



# The Digital Corporate Bank

Land & Expand Strategies: Part 2-Expand

March 2017

Co-Presented By:





# Upcoming Events



**B2B PAYMENTS & WCM**  
*Global Strategies Survey* Available in

- » **Payment Types & Tech**
- » **Working Capital & Liquidity**
- » **Security, Strategy, & Spend**

Corporations & Banks ⓘ  
Multilingual Availability ⓘ  
Chance to Win

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**STRATEGIC TREASURER**  
*Consultants in Treasury*

**Bottomline Technologies** **Bank of America Merrill Lynch**

[2017 B2B Payments & Working Capital Management Survey](#)

**STRATEGIC TREASURER**

**WEBINAR**

**HOW BANKS AND CORPORATES BENEFIT From SWIFT gpi**

**MAR 28**  
**2:00 PM (EST)**

**CIP** Certified Treasury Professional  
**1.2 Credits**

**ECS Fin**

**Craig Jeffery**  
*Managing Partner*  
Strategic Treasurer

**Jacob Aruldas**  
*(CIP)*  
ECS

[How Banks and Corporates Benefit from SWIFT gpi](#)



# Today's Presenters



Craig Jeffery, CCM, FLMI  
*Founder & Managing Partner*  
Strategic Treasurer



Alex Kwiatkowski  
*Sr. Strategist, Banking & Digital Channels*  
Misys



Tom Gregory  
*Sr. Vice President*  
TD Bank, Treasury Management  
Services



## Topics of Discussion



- **Increased Corporate Expectations**
- **The Shifting Corporate Banking Environment**
- **Intersection of Banking Drivers**
- **Expanding: The Role of the Modern Day Bank**



## Increased Corporate Expectations

The increased expectations that have been placed upon corporations, particularly Treasury, have increased the time & effort required to complete all tasks.



**Payment Complexity:** (>50% initiate 10,000+ payments monthly, )



**Risk concerns:** FX/currency, commodity, country, and counterparty risks.



**Account Visibility:** Hundreds/Thousands of accounts across multiple regions.



**Small Size:** Treasury attempts to manage these heightened expectations with 6 or less employees in most circumstances.





## Corporate Need for Technology

- **As corporate responsibilities increase, there is a growing need to adopt technology that automates and streamlines their processes to improve efficiency and reduce costs.**
- **In 2016, 34% of corporates indicated high intent to spend on Bank Account Management, 41% on Treasury, & 27% on Payments Technology within the next year.**





# The Corporate Banking Environment

**As the responsibilities & expectations placed upon corporations grow, so do their needs from the banking sector.**



**Increased control over accounts**



**Efficiency in making payments & viewing statements**



**Easy visibility to accounts, preferably through a visual dashboard & user interface**



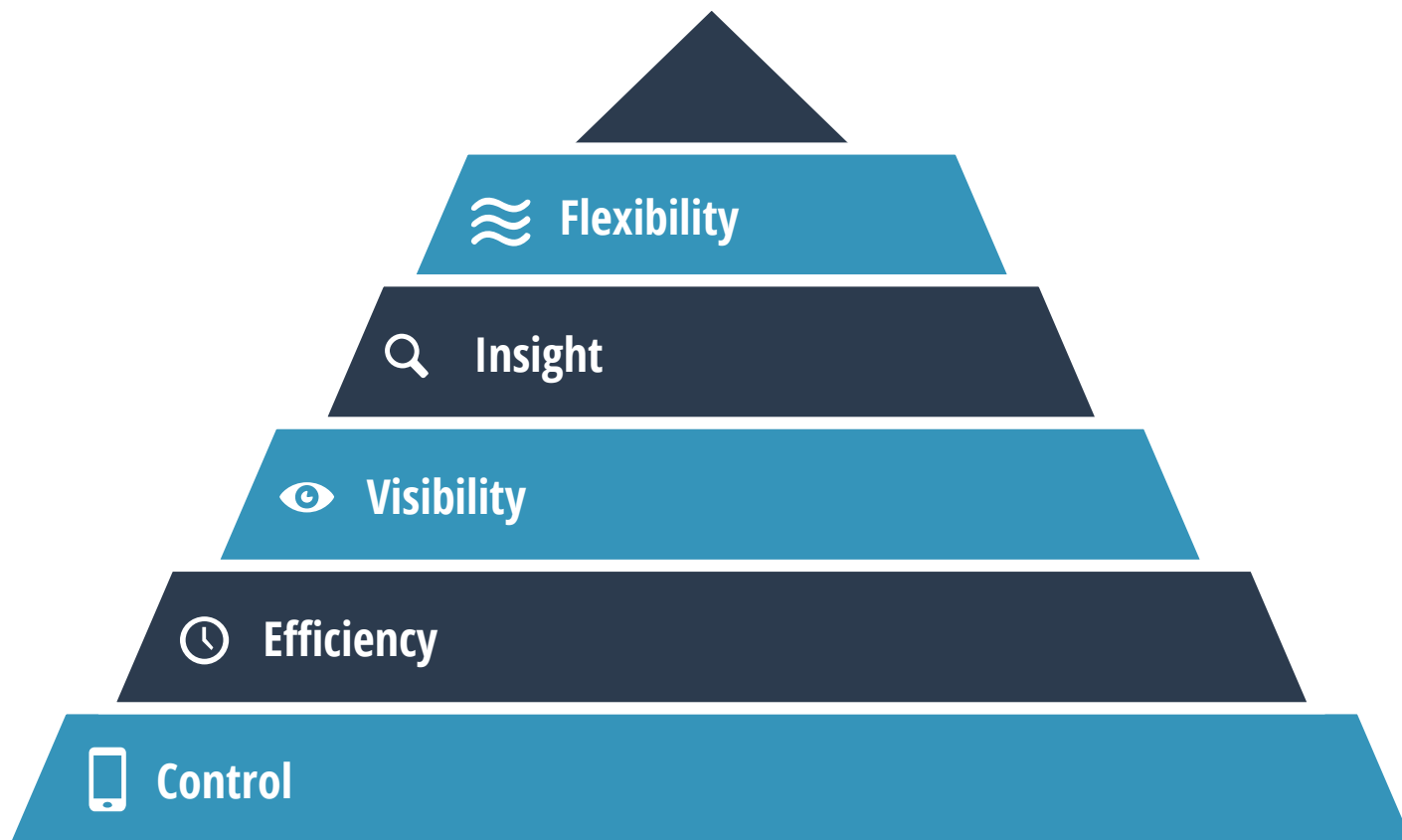
**Insight to recent transactions & activity, including fraud protection & security services.**



**Flexibility with regards to the offering - how it can be accessed, viewed, customized, etc.**



# Corporate Banking Needs







# The New Expectations of Corporate Banking

The banking services and functionalities that corporates require from is increasing. Corporates expect more from their banking partners.





# The Intersection of Banking Drivers

## Top Bank Drivers

 **Stay Ahead of Competition**

 **Increase Revenue**

 **Reduce Costs**

 **Retain Clients**



# What Do Corporate Clients Want?



**Optimize  
Working  
Capital**



**Advise the  
Business**



**Hedging as a  
pressing  
concern**

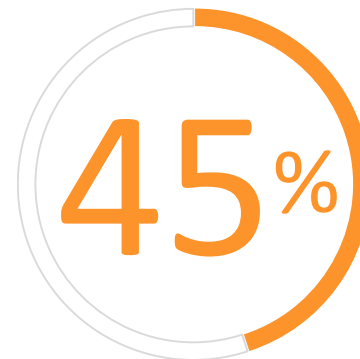
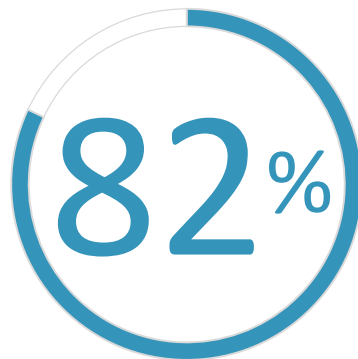


**Renewed  
focus on  
relationship  
banking**

# Operating Successfully within an Ecosystem



# How Are Corporate Banks Coping?





# Factors Impacting Upon Corporate Banks & Customers



**Spiraling cost**

**Loss of revenue**

**Risk hitting profits**

## Complexity

## Digitalization in silos

## Data islands

**Disconnected user experience**

**No single customer view**

**Trapped capital and liquidity**

**Market agility**

**Slow technology adoption**

**Compliance and reporting burden**

**Onboarding inefficiency**

**Product agility**

**Who's your most profitable customer?**



# How Can Corporate Banks Respond?



Navigate the ecosystem



Ease Onboarding Process



Connect the Corporate Bank



Become the Strategic Advisor

# Technology as a Key Enabler

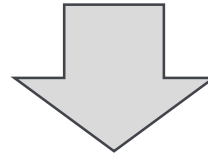


No single view

Siloed

Restricted Operations

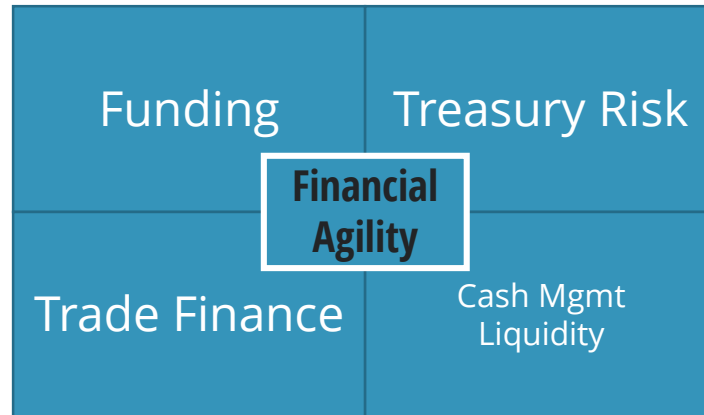
Banks must develop business technology to meet the corporate challenge



Unified customer experience

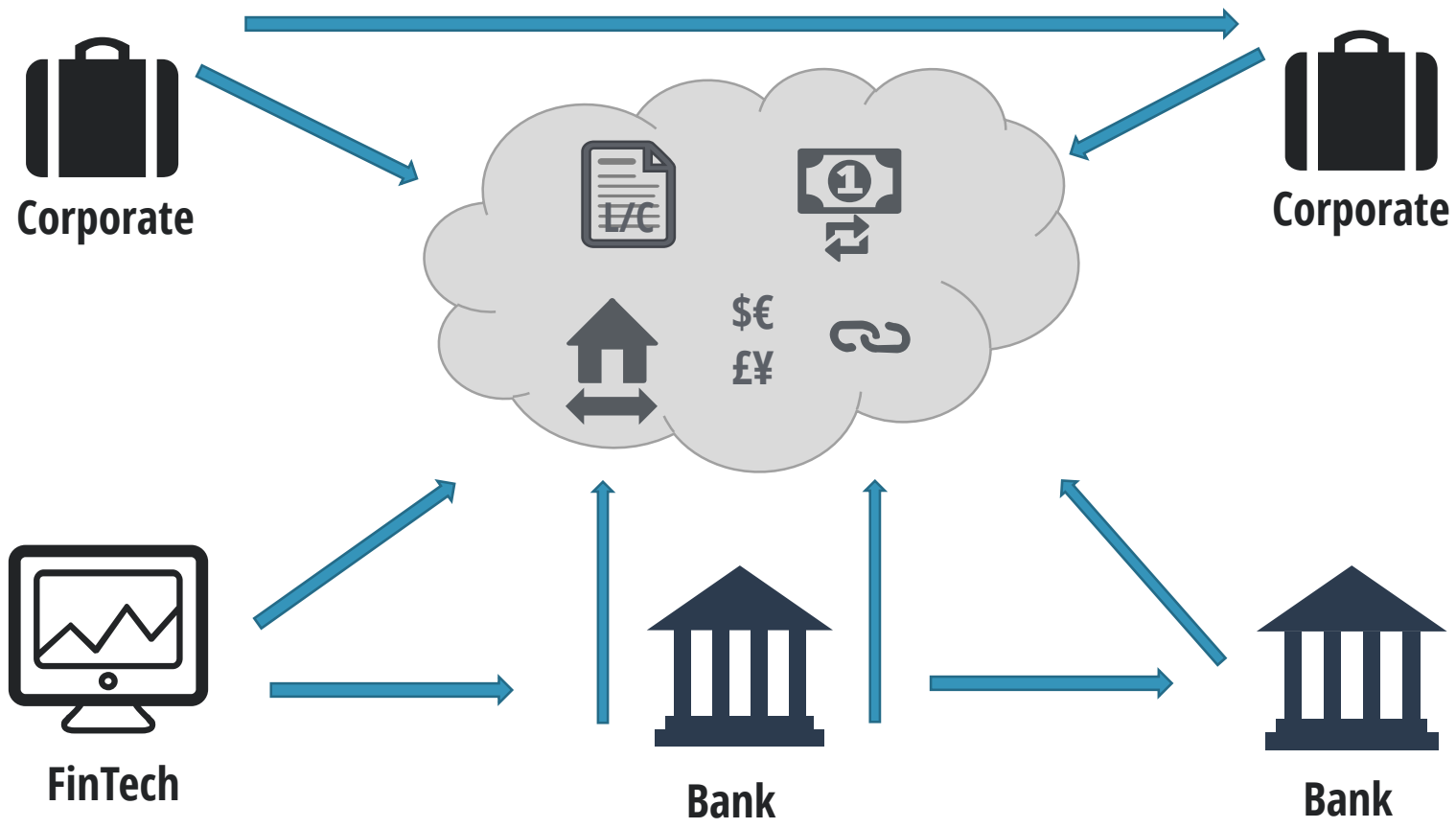
Connected.  
Digitalized.  
Transparent.

Business intelligence for advisory strength





# Killer Corporate Banking Apps



**Problem: Need for operational efficiency**  
**FinTech application: Connected corporate banking**



## The Intersection of Banking Drivers

- ▶ **Banking relationships depend on the ability to identify client needs & build out services**
- ▶ **The digital banking age has amplified the complexity of understanding client needs**
  - Less direct contact with clients**
  - Most interactions occur remotely**
- ▶ **With less interaction, maintaining client relationships is more difficult**

# The Intersection of Bank Drivers



**Banks must alter their business model to meet the digital banking needs of their corporate clients.**



**Omni-Channel Support:** Customer service, onboarding, & other services made available online with remote access.



**Integrated Sales:** Sales should focus on market agility & cross-business opportunities, not individual business lines.



**Ecosystem:** Bank services should be connected through a single platform for increased efficiency & streamlined processes.



**Usability:** Visual & Appealing user interfaces, customization options to enhance user experience



## Expansion: Tech-Enabled Trusted Advisor



- ? What is it?**
- ? What does it look like?**
- ? Where does it start?**
- ? What is next?**



## Expansion: Tech-Enabled Trusted Advisor

**In the digital age, customers need banking but they don't necessarily need banks.**

**To stay relevant, banks must focus on:**



**Stickiness**



**Technology Enabled**



**Trusted Advisor**



**Data Analytics**



## Keeping Clients Up-to-Date



**As technologies & services expand, banks must keep their clients aware of new developments**



**Monthly Updates**



**Training Sessions, Client Meetings**



**Demos**



# About the Speakers



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# About Strategic Treasurer



**Strategic Treasurer** is a consulting firm advising on treasury, financial risk and risk technology issues.

Experience: 30 years – 12 years leading ST - serving corporate, government, education and not-for-profit institutions

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- Financial Risk Management
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