






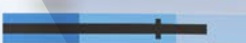








Evolution	Metric	Actual vs Target	Actual	Target
	Revenue		\$3.4M	82.0%
	Profit		\$1.2M	108.7%
	Avg. Order Size		\$850.3	71.0%
	On Time Delivery		96.0%	96.0%
	New Customers		15432	145.0%
	Cust. Satisfaction		98.3%	105.0%
	Market Share		46.9%	80.0%

Products positioning

CHECK LIST



Top 10 products



The 10-Minute Guide to Measuring Treasury Efficiency

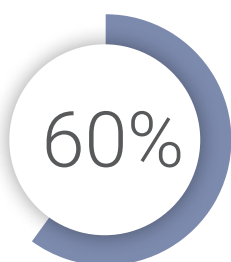
6 questions that separate
the best from the rest

Brexit. The 2017 U.S. tax law. The rise of AI and distributed ledger technologies. Dodd-Frank reforms. Facing today's challenges with a well-configured treasury operation — including the visibility, consolidation, and collaboration tools you need — can help your organization make the right decisions, pursue opportunities, and stay compliant with increasingly complex regulations.

Consider these six questions as you strive to improve effectiveness and efficiency across your treasury operation.



Q1



Fewer than 60%
of businesses
have visibility over
80% of their cash.¹

Do you have consolidated visibility into the costs of your entire financial supply chain?

Without a consolidated view of all financial data, you lack the ability to effectively manage cash and expenses. To begin to assemble this, identify:

- The number and location of your banking relationships
- The services provided by each bank, and their fees
- Other factors, such as credit, that may influence the value of the banking relationship

As you assess the number of bank relationships and their cost effectiveness, a crucial consideration is how they help you view and consolidate financial data. The information must be structured in a format that mirrors your organization's operational model — whether by geography, division, or currency. A bank-agnostic platform can consolidate information from disparate banks, providing a holistic view across your financial supply chain to support immediate insight and analysis. This enables the organizational agility needed to ensure the efficient cash management needed to fund investments, acquisitions, and other growth-related initiatives.



Q2

Are your payment processes under control — or exposing you to excess inefficiency, cost, and risk?

If you're using multiple payment management systems to meet the varied disbursement requirements of clients, vendors, treasury, payroll, travel, and expense, it's likely you're wasting significant amounts of time manually consolidating and standardizing data. This often leads to errors, duplication, and other issues that negatively affect the accuracy of current and forecast liquidity availability.

Changes outside of your organization also drive the need for improved efficiency and control across the financial ecosystem. These changes include:

- Regulatory uncertainty
- Transformative payment platforms
- New payment standards
- Increasing need to respond to disparate, global initiatives

Your organization must be able to make payments across various corporate functions that meet the needs of both internal users and external payees. Selecting a comprehensive payment solution simplifies the cross-enterprise payment and cash management processes.



Q3

How capable are you of identifying fraud?

Criminals construct increasingly sophisticated scams, so fraud prevention must continually change and improve to meet new threats. To identify and prevent fraud, organizations must employ methods such as:

- Multi-factor authentication for all transactions
- Entitlement management
- Sanction screening of all payments before disbursement
- Automated duplicate-payment detection
- Predictive analytics to identify anomalies

Fines for knowingly or unknowingly facilitating illicit payments are significant in both financial and reputational cost, especially when fraud exposes customer account information, as the recent incidents at Equifax, Bank of Bangladesh, and TJ Maxx have shown. Multi-level security at all steps of the payment process is critical to stopping fraud and creating an audit trail that meets corporate and regulatory requirements.



Q4

Top 3
reasons
organizations
like Same
Day ACH:
29%: Fast speed
20%: Improved
convenience
16%: Enhanced
security²

Are the benefits of new payment methods within your reach?

New payment technologies, including distributed ledger technology, same-day and immediate payments, and new transaction-format standards, are continuing to gain acceptance and adoption. These methods could lower banking and payment costs, decrease fraud risk, and improve efficiencies — **if** your organization is correctly positioned to take advantage of them. To do so, you must:

- Understand the opportunities
- Outline where and how these new technologies may add value or lower cost; for example, 43% of financial institutions allow businesses to use Same Day ACH,³ which can be less expensive than wires
- Assess the direct cost of new technology adoption, as well as the potential cost of falling behind the competition and missed opportunities
- Create a blueprint for process and underlying technology changes you need in order to reap the rewards of these advancements

By increasing efficiency across your financial processes and technology, and assessing if your banks and technology vendors are also prepared to support new payment schemes, your organization will be better posed to benefit from these capabilities.



Q5

How reliable is your connectivity to your financial supply chain?

Your treasury department's ability to operate with accuracy and efficiency depends on uninterrupted end-to-end connectivity to your global financial supply chain. Without it, your organization faces:

- The inability to identify and mitigate fraud
- Inefficiency stemming from manual consolidation processes
- Costs associated with mitigating errors
- Inability to implement new, transformative payment schemes



35%

35% of corporations cited a lack of real-time data availability as a significant operational issue.⁴

Seamless connectivity is a must to gain the visibility required to forecast and model what-if scenarios based on actual and predictive data — and to use those insights to take advantage of opportunities.



Q6

Are you prepared for the increasingly complex regulatory environment?

In an environment where payments are scrutinized more thoroughly than ever, your organization must follow regulatory compliance rules or risk financial penalties and reputational damage. With disparate payment applications and processes, and outdated technology, your organization will be burdened to comply with regulations such as:

- New sanction screening and fraud detection requirements
- FBAR and PSD2
- New 1099 rules

A solution that offers comprehensive control and monitoring of all financial transactions will help ensure that the needed regulatory compliance, audit, and reporting is available.

Reap the rewards of an efficient treasury environment

In a world where the unpredictable has become the norm, you must optimize what is controllable. As your organization seeks to manage all facets of your financial health, consolidated visibility, connectivity, security, and fraud management are imperative, not optional.

Learn more about how technology can help you fine-tune your treasury for optimal efficiency by reading the whitepaper "Is Your Treasury Technology Aligned with Your Needs?"

DOWNLOAD NOW

1 Strategic Treasurer, [B2B Payments + WCM Strategies 2017, Survey Report](#), 2017

2 PYMNTS.com and NACHA, [Same Day ACH Corporate Survey](#), February 2018

3 PYMNTS.com, [NEW REPORT: Same Day ACH Gets Its First Sequel](#), Sept. 6, 2017

4 Association for Financial Professionals (AFP), ["2017 Will Be All About Cash Visibility, Treasurers Say."](#) Nov. 21, 2016



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