

CONDENSED AGENDA: 1-DAY SEMINAR ON INTERMEDIATE CASH MANAGEMENT

Treasury organisation and functions

- Treasury versus Commercial financial functions
- Organisation, roles and IT applications used by Treasury
- Treasury Centres and In-house Banks and how they deal with business units

Commercial finance organisation and functions

- Organisation, roles and IT applications used to handle Commercial financial functions
- Enterprise Resource Planning systems
- Shared Service Centres, Payment Factories and Payment&Collections Factories
- How these connect to business units and to Treasury

General service requirements

- “Single window” access to banking partners
- Usage of global and regional banks
- Data standard, communications channel & protocol and IT security

Account Services needs

- Domiciliation and currency
- Resident and non-resident accounts
- Mitigation of “lifting fees” and Central Bank statistical reporting

Payment & Collection needs

- Access to both high-value and low-value payment channels
- Construing payments as being resident-to-resident, local currency and domestic
- Difference between cross-border payments and remotely-initiated domestic payments
- Limitation on usage of cross-border payments

Liquidity Management

- Incidence of charges for the usage of the bank’s balance sheet:
 - Liquidity reserves on liabilities
 - Deposit compensation scheme premia on liabilities
 - Capital adequacy on assets
- Tiered interest accounts and Multicurrency accounts
- Notional merging of balances to determine the correct tier for credit interest
- Zero-balancing and Target balancing
- Sweeps that are actually wire transfers
- Interest Enhancement
- Notional Pooling

Electronic Banking

- Limitations on international capabilities of bank-proprietary systems
- Domestic multibank systems – e.g. Multicash
- International monobank systems – e.g. Citibank
- Corporate’s requirement – international monobank system
- SWIFT Corporate Access and other developments supporting a new environment – IBAN, ISO20022