

TREASURY AGGREGATOR SOLUTIONS

ANALYST REPORT SERIES



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Founder & Managing Partner
Strategic Treasurer



WHAT.

Analysis, discussion and takeaways from the 2021 Treasury Technology Analyst Report.



WHEN.

Tuesday, January 18, 2022
2:00 – 3:00 PM EST



WHERE.

Live Online Presentation
Replays at StrategicTreasurer.com

ABOUT THE SPEAKER

GET TO KNOW TODAY'S SUBJECT MATTER EXPERT



CRAIG JEFFERY

Craig Jeffery has 30+ years of financial and treasury experience as a practitioner and as a consultant. This has uniquely qualified him to found and lead Strategic Treasurer, a research-based consultancy serving the treasury industry by assisting clients and informing the industry.

As Managing Partner, Craig oversees Strategic Treasurer's operations in both arenas: advising and assisting clients on major projects and through outsourced services, and informing the industry through educational webinars, informational publications and survey data.



ADVISE

- Global & Domestic Treasury
- Connectivity & Onboarding
- Working Capital Optimization



RESEARCH

- Industry Surveys
- Benchmarking
- Data Subscription



ASSIST

- Treasury & Risk Technology
- Bank Fee Management
- Temporary Treasury Staffing



INFORM

- Webinars
- Podcasts
- Analyst Reports, eBooks & Executive Summaries

TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &
ANALYSIS



**TREASURY
COMPLEXITY**
INDUSTRY CHALLENGES



**TREASURY
AGGREGATOR**
AN OVERVIEW



**WHO NEEDS
AGGREGATION?**
SIGNS OF NEED



**PROBLEMS &
SOLUTIONS**
AN AGGREGATOR CAN HELP



THE FUTURE
OF TREASURY TECH &
AGGREGATION'S RELEVANCE

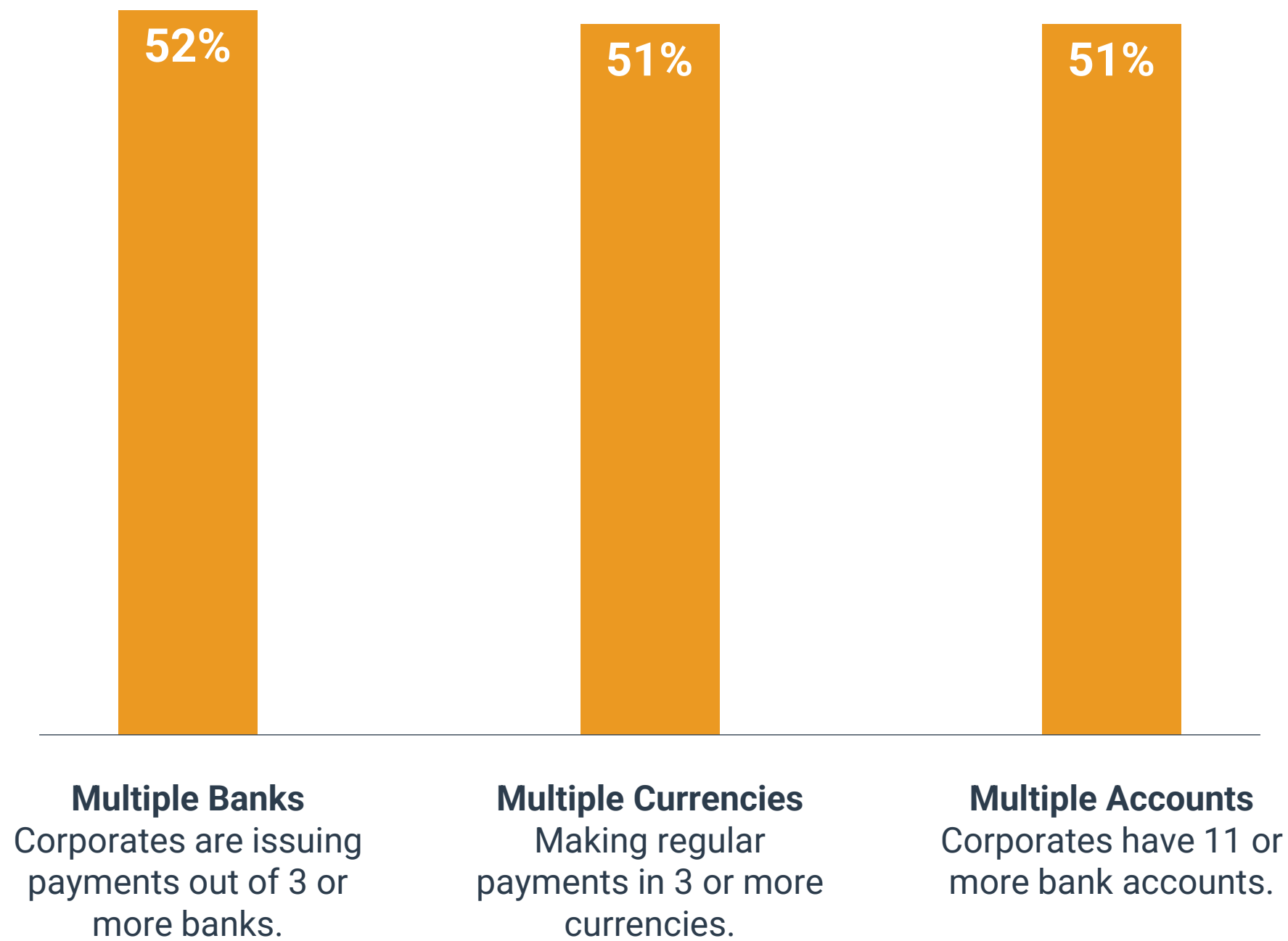


LEADING PRACTICES
SELECTION AND
IMPLEMENTATION

TREASURY'S DILEMMA

COMPLEX & OPERATING WITH LIMITED RESOURCES

COMPLEXITY

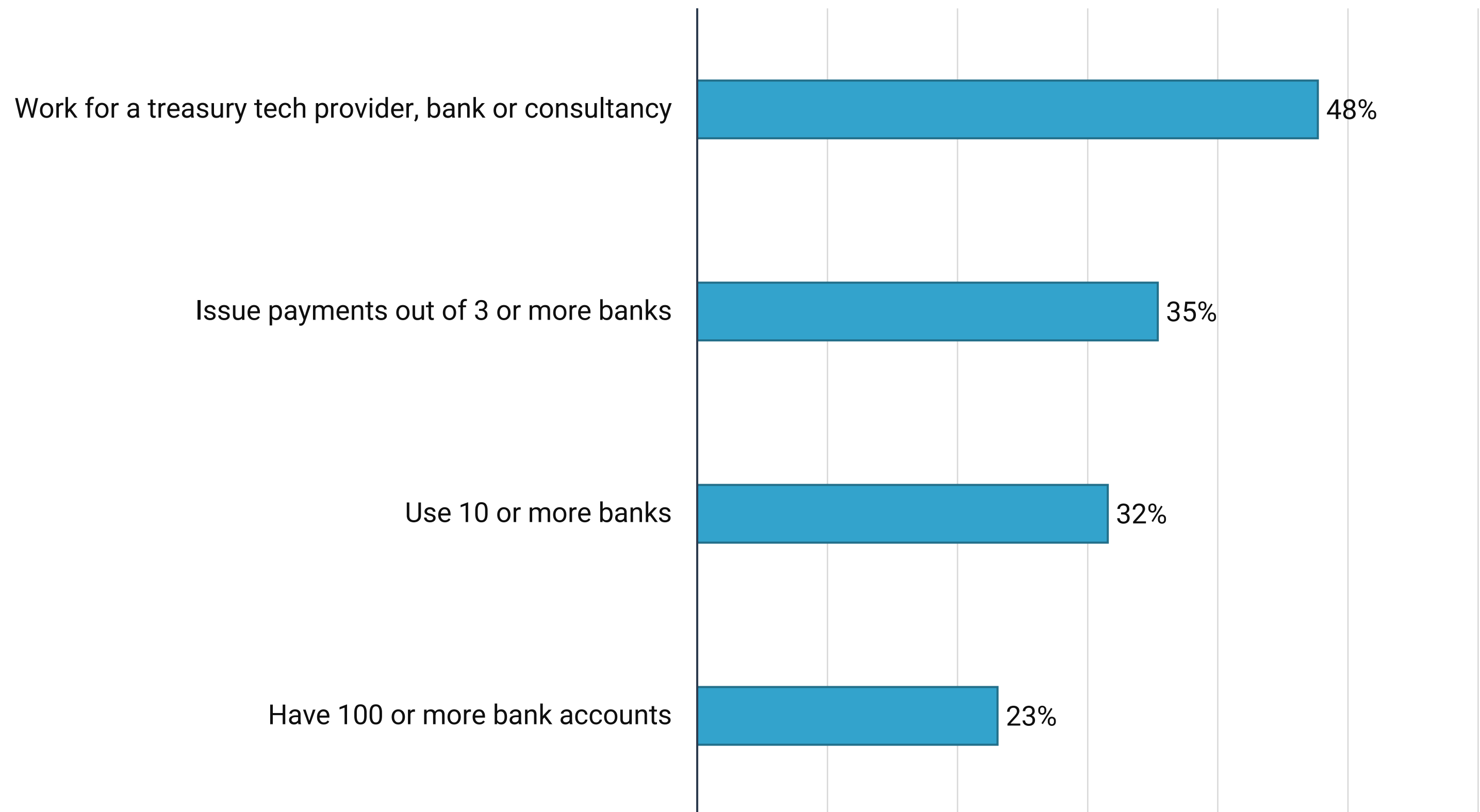


B2B PAYMENT CHALLENGES



POLL QUESTION

Our banking complexity situation is I/we



WHAT A TREASURY AGGREGATOR DOES

DATA IN, PAYMENTS OUT

DISTINCT FROM



TMS



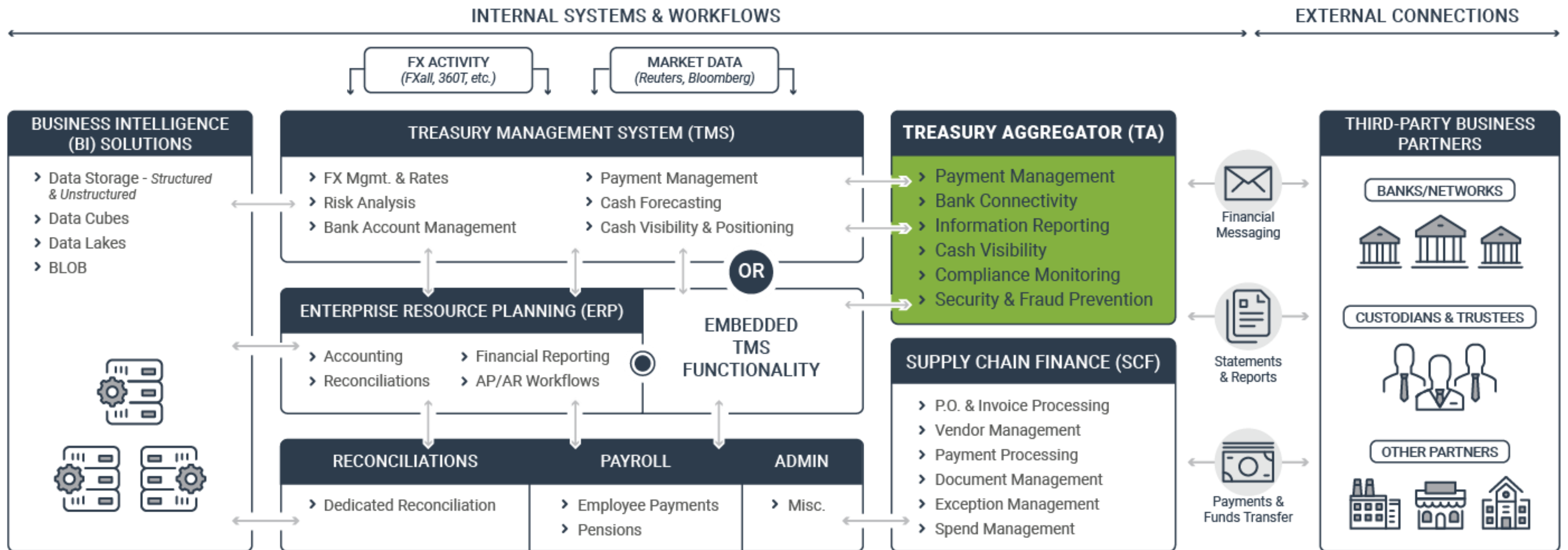
Payment Hub



Data Consolidator

FUNCTIONS OF A TA

1. Connects to banks and gathers (aggregates) your bank data
2. Sends payments out



WHO NEEDS A TA?

A NON-EXHAUSTIVE CHECKLIST



SECURITY COMPLIANCE HEADACHES

Complying with security and other regulations is necessary but can be time-consuming and difficult.



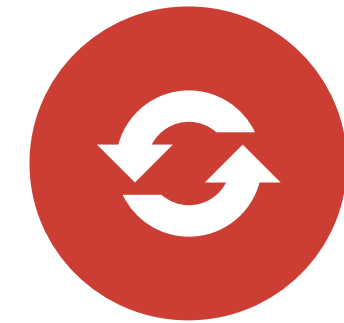
EXPANSION OR ACQUISITION

Expanding into a new region or acquiring a new subsidiary can multiply complexity beyond the current capability of treasury.



FORMAT ADOPTION ISSUES

Adapting to new payment messaging formats can be challenging.



SOLVING PROBLEMS REPEATEDLY

A single cause can result in multiple problems due to disparate payment channels and other complexities.

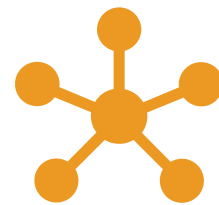
SOLUTIONS A TA OFFERS: PART I

GREATER SECURITY

Reducing the size of the front helps defend against payment fraud.



INCREASED VISIBILITY AND EFFICIENCY



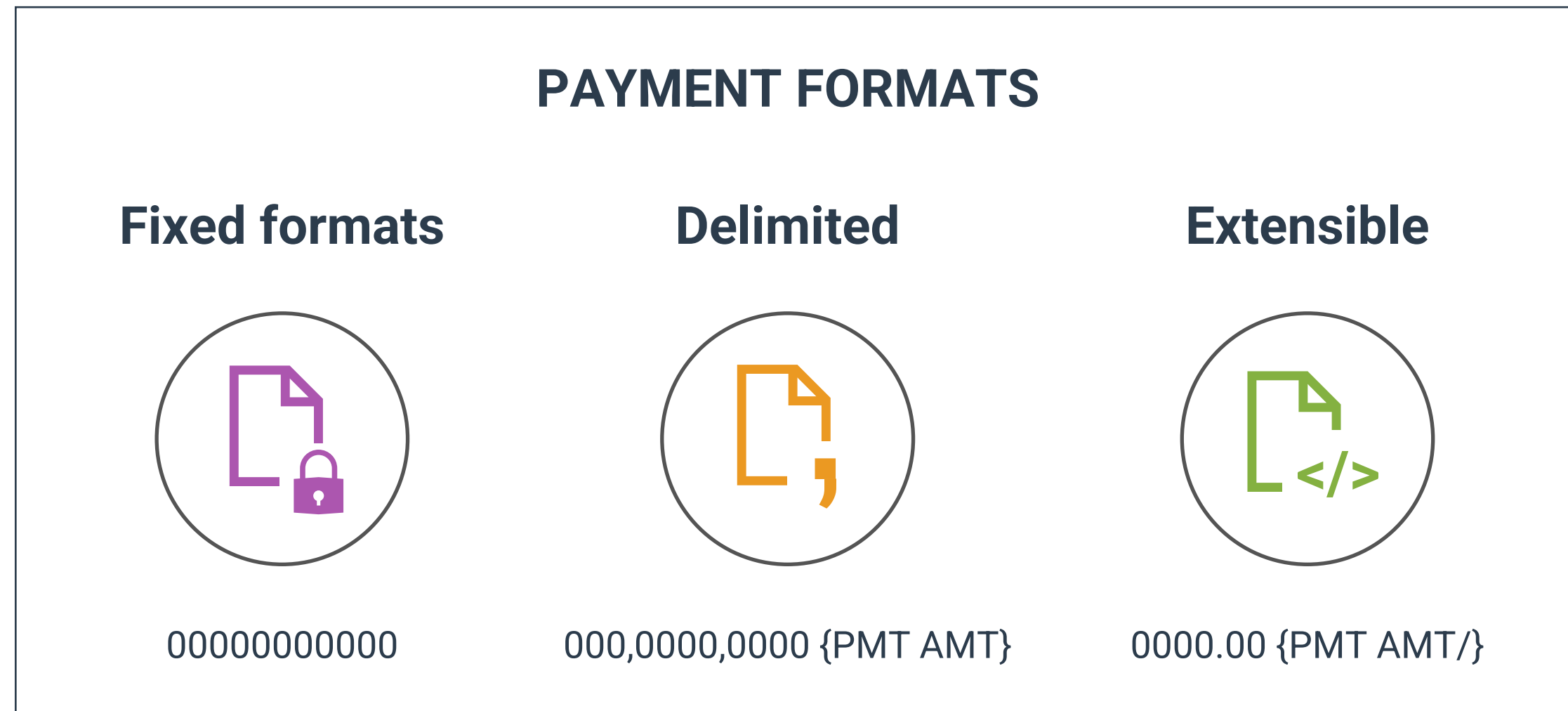
CENTRALIZED PAYMENT PROCESSING



SINGLE SECURE ENVIRONMENT

SOLUTIONS A TA OFFERS: PART II

TRANSLATES VARIED PAYMENT FORMATS, CURRENCIES, NETWORKS & MORE



 **CURRENCIES**

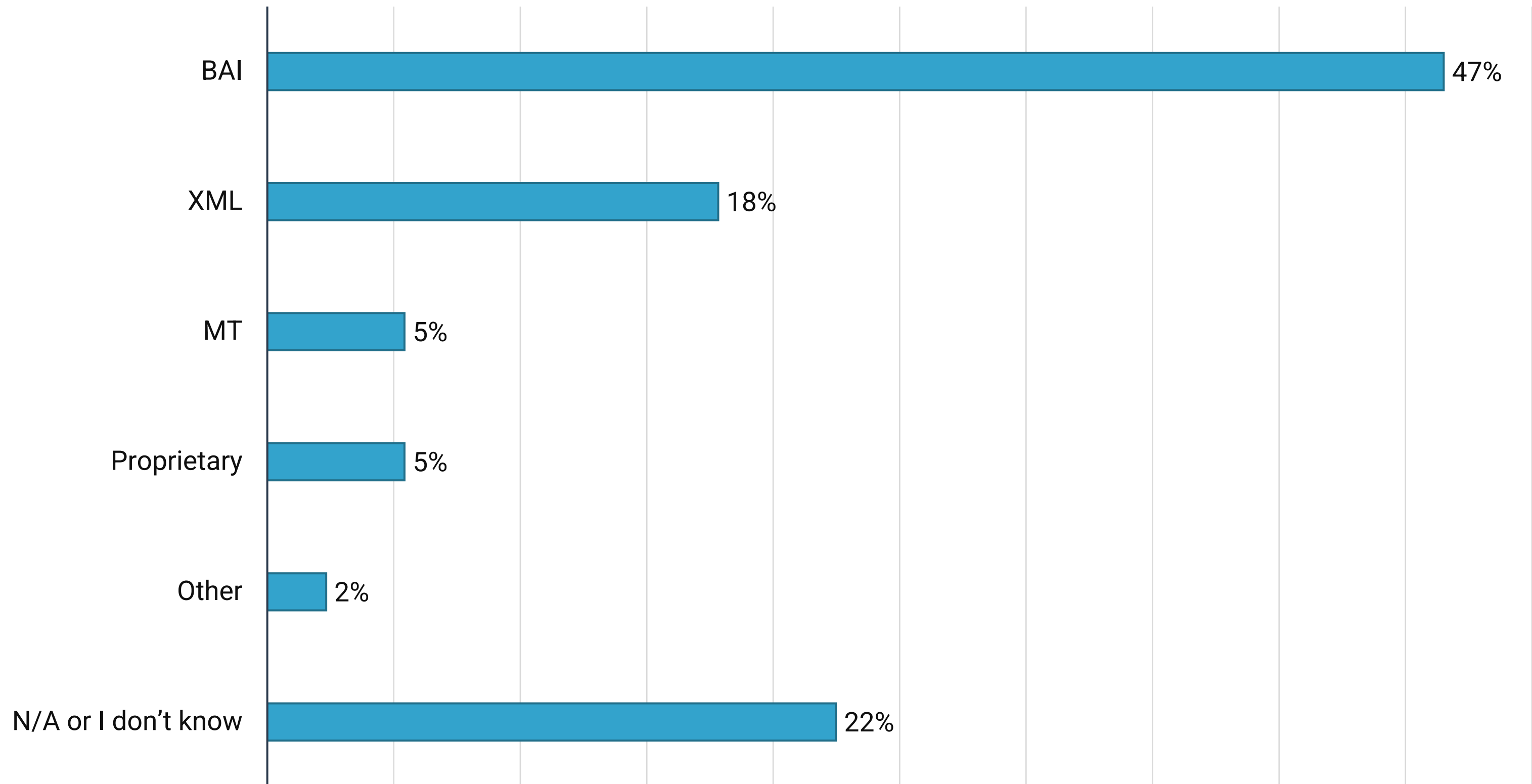
 **REGULATIONS**

 **NETWORKS**

 **METHODS OF TRANSMITTING
BANK DATA**

POLL QUESTION

Our information reporting preference is:

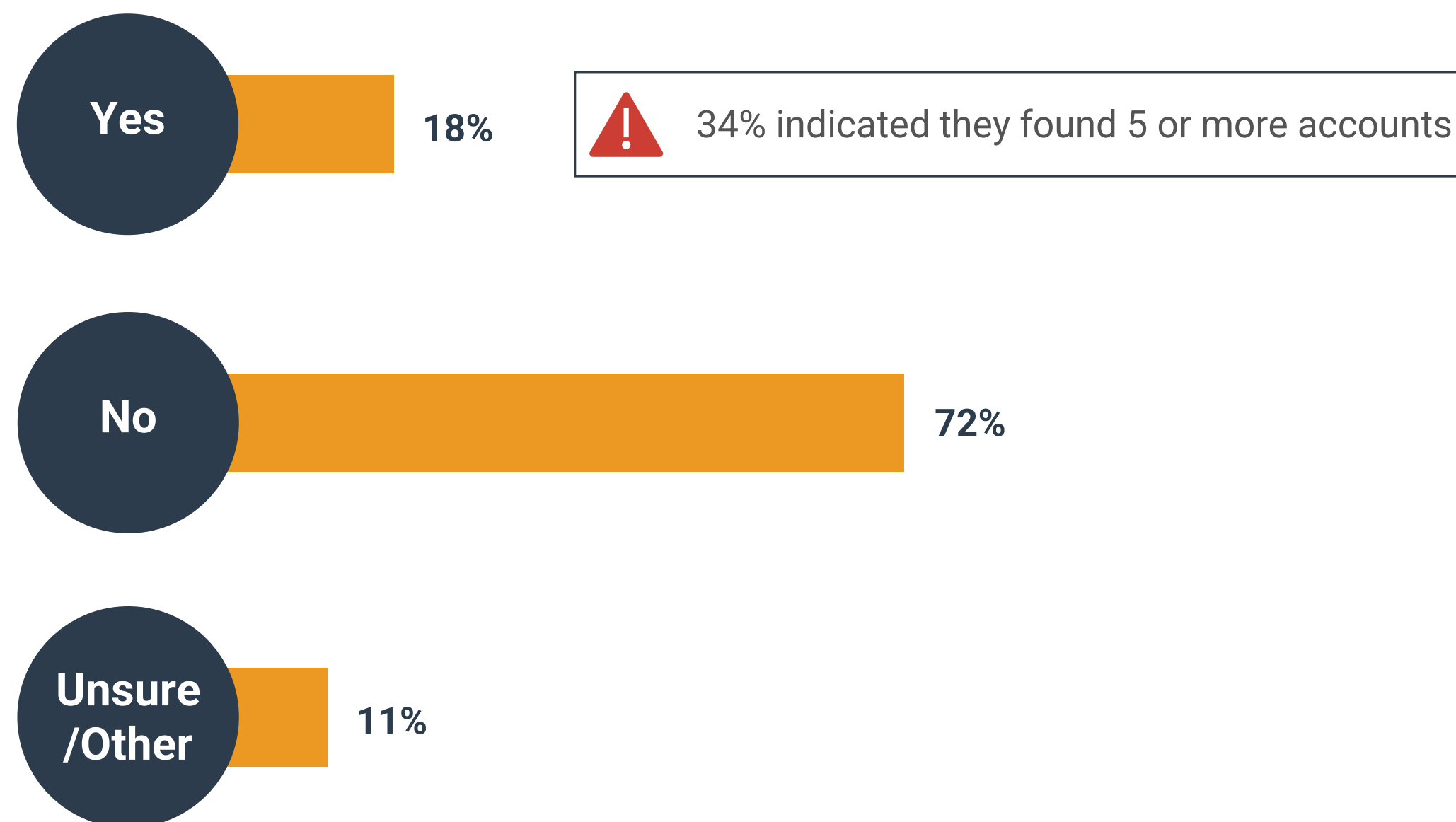


SOLUTIONS A TA OFFERS: PART III

VISIBILITY ACROSS MULTIPLE BANKS & ACCOUNTS

As the number of banks and accounts increases, timely visibility becomes more difficult. Aggregators can automate data gathering, helping you maintain full and rapid visibility, accurate cash positioning and secure and efficient processes while supporting organizational growth.

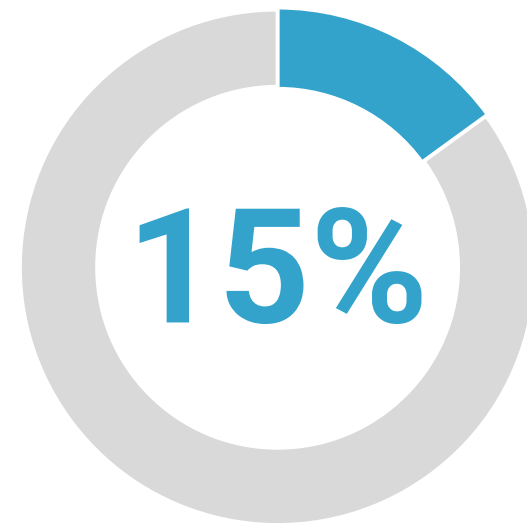
Within the past two years have any active bank accounts been discovered that were previously unaccounted for by treasury?



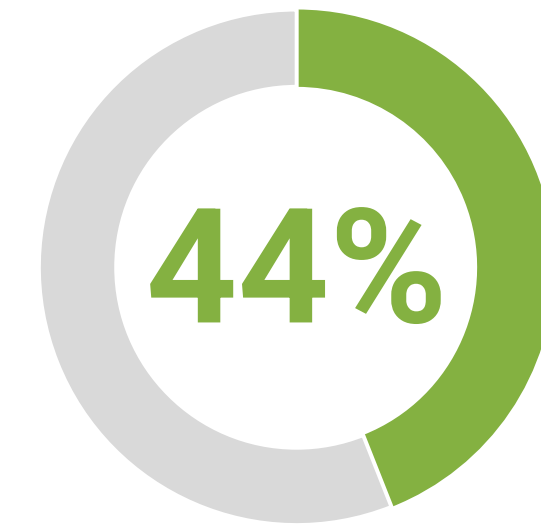
SOLUTIONS A TA OFFERS: PART IV

COMPLIANCE WITH REGULATIONS

With sanctions lists multiplying in number, growing longer and changing constantly, as well as fines shifting to the corporate side and reaching as high as \$100M, an aggregator can reduce this risk and ease this burden.



Inadvertently made or received a payment from a sanctioned party in the past 12 months. This is up from 11% the previous year.

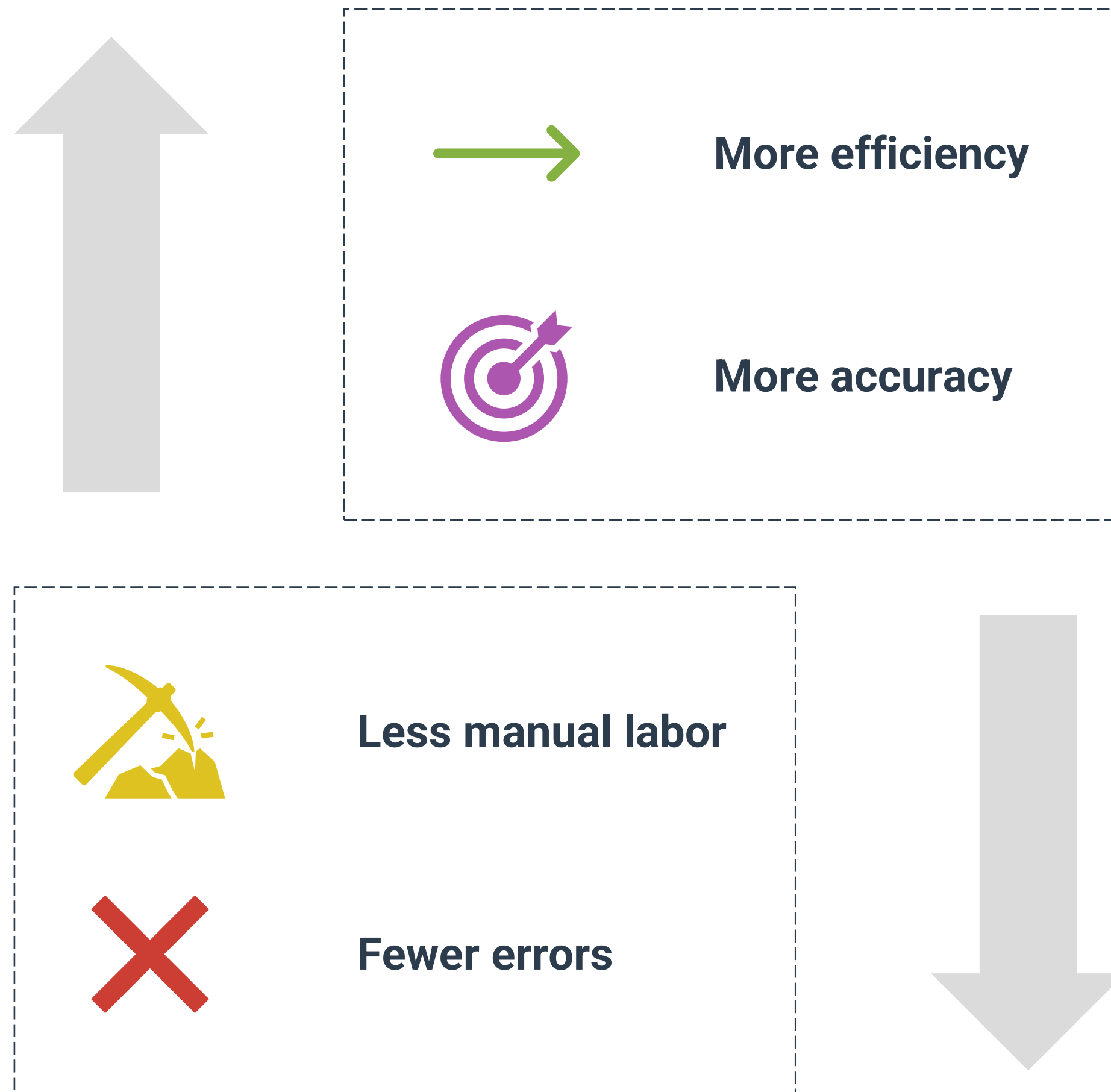


Do not screen – their processing bank is the first party that would identify any sanctioned parties.

SOLUTIONS A TA OFFERS: PART V

STREAMLINED PROCESSES

As complex demands on treasury increase, outstripping staffing, moving data aggregation and payments to an aggregator can offer a host of benefits.



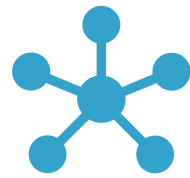
POLL QUESTION

What do you view as the most important requirement for treasury aggregators in the next year?



THE FUTURE OF AGGREGATION

THE CHANGING TREASURY TECH LANDSCAPE



NETWORKS

Treasury aggregators help leverage networks.



FASTER, BETTER PAYMENTS

The corporate world has increasing interest in faster payments and enriched information on the progress of those payments.



APIs

As helpful as APIs are and will continue to be, a central platform such as an aggregator remains necessary for data and connectivity to be efficient and optimized.

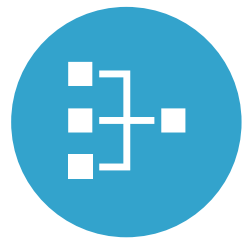


BI

An aggregator automatically shares data with BI tools, eliminating the data bottleneck and allowing for more immediate and thorough data analysis.

LEADING PRACTICES

SELECTION AND IMPLEMENTATION



INTERNAL SYSTEMS INTEGRATION

- TEST EARLY AND THOROUGHLY
- CONSULT YOUR IT DEPARTMENT



BANK ONBOARDING

- PLAN TIME TO PUT BANK CONNECTIONS IN PLACE
- IDENTIFY CONTACTS AHEAD OF TIME



EMPLOYEE TRAINING

- TRAIN EMPLOYEES BEFORE THEY USE TA, BUT NOT TOO FAR IN ADVANCE
- TRAIN DURING IMPLEMENTATION, NOT BEFORE OR AFTER

ANALYST REPORT

TREASURY'S GO-TO SOURCE FOR DEVELOPMENTS, TRENDS & SOLUTIONS

VENDOR ANALYSIS SECTION: TREASURY AGGREGATOR PROVIDERS



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