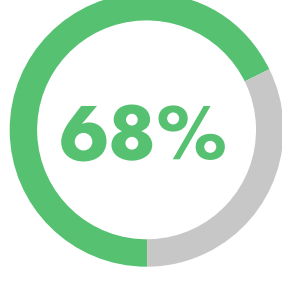
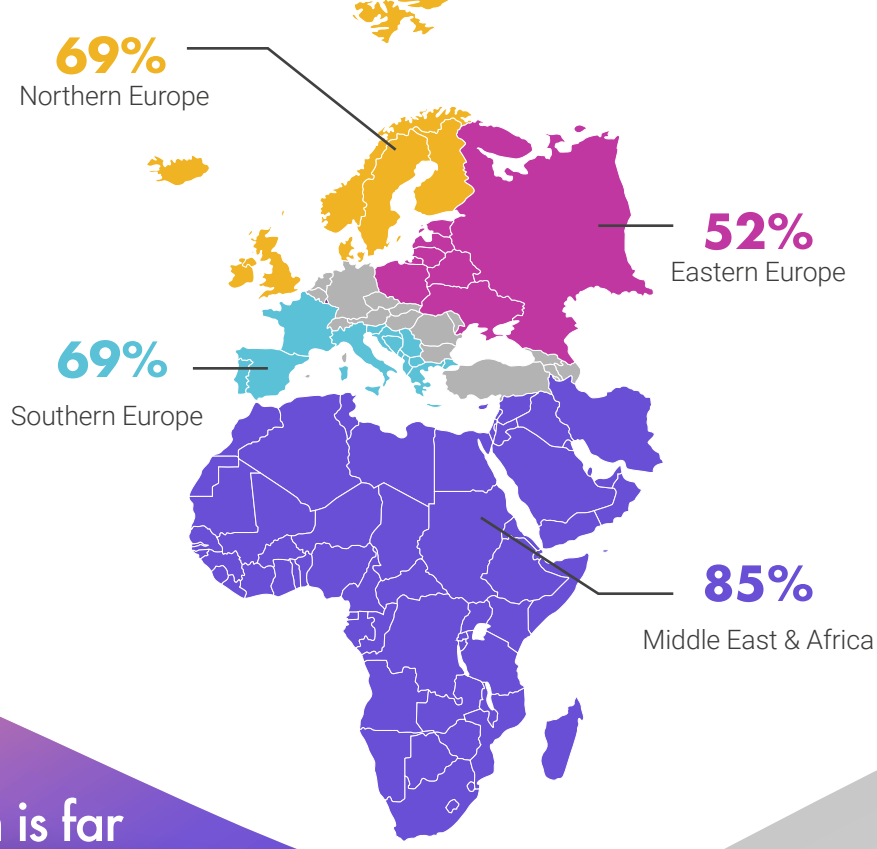


DIGITAL DISRUPTION COMES TO THE CORPORATE TREASURY

The role of the corporate treasurer today is very different to what it once was...



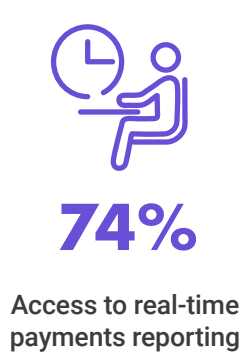
68% of treasurers believe their jobs have become more strategic



...and the transformation is far from over, 67% believe that corporate treasurers will have a seat on the board within the next five years.

TECHNOLOGY IS DRIVING CHANGE IN THE TREASURY

The technologies corporate treasurers say will have the most beneficial impact:



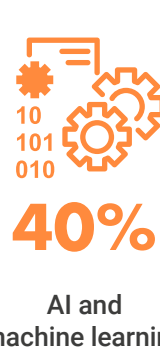
74% Access to real-time payments reporting



66% Cash management technology



58% Risk management learning



40% AI and machine learning



31% Mobile channels



29% Open banking



3% Others

THE PROMISE OF REAL-TIME PAYMENTS

54% believe real-time treasury will replace end of day positions in the next 5 years. 17% say they already have.

The Key Benefits of Real-time Payments:



63%

The ability to make payments more quickly



55%

The ability to receive payments more quickly

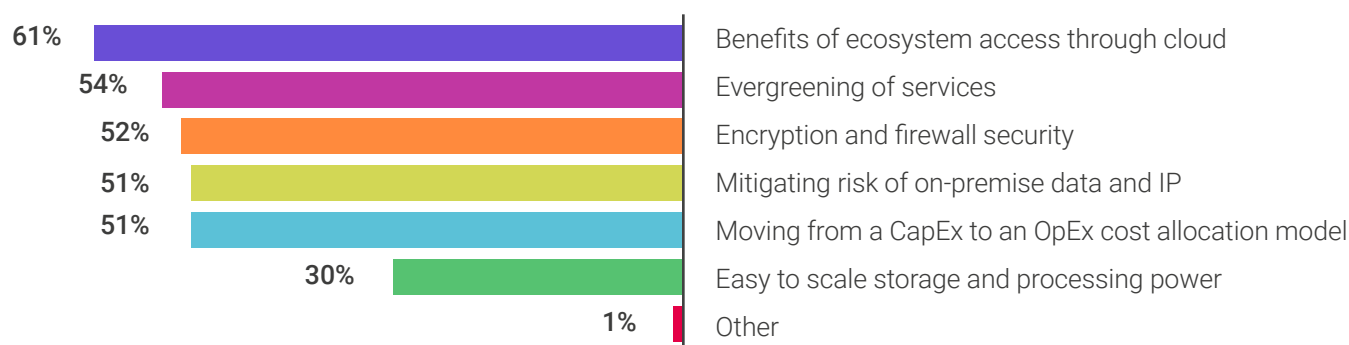


56%

Real time treasury

TODAY'S TREASURERS ARE LOOKING TO THE CLOUD...

Treasurers see the benefits of the cloud as being highly strategic:

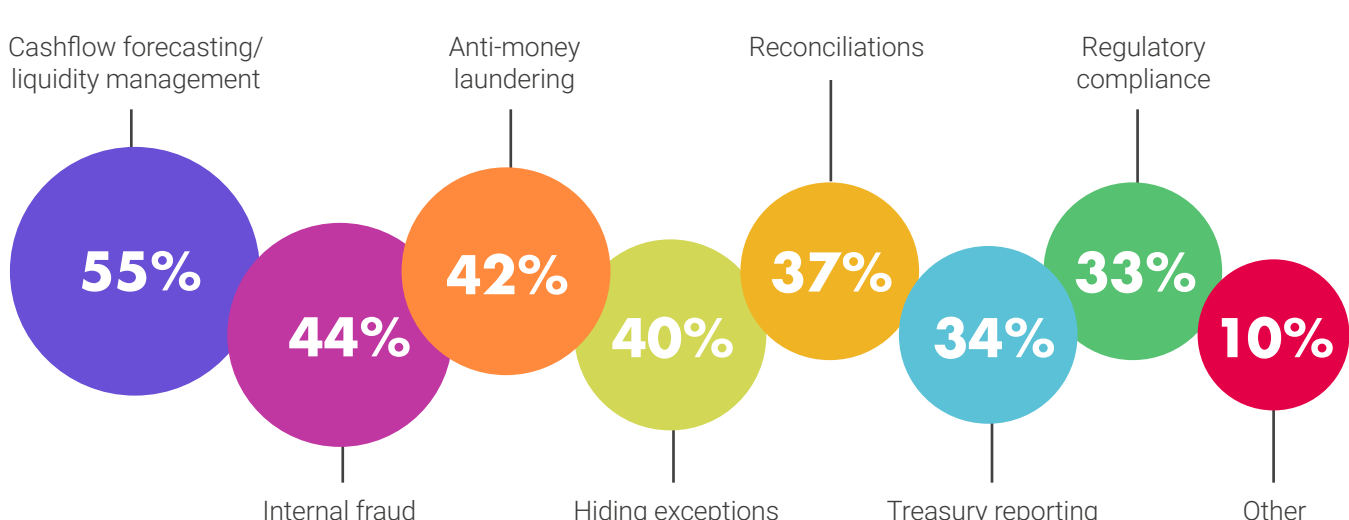


...TO BLOCKCHAIN

- 26% of corporate treasurers are already using blockchain-based cryptocurrency for payments
- 57% would consider using this technology

...AND TO AI AND MACHINE LEARNING

Corporate treasurers see a wide range of applications for AI and machine learning:



THESE PIONEERS ARE LOOKING BEYOND THEIR BANKS FOR TREASURY SERVICES

Corporate treasurers are happy to look to non-bank providers for core treasury services:



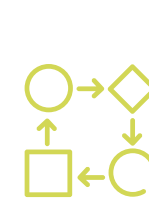
71% Payments



67% FX platform



64% Liquidity pools



56% Trade and supply chain networks

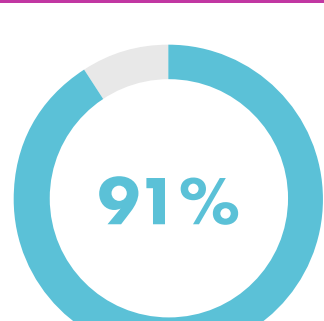


14% None of the above

...BUT THIS NEEDN'T SPELL BAD NEWS FOR BANKS

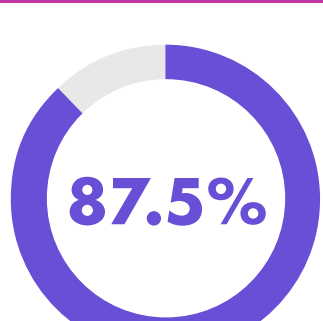
Most treasurers want to consume services through banking platforms and ecosystems that bring together the services of various companies.

The vast majority of treasurers want to use dedicated corporate APIs provided by their banks:



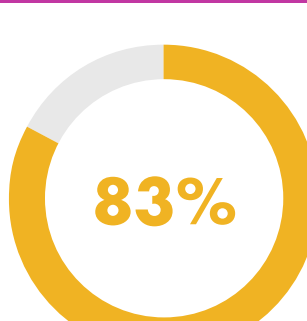
91%

Southern Europe



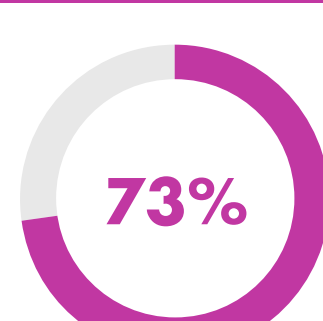
87.5%

Middle East & Africa



83%

North Europe



73%

Eastern Europe

Today's corporate treasurers expect much more from their treasury services. For the full picture, read our report: