



Technology Tools for Treasury

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AllianceData™




elire
Choose Success

About SWIFT

Industry owned, not-for-profit, financial services utility



Co-operative
organization serving
the financial
industry

Provider of
highly secure
financial messaging
services

Financial
standardization
organization

10,000 + CUSTOMERS SPREAD OVER 212 COUNTRIES

OVER 20 MILLION MESSAGES/DAY
99.999 % AVAILABILITY



SWIFT for Corporates



About Alliance Data Systems, Inc.

Industry leader in Retail Financial Services



❖ 135 Retail Programs

❖ S&P 500

❖ 18 year history

- Publicly traded global provider of loyalty and marketing solutions, such as private label credit cards, loyalty programs and direct marketing
- Marketing services are derived from the capture and analysis of transaction-rich data
- Alliance Data grabbed the #1 spot in this year's Dallas Morning News' Top 100 Places to Work list



SWIFT for Corporates



About Our Project...

Global Infrastructure for Future Growth...



AllianceDataSM

❖ **Intraday Liquidity
via Automated Global
Cash Positioning**

❖ **75% STP of Bank
Reconciliation Items**

❖ **STP of Global AP
Vendor Pmts & TR
Funding Flows in
Central Factory**

- Phase 1 – Domestic Bank Reporting, EDI Payments, and Bank Reconciliation
- Phase 2 – Deal Management for Bank Facility, Investments, and Conduit with STP Payments
- Phase 3 – Global Bank Reporting and ISO20022 Payments STP with SWIFTREF Bank/IBAN Directories
- Regions--US, Canada, EMEA, APAC (including SEPA)



SWIFT for Corporates



About Elire...

Industry leader in ERP Treasury Implementations



❖ 150 clients

❖ Many in Fortune 100

❖ 10 year history



- Partners with 20 years of experience in the finance and technology
- We guide our clients to *Choose Success* by implementing, integrating, and upgrading software in the areas of ...
- Treasury/Financial Services, Supply Chain, HCM, and Advanced Technology
- Provide *Strategic Roadmap* guidance and design for many clients



SWIFT for Corporates



Treasury Management

Leading Business Trends



- Increased **globalization**



- Move toward **centralized** operations
- High **complexity** of financial instruments



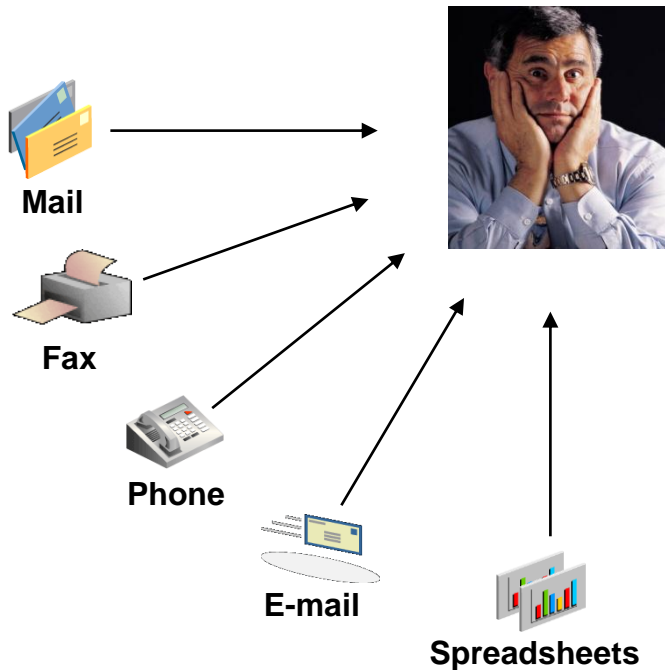
- Heightened **regulation**



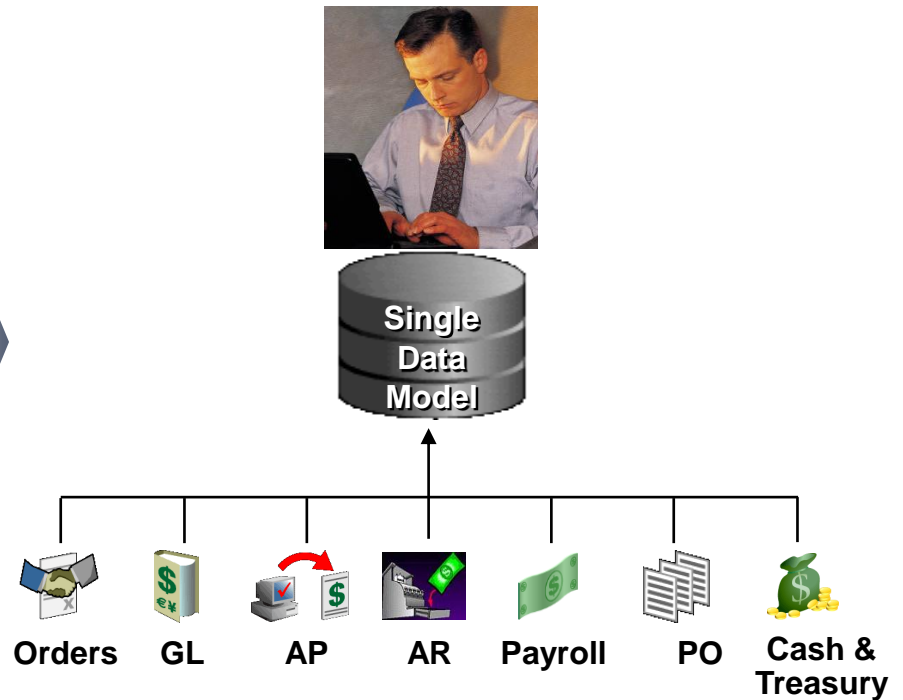
Treasury Best Practices

"Single Source of Truth"

Disparate Sources of Information



Single Source of Truth with TMS Workstation

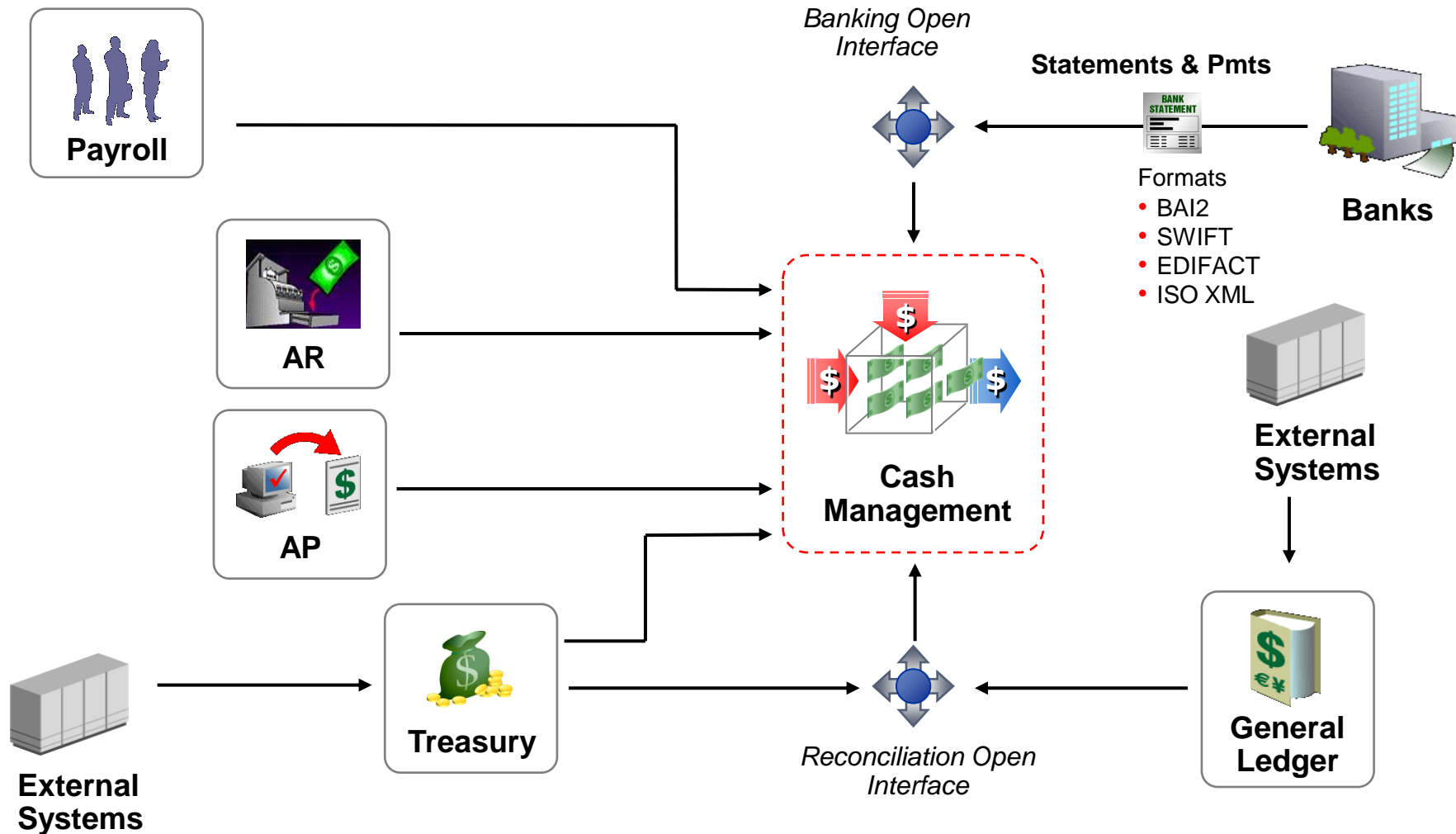


Recent study ... 95% of spreadsheet models were found to contain major errors...and 59% were judged to be of poor design



Treasury Best Practices

"Seamless & Timely Reconciliation"



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Treasury Management

Process Improvement Opportunities

Limited Cash Visibility



Global Cash Visibility

Country Perspective



Centralized Cash Control

No Global System



Centralized TMS

Inefficient Banking



Standardized BAM/eBAM

Manual Spreadsheets



Cloud-Based Online

Manual Payments



Straight-thru-Processing

Manual Proof-of-Cash



Automated Reconciliation



Treasury Evolution

From Reactive Record Keeping to Proactive Risk Management

Building Blocks

Cash
Management

Liquidity
Management

Risk
Management

Full Visibility of Underlying Data

Efficient and Automated flow of information inside and with external parties

Standardize level of technical functionality and support in all locations

Access to accurate, timely and transparent information



SWIFT for Corporates



SWIFT for Corporates Evolution



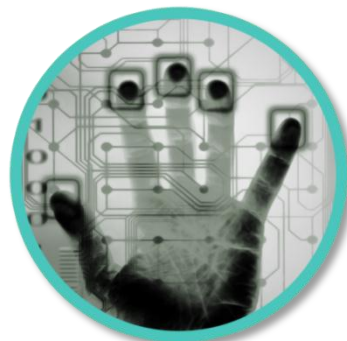
Secure financial connectivity

Payments
Cash Management
Foreign Exchange
Multi Asset Class
Matching
Trade Finance
Supply Chain Finance
Regulatory Requirements
eStatements
eBAM



Trouble-free payments and SEPA compliance

Reference Data
Global Industry
Standards
Implementation
Guidelines
Fast Onboarding



Identity and mandate management

Personal PKI
Certificates
User Entitlements
Traceability
Single Sign-on



Certainty and efficiency in the supply chain

Payment Assurance
Faster Payments
Pre-shipment Finance
Post-shipment Finance
A/R Reconciliation



Treasury Evolution

Enabled by SWIFT for Corporates



Corporate

BIC YOURBIC8

FX..Matching..Trade Finance..eBAM

Payments

Cash Statements



SWIFT
Network
Access



MT and ISO 20022



Cash
Management

YOURBIC8



YOURBIC8



YOURBIC8



SWIFT for Corporates



Secure financial connectivity

Multiple Industry Standards across your various business flows*

Business area	Description	Standards Examples
Payments	High-value & bulk payments	MT 101 ISO 20022 pain EDI820, NACHA
Cash Management	Intraday and end-of-day statements	MT 9xx, BAI ISO 20022 camt
Foreign exchange	Deal confirmations	MT 3xx
Multi Asset Class Matching	FX/MM, Derivatives, Commodities, Securities	Matching on Accord & Affirmations MT 3xx, MT 5xx, MT 6xx
Trade Finance	Letters of Credit, Demand Guarantees	MT 798 ISO 20022 tsrv
Supply Chain Finance	<ul style="list-style-type: none">▪ BPO based services (risk mitigation, pre/post-shipment financing, faster payment)▪ Approved payables financing (proprietary)	ISO 20022 tsmt on Trade Services Utility All file formats
Regulatory requirements	Trade reporting, clearing and collateral management (EMIR/Dodd-Frank)	MT 300 All file formats
eStatements	Electronic end-of-period statements	All file formats e.g. PDF
eBAM	Account (opening, closing) and mandate management (signatories, user entitlements)	ISO 20022 acmt All file formats e.g. PDF, ...

*Non-exhaustive list of business flows

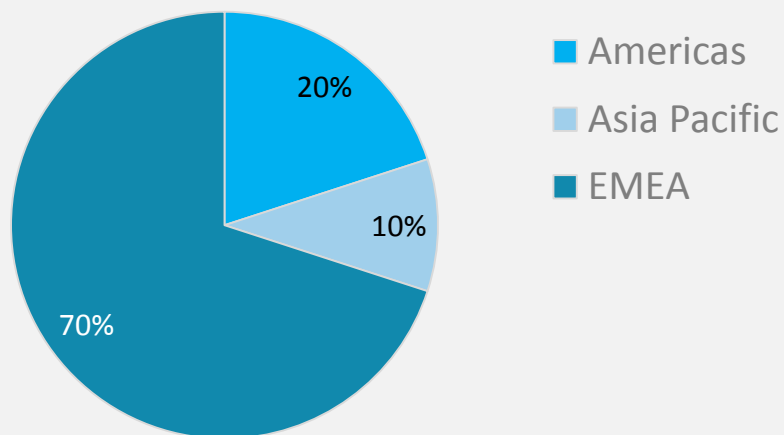


Corporate Adoption — Q1'2014

New Corporate groups: 45 (55% vs. Q1 2013) ▲

Traffic (FIN 31% ▲ FileAct 49% ▲ Q1 2014 vs. Q1 2013)

Corporate adoption (BIC8)



Bank adoption

1,720 banks (BIC8)
offering corporate connectivity

47 banking groups certified ▲

- 573 banks (BIC8)
- 120 countries

3SKey: 38 banking groups ▲

BPO: 56 banking groups ▲

FORTUNE Global 500

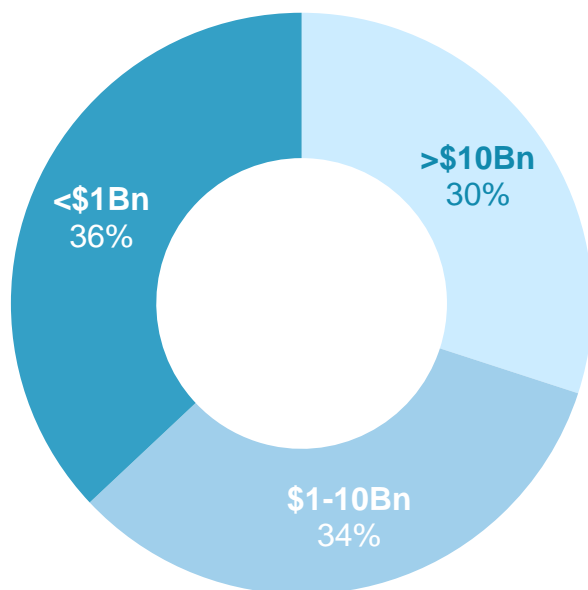
42% On SWIFT ▲



Corporate connectivity

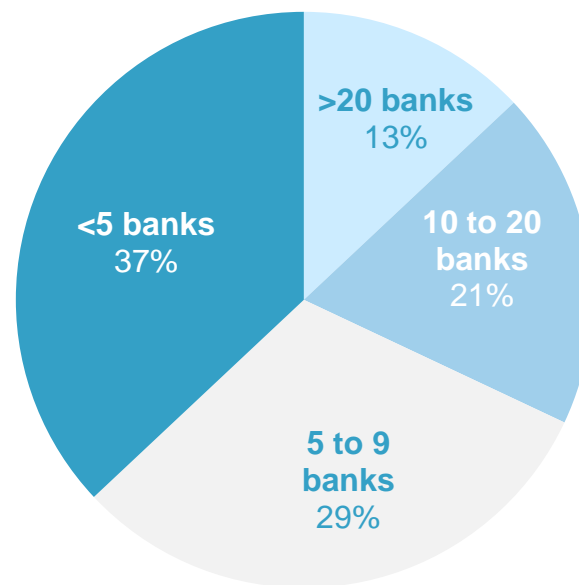
Per corporate turnover & banking partners

64% of SWIFT-connected corporates have a turnover >\$1Bn



Corporates by
annual turnover (USD)

63% of SWIFT-connected corporates deal with 5 banks or more



Corporates by
number of banking partners



Questions and Contacts

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