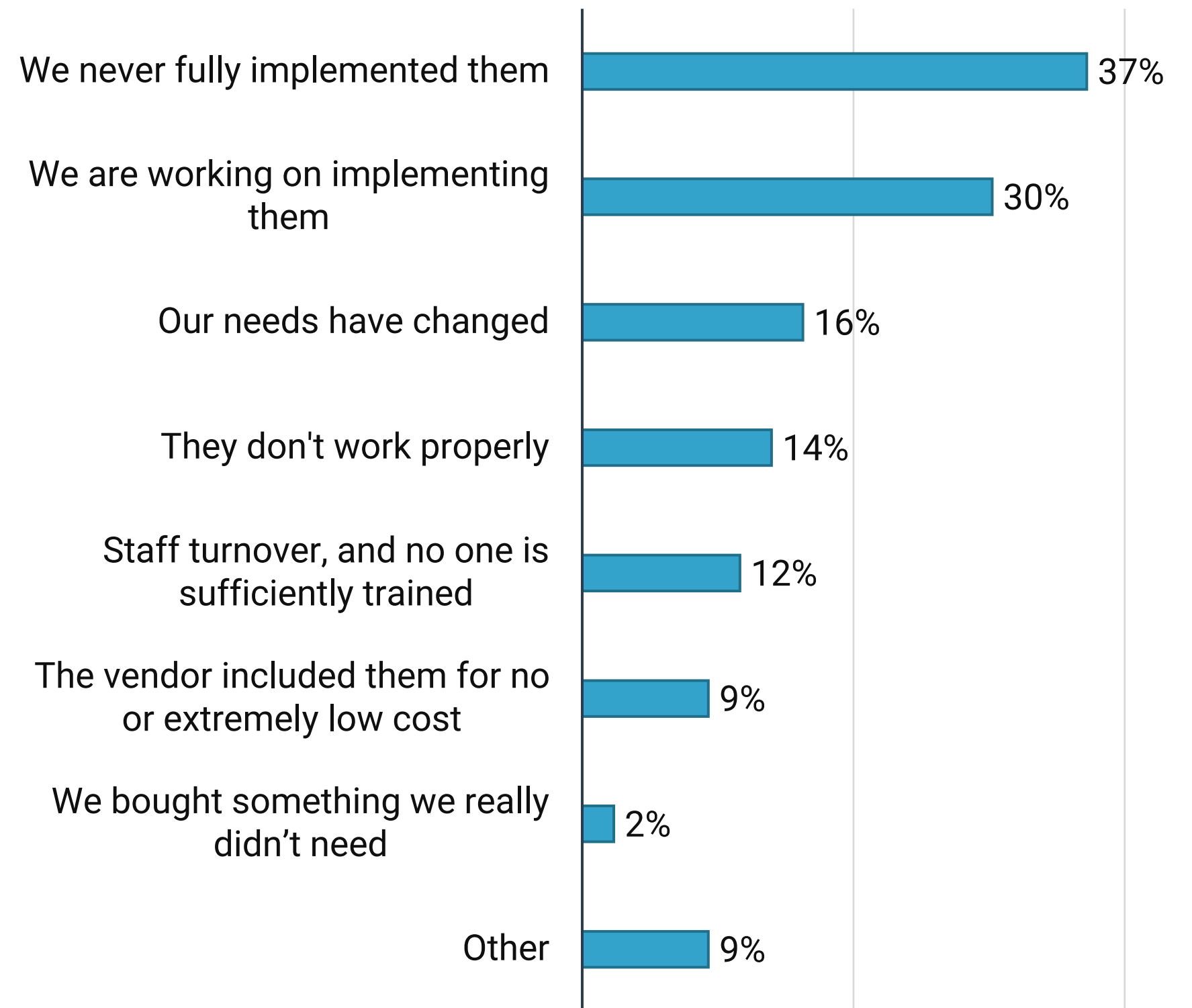
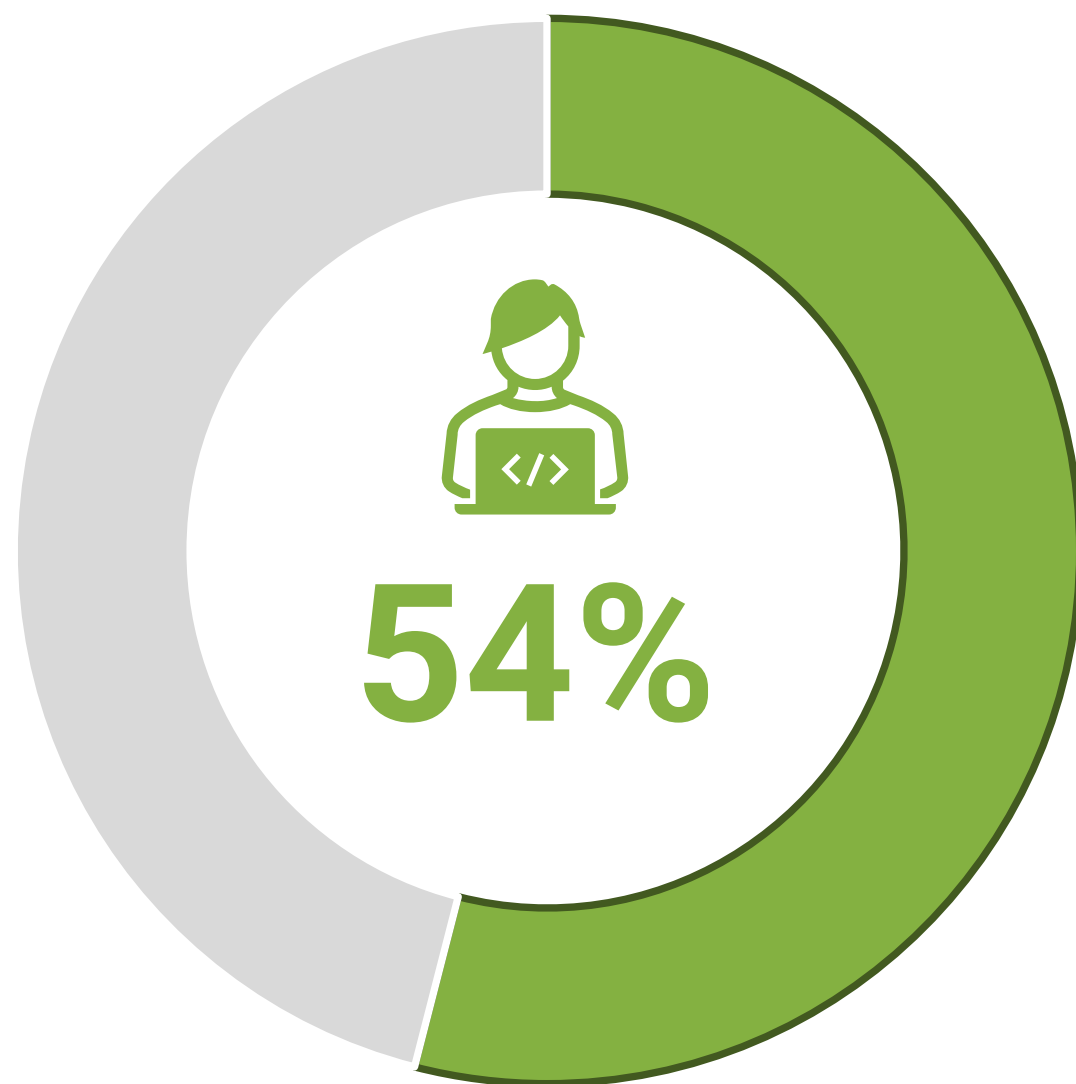


# UNUSED SERVICES

## IDLE OR USELESS FEATURES

Over half of TMS users have modules or services that they are not using.

Why TMS modules or services that are available in respondents' current systems are not being used:



# ONE SIZE DOESN'T FIT ALL

AVOIDING UNNECESSARY OR INEFFECTIVE  
FUNCTIONALITY

## SUSTAINABILITY

**Ss**

Sustainability  
Sourcing

**St**

Sustainability  
Tracking

**Es**

ESG  
Reporting

## RISK & COMPLIANCE

**Pm**

Position  
MTM

**Rc**

Regulatory &  
Compliance

**Ha**

Hedge  
Accounting

**D**

Derivatives

**Rm**

Risk  
monitoring

## TMS

**Wc**

Working  
Capital

**Cm**

Cash  
Management

**Lm**

Liquidity  
Management

## RECON

**Br**

Broker  
Recon

**Ir**

Invoice  
Recon

## CTRM / ETRM

**Pt**

Physical  
Trades

**D**

Derivatives

**Pm**

Position  
MTM

**PI**

P&L  
Explained

**V**

Var

**Rm**

Risk &  
Monitoring

**Lg**

Logistics

## SUPPLY CHAIN

**Ym**

Yard  
Management

**Wm**

Warehouse  
Management

## E-SOURCING

**Sc**

Supplier  
Connect

**Fc**

Farmer  
Connect

**Cc**

Customer  
Connect

**Ne**

Negotiation

**Pc**

PO  
Collaboration

**Ap**

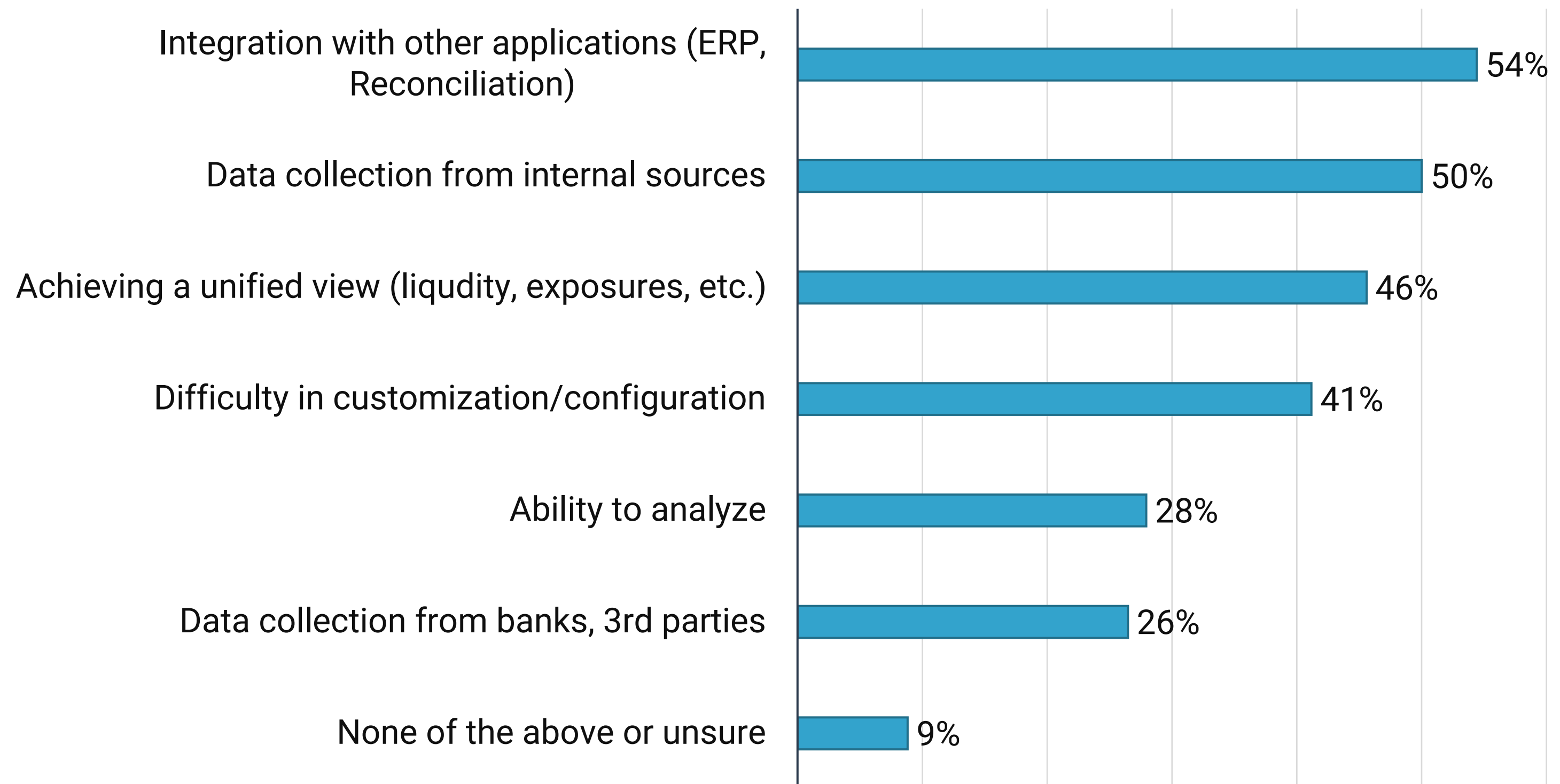
AP  
Automation

**Lg**

Logistics

# POLL QUESTION

## System challenges or pain points for us include:



# CASE STUDY

## Profile

Treasury & Commodity:  
Producers, manufactures & traders

Scattered Systems, Excel dependent

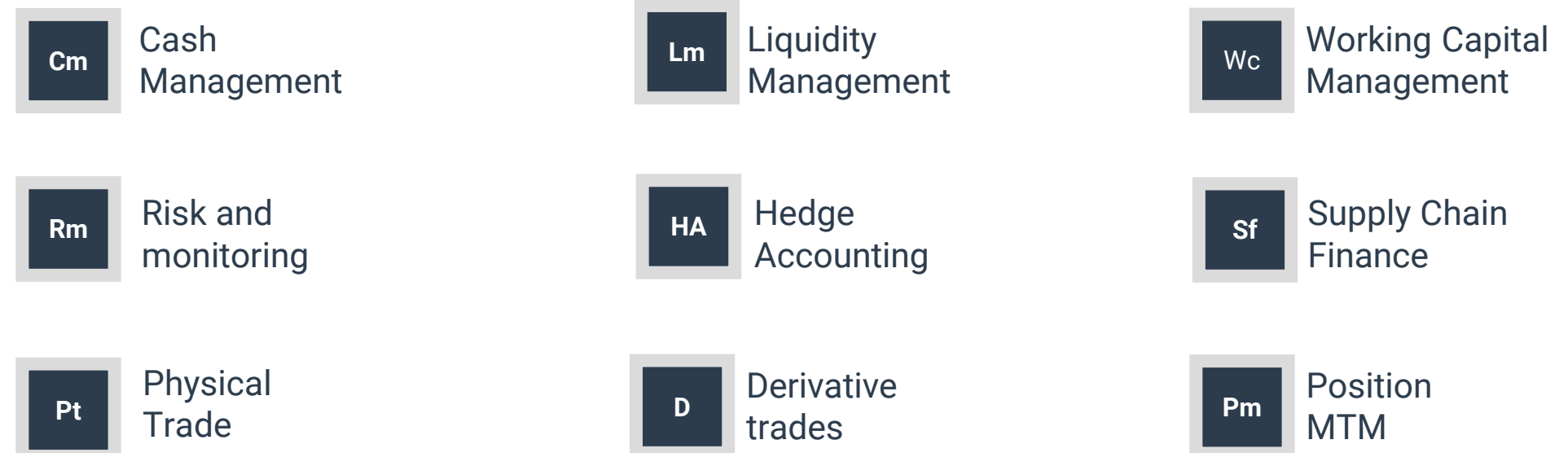
## Complexity

25 Entities  
50k derivatives trades/year  
12 asset class, FX, commodity

## Problem

No single source of truth,  
treasury and commodity  
business disconnected

## APPS USED



## UNIQUE BENEFITS

- One view of **FX and commodity** exposure
- Ability to manage **currency and commodity** risk together
- Ability to see integrated **working capital** requirement arising from **commodity** business
- Faster payments/free cash by using approved **invoices** via supplier **financing**
- Unified and **real time liquidity** view by combining operational, Forex and borrowing activities

## KEY FEATURES

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>• FX Currency Exposure</li> <li>• Physicals Exposure Management</li> <li>• Risk Management</li> <li>• Hedge Accounting &amp; Compliance</li> <li>• Cash Management</li> </ul> | <ul style="list-style-type: none"> <li>• Working capital Management</li> <li>• Supply Chain Finance</li> <li>• Liquidity Planning</li> <li>• Multilateral Netting</li> </ul> |
|--|--|

# KEY TAKE-AWAYS



UNDERSTAND  
CHANGES IN TECH



SOLUTIONS NEED  
TO SOLVE FOR  
VISIBILITY



ACCOMPLISHMENTS  
IN TREASURY



LOW CODE  
ASSISTING IN  
TRANSFORMATION



# 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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EPISODE 164

### **The Democratization of Programming: Tech Impact on Treasury & Risk**

On this episode of the Treasury Update Podcast, Host Craig Jeffery joins Devanshu Bhatt, Sr. Vice President and Head of Treasury & Risk Solutions at Eka Software Solutions, to discuss how technology advances are impacting all aspects of our business lives and processes. Topics of discussion center around how low-code, no-code, app-based activities within a platform mindset are changing the technology and risk world and leading us closer to the democratization of programming.

[Strategictreasurer.com/podcast](https://www.strategictreasurer.com/podcast)  
<https://bit.ly/2VjC1me>