

BECOMING UNDISRUPTABLE: Innovative Technologies to Regain Control of AR Processing.



CRAIG JEFFERY

Managing Partner, Strategic Treasurer

DAVE ROBERTSON

Director, Treasury Advisory Services, Deluxe Corporation

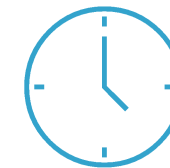
BETH BOURGOIN

Product Manager, Integrated Receivables,
Deluxe Corporation



WHAT.

How new technologies are helping forward thinking corporations regain control of their AR process.



WHEN.

Tuesday, April 7, 2020
2:00 PM – 3:00 PM EDT



WHERE.

Live online presentation
Replays at StrategicTreasurer.com



ABOUT THE SPEAKERS.

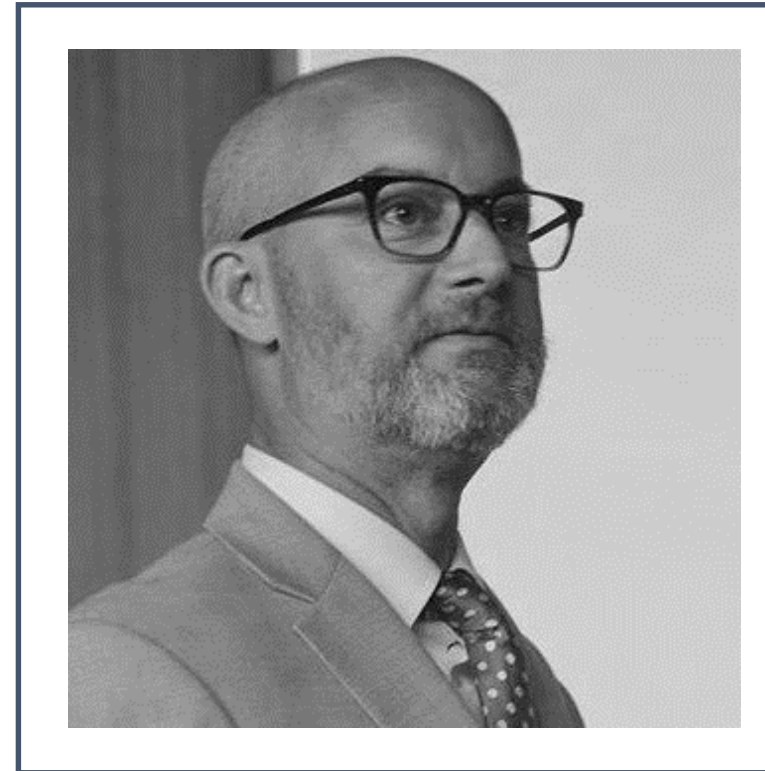
GET TO KNOW TODAY'S
SUBJECT MATTER EXPERTS.



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.

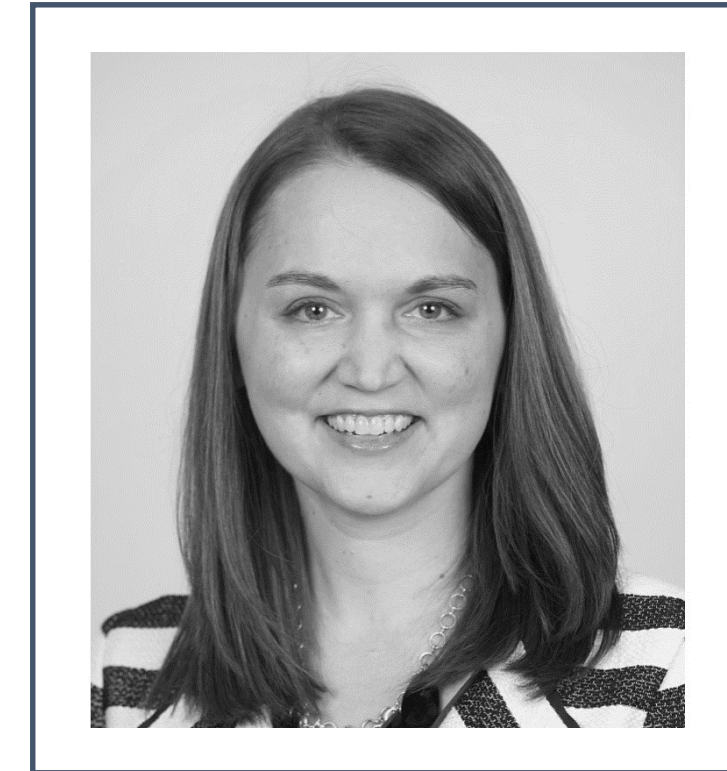
His 30+ years of financial and treasury experience as a practitioner and as a consultant have uniquely qualified him to help organizations craft realistic goals and achieve significant benefits quickly.



DAVE ROBERTSON

For almost two decades, Dave Robertson has worked with banks and corporations to drive revenue, improve efficiency and optimize the customer experience through Deluxe Treasury Management Solutions' state-of-the-art technologies. Previously, Dave was managing director of commercial banking at Novantas, where he helped develop the firm's proprietary methodologies in deposit engineering, pricing strategies, and new product development.

Dave was formerly editor of the Journal of Corporate Treasury Management, a peer-reviewed quarterly publication designed to advance the corporate treasury profession. He has collaborated with industry groups, regulatory agencies, and industry consortiums and testified before congressional sub-committees on financial regulation.



BETH BOURGOIN

Beth Bourgoin is the Receivables360® product manager at Deluxe. Her primary focus is to deliver innovative receivables management solutions to the market with a consultative approach. An Accredited ACH Professional, Bourgoin has almost a decade of experience in the financial technology and municipal and commercial banking markets.

She has a broad range of experience in the implementation, management, support and analysis of cash management products and services. Bourgoin holds a Bachelor of Science in psychobiology and neuroscience from Simmons College.

TOPICS OF DISCUSSION.



UNDISRUPTABLE

- What does undisruptable mean?
- What makes companies undisruptable?
- Measuring the disruption



USING TECHNOLOGY

- Modernizing receivables
- Artificial intelligence
- Machine learning



IMPLEMENTING AND MONITORING

- Streamlining the application process
- Case studies



APPLICATION & WRAP-UP

Final thoughts, key takeaways, and Q&A

UNDISRUPTABLE?

INCAPABLE OF BEING DISRUPTED.

DISRUPT:



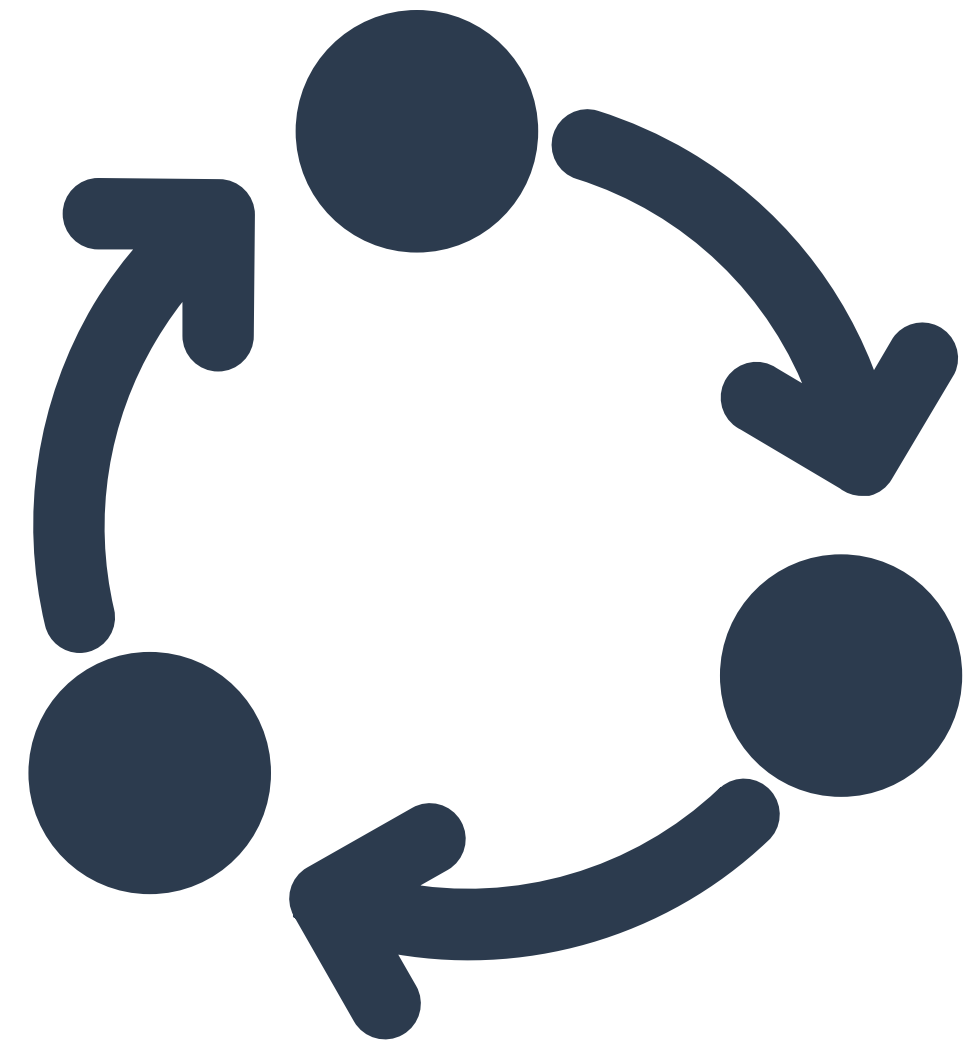
To throw into
confusion or **disorder**



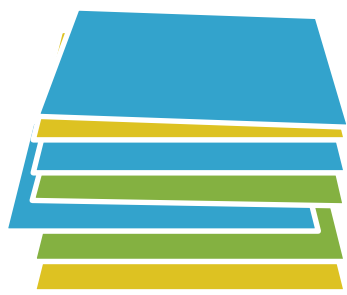
To **interrupt** or **impede**



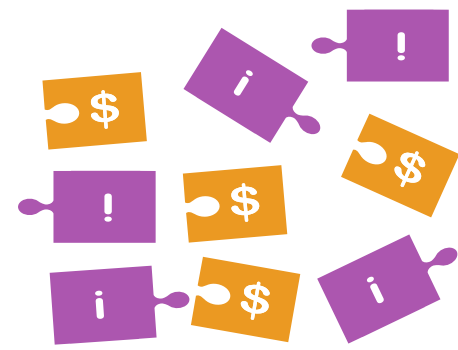
To improve a product
or service in ways that
displace an
established one and
surprise the market



WHAT MAKES A COMPANY SUSCEPTIBLE TO DISRUPTION?



PAPER



**FRAGMENTED
DATA**



**MANUAL
PROCESSES**



**AD-HOC
MANAGEMENT**



**PANDEMIC/
CONTAGION**



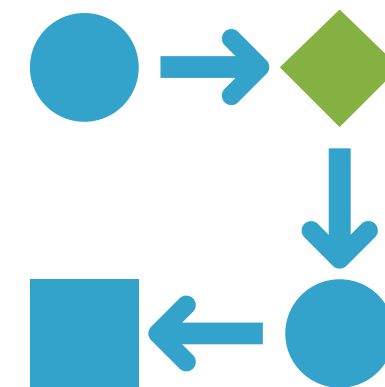
**NUMEROUS
SYSTEMS**



**TRAVEL
INTERRUPTION**



**CYBER
ATTACKS**



**OPTIMIZING
PART OF THE
PROCESS**



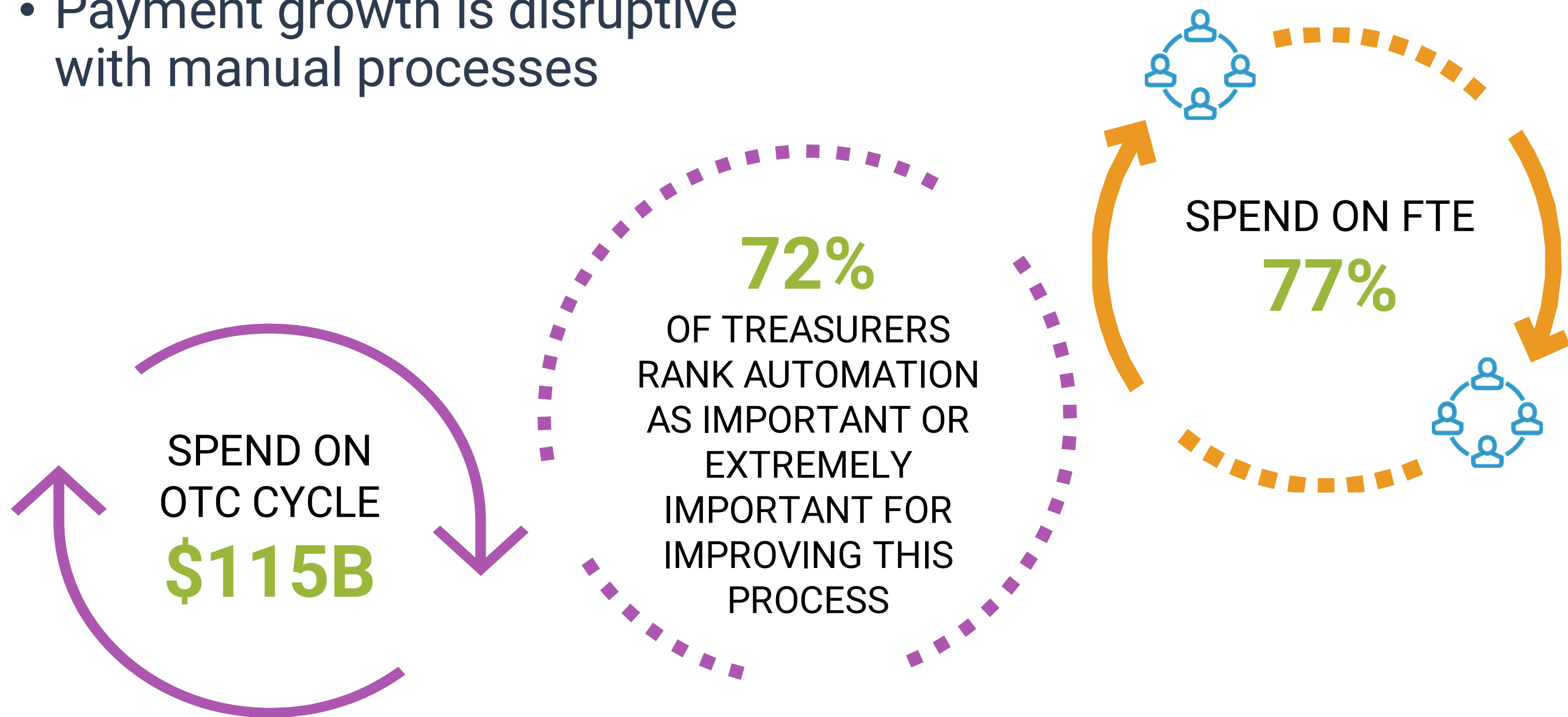
**ECONOMIC
UPHEAVAL**

WHO WANTS TO DISRUPT CUSTOMERS OR LIQUIDITY?



BUSINESSES INVESTING IN OTC ACTIVITIES.

- Almost 30 million US businesses are investing
- Payment growth is disruptive with manual processes



MODERNIZING RECEIVABLES.



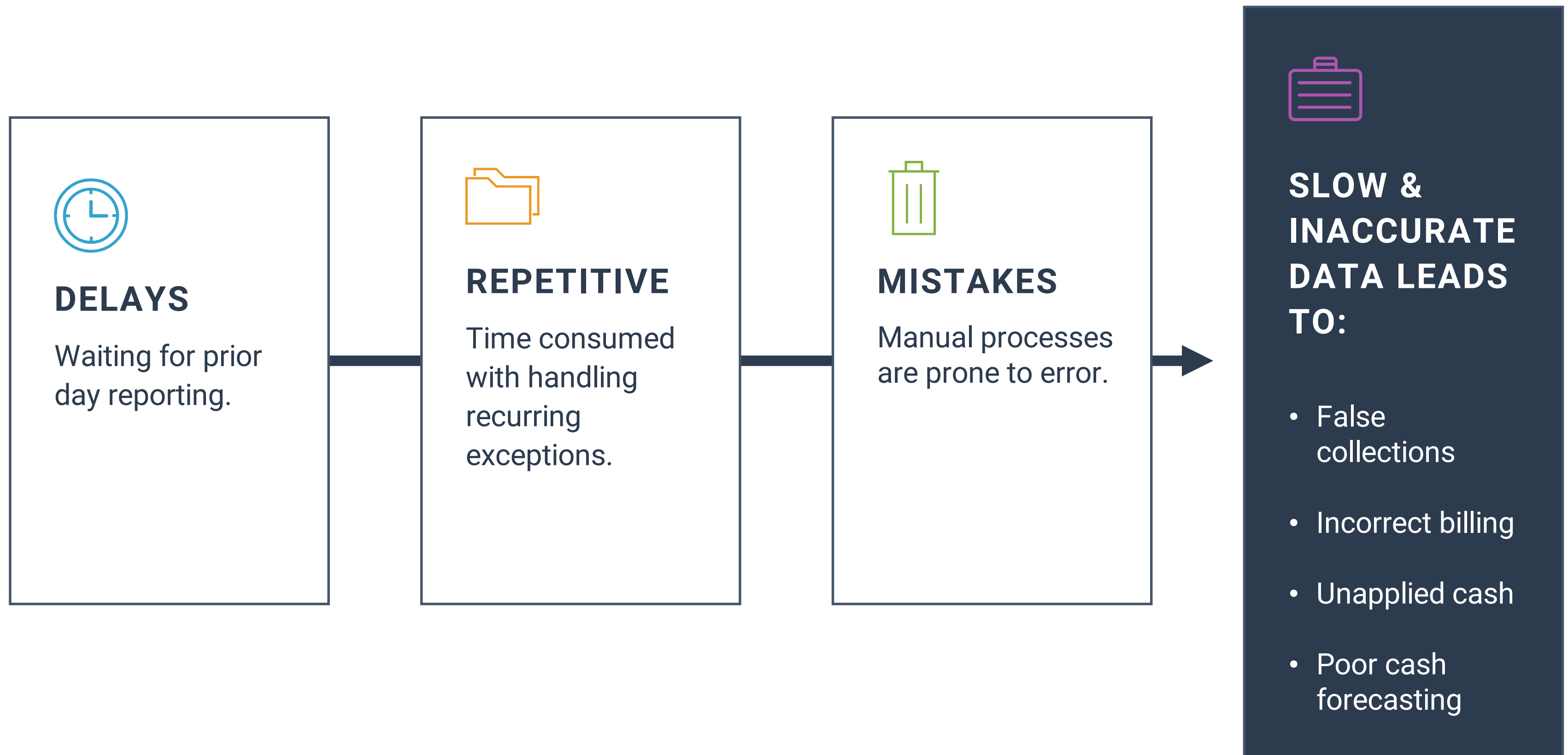
Electronic payments are being forced into the cash application processes that have always been used for **paper**.

MEASURING THE DISRUPTION.

- How are you calculating your STP rates?
- Printing, opening mail, normalizing data, and manual keying are all tasks bringing your percentages down.
- What are the costs of these processes?



NEGATIVE DOWNSTREAM EFFECTS.



CLEAR THE CHAOS.



Technology is here to reduce costs, save time, eliminate human error and recover revenue. Let the process **become more intelligent.**

ARTIFICIAL INTELLIGENCE.

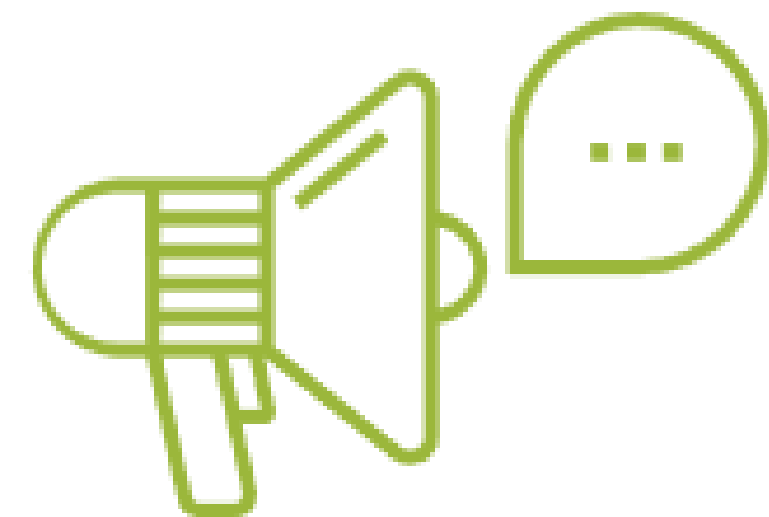


Why it is significant in resolving cash application pain points

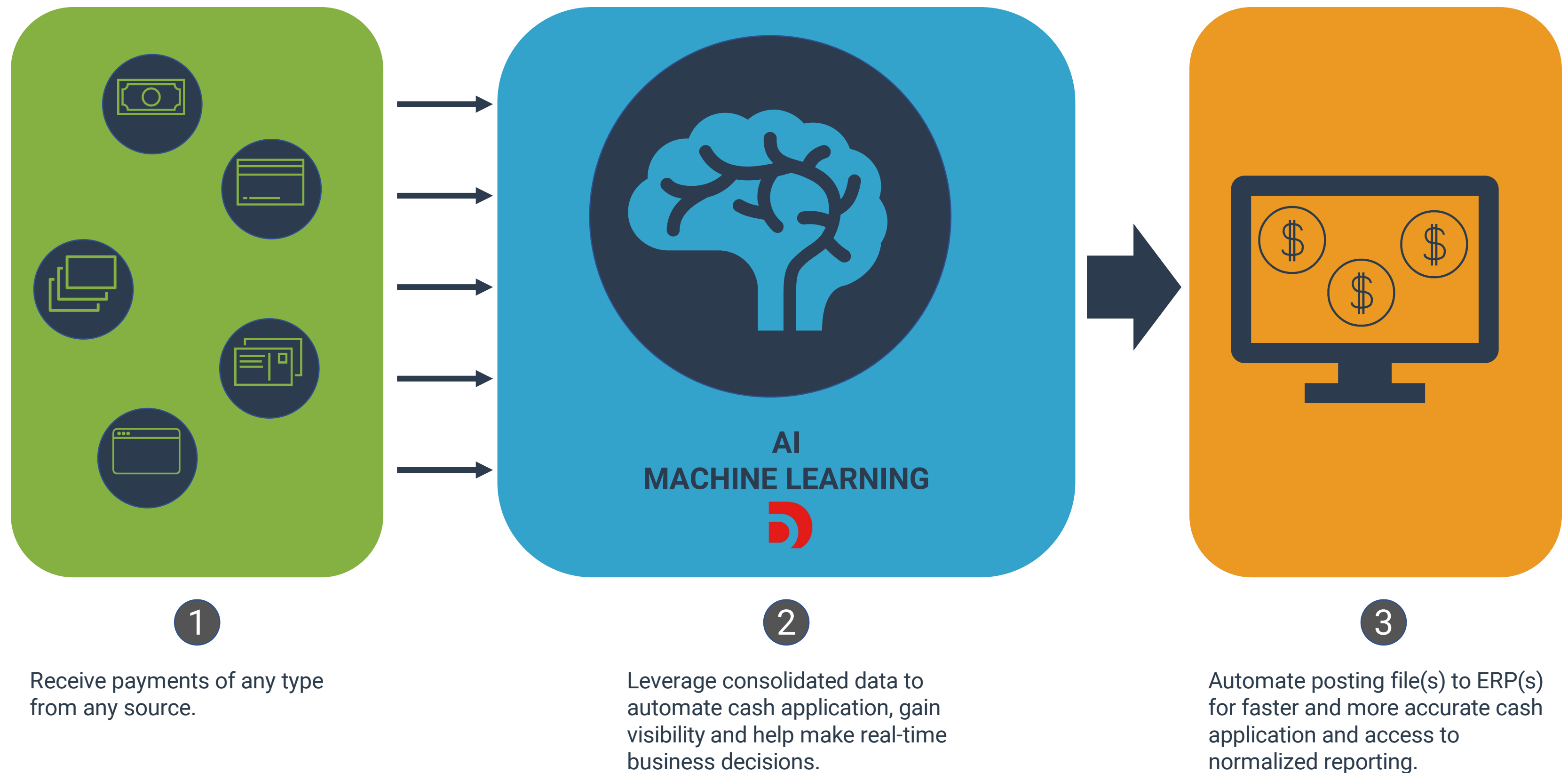
- Adapt to change
- Minimize requirements

Machine Learning – the real solution

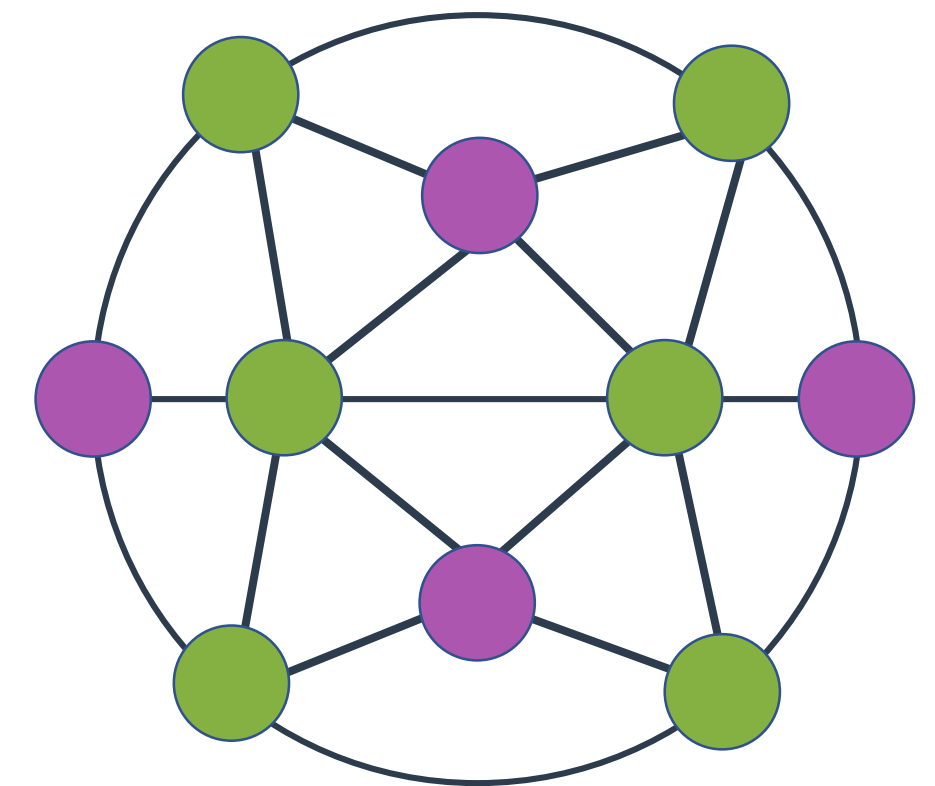
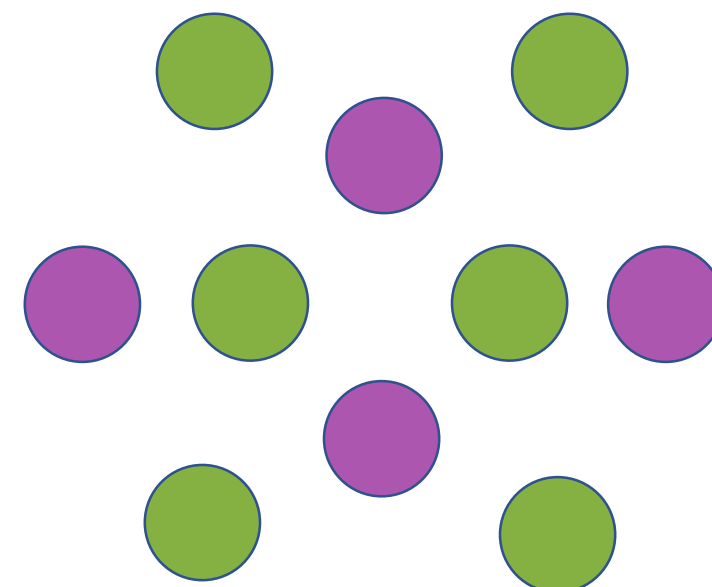
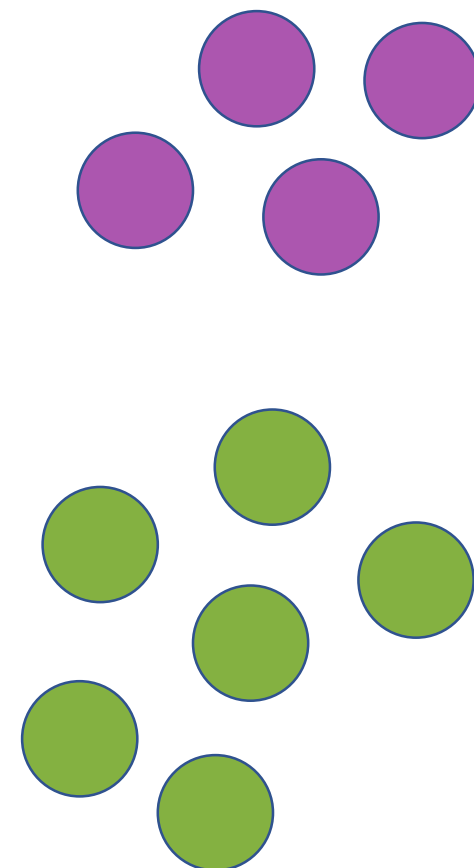
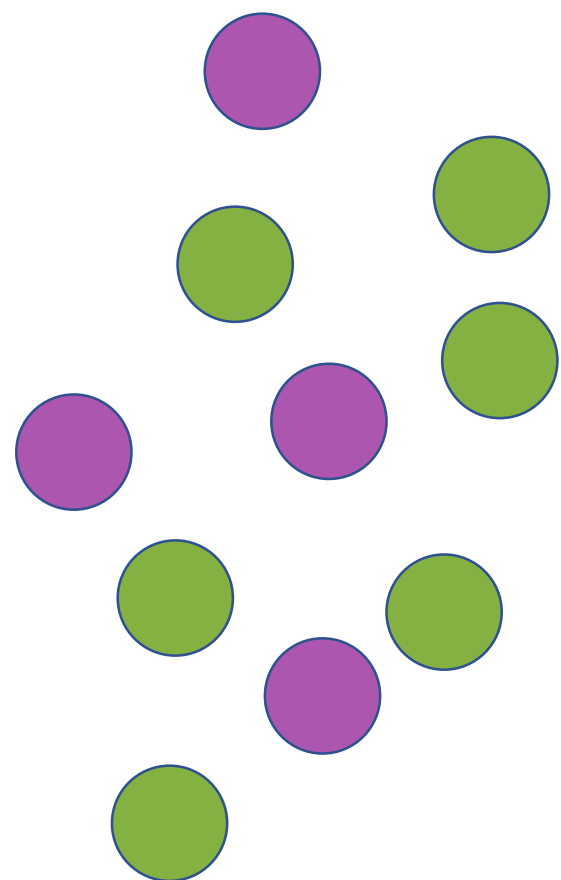
- No roping, zoning, templating



INTEGRATED RECEIVABLES.



ADVANCE ALONG THE RECEIVABLES CONTINUUM.



AD-HOC

- Highly manual
- No formal model(s)
- Reliant on people
- Poor MIS
- Prone to error

STRUCTURED

- Some automation
- Multiple models
- Greater resilience
- Fragmented MIS
- Reliable but not scalable

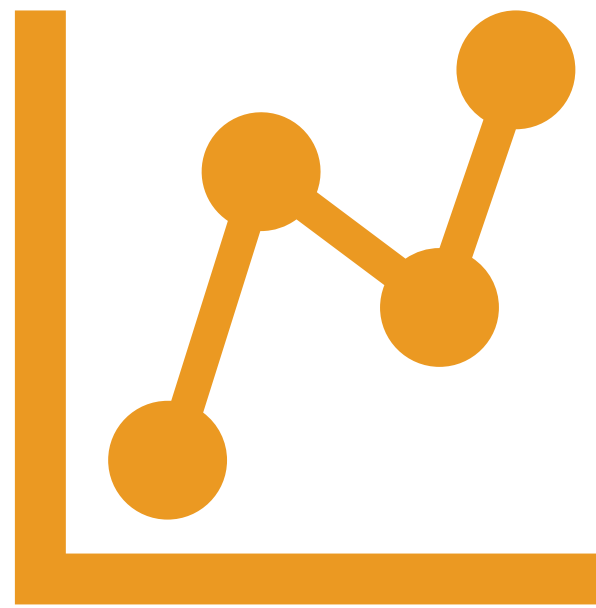
INTEGRATED

- Increasing automation
- Single framework
- Greater resilience & governance
- Integrated MIS
- Clearer opportunities to scale

INTELLIGENT

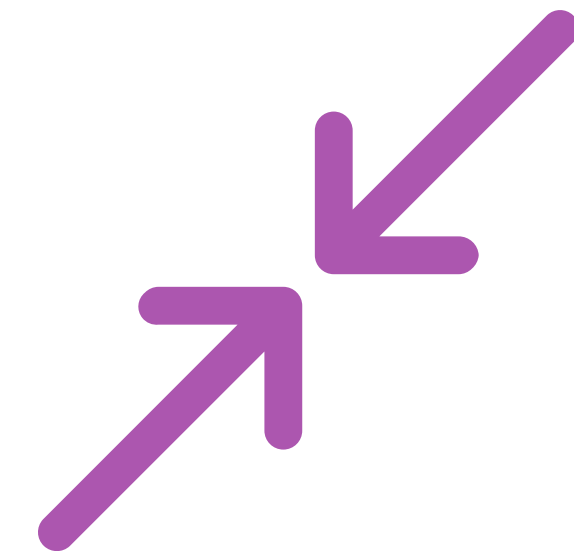
- Automated, including routine decisions
- Extensible, self-learning model
- Self-correcting, self-escalating
- Contextual insights
- Optimized for key tradeoffs

DIRECT A QUICK, SIMPLE IMPLEMENTATION.



Call out what data points streamline your application process.

Minimize the need to change customer behavior.



MONITOR THE IMPACT OF CHANGE.



Take the time to compare your
“before and after.”

CORPORATE CASE STUDY: PROCESS.



Utility company did not accept ACH payment.



Company reviewed current process.



Streamlined data, supported customer requests.

**ZERO NEW
EMPLOYEES
REQUIRED TO BEGIN
OFFERING ACH**

CORPORATE CASE STUDY: HIGH VOLUME.



Hundreds of remittance emails daily.



Millions in unapplied cash, customer frustration.

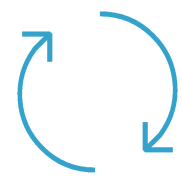


Eliminated contracted workers, reduced 50% of FTE time, >90% accuracy in first test.



FINAL THOUGHTS.

Ideas and points to bring back to the office.



BE UNDISRUPTABLE

Disruption is the new norm – increased adoption of electronic payment methods & payment channels will continue to create new challenges.



MAKE IT HAPPEN

Existing processes are not getting better on their own



IMPROVEMENT IS POSSIBLE

Come together to work smarter, not harder. The time to automate manual processes is now.



MAKE STRATEGIC DECISIONS

The right technology investments can position you for the future.

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

Craig A. Jeffery,
Managing Partner

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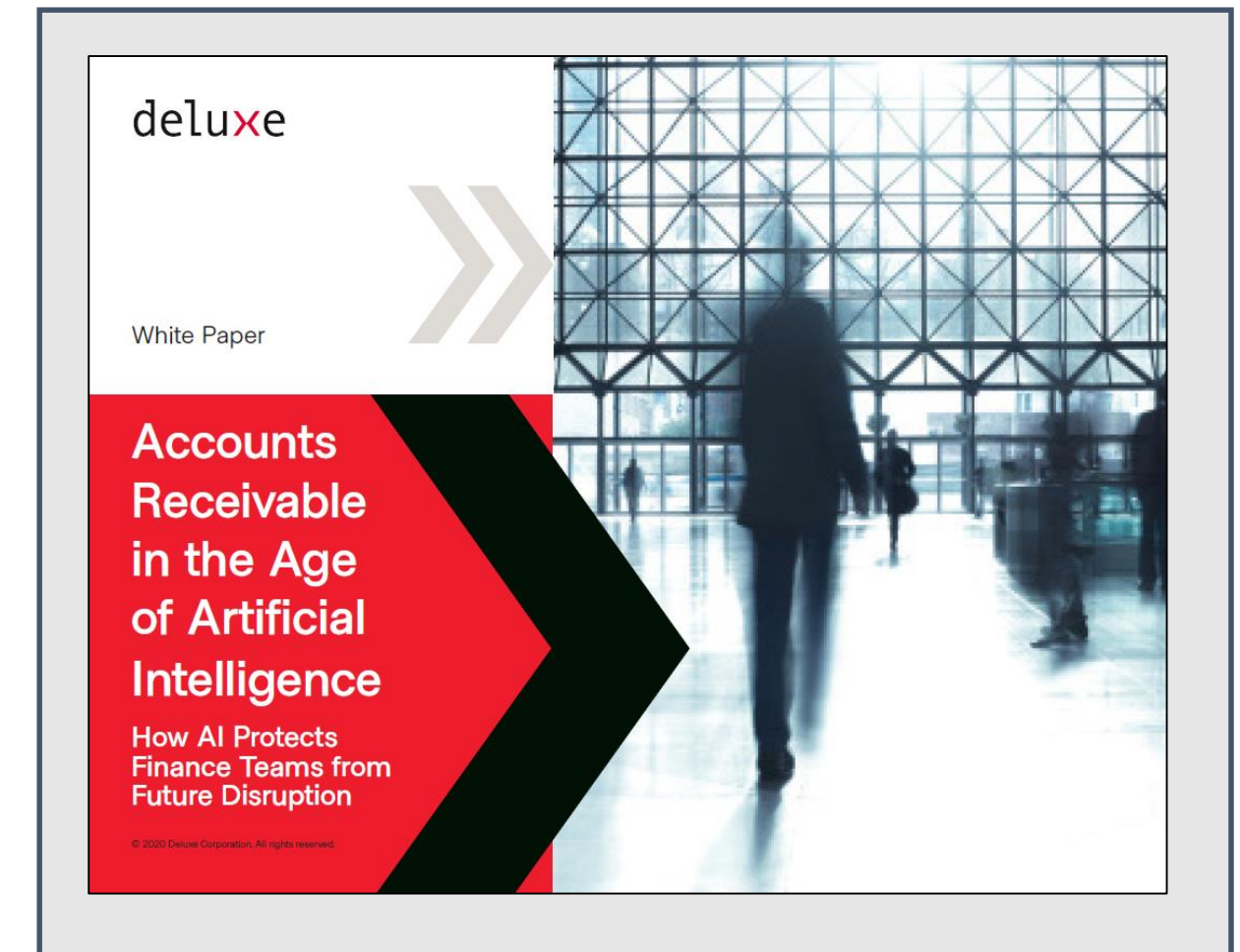
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