

# State of Canadian Transaction Banking 2015

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# 2015 Canadian Transactional Banking Outlook



- Lowered central bank interest rates
- Declining economic growth
- Regulatory constraints/requirements

Banks must position themselves competitively to address environmental headwinds and grow the business.





## Defending and Growing the Business



Understand Basel III  
implications and  
strategic response

Defend against new  
global and regional  
entrants

Identify new breakout  
opportunities for  
growth





# Understand Basel III Implications and Strategic Response



- **Develop and implement deposit strategy for key markets**
  - Enter/exit deposit business
  - Sales/implementation model
  - Sales incentives
  - Sales metrics
  - Relationships with Corporate Treasury
  - Operational issues and onboarding
- **Understand the profitability of deposit mix**
  - Deposit products
  - Market segments
- **Shift in economic power**
  - Commodity deflation
  - Bank coverage
- **Surge in private equity/LLC structures**
  - KYC and risk management





# New Global and Regional Entrants



Larger, global banks are encroaching on markets previously owned primarily by Canadian banks.



Smaller, regional banks are winning new banking relationships by leveraging attractive deposit rates.







# New Breakout Opportunities for Growth



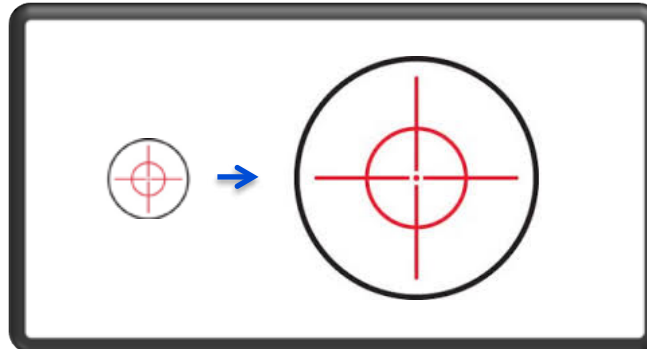
## Globalization

- Products/solutions
- Sales efforts
- Integration with U.S. banking institutions



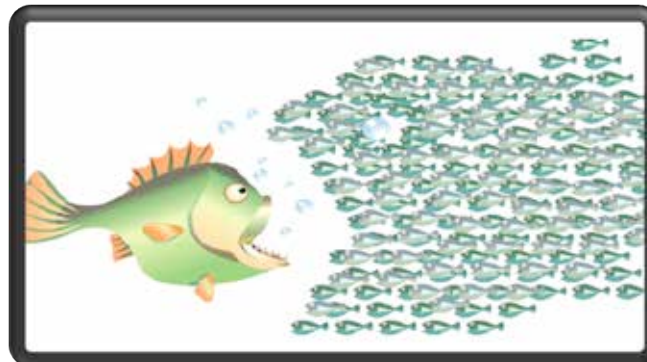
## Scope Definition

- Broadened capabilities, lines of business
- New markets and industries
- Exiting other businesses



## Selling Down Market

- Selling more comprehensive, deeply integrated solutions
- Identifying target markets within small business space
- Solving for small business needs





# Plan for 2015 Success



**Identify Threats and Opportunities**



**Understand the New Dynamics**



**Prioritize New Strategy and Investments for 2015 and Beyond**





## Seize the Benefits with Treasury Strategies



### Extensive Canadian Transaction Banking Experience to Support Your Growth!

- Enhance your deposit strategy (mix, product, sales, pricing, target markets, etc.).
- Competitively price products/solutions.
- Improve implementation/onboarding processes.
- Strategically plan online channel investments.
- Execute sales education programs.
- Articulate a clear and differentiated value proposition.







# Treasury Strategies Financial Services Practice



Our strategic advice and pragmatic solutions improve bottom line performance. Clients benefit from our 360° view of the treasury market, deep relationships, and proprietary analytic frameworks that transform data into strategic insights.



## Clients

- Global Banks
- Regional Banks
- Solution Providers
- Associations
- Regulators

## Solutions

- Business Strategy
- Revenue Enhancement
- Deposit & Sweep Pricing
- Sales Training & Effectiveness
- Product Opportunity & Gap Analysis
- Operational Efficiency
- Risk Management & Compliance
- Competitive Assessment & Positioning
- Vendor Selection & RFP Management
- Market Analysis





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## Who We Are

Treasury Strategies, Inc. is the leading treasury consulting firm working with corporations and financial services providers. Our experience and thought leadership in treasury management, working capital management, liquidity and payments, combined with our comprehensive view of the market, rewards you with a unique perspective, unparalleled insights and actionable solutions.

## What We Do

### Corporations

We help you maximize worldwide treasury performance and navigate regulatory and payment system changes through a focus on best practices, technology, liquidity and controls.

### Treasury Technology

We provide guidance through every step of the technology process – which includes creating a roadmap, selection, implementation and optimization. Our expert approach will uncover opportunities to optimize the value of your treasury through fully integrated technology solutions.

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