

CORPORATE BANKING INNOVATION SURVEY RESULTS



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Infosys Finacle

VINCENT CALDEIRA

Chief Technologist, Red Hat

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Founder & Managing Partner, Strategic Treasurer



WHAT

Evaluating survey results and discussing implications for organizations in 2022 and beyond.



WHEN

Wednesday, March 23, 2022
11:00 AM – 12:00 PM EDT



WHERE

Live online presentation
Replays at StrategicTreasurer.com



This presentation is provided by Strategic Treasurer, Infosys Finacle, and Red Hat

ABOUT THE SPEAKERS

GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



RAHUL WADHAVKAR

Rahul Wadhavkar is a seasoned Corporate Banking professional with over 20 years of experience in Product Management and Information Technology roles in leading banks across North America and Europe. In his current role he heads Product Management for the entire Finacle Suite for North America.



VINCENT CALDEIRA

Vincent Caldeira is a Chief Financial Services Technologist at Red Hat in APAC. He is responsible for supporting financial services customers in defining their digital transformation roadmap while using Red Hat thought leadership and engineering capabilities in the implementation of open standards, open source, and open architecture on their journey.



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.

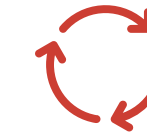
TOPICS OF DISCUSSION

KEY AREAS OF FOCUS & ANALYSIS



ABOUT THE SURVEY

KEY POINTS OF INTEREST



ONGOING RESET

CHANGING DIFFERENTIATORS



BUSINESS MODEL EVOLUTION

INNOVATION A MUST



CROSSING THE CHASM

TECH ADOPTION



EVOLVING JOURNEYS

LENDING AND CASH
MANAGEMENT LEADS THE PACK

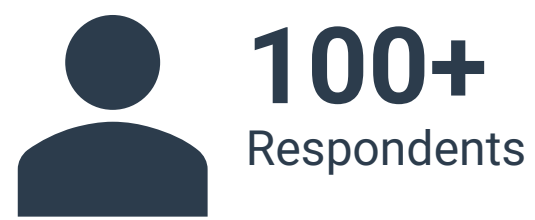


KEY TAKEAWAYS

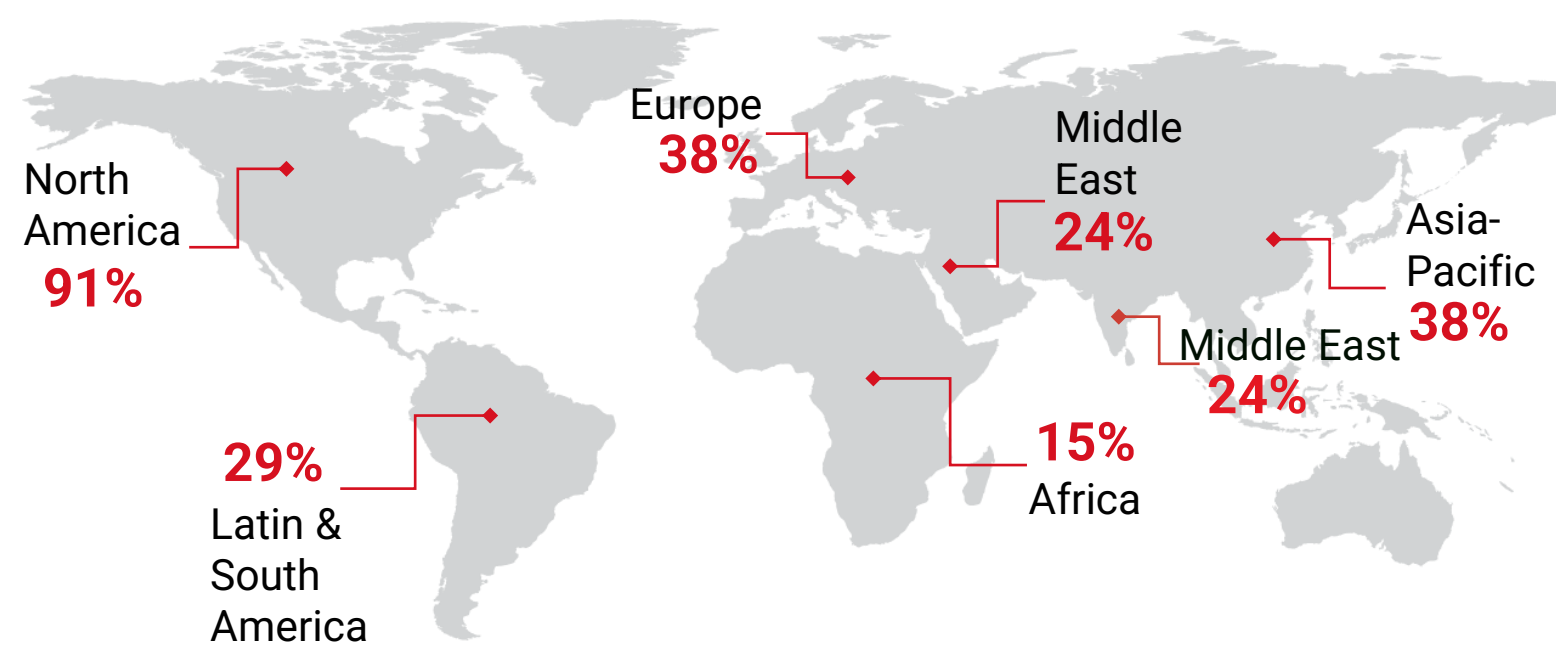
FROM THE RESEARCH

SURVEY QUICK STATS

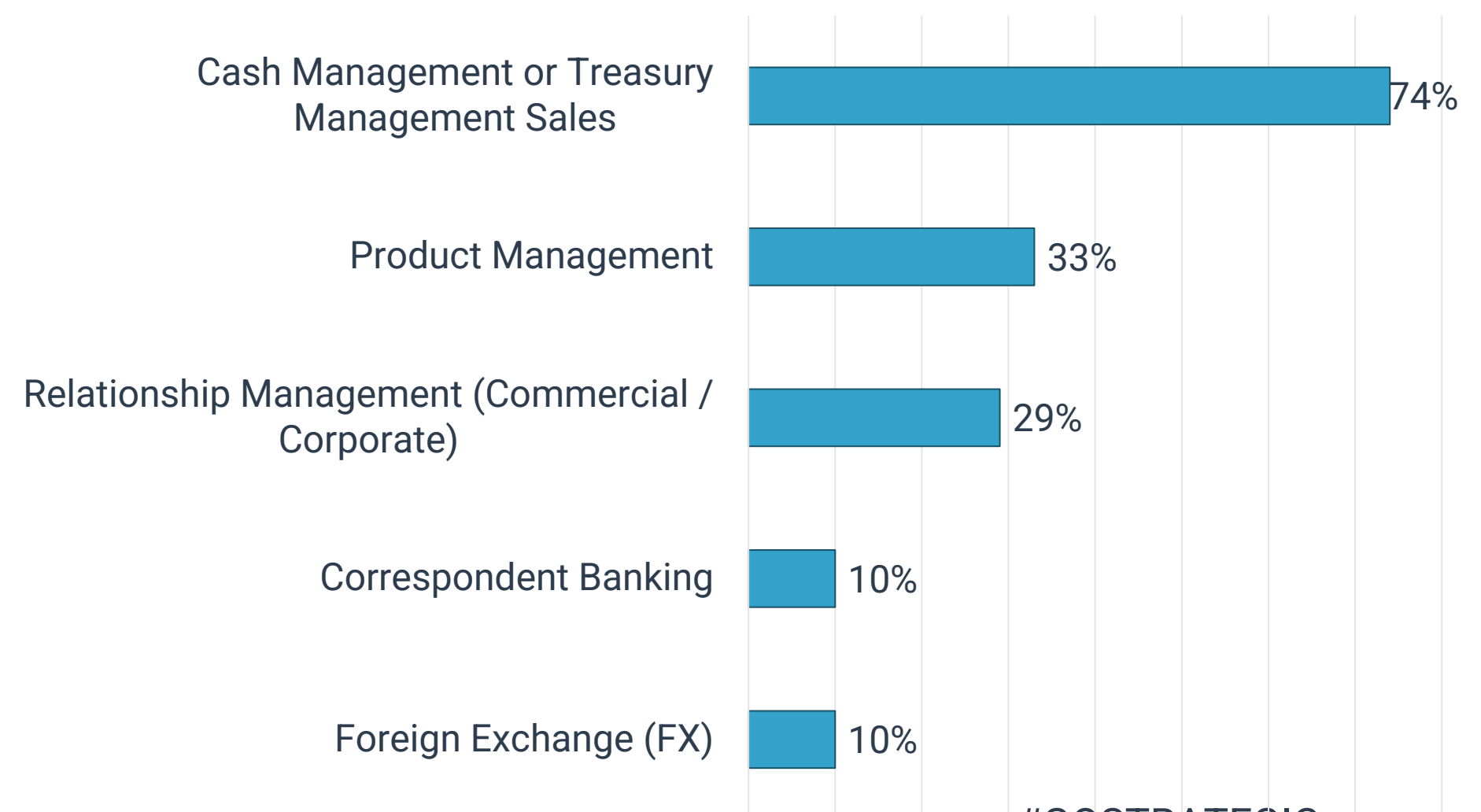
CORPORATE BANKING INNOVATIONS



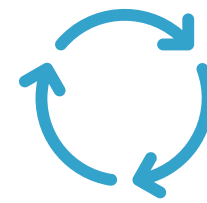
Top Respondent Regions of Operations



What are your areas of responsibility? (Select all that apply)



#GOSTRATEGIC



Discussion & Implications

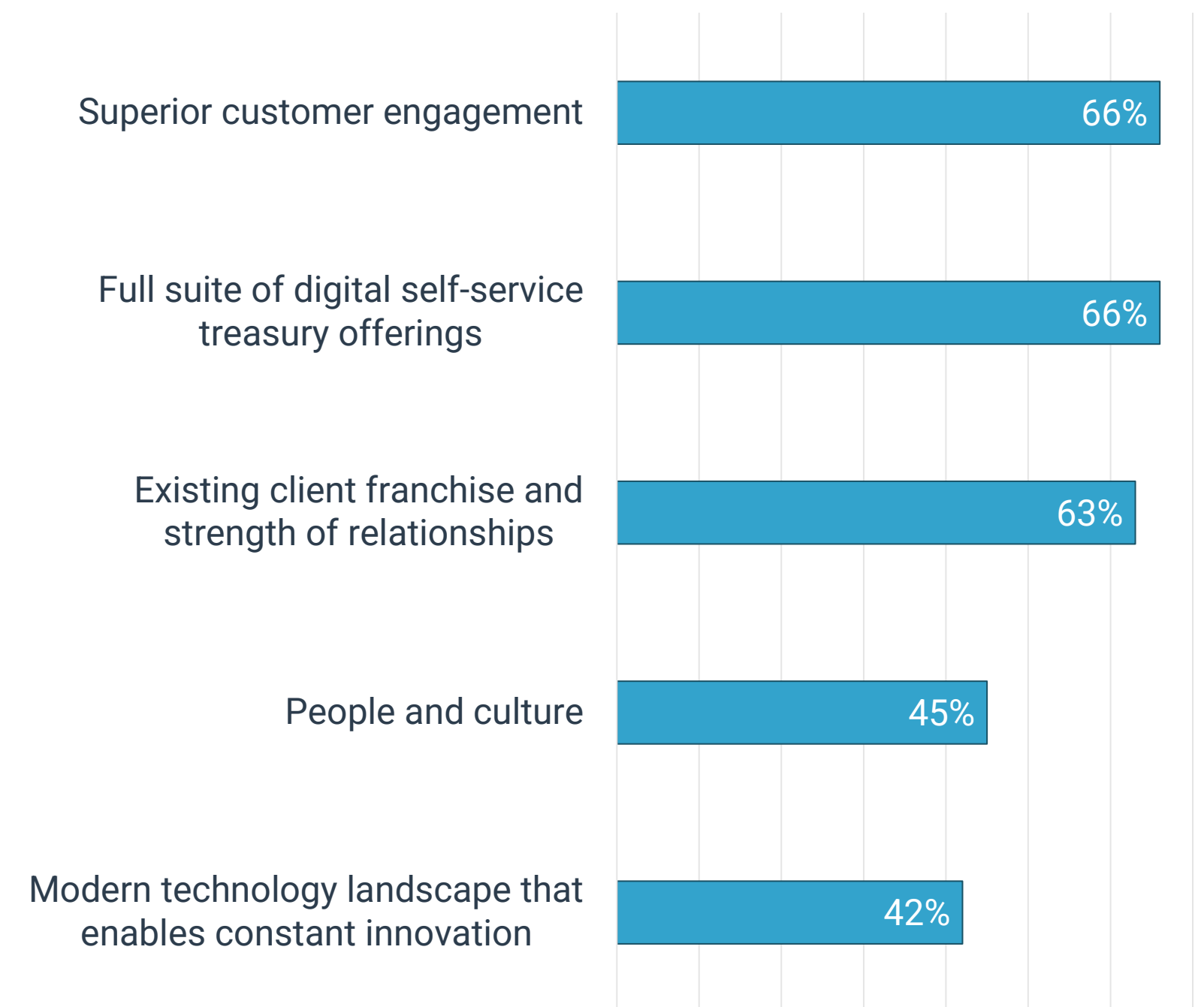
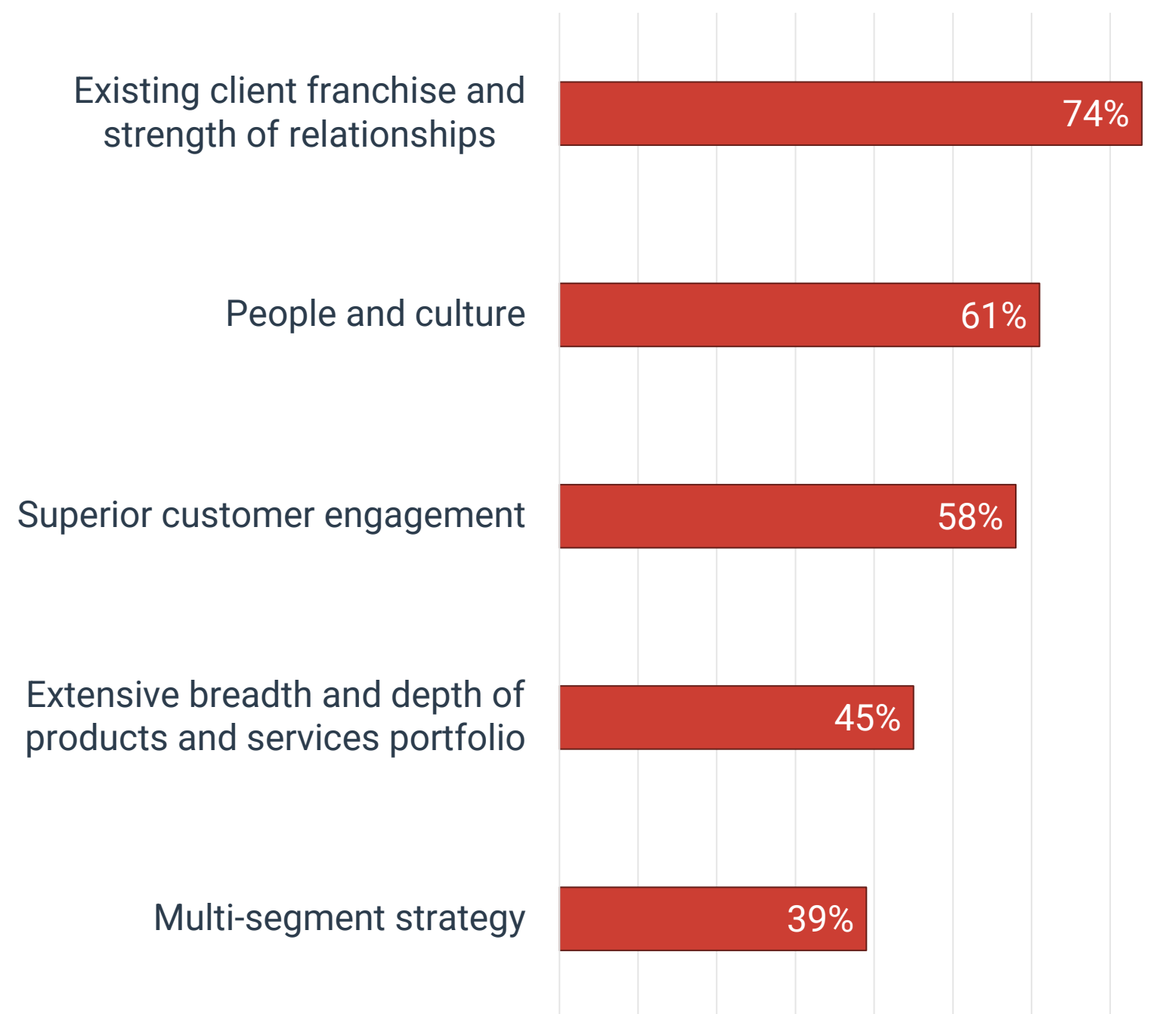
THE ONGOING RESET

KEY DIFFERENTIATORS

DIGITAL SELF-SERVICES WILL DOMINATE NEXT-GEN CORPORATE BANKING MODELS

» Please select the top five key differentiators your bank has today.

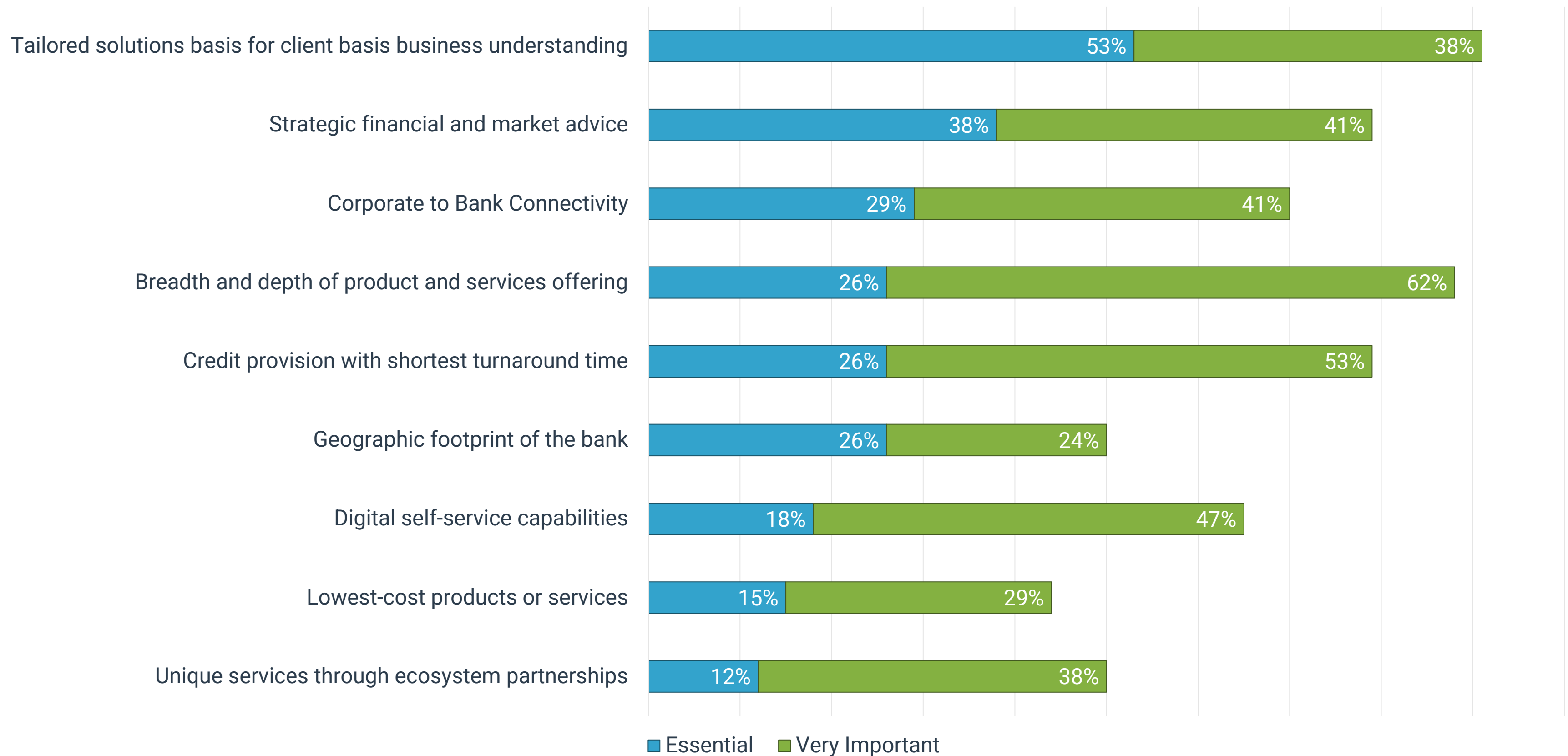
» Please select the top five key differentiators your bank will likely have in 2026.



ATTRACTIVE DISTINCTIVES

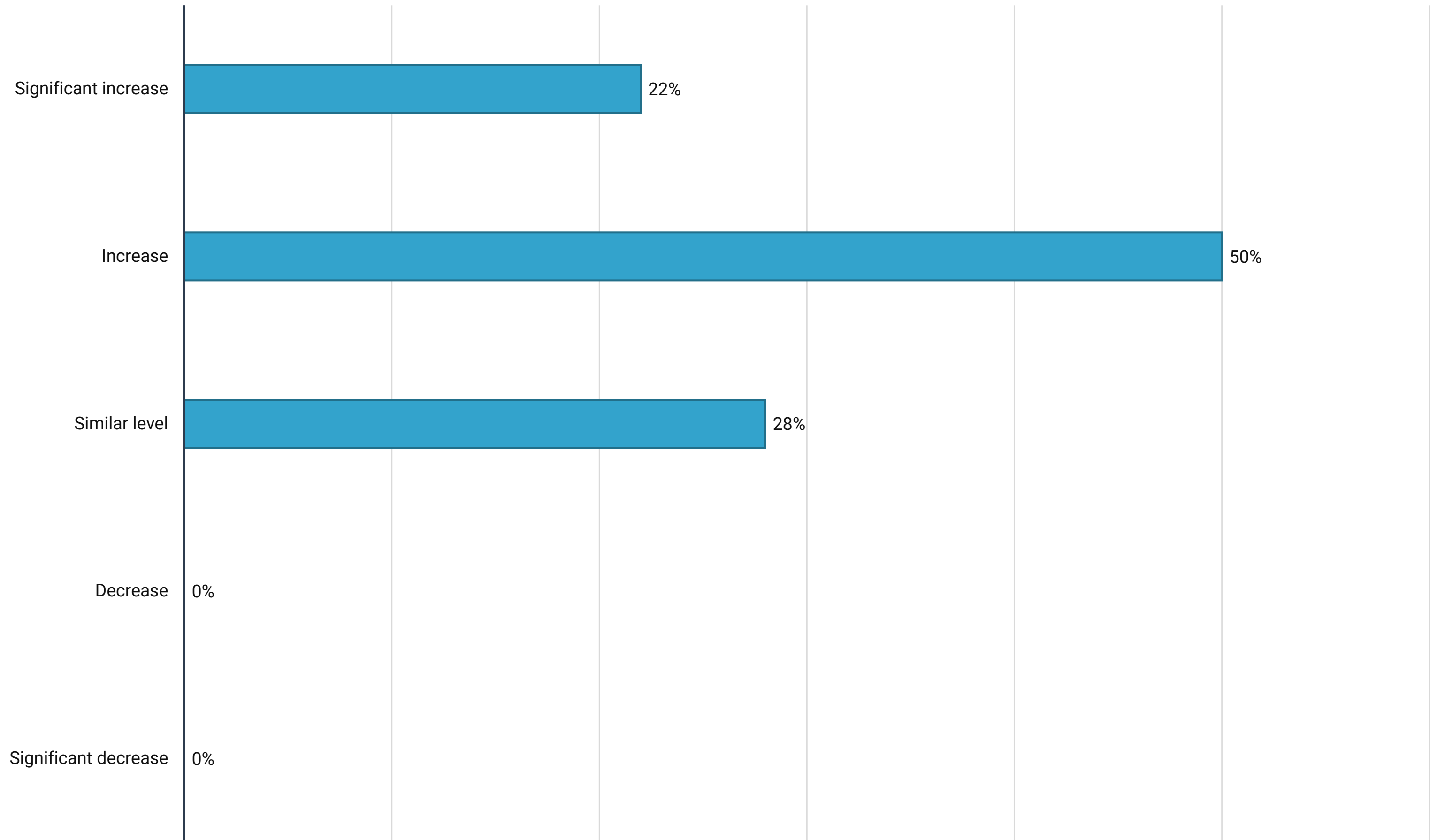
DIFFERENTIATED OFFERINGS WILL PROVIDE A COMPETITIVE EDGE

» How do you rate the importance of the following to your corporate clients in selecting your bank and/or maintaining their business with your bank?



POLL QUESTION

Your bank's plan to invest in technology going forward represents a:



MODERN TECHNOLOGY

WILL PROPEL INNOVATION IN CORPORATE BANKING



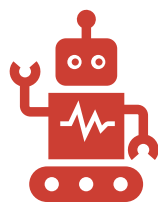
Modern technology among top 5 key differentiators in 2026



Corporate banks expected to keep pace by providing solutions that satisfy their clients' requirements



Requires newer tech and operating models that help deliver products and services cost effectively across delivery channels



Fulfilling new customer needs demands innovation and modern tech



Corporate banks prioritizing this will leapfrog competition



Discussion & Implications

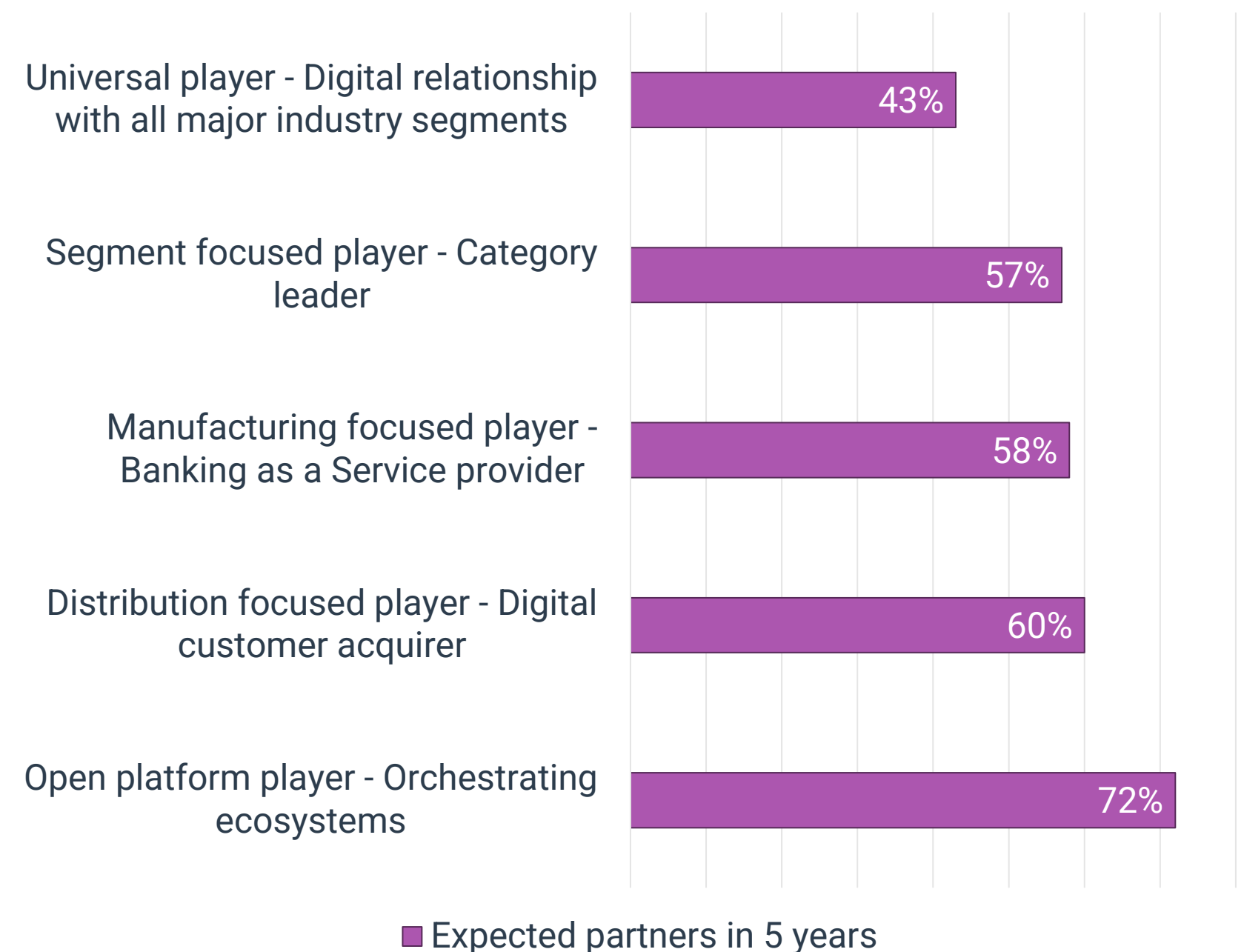
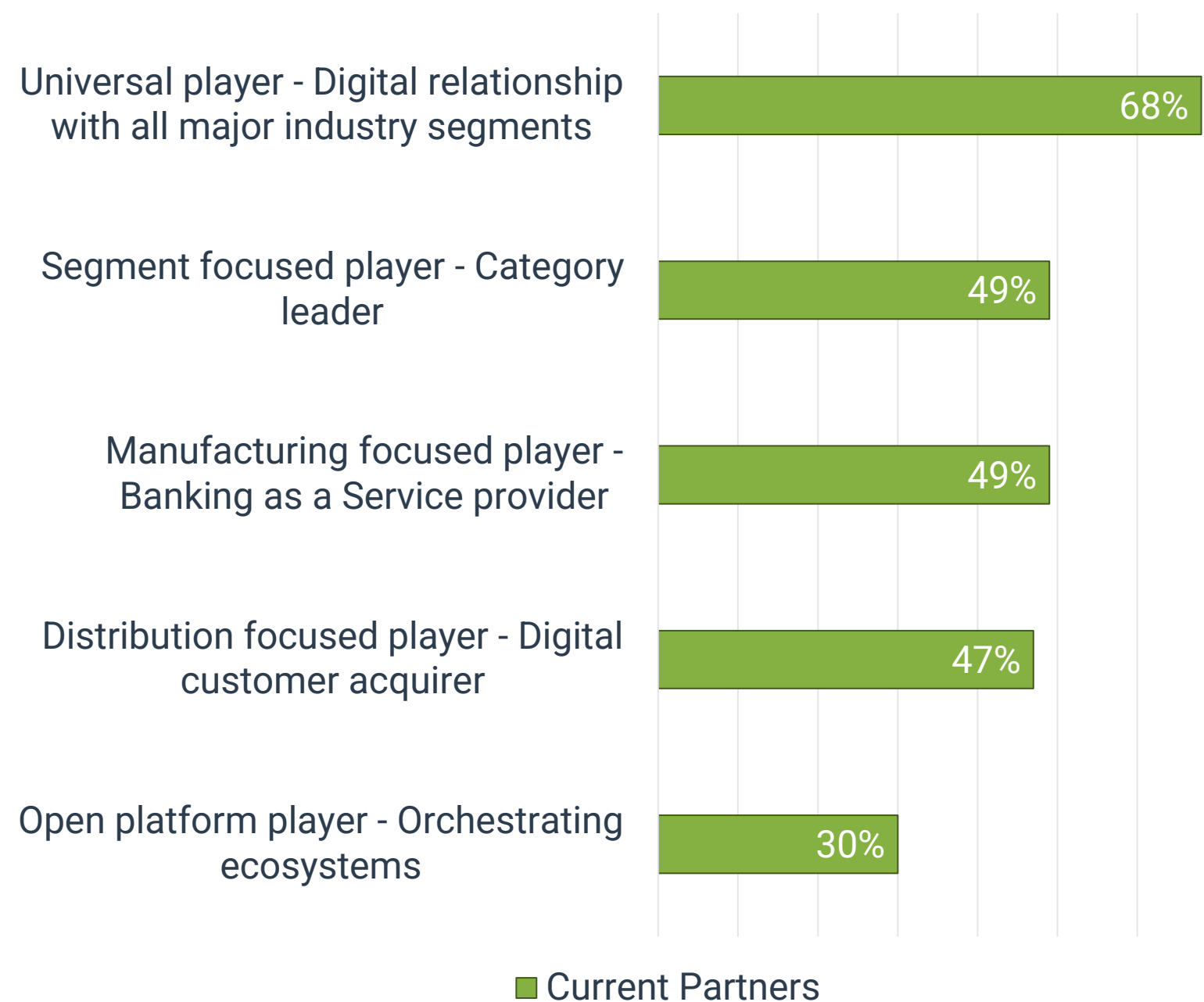
BUSINESS MODEL EVOLUTION

BUSINESS MODELS

CORPORATE BANKING BUSINESS WILL HEAVILY EMBRACE PLATFORM PLAYS & NEW BUSINESS MODELS

» Which of the following are a part in your current business model mix?

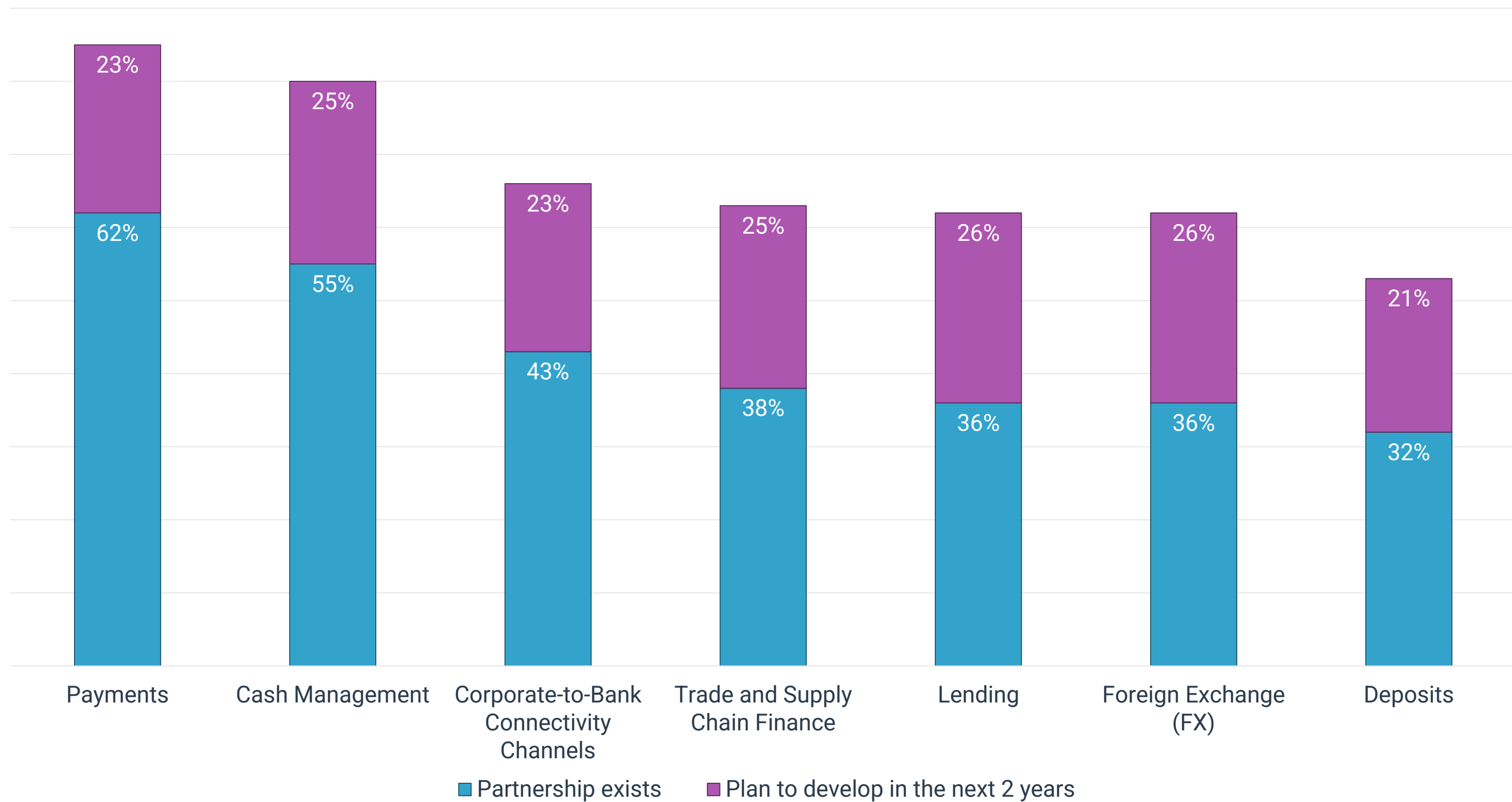
» How do you expect them to evolve over the course of the next five years?



STATUS OF FINTECH PARTNERSHIPS

COMPETITION WILL DISRUPT TRADITIONAL ORDER, PARTNERSHIPS ARE THE WAY AHEAD

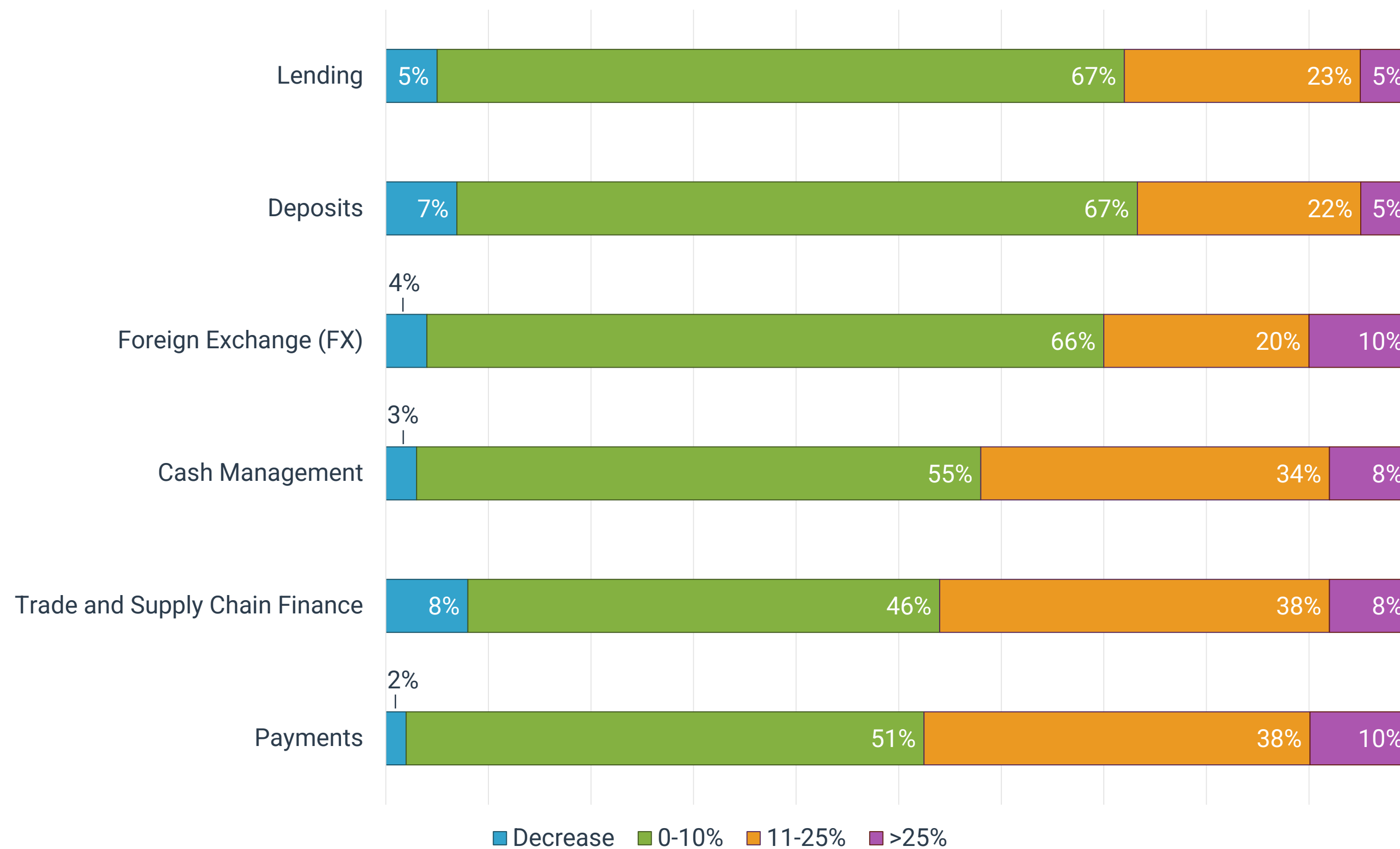
» *What's the status of your FinTech partnerships in the following areas?*



ANTICIPATED CHANGE IN CAGR

CASH MANAGEMENT, PAYMENTS, TRADE AND SCF WILL BE PRIMARY DRIVERS

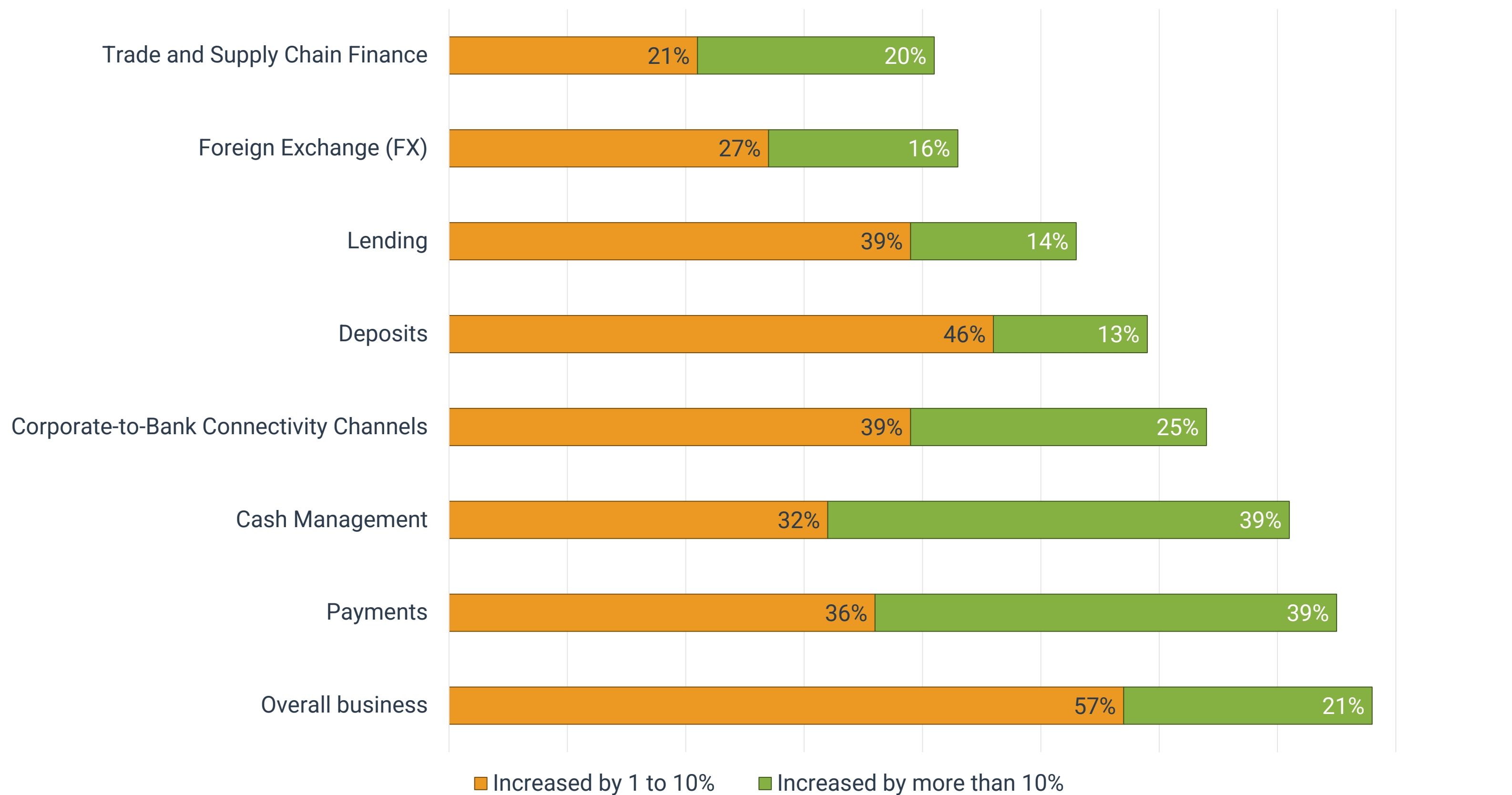
» How do you anticipate the compound annual growth rate (CAGR) to change in the next 3 years for the various business segments in your organization?



EVOLVING INNOVATION INVESTMENTS

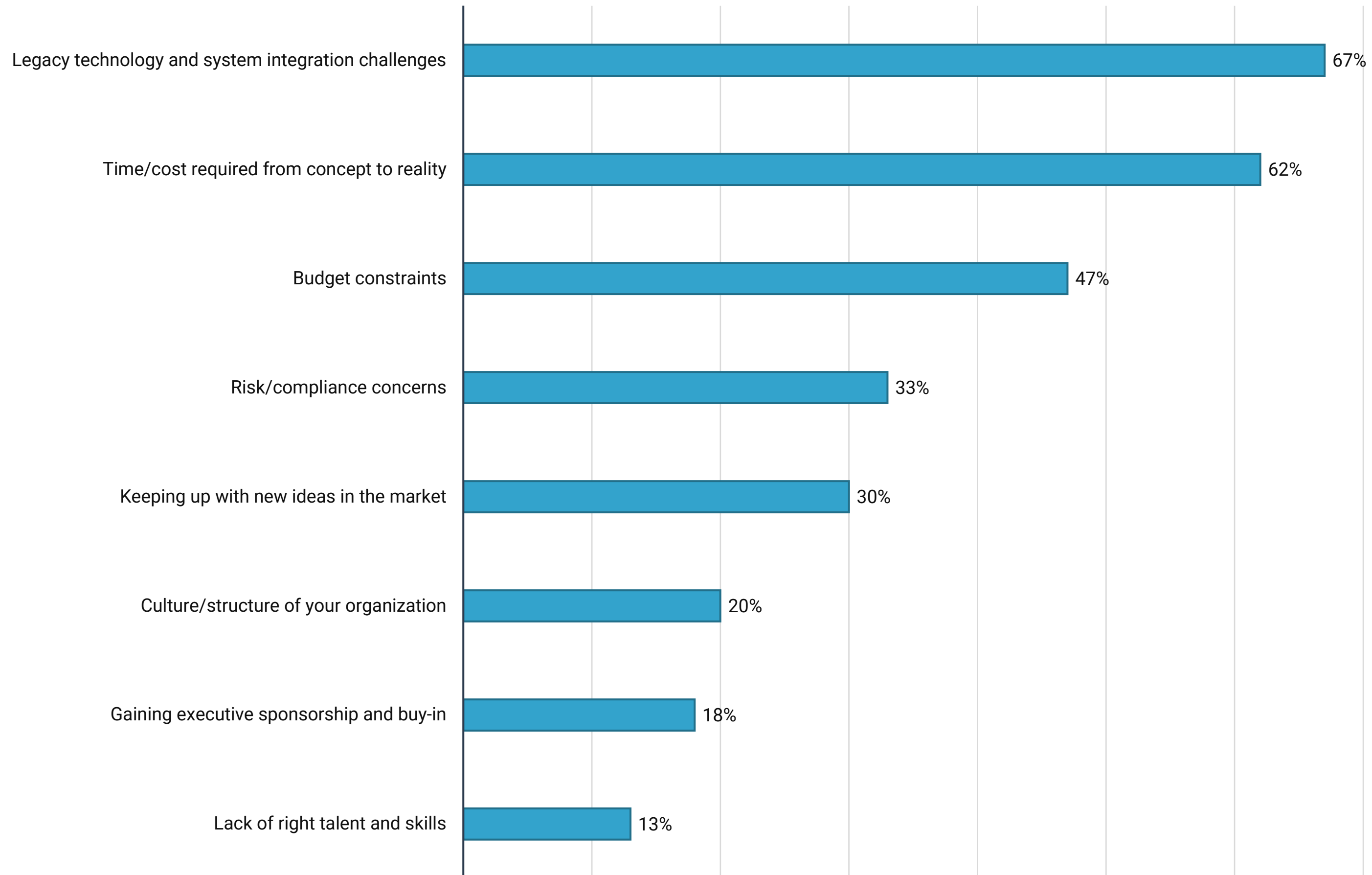
CASH MANAGEMENT, PAYMENTS AND CONNECTIVITY SOLUTIONS WILL LEAD

» How are innovation investments evolving for your institution across segments?



POLL QUESTION

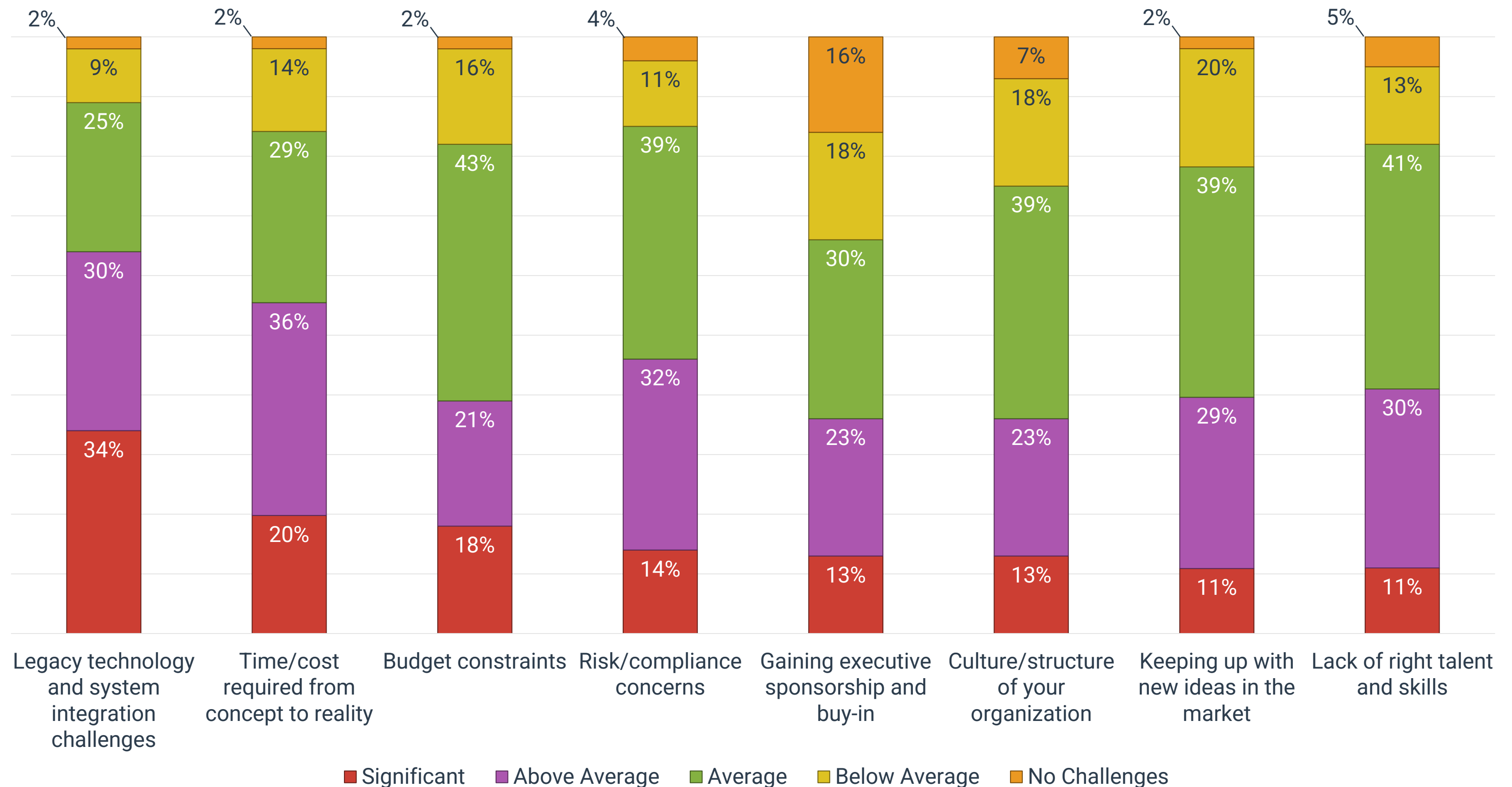
Significant challenges for us include the following:



CHALLENGES TO INNOVATION

TECH BARRIERS STIFLING CORPORATE BANKING PROGRESS

» Rate the challenges that your organizations face with respect to innovation:





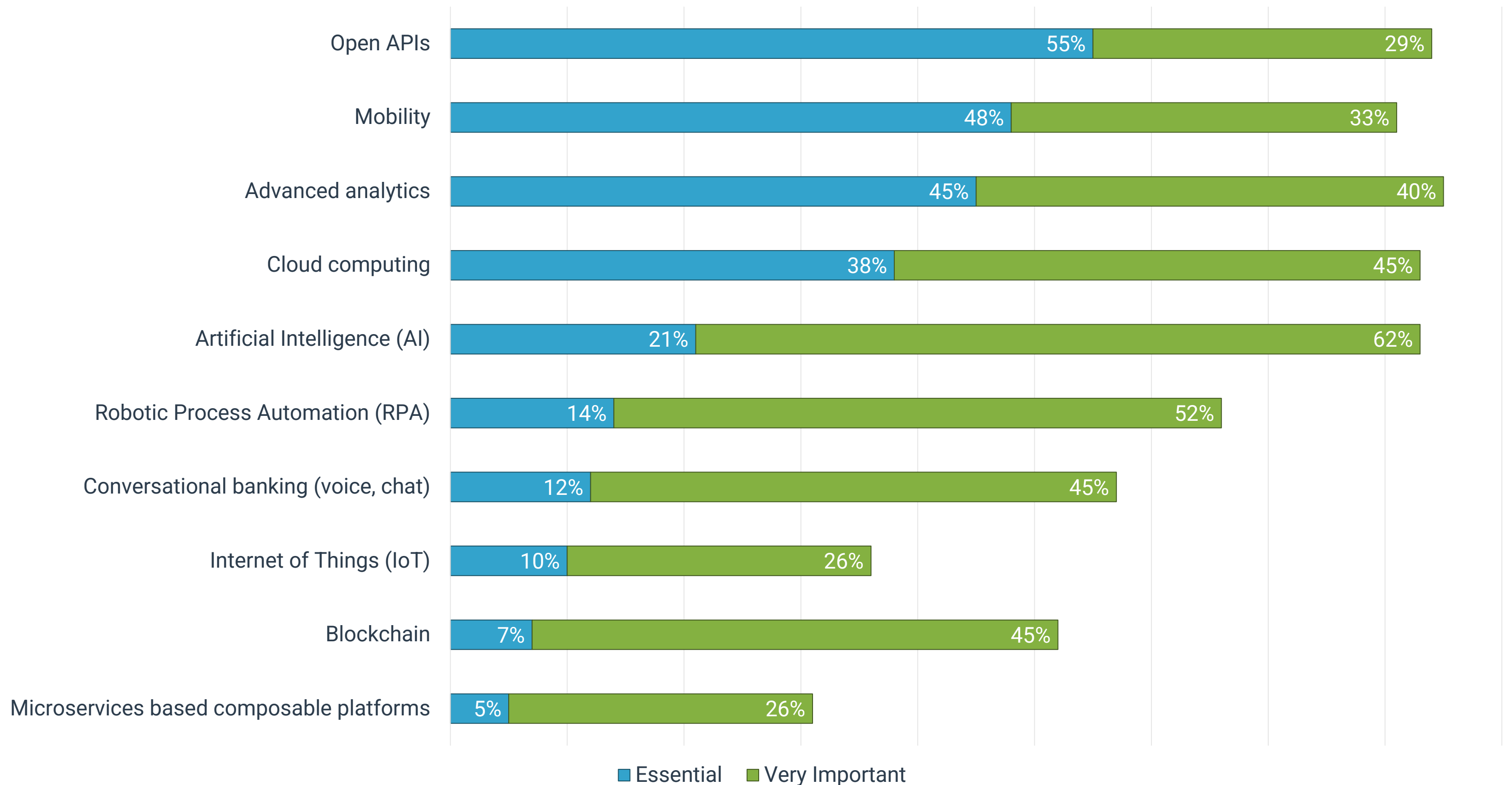
Discussion & Implications

CROSSING THE CHASM

PERCEIVED IMPORTANCE OF TECH

MODERN TECH ACKNOWLEDGED, BUT ADOPTION STILL LAGGING

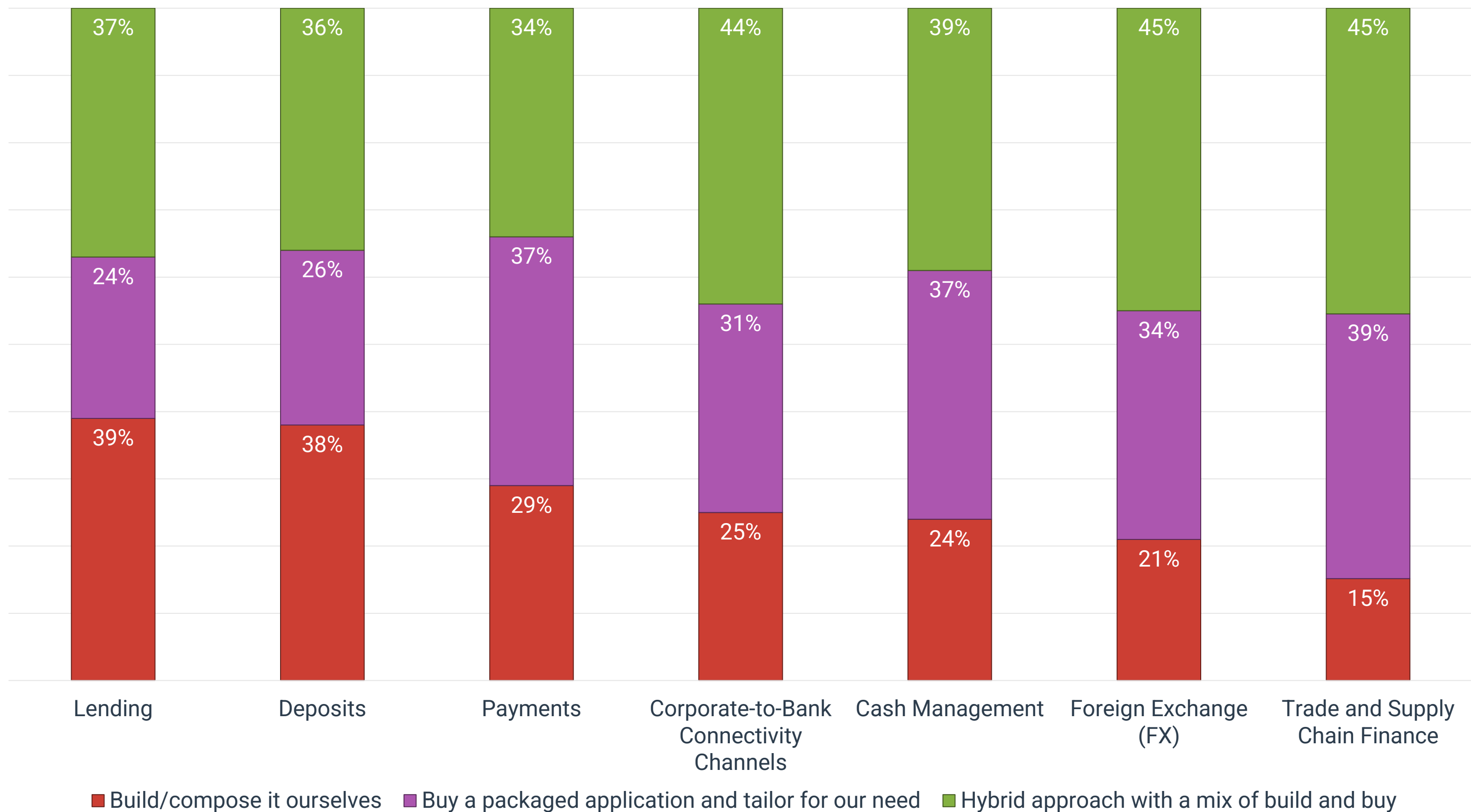
» Please indicate the importance you perceive with the following technologies in delivering desired business outcomes.



DIGITAL PLATFORM PLANS

PLANS LEAN AWAY FROM “BUILD IT OURSELVES”

» Which of the following best suits your digital platform plans?





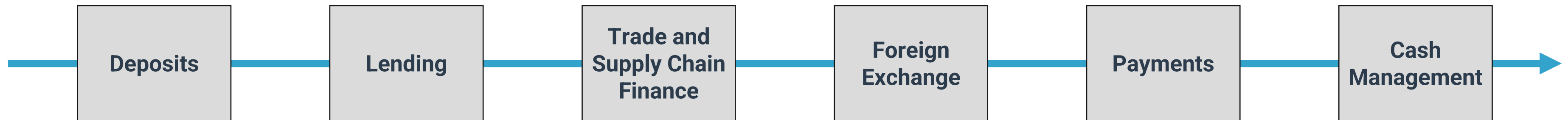
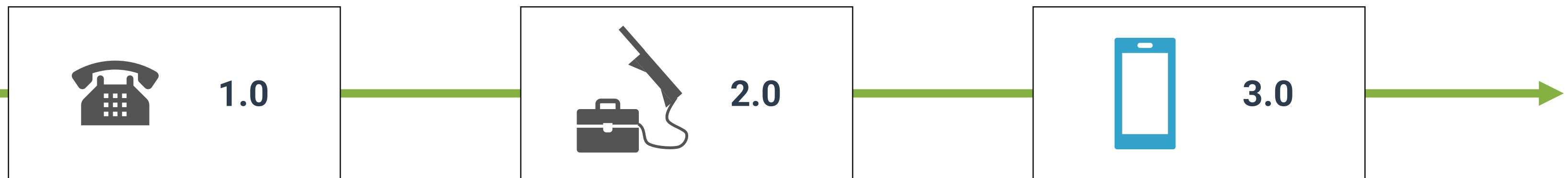
Discussion & Implications

DIGITAL TRANSFORMATION IS AN ONGOING JOURNEY

THE ONGOING JOURNEY

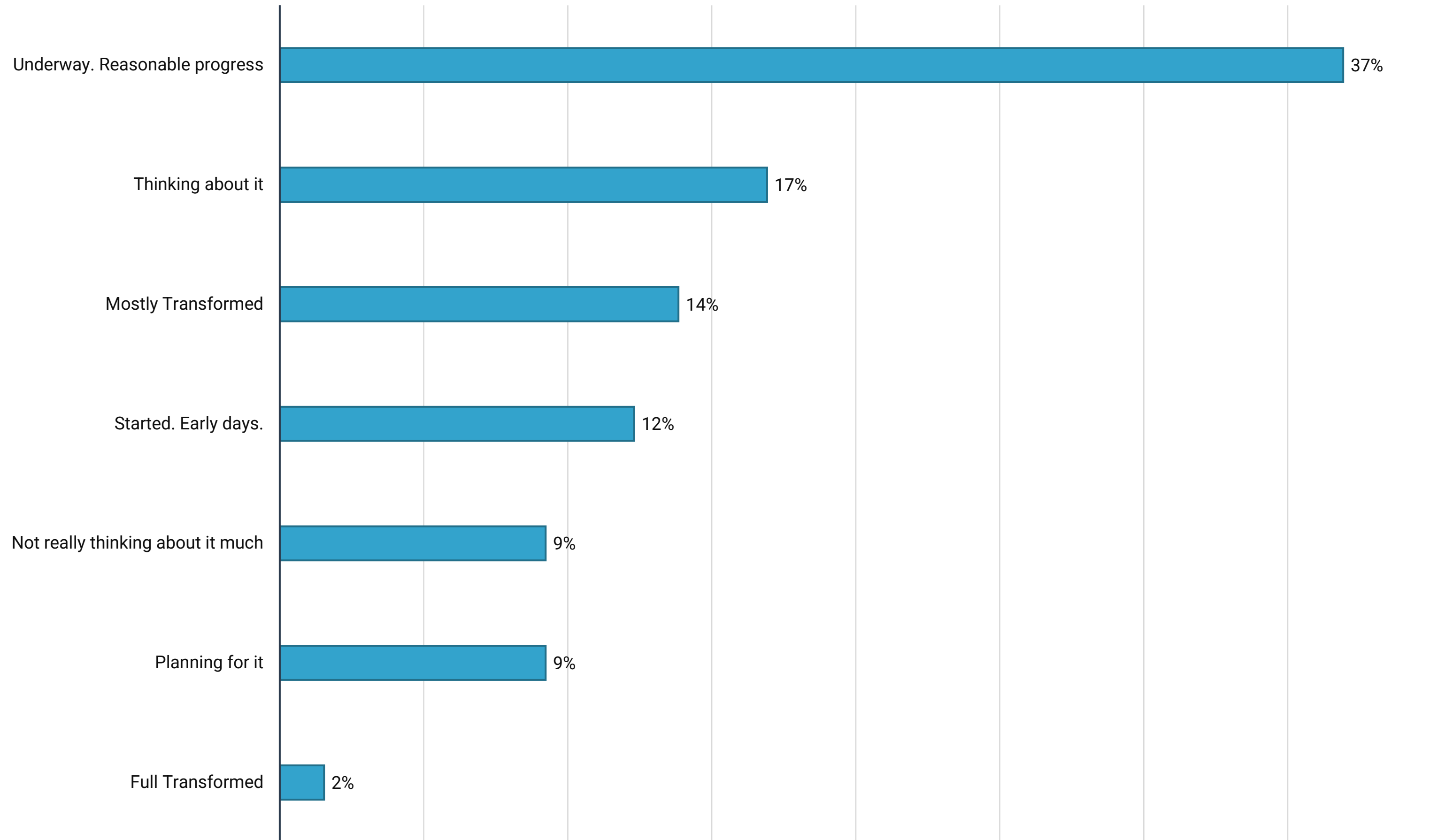
LENDING AND CASH MANAGEMENT IS WELL UNDERWAY AND SUCCEEDING

The digital transformation



POLL QUESTION

Where do you place your organization on the digital transformation journey:



TAKE-AWAYS

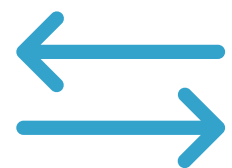
IDEAS AND POINTS TO BRING BACK TO THE OFFICE



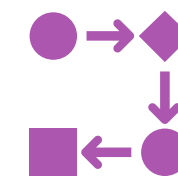
**Largest Shift in Differentiation.
Digital Self-Service Treasury Offerings.**



**Business Models Will Shift from Universal
to Open Platform Plays.**



**Transaction (Tx) Banking Is Top of Mind
and Wallet in Most Areas.**



**Digital Transformation in Corporate
Banking Is Well Underway.**



**Digital Platform: Banks Are Moving away
from the 'Build It Ourselves' Model.**

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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Inaugural Corporate Banking Innovations Survey
Leaping Forward: Scaling Digital Transformation in Corporate Banking

Pre-request the report: <https://bit.ly/3JJPffK>

Thanks to those who completed this year's survey!

 **[Pre-Request Report](#)**