



Treasury Technology Services

Financial services risk management

Treasury technology

Critical disruptions to the economy emphasize the need for businesses to adopt measures that will enable them to transform for survival. In this context, we see the Treasury technology challenge as an opportunity to deploy creative solutions that deliver scalable and efficient Treasury processes.

We recognize that every business is different. How your treasury function is set up and performs varies depending on the financial and risk profile of your business, as well as the size, sector and international reach of your organization.

Our web-based *“Treasury Analytics Platform”* allows organizations to assess areas of improvements, optimize costs, monitor key performance indicators, benchmark against peers and automate manual workflows to streamline their treasury and risk management processes.

Our approach and technology, combined with our broad client base and reach, enable us to compare your treasury against companies of similar size, complexity, industry and geography. This helps us to assess how you are different, and the benefits of these differences, so we can identify and develop further opportunities to drive value for your organization.

Easy to use: This tool has a simple, intuitive approach for management across 6 treasury functions. The output from the tool offers comprehensive insight into your treasury set-up, objectives and performance.



Why implement EY's Treasury Analytics Platform?

It brings our treasury expertise and technology skills to life, enabling Organizations optimize costs, transform processes and enhance their technology landscape for treasury



Digitally reimagined treasury

Single platform for CFOs, treasurers and end users for all daily operations & treasury management requirements



Improving Treasury ROI by implementing global leading practices

Combination of advisory and technology platform implementation helping Organizations realize time efficiency of 30%-40%, cost optimization of 20%-25% in addition to other benefits



Business continuity and remote connectivity for treasury

Web based portal and automated workflows for Organizations to assimilate data and derive intelligent insights across geographies and time zones



Data aggregation and standardization across systems

Solution can be leveraged for standardization of data across ERP, TMS, third party market sources, etc.



Single data lake for data aggregation and storage

Process automation for Organizations with manual treasury operations, by setting up standardized data lake as part of solution implementation



Enhanced decision support capabilities

Enhanced decision support capabilities using library of pre-configured standard dashboards and customization capabilities as per Organization's specific requirements



Accessibility across devices

Ability to configure access across devices, enabling on the go access for CFOs and treasurers



Implementation of machine learning and other new age technologies

Leveraging latest technologies like RPA and chat bots for intelligent treasury management



Elements of the solution toolkit

To bring transformation to life in Treasury, it is useful to examine the Treasury operating model and consider how each function of Treasury would be impacted. In this context our tool is divided into 4 core modules and 2 special services modules. Each module has a suite of "standard offerings" and some advanced features in the "pro offering". Depending on your module selection and features selection, a price point is established.

The advisory offering component is EY's proprietary information that will be shared with the client and additional assistance will be provided for optimisation and transformation.

Module	Standard features	Pro features (Standard + additional features)	Advisory offering	
Core modules	Cash and liquidity management	<ol style="list-style-type: none"> 1. Cashflow forecasting 2. Bank statement integration 3. Bank balance monitor 4. Variance analysis 	<ol style="list-style-type: none"> 1. Predictive cash flow forecasting 2. Cash flow at risk 3. Cash pooling interest analysis (basis regulations) 	<ol style="list-style-type: none"> 1. Rationalisation of bank accounts 2. Structuring of cash pool framework 3. Enhancement of cash forecasting model including improved efficiency in collections
	Debt management	<ol style="list-style-type: none"> 1. Debt data entry module 2. Debt product profiling 3. Debt cost monitor 4. Debt limit monitoring 5. Debt facility utilization pattern 6. Weighted average cost of borrowing 	<ol style="list-style-type: none"> 1. Debt instrument outstanding 2. Financing/ factoring against debt instruments 3. Counterparty scorecard 4. Banking scorecard 5. Quantitative and financial covenant monitoring 	<ol style="list-style-type: none"> 1. Analysis of debt portfolio to identify optimum product mix 2. Assist implementation of cost optimisation opportunities through alternative financing channels and new banking relationships/ products, etc.
	Currency risk management	<ol style="list-style-type: none"> 1. Hedge exposure transaction entry 2. Exposure aggregation (Cash flow and Balance sheet exposures) 3. Net & gross exposure analysis 4. Forecast variance analysis 5. Hedge portfolio analysis 6. FX portfolio gain/loss monitor 	<ol style="list-style-type: none"> 1. VAR modelling and simulation 2. Volatility vs. cost of hedging analysis 3. Advanced performance analysis (EBITDA sensitivity, net effective settlement rate analysis) 	<ol style="list-style-type: none"> 1. Optimisation of FX risk management strategy, policy, processes 2. Optimisation of cost of hedging 3. Enhancement of MIS reporting framework for decision support
	Investment management	<ol style="list-style-type: none"> 1. Investment transaction capture 2. Pre-deal analysis engine 3. Limit monitoring 4. Portfolio risk monitoring- credit, liquidity and market risk 5. Portfolio return monitoring- realized and unrealized 	<ol style="list-style-type: none"> 1. Performance benchmark (market and/or custom benchmarks) 2. Direct/indirect exposure profiling (sector, asset class, counterparty) 3. Portfolio maturity pattern 	<ol style="list-style-type: none"> 1. Optimisation of Investment management strategy, policy, processes 2. Analysis of investment portfolio to identify optimum product mix in accordance with investment policy 3. In-house risk management framework setup



The below add-on modules are special service offerings

Module	Features	Advisory offering
<p>Bank Cost optimization</p>	<ol style="list-style-type: none"> 1. Digital and cash collection cost 2. Trade and transaction costs 3. Bank wallet share 4. Bank fee and MPR reconciliation 5. Internal benchmarking 	<ol style="list-style-type: none"> 1. Analysis and benchmarking digital and cash collection cost for improved insights into B2C costs 2. Analysis of trade and transaction costs to identify B2B optimisation opportunities 3. Assistance with implementation of cost optimization opportunities 4. Realignment of collection and payments banking services
<p>Risk analytics</p>	<ol style="list-style-type: none"> 1. Continuous control monitoring of Treasury controls 2. Treasury policy compliance monitor 3. Automation of ICFR controls 4. Early warning indicators 	<ol style="list-style-type: none"> 1. Review treasury operations to identify potential incidences of risk and adequacy of existing control framework 2. Enhance treasury control definition for improved risk coverage 3. Define and enhance KRI definition for document ownership and reporting frequency



Features and functionalities of Treasury Analytics Platform offering

Our solutions can be implemented in any one of the three models: On cloud, on premise or as a managed services set-up. The features and key considerations for the models are mentioned below.

Integration capabilities	Web interface data entry	<ul style="list-style-type: none"> ▶ <i>Our tool can integrate seamlessly with internal and external systems and sources</i> ▶ <i>It can read multiple file formats like excel, csv</i> ▶ <i>Integration of TMS and ERP is not offered in the bank cost optimisation module</i>
	Web interface key insights	
	Integration with ERP and TMS	
	Bank statement integration	
	Integration with market data	

<ul style="list-style-type: none"> ▶ <i>Our tool seamlessly automates workflows such as maker-checker controls and enables tracking of changes made on the system</i> ▶ <i>Access is available of multiple devices such as phone, laptops and iPad</i> 	Workflow based approvals	Key features
	Alerts and notifications	
	Interactive insights	
	Early warning indicators	
	Access on handheld devices	

Implementation support	IT alignment and architecture finalization	<ul style="list-style-type: none"> ▶ <i>The standard offering allows upto 4 user trainings, pro allows upto 5 and the add on modules upto 2</i> ▶ <i>UAT and post implementation support is offered to ensure seamless change management</i>
	User trainings	
	User manual	
	UAT support and go-live	

<ul style="list-style-type: none"> ▶ <i>Our implementation approach can be availed in one of the three models: cloud, on premise and managed services.</i> ▶ <i>The managed services option allows the client to share data with EY on secured serves and we at EY run the analysis for you</i> 	Cloud	Deployment type
	On-premise	
	Managed services	



Technology stack for EY's Treasury Analytics Platform

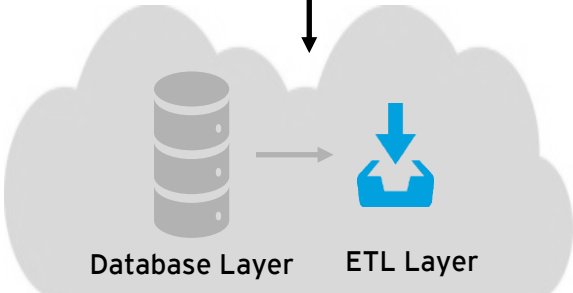
Data entry

Data can be any input file from market data, source data or manual input file



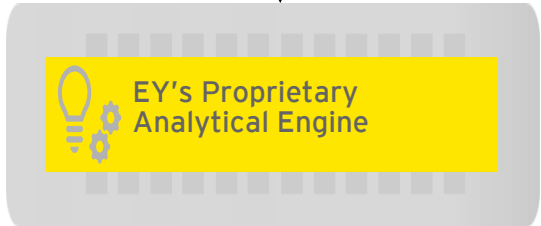
Data Storage

Transforms source system data to meaningful relational databases



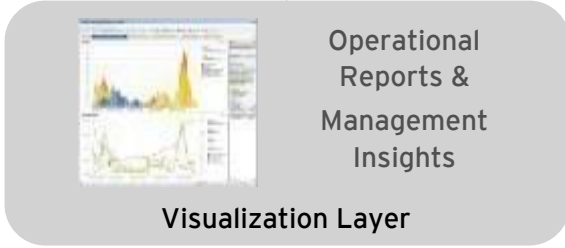
Data Analysis

Apply analytical models on data to create meaningful insights



Reporting

Generate dynamic graphical insights for strengthened decision making





Key client case studies

Client story #1 - Leading consumer products Company with operations across 24 countries

Business challenge:

- Manual/ excel driven data management leading to delayed management reporting and weak oversight over group treasury operations
- Manual aggregation of daily bank statements for developing group wide liquidity positions
- Manual aggregation of data across data sources multiple ERPs, market information sources, etc.

Key features of solution deployed:

- Web based utility deployed for treasury data recording, validation, reconciliation and reporting
- Aggregation of 7+ data sources including ERP, broker sheets, market information sources, integration of 100+ bank accounts into a datalake
- Automation of 65+ KPIs across investments, forex, bill discounting and liquidity management with chatbot functionality across functional areas

Client story #2- Leading visa services provider headquartered in Dubai

Business challenge:

- Lack of visibility over group treasury operations panning over 39 entities due to manual data management
- Delayed generation of exposure forecast and high degrees of forecast variance
- Lack of audit trail and availability of historical data for management analysis

Key features of solution deployed:

- Implementation of standardized database for aggregation and validation of group wide exposure forecast
- Deployment of risk quantification tools including Value of Risk (VaR) and EBITA sensitivity analysis
- Implementation of exposure forecasting variance monitoring framework
- Development and deployment of management reporting dashboards covering over 25+ KPIs

Client story #3- Leading business conglomerate with businesses across telecom, hydrocarbon and retail segments

Business challenge:

- Manual review and capture of banking transaction costs covering trade finance, retail and digital collections
- Limited oversight over banking costs paid by group companies for similar services
- Lack of standardized framework for comparison of charges levied versus charges agreed with the banks/ counterparties

Key features of solution deployed:

- Designed framework for recording, reconciliation and benchmarking of banking transaction costs across covering trade finance aspects
- Designed utility for recording, reconciliation and benchmarking of MPR statements for retail and digital collection costs
- Provided assistance in aggregating banking transaction costs across platforms into a centralized datalake
- Provided reporting framework for over 25+ KPIs for monitoring and benchmarking banking costs



Why EY

The Ernst & Young LLP, Financial Services Risk Management comprises professionals with a global reach and experience in treasury and cash management activities, covering domains such as operations, technology, risk and compliance, analytics and data.

Our team members have prior industry experience in treasury and are well versed in the latest technological developments within treasury services.

We support EY clients with innovative ideas, bringing multidisciplinary teams to address substantial business and operational challenges. Through the combination of professionals with deep industry and market knowledge, an exceptional focus on execution, and supporting tools and methods, the EY organization brings perspectives and approaches that provide EY clients with strategic and tactical advantages in a changing market.

We have experience assisting financial institutions in defining and implementing complex operating models, managing large transformational programs from planning through execution and identifying opportunities to leverage leading-class technologies to improve operational efficiencies.

Our suite of services has helped leading financial institutions develop and implement broad treasury systems, and we have built accelerators that can be customized to the needs of EY clients



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