

# Reval® Treasury Services for Financial Institutions

February 5<sup>th</sup>, 2015



# Reval Expertise and Global Reach



## Reval Treasury Services for Financial Institutions (Reval TS):

Reval corporate treasury solutions are designed to enable banks to forge stronger, more strategic relationships with corporates and provide a competitive advantage in an already highly serviced market.

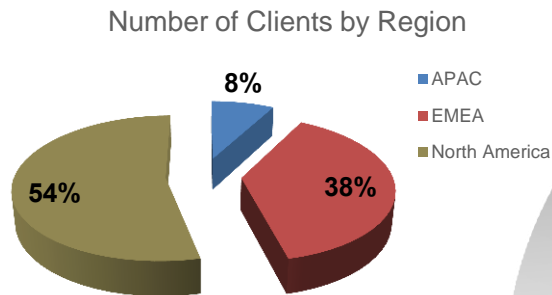
Leading financial institutions partner with Reval to leverage over 40 years of expertise in working with Fortune 600 corporations to deliver innovative and sophisticated treasury technology to the market.

By seamlessly integrating Reval's Treasury Services capabilities for liquidity management and global cash pooling with their corporate banking solutions, banks can address the increasingly complex needs of their clients quickly and expertly.

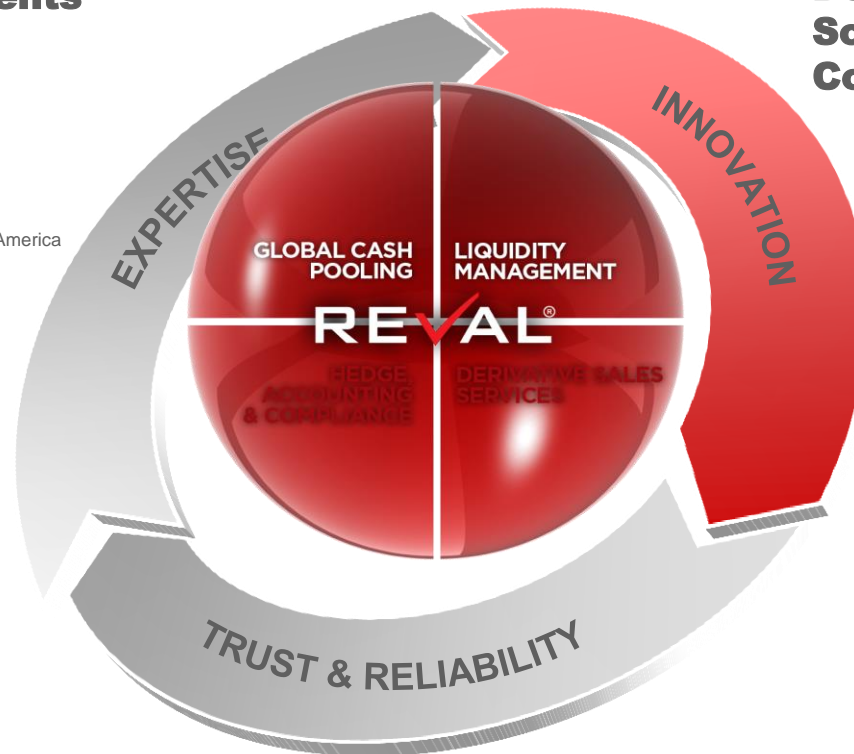
# Reval Strategic Partnership

## Expertise, Trust & Reliability, Innovation

### Serving 600+ Global Clients



### Delivering Innovative Solutions to Global Corporations and Banks



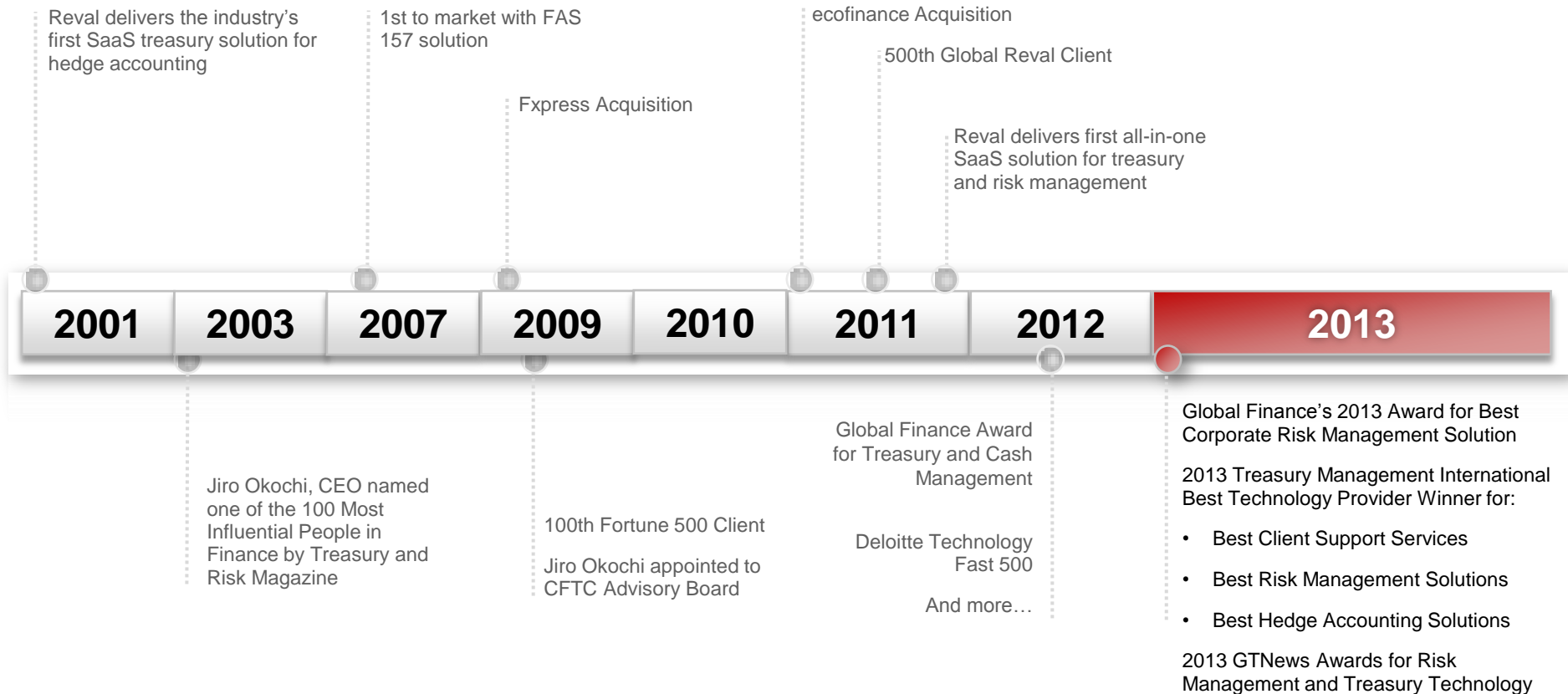
- Treasury Services
  - Global Cash Pooling Services
  - Liquidity Management
- Derivatives Sales Desk

### Trusted & Reliable Strategic Partner

- Founded 1999
- HQ: New York City
- Offices: Americas, Europe & Asia
- 500 Employees
- Award winning service\*

# Reval History of Industry Leadership

## Longstanding Proof of Reval Expertise, Innovation, Trust & Reliability



Best SaaS Treasury Management Solution



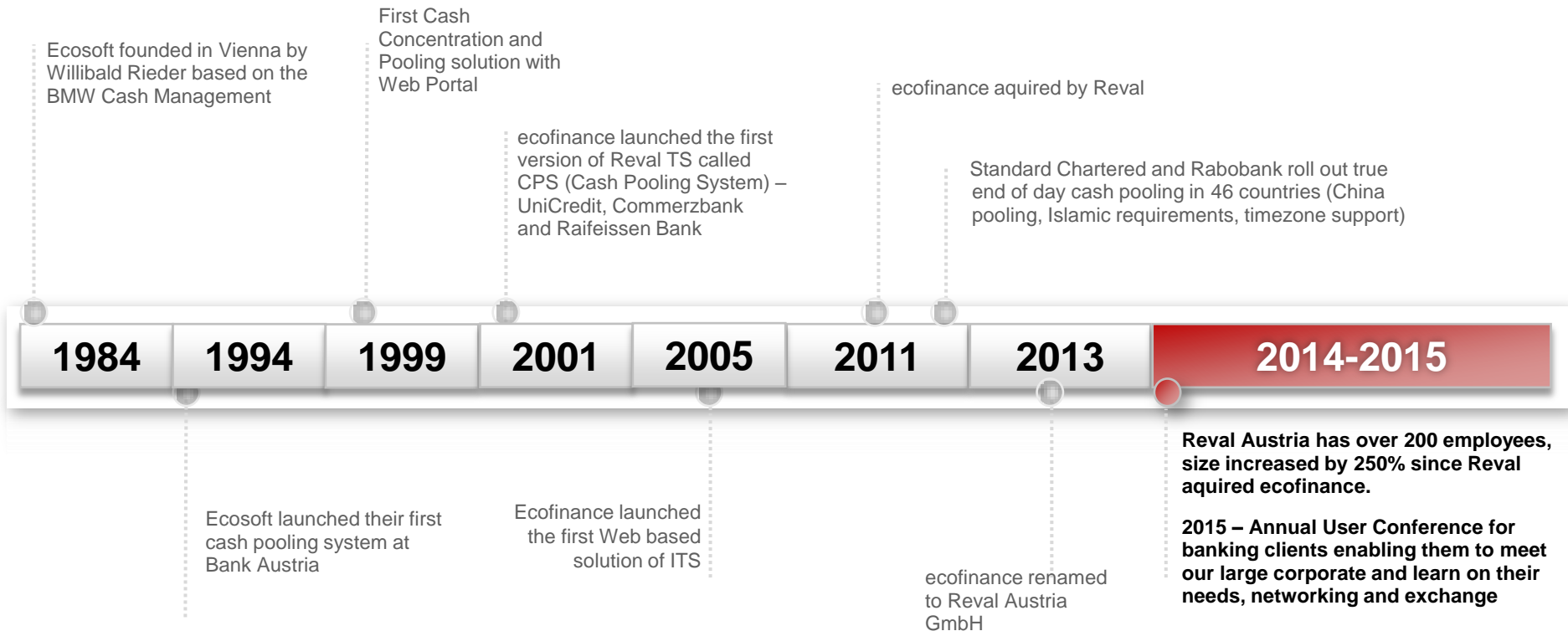
Alexander Hamilton Award  
**TREASURY & RISK**  
2012 FINANCIAL RISK MANAGEMENT SOLUTION



**Deloitte.**  
Technology Fast 500™

# Reval Treasury Services

## 1984-2015 Timeline



# Reval Corporate Clients: Industry Leaders

Bringing Our Insights into Complex Corporate Cash Requirements to our Bank Partners



Food & Beverage

**ARYZTA**  
Passion for good food



Ingredion



**Coca-Cola**



**Kellogg's**



**MOLSON COORS**



ANHEUSER-BUSCH  
Companies



Retail

TIFFANY & CO.

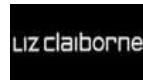


**BOSE**



**Disney**

**TESCO**



amazon.com

MICHAEL KORS



Technology



**EMC<sup>2</sup>**  
where information lives™

**Microsoft**

**Google**

**eBay**

**DELL™**

**Mphasis**  
an HP company

**Honeywell**



BROCADE

**CITRIX®**



Transportation



**AVIS** We try harder.



Toronto  
Port  
Authority



Manufacturing,  
Energy, Chemicals



SHERWIN-WILLIAMS.

**CATERPILLAR®**



NOVELIS

**BLACK & DECKER**



**INMET**

**TEXTRON**

**Pitney Bowes**



JOHN DEERE



WASTE MANAGEMENT



Banking

Standard  
Chartered

**Nordea**

**UniCredit**

**Northern Trust**

**PNC**

**Swedbank**



**Rabobank**  
LLOYDS  
BANKING  
GROUP



**COMMERZBANK**



# Market drivers - Opportunities For Banks

## Become the Primary Liquidity Bank

Banks are seeing the opportunity to **become the primary liquidity bank**, by providing more robust global cash pooling and liquidity management capabilities. With more traffic going through the platform, banks are able to increase fee-based income on investments and custody (versus spread income).

## Increase Fee-Based Income

Banks are able to protect and **offset losses in fee income** from reductions in overdraft charges and interchange.

## Increase Client Retention

Banks can **increase customer retention** as corporations increase use of bank liquidity solutions, they are less likely to move business due to the deep process, data and decision integration present in these solutions.

## Grow stable liabilities

With flexible bonus campaigns banks are able to incentivize their clients to **keep growing their balances** as well as to **penalize volatility** on bank accounts.

Revenue

Existing Client Wallet Share

New Clients

Web Portal – Self-Services

# How Banks are Taking Advantage of this Opportunity

## The Web Portal – The Face of the Bank

One seamless web portal is the axis of bank solution delivery to:

**Deliver robust functionality faster and at lower cost**

- Deliver more robust global cash pooling and liquidity management in a smaller amount of time, and at lower cost to the bank

**Self-Service and Advanced Reporting and Analytics**

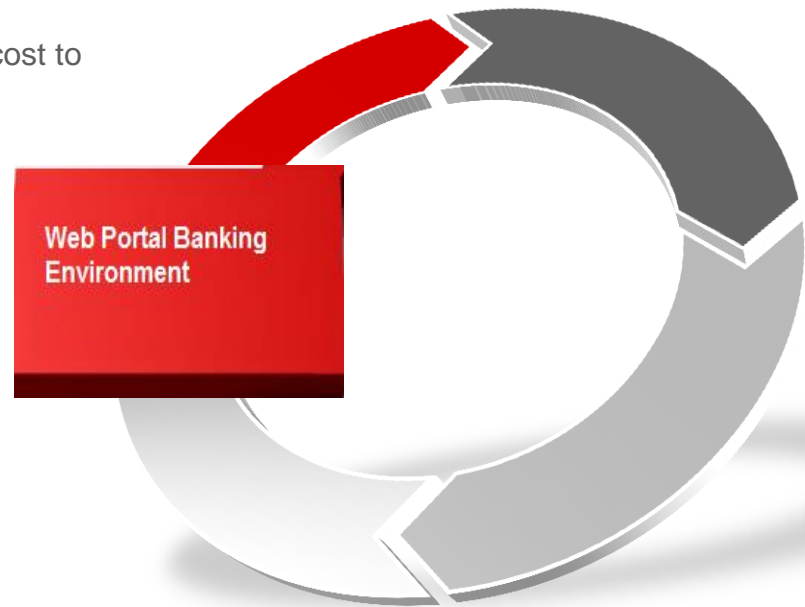
- Customizable reports/screens saved by user to maximize analytic capabilities while saving time
- Service requests can be initiated in one channel and executed in another without need to repeat request

**Streamline the client experience**

- Consistent client communication and messaging
- High standards of client service and experience
- Uniform access to data

**Integration** of client data and activity across back-end systems

**Consistent branding** all channels convey the same, unique bank identity and look/feel





# Reval Treasury Services

Pre-built, highly configurable and sophisticated functionality

## Corporate Client Incentives

Create corporate incentive to reward clients for :

- Cash stability - keeping funds in operating accounts
- Growth - putting additional funds into operating accounts
- Activity - showing transactional activity on operating accounts

## Cash Forecasting

- Collaborate globally to plan and simulate the enterprise liquidity
- Import additional data as needed into liquidity plans
- Develop multiple plans with a consolidated view across the same time frame
- Analyse deviations in depth and drill down into differences

## Core Cash Management

- Achieve global cash visibility
- View cash positions, activity views, account status, payments and transactions across banks
- Record intercompany settlements
- Report account balances, statements, reconciliation, interest calculation results, cash memos
- Tax management

## Notional Pooling

- Execute notional pools with cross currency compensation functionality, includes multi-level structures
- Set desired distribution of interest benefit based upon credit / debit contribution of individual accounts

## Cash Concentration/Physical Pooling

- Zero balancing, target and trigger balancing, EOD pooling, highly flexible sweep functionality, and pooling simulations - fully automated
- Cross border, cross bank
- Mesh Structures, Tax Efficient Pooling
- Intercompany Loan administration and reporting
- Execute flexible sweep outputs, streamline accounting entries, narratives, exception handling, and bank connectivity

## Investment Sweeping

- Automatically concentrate cash and shift daily surplus into short term money market deposits
- Get alerted and confirm proposed investments positively / negatively



# Driving Value at Commerzbank

## COMMERZBANK



A strategic partner and competent financial services provider within Germany, offering private corporations and the public sector in-depth sector knowledge, wide-ranging product expertise and an ability to develop innovative solutions tailored to the requirements of the individual client.

### Business Goals

- Improve and build on existing client retention
- Provide treasury management capabilities to the client base and increase overall client wallet share
- Differentiate themselves from other regional banks within the German market

### Commerzbank Gains

#### Reval TS Capabilities

- Strategic partnership and on-going consultative recommendations to support their evolving corporate banking go-to-market strategy
- Expertise in developing and implementing corporate treasury technology
  - Pre-built functionality that speeds deployment with highly complex banking infrastructures
- Corporate web portal integration with connection into Reval functionality including: liquidity management, market data, bank statement management, and payments
- Implementations and go-live support with corporate banking clients

### Commerzbank Corporate Clients Gain

#### Reval TS Capabilities

- More robust cash and liquidity management functionality including:
  - Liquidity Management
    - Cash positioning
    - Liquidity planning / forecasting
  - Multi-lateral netting
  - Payments
  - FX and Interest rate management
  - Market Data
- Greater self-service functionality to take action and run forecasts as necessary

### Commerzbank Benefits

#### The Value of Reval TS

- Improved client retention and stickiness; growth of client wallet share
- Faster go-to-market, enabling Commerzbank to differentiate quickly and effectively
- Sophistication and flexibility of Reval product, as well as on-going investment in Reval TS to evolve with corporate client demands
- On-going access to Reval corporate expertise and client base

### Commerzbank Corporate Clients Benefit

#### The Value of Reval TS

- Improve the optimization and mobilization of cash as required
- Lower cost TMS solution, provided and managed by the bank
- Improved user experience with access to all functionality with the Commerzbank web portal
- Minimal resource requirements
- Access to evolving SaaS technology

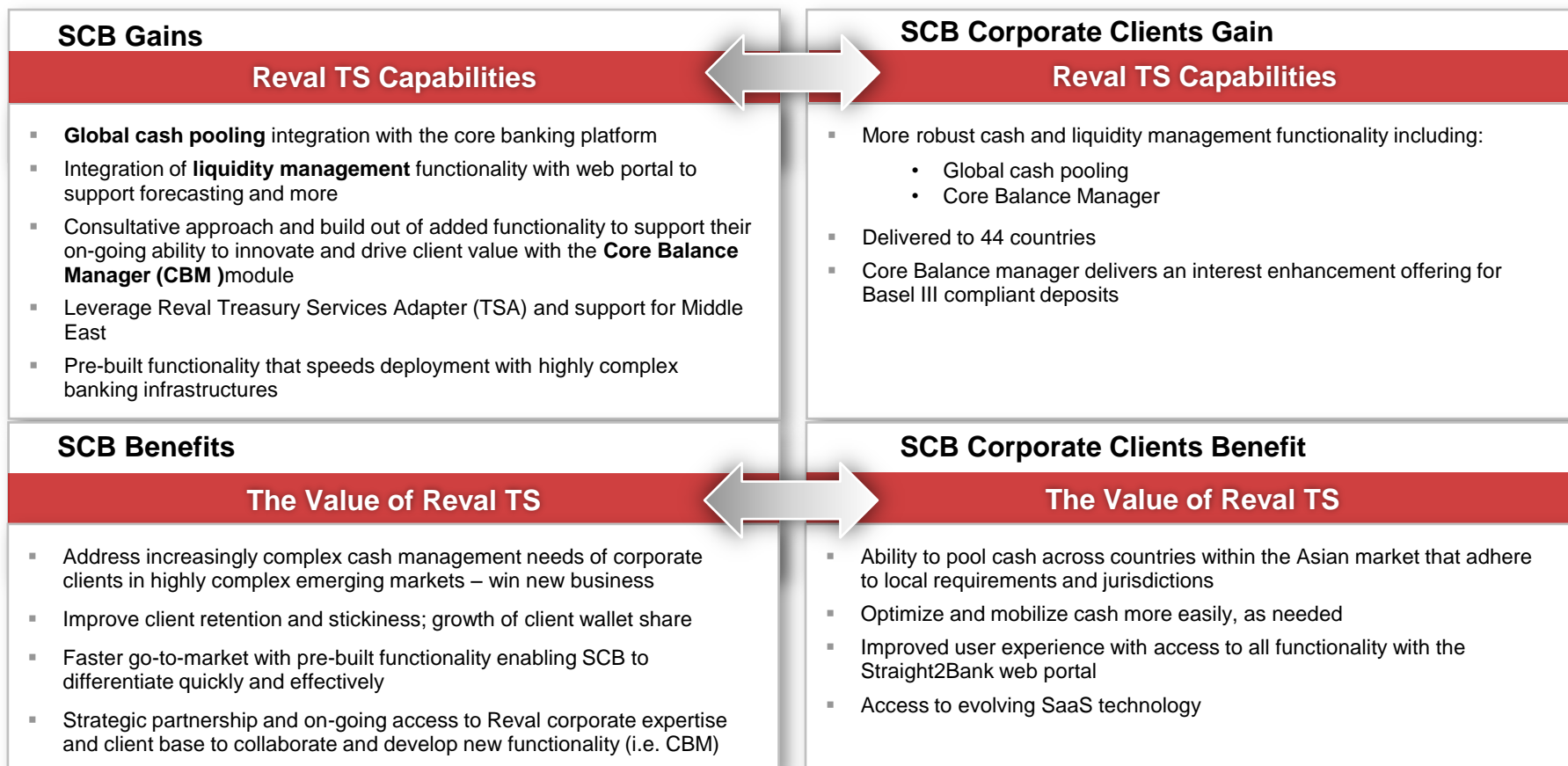
# Driving Value at Standard Chartered Bank



Standard Chartered is a leading international banking group with operations that span over 150 years in some of the world's most dynamic markets and earns around 90 per cent of its income and profits in Asia, Africa and the Middle East. This geographic focus and commitment to developing deep relationships with clients and customers has driven the Bank's growth in recent years. With 1,700 offices in 70 markets, the Group offers exciting and challenging international career opportunities to over 88,000 staff. It is committed to building a sustainable business over the long term and upholding high standards of corporate governance, social responsibility, environmental protection and employee diversity.

## Business Goals

- Address intense competitive environment and increase share of wallet – build brand as cash management bank
- Address Basel III considerations about LCR by driving client behaviour
- Deliver cross border notional and physical pooling to 44 countries, support regulatory and market needs of emerging markets specifically China, India and Korea,
- Add capabilities and lower cost by replacing existing in-house developed solution integrated with only 4 core banking systems



# Driving Value at Swedbank



Standard Swedbank is a modern bank firmly rooted in Swedish savings bank history. They are an inclusive bank with 7.8 million private customers and more than 600,000 corporate and organizational customers.

## Business Goals

- Support growing global and complex cash requirements of corporate clients
- Enhance sophistication of banking capabilities, and get into the market quickly
- Improve the client experience

## Swedbank Gains

### Reval TS Capabilities

- **Global cash pooling** to extend its capabilities across legal entities, countries, currencies and even banks on a multi-level hierarchy for international corporates
- Pre-built functionality that speeds deployment with highly complex banking infrastructures

## Swedbank Corporate Clients Gain

### Reval TS Capabilities

- More robust cash and liquidity management functionality including:
  - Global cash pooling
    - Physical and Notional
    - Cross border and cross currency
- Added cash / interest optimization for more transparency and better results

## Swedbank Benefits

### The Value of Reval TS

- Improve client loyalty and stickiness and create an opportunity to grow corporate wallet share
- Wide range of services by offering different kinds of pooling procedures
- Possibility of functional enhancements
- Competitive differentiation
- Easy handling by automated processes and check routines

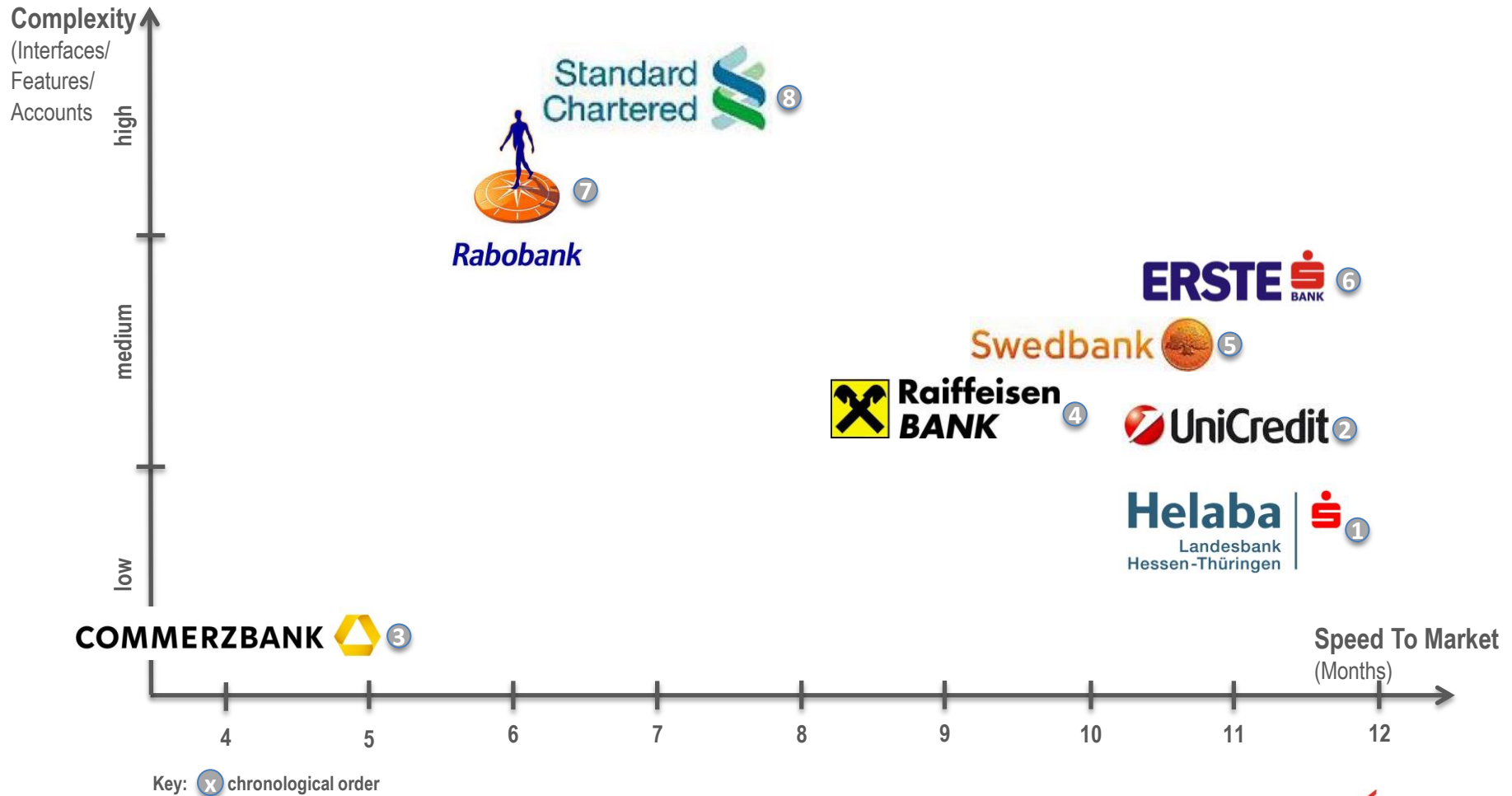
## Swedbank Corporate Clients Benefit

### The Value of Reval TS

- Increased transparency by displaying up-to-date pooling information over the Internet
- Comprehensive reporting of company-wide liquidity status as well as overview of transactions, account balances, interest calculations and bank account statements
- Download functionality
- Pooling spanning banks, countries and currencies for unlimited pooling hierarchies
- Cash concentration and notional pooling on top of SLA
- Automated processes

# Faster Time-to-Market

## Deployment Time Vs. Complexity



# Extensive Client Experience

**Research Payments**

Functions:

Overview

Standard - Standard Filter

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Payment Record ID	Company	Transfer Area	Business partner number	Scheduled Creation Date	Paying Bank	Short Term	Counterpart	PTP Account	Payment Reason	CPF	Pc
2005000000007	HOLDIN	ITSCM	*HOLDIN/BANK101	23.12.2005	Bank1		BANK1	00	ZAV		
2005000000001	HOLDIN	ITSCM	*HOLDIN/BANK100	20.12.2005	Bank1		BANK1	01	ZAV		
2005000000005	HOLDIN	ITSCM	*SUB3/BANK100	20.12.2005	Bank1		BANK1	01	ZAV		
2005000000010	HOLDIN	ITSCM	*SUB5/BANK100	23.12.2005	Bank1		BANK1	01	ZAV		
2005000000009	HOLDIN	ITSCM	*SUB2/BANK100	23.12.2005	Bank1		BANK1	01	ZAV		
2005000000002	HOLDIN	ITSCM	*HOLDIN/BANK101	20.12.2005	Bank1		BANK1	02	ZAV		
2005000000008	HOLDIN	ITSCM	*HOLDIN/BANK101	23.12.2005	Bank1		BANK1	02	ZAV		
2005000000003	SUB2	ITSCM	*HOLDIN/BANK101	20.12.2005	Bank1		BANK1	00	ZAV		
2005000000006	SUB2	ITSCM	*HOLDIN/BANK101	20.12.2005	Bank1		BANK1	00	ZAV		
2005000000004	SUB3	ITSCM	*HOLDIN/BANK101	20.12.2005	Bank1		BANK1	00	ZAV		
2005000000011	SUB3	ITSCM	*HOLDIN/BANK101	23.12.2005	Bank1		BANK1	00	ZAV		
2005000000012	SUB6	ITSCM	*HOLDIN/BANK101	23.12.2005	Bank1		BANK1	00	ZAV		

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# Why Reval

## A Strategic Partner in Delivering Treasury Services

- **Robust functionality:**
  - Broad and deep cash pooling capabilities
  - Sophisticated cash and liquidity management capabilities
  - Pre-built to speed time-to-market
- **Seamless client experience** through deep integration with the banking platform and delivery through web portal
- **Time to Market**
- **Expertise / Corporate Insight**
  - Over 600+ corporate clients worldwide
  - Experience in global banking implementation/deployment
  - Treasury subject matter expertise, technology and data skills, and project management
  - Client engagement model
  - Proven methodology

