



Banking & Fintech for Treasury and Cash Management Transformation

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Client Advisory Board

Treasury and Trade Solutions

Digital Disruption : Fintech vs Banks – Myth or Reality

A beta bank is a new organisation designed from the bottom up to survive and operate in the world as we know it today.

(Bye Bye Banks, James Haycock, Adaptive Lab)

Investment in fintech has soared in the past decade – from \$1.8 billion in 2010 to \$19 billion in 2015.

(Citigroup Report, April 2016)

Digital Wallets are on the Rise but Consumers still don't see the value.

(Market Force Information, Oct 2016)

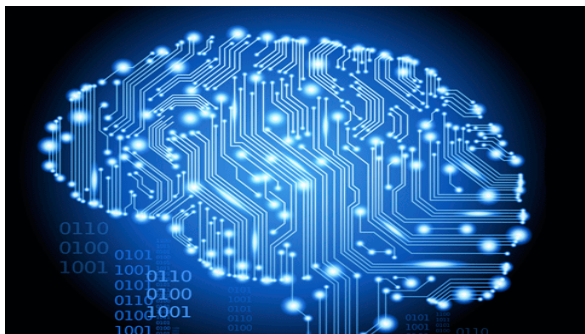
There will be more interfaces between traditional financial service providers and fintech startups—and therefore more cyber vulnerabilities as data crosses those interfaces.

(Forbes, Aug 26, 2016)

Treasurers are familiar with themes which echo well with blockchain: technology, transaction, information, value and security ... blockchain may enter the corporate world through payments, but its largest impact may end up being in another area.

(Jean-Marc Servat, Chairman, EACT, Dec 2015)

Trends Influencing Banking & Fintech



Cloud / Big Data / Analytics



Block Chain / Distributed Ledger



Social / Marketplaces



Mobile Experience



Payment Portals



AI / Robotics

Digital Disruption is Impacting Clients Across all Industries ...

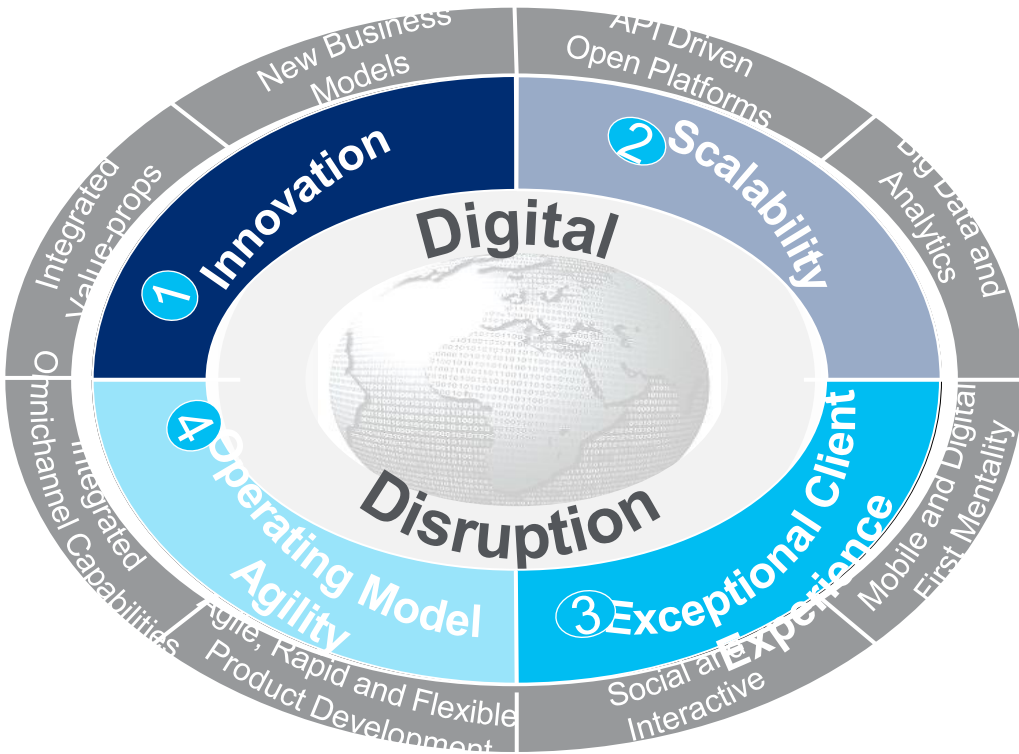


Source: Global Center for Digital Business Transformation, 2015; Image copyright Tagxedo.com

Key Themes :

- Emergence of new business models e.g. Uber, Airbnb, Square are changing the competitive landscape
- Physical and virtual businesses are merging
- Emerging technologies enabling process innovation to address rising consumer expectations e.g. customer retention tools, user experience, blockchain
- Heightened focus on cyber security.
- eCommerce impacting all industries
- Digitization is changing the way employees and companies need to work to surface and execute ideas
- Partnering is critical to seize opportunities in rapidly evolving markets

...Leading to New Priorities for Business Units & Treasury



Treasury Impact

- 1 Working Capital & Risk Management
- 2 Operational Efficiency
- 3 Data Driven Insights & Actions
- 4 Cyber Risks & Controls

Business Units need innovation in Treasury to become Digital Leaders

Breakout Group – Discussion Topics



Views on Fintech Players

- Where could they play a role?
- How do you choose a winner?
- Risks & opportunities



Data / Cloud / Artificial Intelligence

- How are these being considered?
- Examples of initiatives underway



Blockchain

- Relevance for treasury, finance or shared services



eCommerce

- How is this impacting treasury?



Cyber Security

- What steps are being taken?



Role of Banks

- What else should banks be investing in or developing



Governance, Fiduciary/Trust, Legal & Regulatory

- Banks vs Fintech

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