

## **CONDENSED AGENDA: 1-DAY SEMINAR ON BASICS OF CASH MANAGEMENT**

### Cash Management from the corporate perspective

- Objective of Cash Management
- Order-to-Cash cycle and Purchase-to-Pay cycle
- Asset and liability types
- Definition of Working Capital, Working Capital Ratio, Quick Ratio

### Penalties of poor cash management

- Value-dating and float (mail, funds, information)
- Bid-Offer spread
- FX losses or gains
- Sarbanes Oxley Act non-compliance

### Account Services

- Purpose and attributes of a bank accounts
- Setting of interest rates
- Liquidity Reserves, Deposit Insurance and other ancillary costs

### Payment & Collection Operations

- Attributes of all the following operations types...
- C2B operations : Cash, Card, Cheque and retail Direct Debit operations
- B2B operations: Credit Transfer and Business-to-Business Direct Debit operations

### Borrowing

- Bank loans and overdraft
- Money market instruments

### Investment

- Bank liabilities, deposit accounts and certificates of deposit
- Non-bank liabilities
- Safety, liquidity and yield

### Foreign Exchange

- Spot transactions
- Forward transactions
- Linking a spot and forward into a swap
- Exchange-traded instruments

### Electronic Banking

- History and proprietary developments
- Typical domestic functionality