



Corporate Treasury Critical Initiatives: A 12 Month Road Map

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Setting the stage...

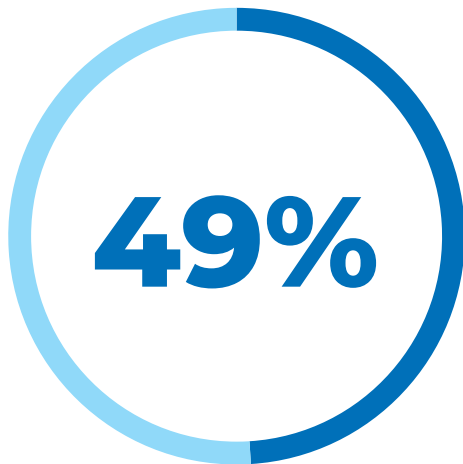


Only 23% of corporate treasurers at large and midsize companies feel their FI fully meets all their cash management and payment capability needs



Only 38% of businesses/corporates strongly agree that their primary FI understands their needs

Enhance system integration and interoperability



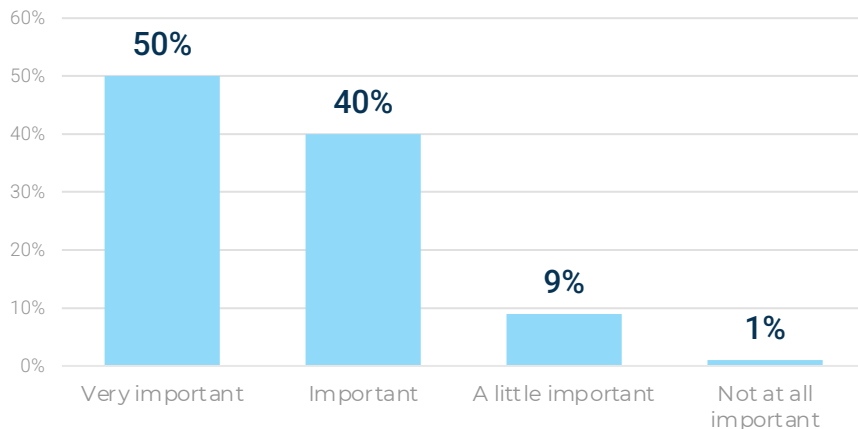
49% of corporate treasurers state their bank systems cannot easily exchange data and information with their ERP/accounting systems



22% of large and midsize banks feel they sufficiently meet middle market/corporate customer needs for ease of data exchange between their bank and ERP/accounting systems

Bank integration with ERP systems is critical to your customers

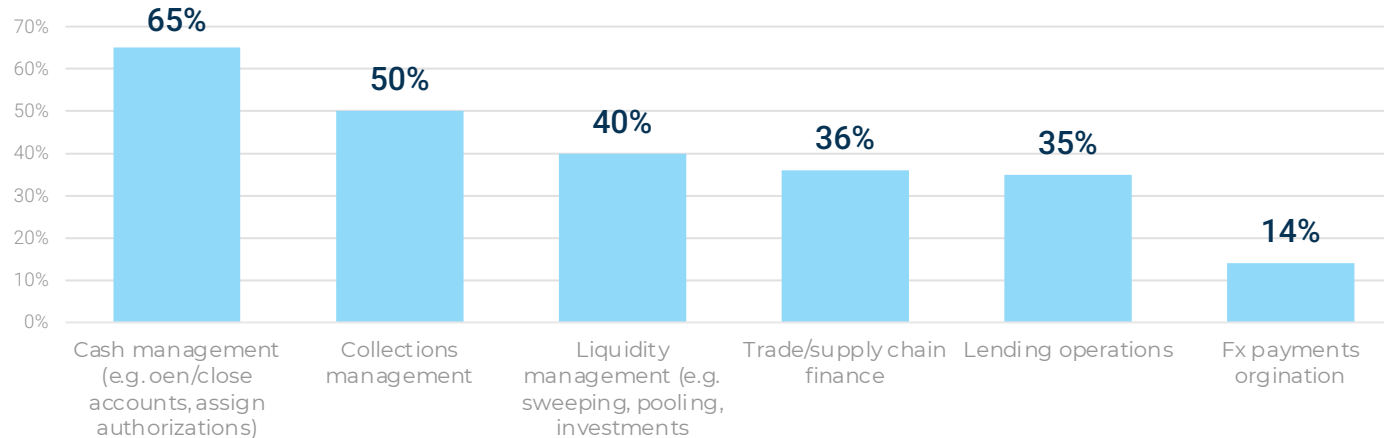
Q. How important is it for your organization to run banking operations from your enterprise system (for example, an ERP, treasury workstation, or accounting software package)?



Source: Datos Insights Corporate Banking Executive Council Survey

They are looking to do more within their ERP systems

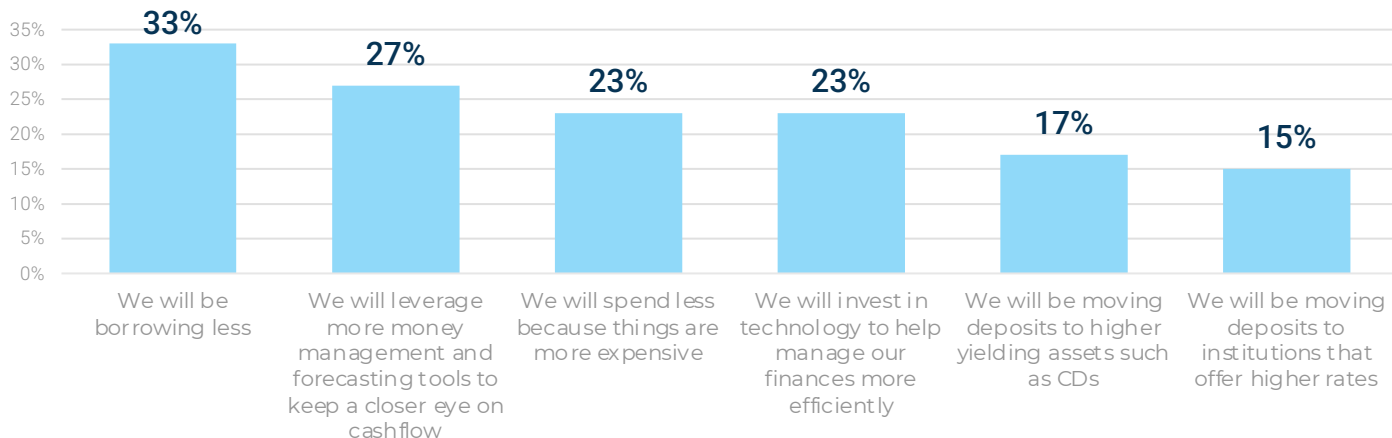
Q. Which of the following operations would you like to run directly within your enterprise system, without having to navigate to separate platforms or interfaces?



Source: Datos Insights Corporate Banking Executive Council Survey

Changing customer behaviors due to the economy

Q. Which of the following actions will your business likely take over the next twelve months as a result of the current economy?
(N=220 businesses)



Source: Datos Insights

Banks are focused on fintech partnerships but need to make sure they are picking the right ones



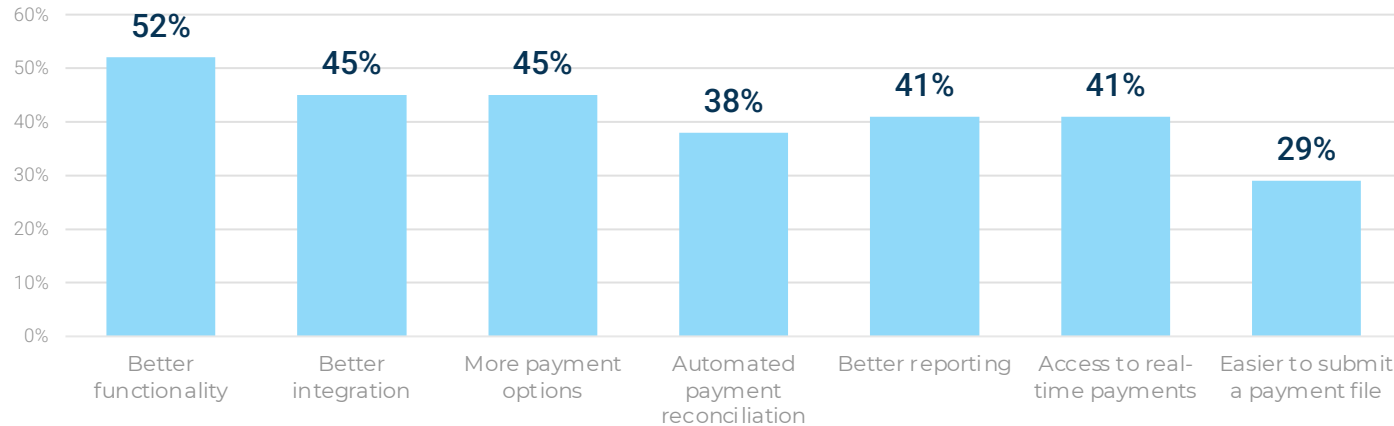
70% of banks forming more fintech partnerships feel it is important or very important to their bank's overall strategy



76% of banks plan to form more partnerships this year

Banks need to adopt cutting edge technology solutions or they will lose more business to fintechs

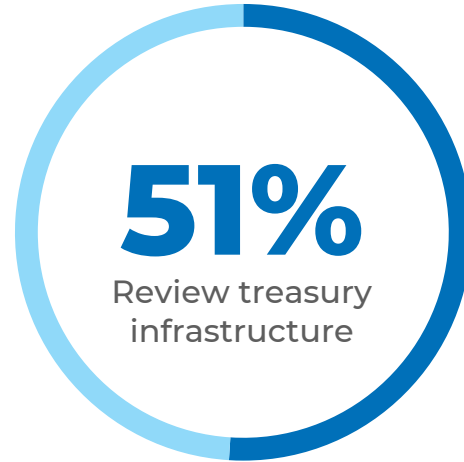
Q. What are the main reasons your organization works/plans to work with a fintech firm in addition to its financial institution?
(N=103)



Source: Datos Insights



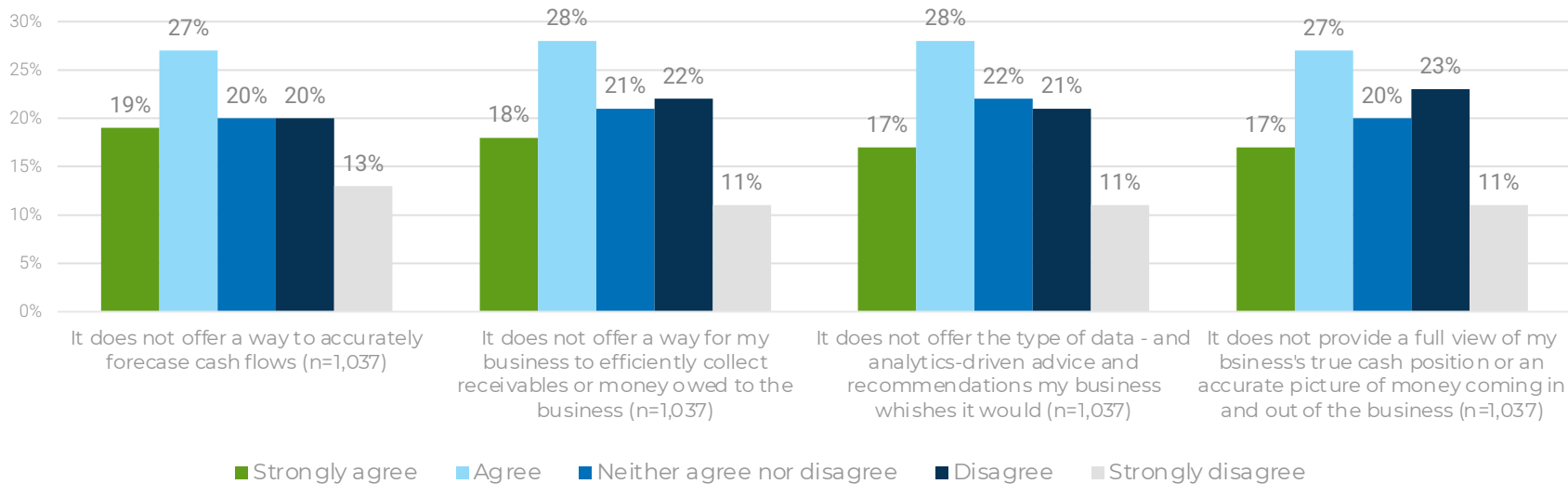
49% of corporate treasurers state their bank's online banking reporting capabilities do not meet their needs and force a dependence on Excel and/or other external systems



51% of corporate treasurers state their bank's digital cash management experience is not seamless, meaning they have to log into multiple systems to access the information they need

Increase cash visibility

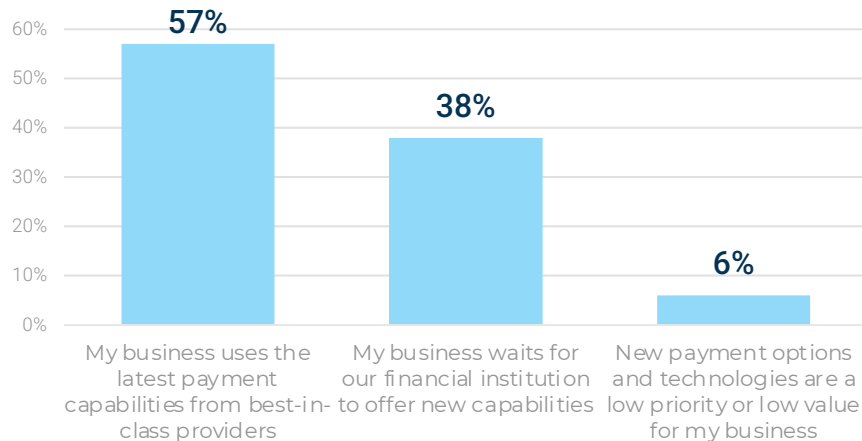
Q. Thinking about when you're using your business' primary financial institution's online banking offering, how much do you agree or disagree with each of the following statements? (N=1,037)



Source: Datos Insights Q1 2024 survey of US businesses

Enabling the initiation of faster payments is important

Q. Which of the following best describes your organization's view of new payment options and technologies?



Source: Datos Insights



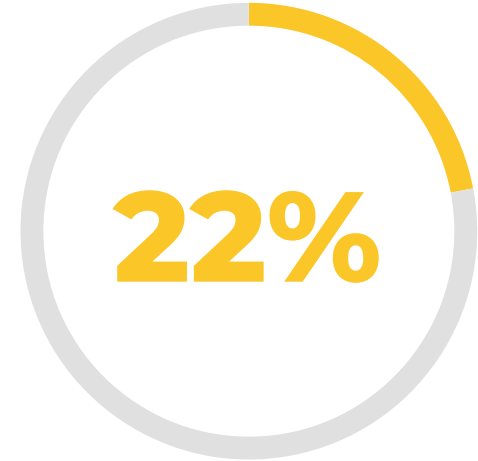
49% of businesses generating more than \$20M in annual revenue have made an immediate payment in the last 12 months

Analytics and machine learning will play a role in further enhancing the US

- Persona-driven client journeys and more relevant dashboards
- Greater automation and speed of processes
- Better product bundles and predictive capabilities
- Bank portfolio management tools (i.e., client profitability and attrition red flags)



45% of corporate treasurers state their bank's online banking offering does not offer the type of data and analytics-driven advice and recommendations they wish it would



Only 22% of large and midsize banks feel they meet expectations in this area

THANK YOU!

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