

## Treasury Management Systems



# the state of Treasury Technology in 2024



Strategic Treasurer's Treasury Technology Analyst Report offers relevant explanations for the alphabet soup of AI, ML, API, BI, SaaS, PaaS, and more. This extensive report includes over 100 pages of data-based coverage on underlying innovations and specific treasury tech solution categories such as:

- Treasury & Risk Management Systems
- Treasury Aggregators
- Supply Chain Finance & Cash Conversion Cycle
- Treasury Ecosystem

Download the digital report now by scanning the QR code or visiting [strategictreasurer.com/report](https://strategictreasurer.com/report). Stop by the Strategic Treasurer booth (#609) for a free printed copy.



Includes a Vendor Section Examining Providers Driving Innovation in Treasury Tech



Understanding Treasury Management Systems	2
TMS Products and Services	
Chatham Financial	8
Coupa	10
Financial Sciences Corp	12
FIS	14
GTreasury	16
ION Treasury	18
Serrala	22
Strategic Treasurer	24
Trovata	26
TMS Functionality Matrix	28



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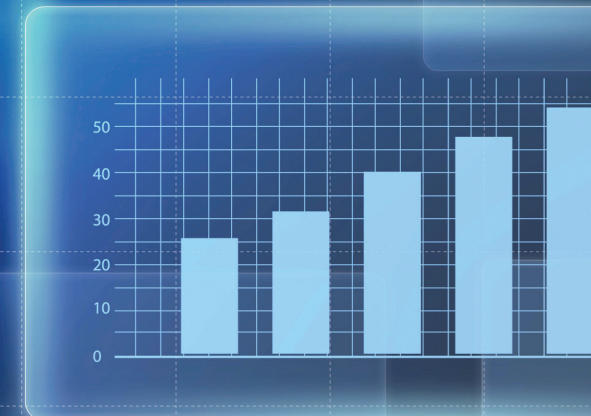
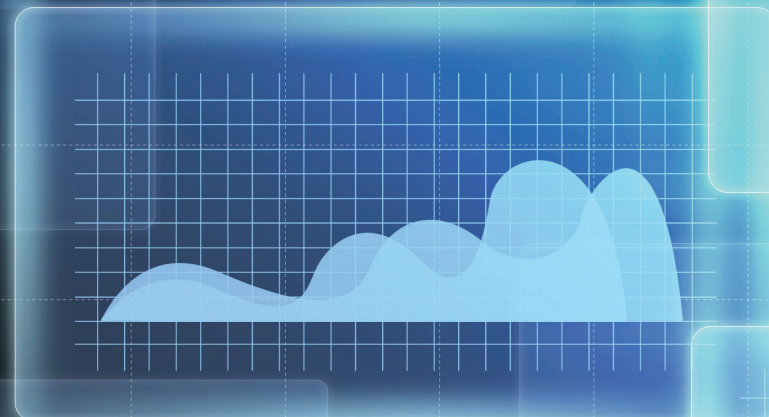
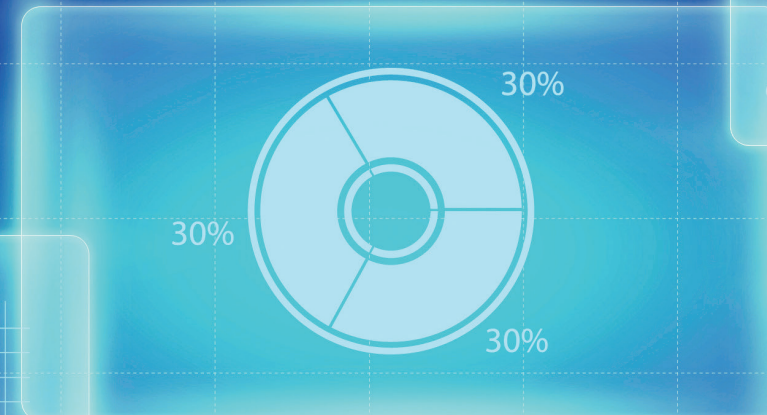
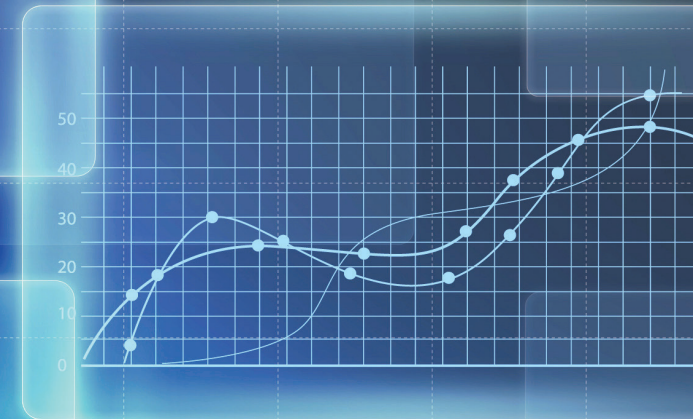
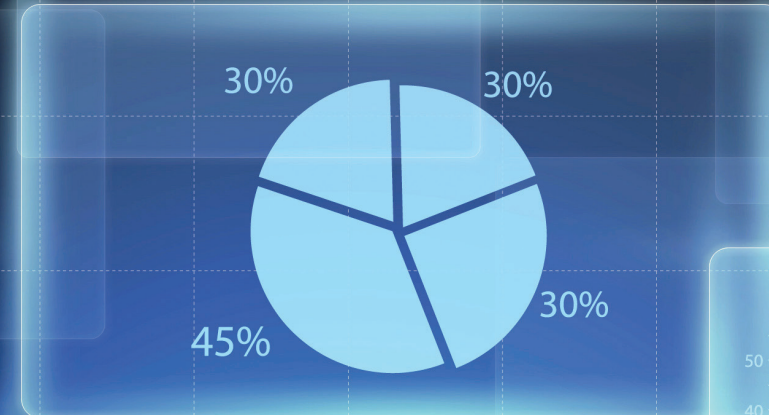
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# Understanding Treasury Management Systems

Treasury management systems (TMSs) are able to oversee a range of financial activities at a global scale, including global liquidity management, FX transactions, financial risk mitigation, derivatives and bank account access.

Although standalone TMS solutions exist, the landscape has seen a trend toward integration within enterprise resource planning (ERP) systems, where treasury modules are becoming integral components of service offerings.



## TMS Functionalities

TMSs have many functionalities that are of value to treasury professionals; however, the seven listed below are considered the primary functions.



### 1. Cash Management

TMSs collect information for use in daily cash management functions — such as cash positioning, funding and investment — through direct bank connections. They gather banking data through standards like SWIFT, BAI2 or BTRS, thereby streamlining connectivity. In this way, they handle bank communication and identify issues like missing reports or incomplete files.

TMSs reconcile cash positions based on bank data and forecasts, offering real-time views across accounts and geographies. Cash flow forecasting, crucial for liquidity management, benefits significantly from TMS capabilities, including input integration, validation and consolidation.

Many TMSs offer in-house banking, which allows companies to manage banking functions internally for their subsidiaries. These functions include payments, cash pooling, intra/intercompany transactions and FX. Technology-enabled IHBs offer these benefits without costly infrastructure, facilitating strategic cash management and centralizing operations, allowing the treasury to function independently.



### 2. Payments

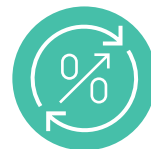
TMSs streamline basic payment processes by connecting to multiple banks and offering payment origination functionality. Some companies extend TMS usage beyond treasury transactions, using it as a payment hub to collect and transmit payments across the organization, facilitated by special workflows within the TMS.

Most TMSs support multilateral netting, a cost-effective tool for managing intercompany payments, allowing for offsetting of receivables with payables to process payments efficiently. Even if netting is handled externally, TMSs provide access to transaction information for posting and reporting.



### 3. Foreign Exchange (FX)

TMSs provide FX modules for companies dealing in multiple currencies, offering spot and forward FX transactions and managing non-deliverable forwards, options and related products. These modules also track FX exposures, provide mark-to-market valuations for derivative contracts, handle derivatives accounting and reporting, and perform hedge effectiveness testing. Transactions can be imported from single or multiple bank portals, aiding reconciliation and reducing manual data entry.



### 4. Debt & Investment Transactions

Many TMSs offer features to manage debt and derivative transactions, covering short- and long-term borrowings, letters of credit, lease contracts and specialized functions like calls and puts. TMS base modules typically include a basic range of debt transactions, with additional capabilities available at an additional cost. TMS investment modules track and manage investment activity, allowing users to handle portfolios of short- and long-term investments, including various types of contracts and securities. Similar to debt management, base TMS packages include limited investment functionality, with additional features available as needed.



### 5. Accounting & G/L Interfaces

By and large, TMSs allow for automatic posting of transactions to the general ledger (G/L), generating dual and multisided entries by combining bank and internal transactions and enhancing straight-through processing potential. Certain systems enable independent reconciliation of bank transactions to accounting entries; each day, imported bank transactions are matched against G/L entries using user-defined rules, facilitating accurate bank-to-book reconciliation.



### 6. Bank Account Management

Best treasury practices involve secure management of bank account details and signatories. Many TMSs offer approval workflows for managing signature authorities and integrate electronic bank account management (eBAM) capabilities. Some TMS vendors also provide analysis and monitoring of bank fees, particularly for U.S. banks, to compare against internal benchmarks.



### 7. Reporting

Treasury management demands visibility into cash positions, bank activities, risk exposure, payments, forecasts, investments and debt. TMSs offer automated, tailored reports for specific areas, such as bank balances, payments and audit reports. Dashboards are also provided, consolidating multiple reports for a comprehensive overview of treasury operations on one screen.

## The Importance of a TMS

In today's business environment, a TMS is essential for efficient treasury management. Treasury professionals depend on data to acquire insights into cash positions and risks, which are vital for informed decision-making. Integrating treasury operations with other critical functions, like accounting, A/P and A/R, ensures a cohesive flow of information across departments and enables a holistic approach to financial management.

Originally developed to streamline bank access, today's TMS offers expanded functionalities covering debt, investments, FX, letters of credit and bank communications. In summary, a TMS is indispensable for efficiently managing treasury operations, integrating with other departments, and leveraging technology to drive strategic value for the company.

## How to Choose the Right TMS for Your Organization

Choosing the right TMS requires consideration of all associated costs, including initial, ongoing, fixed and variable.

- **The initial costs** encompass system selection, software, hardware, installation, implementation and training. These expenses can be significant and should not be underestimated.
- **Ongoing costs** include licensing, maintenance and software usage fees.
- **Fixed costs** involve administration, overhead, software maintenance, licensing and upgrades.
- **Variable costs** consist of transaction service charges and system security expenses.

Careful analysis of these factors is essential for selecting a TMS that aligns with your organization's budget and needs. In general, there are three types of TMS systems:

- **Installed systems** typically entail higher initial costs and resource commitments



during implementation. Although ongoing usage fees might be lower compared to alternative solutions, users are usually responsible for upgrading the system and managing interfaces with third parties.

- **SaaS solutions**, for bank applications or TMSs, often come with low initial and upgrade costs; however, heavy users may face significant ongoing transaction costs. There are limitations to this type of solution, which users will have to accept, but it is providers who typically handle connectivity with third parties.
- **Treasury modules** within ERP solutions can be effective, especially if the company already utilizes an ERP system. However, they may lack certain functionalities, necessitating the purchase of additional

specialized software to address any deficiencies. Plus, due to their broad organizational scope, ERP systems can be challenging and expensive to implement initially, as well as to upgrade.

When choosing a TMS, it's important to consider more than just the financial costs and benefits. Many crucial benefits of a TMS are qualitative, such as process automation, user-friendliness, ongoing support availability, enhanced controls and security. Increased technology utilization should enable the organization to reduce the number of full-time employees dedicated to process management, freeing them for more strategic activities; therefore, it is essential to conduct a thorough evaluation that considers both quantitative and qualitative factors.

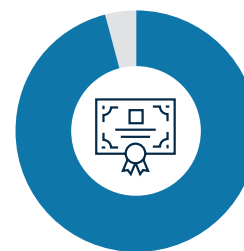
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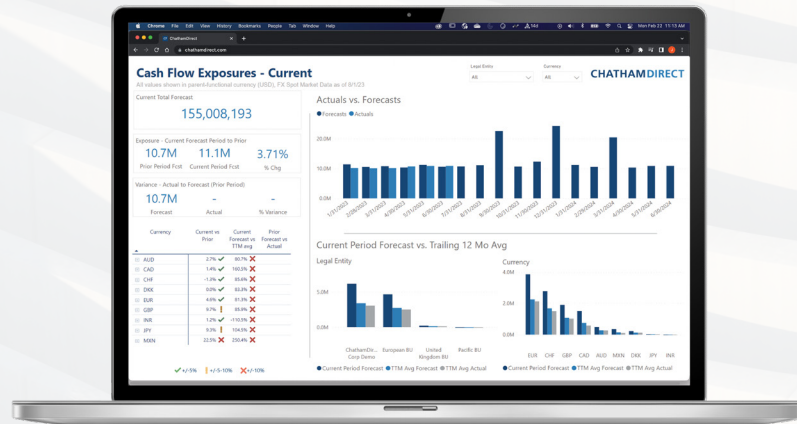
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### PRODUCTS AND SERVICES

#### Unmatched market knowledge and relationships

Serving more than 3,500 clients worldwide, Chatham enables treasury and accounting teams to better understand, quantify, and manage financial risk. Clients leverage our quantitative analysis, scenario modeling, and capital markets experience to level the playing field, achieving market-best terms and optimal execution.

#### Independent Advisory Approach

Unique to the industry, Chatham is independent and 100% employee owned. Our organization is not tied to particular lending markets, does not sell securities to clients, and has a clear and transparent fee structure. This means you can count on thoughtful, unbiased advice from our subject matter experts on a wide range of focus areas, including:

- Capital advisory
- Financial risk management technology
- Foreign currency risk management
- Interest rate risk management
- Commodity risk management
- Hedge accounting
- Derivatives valuation
- ISDA advisory
- Derivatives compliance

#### ChathamDirect technology platform

You can run your financial risk management program more quickly, confidently, and cost effectively with Chatham's end-to-end cloud solution. ChathamDirect makes it easy to manage your exposures, hedging policies, executions, valuations, and hedge accounting compliance. A streamlined workflow, complete post-trade automation, and robust exposure analytics make it the preferred tool for global treasury teams.

#### Capture and analyze FX exposure

Easily gather and consolidate cash flow forecasts and balance sheet exposures from your global business units to streamline your processes. ChathamDirect's SaaS platform lets you view and analyze your total exposure anywhere, at any time.

#### Validate exposures and view hedge coverage

Quickly validate the accuracy of your exposure data and compare hedge coverage against policy to see the current state of your hedging program. Configure the view of your data and compare with previous forecasts and balances.

#### Make better hedging decisions

Easily analyze exposures at both the currency and operational level. ChathamDirect's workflow and analysis tools will recommend hedges to help you meet hedging policy targets.

#### Capture trade requests

Trade requests can be queued as part of your approval process so you can make sure you are getting local entities the hedges they need. A simple review and approval process gets you to hedge execution quickly.

#### Execute hedges

Straight-through processing provides seamless integration into major trading portals for error-free hedge execution. Executed trades are pulled back into ChathamDirect automatically.

#### Manage the trade lifecycle

Manage confirmations, inter-company trades, valuations, and settlements. Trades in ChathamDirect are valued automatically using integrated market data.

#### Automate hedge accounting

ChathamDirect simplifies hedge accounting with streamlined workflows and predefined treatments. Automated period-end processes put you in "review mode" saving you time and effort.

#### Access enhanced management reporting

Get dynamic insights at your fingertips, including an overview of hedging across asset classes, and publish custom reports with one click via our enhanced management dashboards, a powerful tool built with input from global treasurers.

#### Count on a secure, accessible platform

ChathamDirect is committed to providing the most accessible and secure experience possible. With a historical up-time average of 99.9% and using the latest industry-standard encryption methods including TLS 1.2 and AES-256, your hedging program is always up and running.

#### Benefit from a unique, integrated model

ChathamDirect is built and supported by financial risk experts who can configure the service to seamlessly integrate with your existing platforms and processes. With Chatham's unique mix of technology, advisory, and operational support, you can access all the services required to run an effective risk management process: technology, financial risk management advisory, hedging, hedge accounting, valuations, compliance, reporting, and more.

#### CONTACT INFORMATION

##### Chatham Financial

##### We would love to hear from you

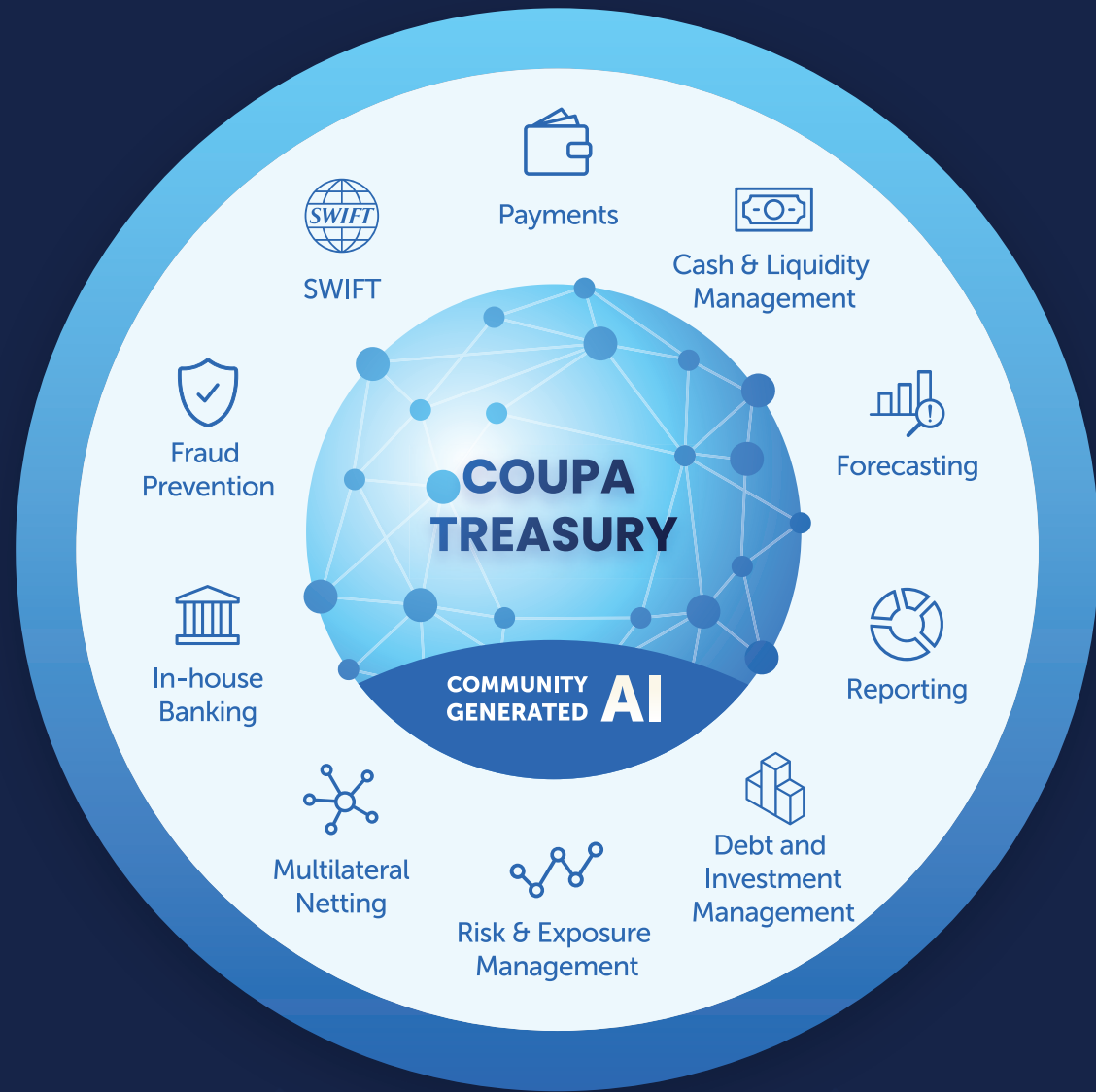
As the global leader in financial risk management, Chatham has 10 offices with 700+ employees around the world. If you are ready to talk about automating your financial risk management program or would like to learn more about our strategic and operational solutions for managing risk, we would love to hear from you.

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# Confident Cash Management, All in One Place



Learn more at [coupa.com/products/treasury-management](https://coupa.com/products/treasury-management)



Coupa empowers all businesses - from Fortune 1000 companies to the world's fastest-growing organizations - to unify their treasury, payments, procurement and supply chain processes in one comprehensive, cloud-based Business Spend Management platform.

Coupa's platform is the only solution that provides treasurers with a complete view of company spend and cash, from the moment an invoice or PO is approved to be paid.

Coupa helps organizations strengthen their financial position by:

- Providing cash visibility across all banks, bank accounts, currencies, and entities, including upcoming approved payments that will impact cash-flow
- Unlocking hidden yield and reducing cost-of-capital by leveraging multiple payment rails and supplier discounting
- Improving treasury's ability to manage liquidity more effectively by breaking down internal silos between Procurement, AP, and Treasury
- Future-proofing the business with increased resilience and agility

## PRODUCTS AND SERVICES

### Cash Management

Coupa delivers complete, real-time cash visibility for organizations with multiple subsidiaries, currencies, and accounts. Instantly know your cash position, manage inter/intra company cash funding with one click, and run scenarios to see how long funding will last based on various scenarios.

### Forecasting & Liquidity Management

Boost confidence in short, mid and long-term business health with Coupa's cash forecasting and liquidity planning capabilities. Draw numerous scenarios, versions, workflow management, group consolidation, actual vs. plan analyses, intercompany forecast reconciliation and much more. Make more accurate, data-driven cash forecasting and planning decisions with seamlessly integrated invoice and purchase order data.

### Debt and Investment Management

Manage all debt and investment positions in Coupa's single control center. Stay on top of maturities, interest and principal settlements, as well as risks across all banking partners, your in-house bank, and other counterparties. Streamline processes by automating transactions, accrual and valuation accounting.

### Payments

Designed for maximum control and agility, Coupa provides a multi-banking portal for all types of payments (domestic, cross-border, Treasury, Accounts Payable, tax, etc.) in a secure environment. Set up automated payment runs to boost efficiency and shore up your fraud defenses. Choose from a multitude of payment methods to maximize return on your cash.

### SWIFT Services

Coupa helps you become a Standard Corporate Environment (SCORE) member of the most powerful and secure financial network for cash management, payments, and trade matching. Receive your own BIC and let us take care of your compliance with the Customer Security Programme (CSP) and token management.

### Multilateral Netting and In-House Banking

Be your own best banking partner. Consolidate subsidiary exposure and streamline intercompany transfers with centralized group-wide payments, cash pooling and simple intercompany account structures for all subsidiaries. Optimize intercompany financing and hedging.

Boost profit and productivity with multilateral netting powered by Coupa. Transparent and automated reconciliation and netting of intercompany invoices reduce transactions and costs while optimizing internal financing, cash allocation and hedging risks.

### Risk & Exposure Management

Make use of actionable, real-time data and integrated trading platforms to document, manage and evaluate deals and trades. Protect against FX risk and interest rate volatility and perform scenario and sensitivity analyses with ease. Ensure compliance with exposure and hedge ratio tracking.

### Fraud Prevention

Rely on Coupa for compliance with regulations, secure processes and a full audit trail. Minimize the risk of payment fraud with integrated risk mitigation, payment verification and artificial intelligence. Detect suspicious activities with a central vendor database and streamline payment approval using validation status.

### Reporting

Drawing conclusions and delivering insight hinges on a team's ability to interpret data easily and quickly, share financial data and keep the organization agile. With Coupa's comprehensive solution, you have access to flexible and standard reports, graphs, scheduled reports and more.

## CONTACT INFORMATION

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**ATOM's** advanced visual technology, comprehensive treasury functionality and lightning-fast response time is supported by API-rich connectivity to hundreds of banks for instant visibility across all treasury activities. Make faster, more informed decisions with customizable 'cockpits' that combine workflow, reporting, and business intelligence on a single screen.

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**FORECASTING AND LIQUIDITY**



**CAPITAL MARKETS**



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Financial Sciences provides ATOM, our enterprise treasury and risk management software solution. With its uniquely visual interface and powerful functionality, ATOM automates enterprise treasury processes helping clients achieve unparalleled real-time visibility of cash and risk. Clients utilize ATOM to reduce financial complexity, ensure compliance and implement best practices throughout their treasury operations.

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## PRODUCTS AND SERVICES

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ATOM is a comprehensive TMS where treasuries can manage all of their needs in one complete, web-based platform. ATOM enables organizations of all sizes and budgets to realize the full benefits of a TMS/eTRMS.

ATOM delivers a uniquely visual approach to treasury management. ATOM "Cockpits" provide the best of navigation, dashboards, business intelligence, self-service reporting, workflow and functionality all on one screen. ATOM users can quickly and easily view, analyze or report on any element of treasury in seconds.



### Cash and Liquidity Management

ATOM automates domestic and global cash management activity in any currency, including:

- Multicurrency cash positioning and forecasting — real-time worksheets enable dynamic tracking of global positions and cash flows
- Payments — support for all global payment types with seamless integration with banks and SWIFT
- Bank reconciliation — automation for the entire matching and reconciliation lifecycle, including bank-to-book
- Cash pooling and target balancing — automated and centralized for effective liquidity management

### Bank Relationship Management

ATOM offers a complete bank relationship solution, including:

- Bank account management
- Bank scorecard
- Share of wallet
- Bank services and performance
- Bank use by retail store or branch
- Bank fee and ECR analysis
- FBAR reporting
- Contact and meeting tracking
- Signer workflow
- Bank APIs

### Debt, Credit and Investments

ATOM supports the entire deal lifecycle for all debt, credit and investment types, including:

- Fixed and floating instruments
- CP, CDs and money funds
- Credit facilities, guarantees and LOCs
- Gov, Corp, Agency and ABS securities
- Brazilian, Chinese, Emerging Markets calculations
- Intercompany transactions

### Risk Management and Hedging

ATOM provides integrated risk management and hedging functionality for all financial risk types, including:

- Forex spots, forwards, swaps, options and NDFs
- Interest rate swaps and options
- Commodity swaps, options and futures
- Credit derivatives
- Hedge creation and testing for automated compliance
- Analytics for fair value, CVA, sensitivity and scenario calculations

### Financial Reporting

ATOM includes a fully automated accounting subledger for all transaction types: cash, debt, investments and derivatives. ATOM provides:

- GAAP & IAS reporting compliance
- Complete subledger
- Integrated auditing
- Automated integration with ERPs such as SAP, PeopleSoft, JDE and Oracle
- Automation for FAS 815 and IFRS 9 hedge accounting compliance

### Compliance

ATOM enables compliance with regulatory frameworks, including Dodd-Frank, Basel III, Sarbanes-Oxley, IFRS/GAAP, EMIR and SEPA

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ATOM can be deployed according to any organization's needs:

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- Scalable architecture for one to 100+ users
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ATOM provides powerful self-service reporting tools including:

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- Integrated, user-definable business intelligence and dashboards for management reporting
- Integrated OLAP data cubes for end-user analytics and data mining
- Real-time streaming with Excel for all ATOM data
- An extensive set of standard reports



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The treasury has a strategic role to play in leading companies to growth. Capital costs keep rising, so it's never been more critical to steer your firm's finances skillfully, make better use of cash and face down risk. But in volatile markets, you need serious power behind you to gain a competitive edge.

As one of the largest financial technology companies in the world, FIS helps you unlock that power. For a real-time view of liquidity and risk, we provide a modern suite of cloud-based digital systems, including a single treasury platform for your business and a digital hub to control your payments.

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## PRODUCTS AND SERVICES

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**FIS Treasury and Risk Manager – Quantum Edition** is a comprehensive treasury management solution for corporations, insurance companies, government agencies and banks. This powerful tool streamlines cash management, risk management, debt and investment handling, FX, hedge accounting, and more, integrates disparate data and provides a real-time, customizable snapshot of global risk and liquidity positions. Designed by treasurers, the solution enhances performance from daily activities to complex risk and investment decisions, helping protect and grow your cash positions. Available in a secure cloud and supported by managed services, it eliminates the need for significant IT and capital investments.

- Optimize cash management
- Mitigate risk
- Handle debt and investments

**FIS Treasury and Risk Manager – Integrity Edition** offers a simple path to a best-in-class digital treasury. This easy-to-use, cloud-based treasury management platform gives you the automation, controls and analytics you need to manage both simple and complex treasury requirements.

The solution helps you simplify and streamline your cash positioning and forecasting, bank account administration, FX risk management, investment, debt management and payments processing. Plus, you can take advantage of an expanded analytical toolset, benefit from the highest standards in security and more easily navigate the solution with an in-built GenAI-powered chatbot.

- Automate treasury operations
- Easily analyze data
- Protect and empower your treasury

### PAYMENT HUB SOLUTIONS

**FIS Payment Hub – Enterprise Edition** is an award-winning payment hub that digitalizes payments and bank reporting. Relied upon by more than 130 corporations around the world, it gives you strong controls for domestic and cross-border payment processes with dedicated payment workflows for different transaction types.

The enterprise hub enables you to consolidate your bank communication flows to strengthen your security, prevent fraud with automated technology and centralize statements from all your banks within one application.

- Standardize payment workflows
- Reduce fraud risk
- Increase visibility into cash and liquidity

**FIS Payment Hub – Standard Edition** helps corporates centralize, standardize and process payments quickly and at scale. Offered on a cloud-native, SaaS platform, it easily integrates with back-office and treasury systems, and provides a full suite of payment workflows, statement reporting, fraud screening and bank connectivity as a service for thousands of banks across the globe.

With the standard hub, you securely and cost-effectively connect to your banking partners and access the latest advances in payments for faster, more secure processing. You also connect seamlessly with ERP and treasury systems as well as domestic payments capabilities in 200 countries.

- Cure connectivity headaches
- Harness innovations
- Improve integration

### MANAGED CONNECTIVITY SERVICES

**FIS Swift Services** offers a fully managed and comprehensive bank communications channel to easily and securely connect your treasury and payments solutions with your banking partners – either directly or indirectly; through Swift or another exchange or network.

With embedded Swift connectivity, you can eliminate all administrative tasks and onboarding requirements, minimize manual processing to mitigate risk and ensure compliance – and access your banks' services more quickly and cost-effectively.

- Simplify workloads
- Increase efficiency and reduce risk
- Lower operational costs and improve connectivity

**FIS ERP Connector** provides modern ERP-native technologies to ensure seamless, standardized and controlled connectivity between FIS treasury management and payment hub solutions and ERP systems. With this API integration solution, delivered as a service, you can automate integration to accelerate secure data transfer, drive insight and get real-time alerts to connectivity issues

#### CONTACT INFORMATION

##### FIS

More than 1,000 organizations rely on FIS' award-winning treasury and payments technology to help them make faster, smarter decisions, boost efficiency and scale, simplify payments and fight risk on all fronts. Now it's time to follow their lead and back your treasury with the strength, security and stability of one of the world's largest financial technology companies. Contact us at [www.figlobal.com/contact-us](http://www.figlobal.com/contact-us) to find out more.



# UNLOCK THE POWER OF TREASURY AND PAYMENTS

It's in the treasury's power to help lead your firm to growth. But in volatile markets, you also need serious power behind you to optimize cash management, face down risk and increase your scale.

**FIS Treasury, Risk and Payment Suite** provides that power with innovative cloud-based treasury management and payment hub solutions. All backed by the strength, security, scalability and stability of the one of the world's largest financial technology companies.



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# Modern. Modular. Best-in-Class. Connected.

GTreasury is the world leader in SaaS treasury and risk management. We provide customers with a comprehensive suite of fit-for-purpose solutions across cash, payments, netting, debt, investments, derivatives, and exposures.

Discover your business's full potential with our suite and robust library of enhancements, connections, and modules that provide the flexibility to scale with your needs. Supported by best-in-class customer service, our finance and treasury solutions provide fast, accurate data to help you put idle cash to work and make confident capital structure decisions. With GTreasury, you can go beyond simplifying operations and drive growth and adaptability for your evolving business.

Get the confidence of data-driven insights  
Learn more at [GTreasury.com](https://gtreasury.com)

## ABOUT GTREASURY

GTreasury is the pioneer and global leader in cloud-based software for the Office of the CFO. For over 30 years, GTreasury has delivered industry-leading solutions spanning cash, payments, debt, derivatives, investments, and exposures, offered as both configurable modules and as an all-in-one, seamless suite. Trusted by more than 800 customers across 160 countries, GTreasury provides treasury and finance teams worldwide with the ability to connect, compile, and manage mission-critical data to optimize cash flows and capital structure.

## OUR PRODUCTS AND SERVICES

### Cash Management:

- **Cash Positioning:** Use transactional data from multiple sources to take greater control of your organization's cash and liquidity. Real-time data and highly configurable worksheets provide unmatched visibility into your cash positions and help you manage liquidity effectively.
- **Cash Forecasting:** With CashAnalytics, a GTreasury solution, you can connect seamlessly to banks and ERP systems, quickly model data, drill down to transaction- and customer-level detail, and quickly and accurately get the cash flow visibility you need through comprehensive reports and dashboards.
- **In-House Banking:** Manage your in-house bank and virtual accounts holistically within GTreasury. View and manage your funds and allocate them to internal entities where required without incurring bank fees. Track multi-level, in-house bank accounts, cash pooling, and intercompany account relationships.
- **Bank Account Management:** With bank account management within GTreasury, you can gain full visibility over bank accounts and signatories. Create a central repository for all banking resolutions and signature cards and streamline the process of producing bank statements and supporting documents for audits and reporting. Plus, GTreasury automatically creates an audit trail of all activity.

**Payments:** Process all payments from across the enterprise while minimizing the cost and time associated with making payments and moving cash manually via banking portals. A secure and flexible payment factory, along with GTreasury's high performance and scale, accommodates complex workflows with various settlement requirements.

**Financial Instruments:** Consolidate your portfolio data into one centralized workflow for exceptional visibility and control of your financial instruments, including short- and long-term debt, facilities, investment vehicles, and FX exposures and contracts. Easily act on the downstream events for resets, confirmations, exercise/expiry, renewals, limits, cash positions, payments, valuations, credit exposure, forecasts, and accounting within GTreasury.

**Risk Management:** Visualize exposures and easily process, analyze, and interpret data using a fully integrated risk reporting dashboard. Quantify risk sensitivities within underlying positions and support the development of robust risk management strategies via dynamic exposure models and stress tests that simulate the impact of potential "what-if" scenarios.

**Hedge Accounting:** With our dedicated hedge accounting dashboard, you can assess, demonstrate, and review the effectiveness of hedge relationships. Generate mark-to-market and gain/loss accounting entries for all derivative types to comply with IFRS, IAS, and external auditor requirements. Need advice? Leverage our deep bench of hedge accounting experts to guide your program.

**Netting:** Become more efficient in reconciliation with GTreasury Netting. Newly added multilateral netting within the GTreasury platform allows you to streamline your settlement process, add new automated efficiencies into your workflows, and cut costs significantly by reducing payments and FX volumes.

**Reporting and Analytics:** GTreasury's integrated, out-of-the-box reporting and dashboard capabilities make it easy to visualize data and derive actionable insights. Along with our library of standard reports, our flexible reporting engine allows you to create customized reports and dashboards to meet your needs. View global data in real-time and easily share information on a schedule or on-demand.

**Connectivity:** With GTreasury, you can connect to any system, with any method, via any format to get the fast, accurate data you need. Our connectivity network includes thousands of direct connections to financial institutions and third-party services. When you have GTreasury as the backbone of your technology stack, you'll have various options to help you stay connected to your banks, ERPs, internal systems, and other third-party services as your organization grows.

## Contact Us

Visit our [website](https://gtreasury.com) to find out how one of our experts can create a custom solution tailored to your business and see our dynamic platform in action today.

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# Cash, treasury, and risk management solutions enabling your digital transformation



- 50,000+ users**
- 50% employee base dedicated to product innovation**
- 5+ trillion USD cash balances and central bank reserves per year**
- 1,100 customers in more than 35 countries**

## Join our community today

ION Treasury is one of the world's largest providers of treasury and risk management solutions, with options designed to meet the needs of organizations with varying complexities and at different stages of technology adoption. ION Treasury dedicates over 50% of its employee base to product innovation. The financial strength, breadth of products, and commitment to continuous innovation enable ION Treasury to deliver advanced technology that meets treasury operations' diverse and changing needs.

**Together with our global community of clients, we are shaping the future of treasury and risk management technology.**

[treasury.iongroup.com](https://treasury.iongroup.com)



Wallstreet Suite

PRODUCTS AND SERVICES: **WALLSTREET SUITE**

### Best Suited For:

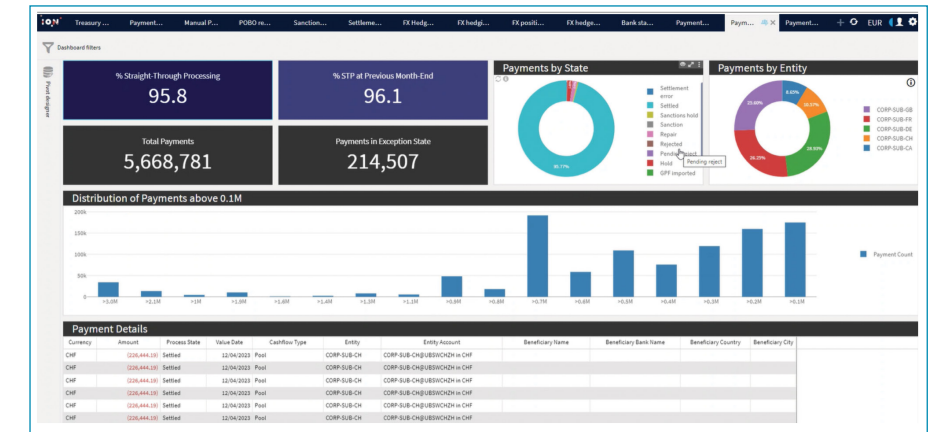
Large multinational organizations with specific need for highly flexible and configurable treasury management system with high volume handling capabilities and real-time visibility across the solution.

### Overview:

Wallstreet Suite is an enterprise treasury, risk management and payment hub solution designed for the unique needs of the world's largest and most complex organizations. It is a highly configurable and scalable solution, offering multi-entity support and current information across all asset classes. It also provides advanced analytics for business decision-making and key performance metrics measurement.

- Rich functional coverage across Treasury and Payments, built on 30-plus years of knowledge and expertise
- Real-time visibility and analytics for data-driven smart decision-making
- Automated treasury processes that direct you to the actions required via configurable alerts
- A payment hub to centralize your payment processes with end-to-end visibility linking payments workflow and treasury funding
- Integration across your enterprise, made possible with 40+ standard integrations and modern APIs
- Modern web-based and intuitive user experience - individualized layouts designed for each user's role
- Re-imagined back office automating tasks and increasing efficiency with an exception-based design to ensure attention is focused where required

### ION Payments Dashboard



- Accelerated implementations that leverage purpose-built data migration tools
- Smart and fast upgrades on targeted components to stay on current versions, enabled by open and modular architecture

### Delivery:

ION Cloud, On-Premises.

### Distinguishing Characteristics:

Wallstreet Suite has long been selected by large multinational corporations (and financial institutions) needing a flexible, highly configurable, and scalable solution for their business. With advanced treasury and risk analytics and performance measurement, Wallstreet Suite seeks to optimize global treasury operations.

### Feature Coverage:

- FX, IR, Commodities
- Complex, full trade lifecycle
- Derivatives trading
- Hedge Automation and Exposure Management
- Risk and Analytics
- Payment Hub
- Message Manager
- Sanctions Screening
- Confirmation Matching
- Cash and Liquidity Management
- In house banking and Multi-lateral Netting
- Bank Account Management
- Hedge Accounting
- Dynamic Accounting across Multiple Standards



Reval

PRODUCTS AND SERVICES: **REVAL**

**Best Suited For:**

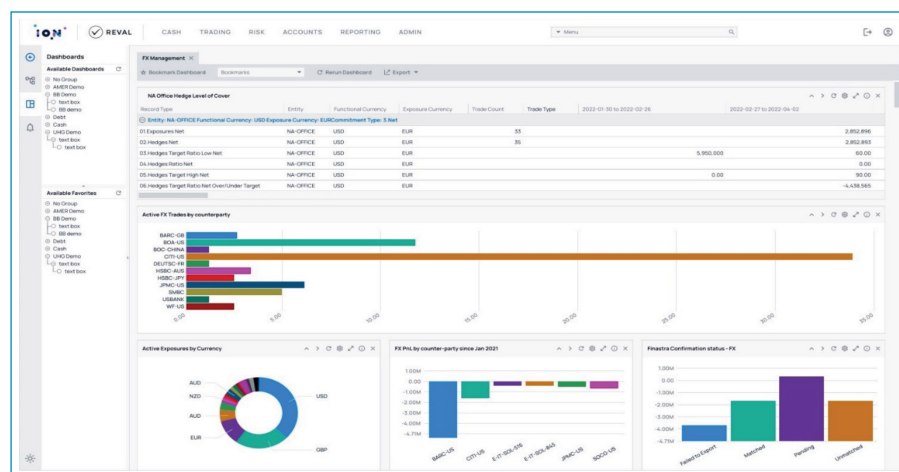
Companies preferring to always be on the latest version of the software, have it managed by the provider, and be able to seamlessly upgrade without an implementation project.

**Overview:**

Reval is an innovative enterprise treasury and risk management SaaS solution, enabling clients to be up and running quickly and always be on the current version. Reval is a highly scalable, comprehensive, and integrated solution that helps companies better manage cash, liquidity and financial risk, and account for and report on complex financial instruments and hedging activities. Reval extends its services through a vast partner community to deliver a seamless user experience out of the box.

- Upgrades are automatic, always keeping treasury on the latest version of the software.
- Find global bank statements and payments uploaded automatically. Benefit from fully integrated cash management, liquidity planning, investment and debt management, in-house banking, cash pooling, and multi-lateral netting.
- Manage derivatives with advanced risk management functionality. Identify, manage, and analyze exposures across all asset classes, including FX, interest rates, credit, commodities, and more. Benefit from integrated market data.

**Reval FX Dashboard**



- Use Reval's award-winning hedge accounting capabilities to comply with local and global regulations, including ASC 815, ASC 820, IAS 39, AS 30/32, IFRS 7, IFRS 13, IFRS 9, and many more.

**Delivery:**  
SaaS.

**Distinguishing Characteristics:**

Reval started as a Risk Management solution and is well-known for its strong risk and hedge accounting capabilities. Cash Management was integrated into the solution in 2010 and made the Reval platform one of the first fully integrated all-in-one cash and risk solutions on the market. Reval also comes complete with out of the box third-party integration such as bank connectivity and market data.

**Feature Coverage:**

- Bank Reporting
- Reconciliation
- Electronic Funds Transfers
- Cash Accounting
- FX/Investment/Debt
- In-House Banking
- Risk and Analytics
- Hedge Automation
- Payment Factory
- Complex, Full Lifecycle Trading



IT2

PRODUCTS AND SERVICES: **IT2**

**Best Suited For:**

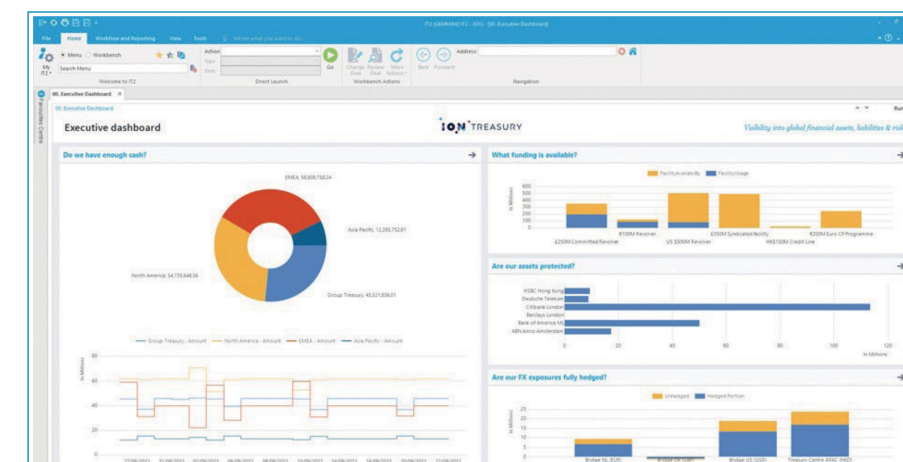
Companies seeking a fully integrated treasury and risk management solution where they can define and control their workflows with integrated process maps, workbenches, and dashboards.

**Overview:**

IT2 is highly configurable, offering a solution that can scale and meet diverse treasury requirements. Built for the comprehensive needs of international treasury operations in need of superior cash management and funding capabilities, IT2 provides an integrated framework for treasury policies, processes, and performance. IT2's state of the art, flexible integration engine can easily integrate into third-party systems.

- Automate multi-bank connections
- Control your cash positions and liquidity risk
- Build cash pools and in-house banks.
- Manage liquid funds, investments, trade finance, internal, and external funding efficiently.
- Mitigate FX, interest rate, credit, and commodity exposures. Benefit from value-at-risk and other advanced analytics.
- Manage online and internal trading. Execute payments efficiently. Automate cash accounting and hedge accounting.
- Implement segregation of duties. Benefit from security and access controls. Monitor system activity and conduct audits.

**IT2 Executive Dashboard**



**Delivery:**

ION Cloud, On-Premises.

**Distinguishing Characteristics:**

IT2 offers a unique set of advanced graphical workflow and reporting tools that enable strong process controls and superior user experience. These tools are fully integrated and designed to be customized by treasury users, making IT2 a popular offering.

**Feature Coverage:**

- Cash Positioning and Forecasting
- Debt, Investment, and Equity Management
- FX and Interest Rate Risk Management
- Commodity/Counterparty Risk Management
- Hedge Accounting and Risk Analysis
- Netting and In-House Banking
- Third-Party Integration

**CONTACT INFORMATION**

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# Achieve working capital excellence

 **AR, AP, and Payment automation**

 **Treasury consulting services**

 **Self-service portals for AR customers and AP suppliers**

 **Simplified global automated e-invoicing**

 **Dynamic discounting and supply chain financing**



Serrala is a global leader in financial automation. Our precision-engineered, award-winning suite of finance automation applications automates all working capital-related processes, from Order to Cash, Procure to Pay, Cash Flow Management, and Treasury.

## PRODUCTS AND SERVICES

In today's complex financial landscape, optimizing Working Capital Processes is critical for maintaining liquidity and supporting business growth. However, achieving real-time visibility and operational efficiency can be challenging without the right automation tools. Serrala solutions are designed to simplify and streamline working capital processes, making the journey to optimization both effective and manageable.

### Cash Management & Treasury

Cash management and treasury teams no longer need to fear inaccurate forecasts and FX positions. Serrala's Procure to Pay and Order to Cash solutions improve the reliability of cash forecast and FX positions. Treasurers can now enjoy the certainty of making the right decisions in pooling cash and acting on the financial markets. They can take action to release trapped cash and maximize working capital, optimize interest, and reduce bank fees. Cash pooling, AI-assisted forecasting, and bank mandate management can also be largely automated, allowing for smarter use of valuable time and more focus on strategic and value adding activities.

### Procure to Pay (P2P)

Master game-changing P2P efficiency with AI-driven solutions that can automate the entire process from invoice capture through data validation to approvals, posting and payment.

Our SAP-embedded applications free finance teams from traditional manual tasks to focus on improving supplier relations, optimizing payments and preventing fraud. With Serrala you have global visibility into P2P activity in near real-time. Detailed finance data helps you analyze and streamline processing from start to finish to eliminate inefficiencies, preserve cash, enable growth, and bolster your business strategy.

### Order to Cash

Accelerating the end-to-end journey from credit risk management to cash applications, Serrala's Order to Cash solutions bring freedom from complexity and time consuming manual processes, enabling workforce optimization and accuracy, using AI driven technology. Leveraging EIPP, we eliminate paper-based processes, dramatically increasing the speed and throughput of the entire accounts receivable process, validating remittance advice, scheduling collections accurately, and flagging issues for dispute resolution. By creating a more proficient team and efficient process, managers have the freedom to deploy resources where they add the most value.

### Global e-invoicing & tax services

Serrala and Sovos offer a powerful cloud-based solution that combines finance process automation with global e-invoicing and tax services,

supporting digital transformation where finance and tax compliance intersect. As economies evolve and 1099 reporting requirements grow more complex, businesses face increased regulatory demands. Our joint solution streamlines ERP and government portal activities, reducing the burden on tax, finance, and compliance teams, ensuring efficiency and compliance amid constant changes and growing complexity.

### Dynamic discounting & supply chain finance

Serrala and C2FO unite to automate and optimize working capital for Global 2000 companies and their suppliers. This powerful partnership delivers Dynamic Discounting, Supply Chain Finance, and Payment Terms Benchmarking services on a single platform. Treasury leaders gain flexibility, control, and cost savings by leveraging C2FO and Serrala solutions to fuel financial transformation and improve efficiency.

#### CONTACT INFORMATION

##### Serrala

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Hamburg, Germany – HQ  
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Norderstedt, Deutschland

Learn more: [www.serrala.com](http://www.serrala.com)  
Contact us: [events.us@serrala.com](mailto:events.us@serrala.com)

# Complete coverage for busy treasury teams



A partnership with Strategic Treasurer gives your organization access to seasoned professionals who understand the complexities and demands of modern treasury management. For over 20 years, we've helped busy treasury teams prioritize and tackle critical projects, implement leading practices, and streamline processes. Our tailored solutions enable corporations, NGOs, and non-profits of all sizes to enhance efficiency, reduce operational risks, and achieve sustainable growth. Together, we can alleviate the headaches, reduce the pressures of day-to-day treasury operations, and focus on initiatives that drive value and support organizational growth.

## PRODUCTS AND SERVICES

### PAYMENTS

Treasury is the superintendent of payments. With that comes the crucial responsibility of overseeing payment security. In a constantly evolving threat landscape, protecting accounts is a formidable challenge. We offer specialized payment security training to educate and test the front line of defense: your team. On the operational side, we can help with assessments and penetration testing to identify and address vulnerabilities before they escalate into significant issues. In addition to security, we advise and assist on payment formats, strategies, and structures.

### TECHNOLOGY

We have helped hundreds of clients with fintech selection decisions and implementation management. We can help you with every step of the process, starting with determining the questions you need to ask and the details you need to consider. Get the guidance you need so you can confidently make the best decision for your current and future technology needs. Already have a system you're happy with? We can still help with optimization, connectivity, and architecture to ensure you get the most value from your treasury platform.

### LIQUIDITY & CASH MANAGEMENT

Having a partner who understands how your organization's specific complexity directly impacts liquidity and cash needs is crucial. Strategic Treasurer excels at current state evaluations and analysis of needs. We can make recommendations and assist in formulating liquidity and cash management strategies to ensure alignment with the company's evolving needs and market conditions. With an extensive understanding of new technologies and methodologies in cash management, we will work to provide solutions that drive your organization's success, whether you operate in North America or on a global scale.

### LEADERSHIP & ORGANIZATION

Research shows that treasury teams are often understaffed and overwhelmed with tasks. Anything from an acquisition to a team member's maternity leave may be the straw that breaks the camel's back and puts treasury into an untenable position. For immediate assistance, Strategic Treasurer can provide temporary staffing or upskilling and training. For long-term relief, we can assist in ensuring that macro strategy elements align with operational, strategic, and tactical goals and that business continuity plans and cross-training are adequate.

### RISK MANAGEMENT

With a comprehensive risk assessment, Strategic Treasurer can not only identify potential vulnerabilities, but also develop and formalize a robust framework for proactive mitigation and ongoing resilience.

### BANK RELATIONSHIP MANAGEMENT

Relationships can be tricky. Strategic Treasurer helps organizations navigate the balance of service and value with banking partners. We offer thorough bank account management assistance, with white glove services that include negotiating with the bank. We also assist in share of wallet exercises, help companies tailor their bank account structure to complement their financial needs, and handle RFP/tender processes when seeking new banking services.

#### CONTACT INFORMATION

##### Strategic Treasurer

Learn from our experience.  
Leverage our expertise.

525 West Park Drive, Suite 130  
Peachtree City, GA 30269

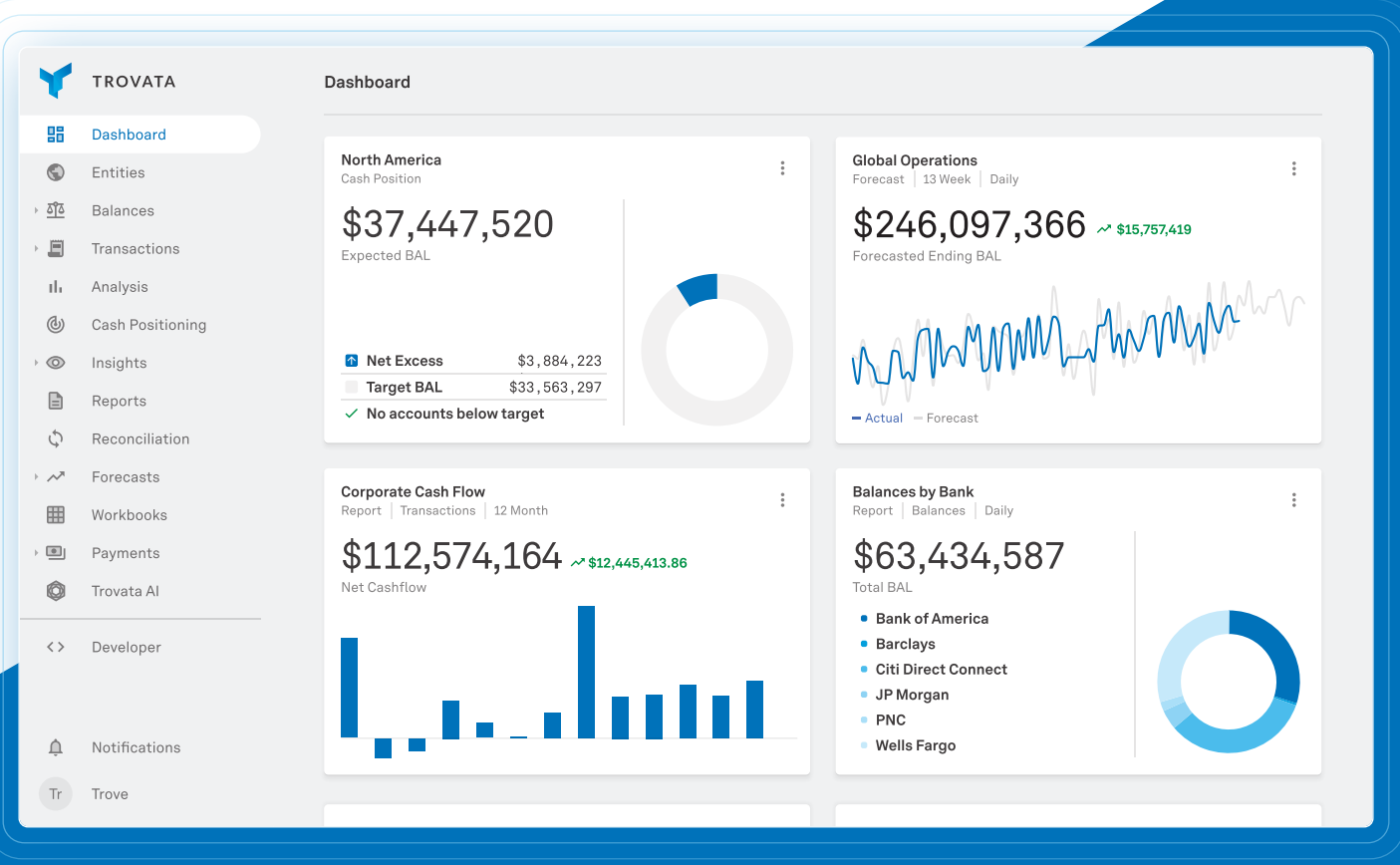
Website: <https://strategictreasurer.com/>

Phone: +1 678.466.2220

Email: [info@strategictreasurer.com](mailto:info@strategictreasurer.com)



# Stop Wrangling Data. Start Driving Strategy.



- Automated data aggregation and real-time visibility
- Largest library of corporate banking APIs
- AI for precise reporting and forecasting
- Lightning fast speeds vs. legacy TMS
- Onboard in weeks, with no IT needed

Book a demo today →



The World's Largest Banks Trust Trovata to Revolutionize Treasury Management



Founded in 2016 by a former CFO seeking a better way to manage cash & liquidity, Trovata is the modern alternative to outdated treasury tech and complex spreadsheets. Backed by the world's largest banks, Trovata offers real-time visibility powered by its extensive corporate banking API library and first-of-its-kind API integration with the SWIFT network. With cloud-native infrastructure and AI-powered automation, the SaaS solution can process billions of transactions and generate reports in seconds. Teams can uncover insights and take action to move or invest money, all within a single platform. Trusted by Block, Etsy, and Krispy Kreme, and more, Trovata is the go-to finance and treasury solution for today's leading companies.

Headquartered in San Diego, CA. Discover more at [trovata.io](https://trovata.io).

## PRODUCTS AND SERVICES

Trovata empowers treasurers and finance teams with a real-time cash command center. Designed with an API-first approach, Trovata leads in bank connectivity, aggregating and normalizing global cash data across formats. In addition to its extensive API library, Trovata connects with thousands more banks via SWIFT and SFTP, ensuring comprehensive coverage. Its cloud-native infrastructure provides limitless data storage and lightning-fast processing speeds, delivering insights in seconds. With ready-to-use data at its core, Trovata layers AI and machine learning to automate reporting and uncover actionable intelligence. This enables teams to streamline operations, make informed decisions, and precisely manage cash flow - all within a single, intuitive interface. Discover how Trovata's features, from automated transaction tagging to AI forecasting, elevate treasury teams from operational managers to strategic leaders.

### Trovata is Different!

- No IT or consultants needed
- Easiest implementation on the market
- Largest library of direct corporate banking APIs
- Bank connectivity as managed service
- Unlimited data storage
- Lightening fast vs. legacy TMS
- Reliable in-app support
- Product enhancements every few weeks
- Enjoyable, intuitive user experience

### Trovata's Core

**Best-in-Class Bank Connectivity**  
Aggregate data with Trovata's API-first connectivity, complemented by our white glove service. We normalize all your bank data with built-in quality assurance, auto-reconciliation, and self-healing across connection types - whether through API, H2H/SFTP, SWIFT, or manual data uploads.

### Cloud-Native Infrastructure

Trovata is the only leading treasury solution natively built using AWS. Its architecture leverages over 500 hundred web services from AWS for limitless speed and scale. Whether you're a fast-growing tech company or a large global enterprise, Trovata supports your every move.

### Features

**Transaction Search**  
Search through billions of transactions with a Google-like experience. Trovata is the ultimate data categorization engine for faster reporting and actionable insights.

**Cash Forecasting**  
Build forecasting models that leverage machine learning and AI to manage liquidity with greater precision and lower risk.

**Cash Positioning**  
Quickly identify which accounts will have excess or deficits for investing or borrowing decisions.

**Cash Reporting**  
Build direct method cash flow statements, vendor/partner analysis, subsidiary cash flow reporting, and more.

**Payments**  
Access your banks' rails directly using APIs, eliminating batch-based processing for better payment transparency, reconciliation, and fee savings.

**Trovata AI**  
Use natural language prompts to generate reports, forecasts, and cash flow analytics through our GenAI chat assistant.

**Developer Portal**  
Use our APIs to retrieve multibank data normalized across bank connectivity methods, simplifying integrations with ERP and more.

### Integrations

#### ERPs/Accounting

- NetSuite
- Sage Intacct
- SAP S/4HANA
- BlackLine
- FloQast

### Investments

- J.P. Morgan's Morgan Money
- State Street's Fund Connect

### Technical Specifications

- Web and mobile-based platforms; developer API portal.
- Open cloud-native, microservices architecture built in AWS.
- Platform infrastructure deployed in the U.S. and Australia, Europe forthcoming.
- Processing speeds in the milliseconds, even with billions of data points.
- SOC1-Type II & SOC2-Type II compliant.

### Testimonials

*"Since using Trovata, our treasury technology capabilities have completely transformed. We have more time to drive strategy and unlock growth opportunities."*

- James Krikorian, VP and Treasurer, Krispy Kreme

*"With Trovata the data is normalized and we now have a single source of truth. We're no longer spending hours manually aggregating data."*

- Mary Desmond, Director of Financial Operations, Sealaska Corporation

*"I highly recommend Trovata to treasury teams. I gravitated to Trovata because of the APIs. The daily feed makes data readily available."*

- Bruce Edlund, Assistant Treasurer, Cloud Software Group

### CONTACT INFORMATION

**Trovata**  
Visit our website: [trovata.io](https://trovata.io)  
Email us: [marketing@trovata.io](mailto:marketing@trovata.io)  
Request a demo: [trovata.io/demo](https://trovata.io/demo)

**FINANCIAL TRANSACTIONS & RISK MANAGEMENT**

	CHATHAM FINANCIAL ChathamDirect	COUPA Coupa	FINANCIAL SCIENCES ATOM	FIS Treasury and Risk Manager - Quantum Edition, Treasury and Risk Manager - Integrity Edition, Payment Hub - Enterprise Edition, Payment Hub - Standard Edition, Swift Services, Bank Account Manager, Data Integrity Manager	GTREASURY GTreasury	ION ION	SERRALA Serrala FS2	TROVATA Trovata
<b>FOREIGN EXCHANGE</b>								
Spot	●	●	●	●	●	●	●	—
Forwards	●	●	●	●	●	●	●	—
Foreign exchange (FX) swaps	●	●	●	●	●	●	●	—
FX options (over-the-counter (OTC))	●	●	●	●	●	●	▲	—
Import of FX exposures	●	●	●	●	●	●	●	●
<b>DEBT AND INVESTMENT PRODUCTS</b>								
Lines of credit (committed/uncommitted)	▲	●	●	●	●	●	●	●
Loan facilities and revolvers	▲	●	●	●	●	●	●	●
Fixed rate debt	▲	●	●	●	●	●	●	●
Mortgages	▲	●	●	●	●	●	▲	●
Floating rate instruments	▲	●	●	●	●	●	●	●
Term loans	▲	●	●	●	●	●	●	●
Money market deposit accounts	▲	●	●	●	●	●	●	●
Bank deposits (DDA's, Time deposits, CDs)	—	●	●	●	●	●	●	—
Bankers' acceptances/Commercial paper	▲	●	●	●	●	●	●	N/A
Euro commercial paper (ECP) - discounted, multicurrency	—	●	●	●	●	●	●	N/A
Euro medium-term note (EMTN) - multicurrency	●	▲	●	●	●	●	●	N/A
Bonds: ad hoc	●	●	●	●	●	●	▲	N/A
Money market funds (MMFs) - Floating and stable NAV	—	●	●	●	●	●	—	●
US Govt obligations securities and agencies	—	●	●	●	●	●	▲	—
Municipal securities	—	●	●	●	●	●	▲	—
Repurchase agreements	—	●	●	●	●	●	—	—
Asset backed securities	—	●	●	●	●	●	—	—
SSA securities (sovereigns, supranationals and agencies)	—	●	●	●	●	●	▲	—
Enhanced cash/Ultrashort bond funds	—	●	●	●	●	●	●	—
Variable rate demand notes	—	●	●	●	●	●	●	—
Preferred auction rate securities	—	●	●	●	●	●	—	—
Equities	▲	●	●	●	—	●	—	—
Interface to investment reporting tool	—	●	●	●	●	●	▲	●
<b>DERIVATIVES</b>								
Short-term: forward rate agreements (FRAs)	●	●	●	●	●	●	●	—
Multicurrency	●	▲	●	●	●	●	●	—
Interest rate swaps	●	●	●	●	●	●	●	—
Cross-currency swaps	●	●	●	●	●	●	●	—
Swaptions	●	●	●	●	●	●	—	—
Interest rate options	●	●	●	●	●	●	—	—
Financial futures	●	●	●	●	●	●	—	—
Commodities	●	●	●	●	●	●	●	—
Deal capture	●	●	●	●	●	●	—	—
Commodity exposures	●	●	●	●	●	●	—	—
Valuations	●	●	●	●	●	●	●	—
Accounting entries	●	●	●	●	●	●	●	—
<b>SETTLEMENT AND CONFIRMATION</b>								
Can the system interface to one of the main dealing systems, such as 360T, Currenex, or FXall?	●	●	●	●	●	●	●	—
Can the system interface to one of the main settlement systems such as, FXall, Finastra, etc.?	●	●	●	●	●	●	●	—
<b>RISK: Risk management module that allows user to calculate, model, and measure risk</b>								
Mark to market valuation	●	●	●	●	●	●	—	—
Market data (Bloomberg, Refinitiv, etc.)	●	▲	●	●	●	●	—	—
Calculation of credit risk (CVA/DVA)	●	●	●	●	●	●	—	—
Calculation of CFAR and EAR	●	▲	●	●	●	●	—	—
Hedge accounting	●	▲	●	●	●	●	—	—



	CHATHAM FINANCIAL ChathamDirect	COUPA Coupa	FINANCIAL SCIENCES ATOM	FIS Treasury and Risk Manager - Quantum Edition, Treasury and Risk Manager - Integrity Edition, Payment Hub - Enterprise Edition, Payment Hub - Standard Edition, Swift Services, Bank Account Manager, Data Integrity Manager	GTREASURY GTreasury	ION ION	SERRALA Serrala FS2	TROVATA Trovata
<b>CASH MANAGEMENT</b>								
<b>BALANCE AND TRANSACTION MANAGEMENT</b>								
Automated scheduled delivery of bank balance and transaction reports	▲	●	●	●	●	●	●	●
Prior day bank reporting	—	●	●	●	●	●	●	●
Intra day bank reporting	—	●	●	●	●	●	●	●
Realtime bank reporting	—	▲	●	●	●	●	▲	●
Manual import of bank files	—	●	●	●	●	●	●	●
Validation of bank files	—	●	●	●	●	●	●	●
Connectivity to cloud-to-cloud solutions like SWIFT and ability to link to third party for file connectivity	●	●	●	●	●	●	●	●
Manual delivery of bank balance information and transaction reports	▲	●	●	●	●	●	●	●
Reporting capabilities to support recent regulatory requirements (e.g., EMIR, Dodd-Frank, FACTA, FBAR, MiFID II)	▲	●	●	●	●	●	●	●
<b>BANK ACCOUNT MANAGEMENT</b>								
Bank accounts: Signer changes	—	●	●	●	●	●	●	—
Bank accounts: Average balances	—	●	●	●	●	●	—	●
Bank accounts: Tracking	—	●	●	●	●	●	●	●
Bank accounts: Bank confirmations and documentation	—	●	●	●	●	●	●	—
BAM enabled with live client usage	—	—	●	●	●	●	●	—
Bank fee analysis-edi822, BSB, CAMT.086	—	●	●	●	●	●	●	—
Bank fee performance benchmarking	▲	▲	●	●	●	●	●	—
<b>IN-HOUSE BANKING</b>								
Notional pooling	—	●	●	●	●	●	●	—
Intercompany loans	—	●	●	●	●	●	●	—
Multilateral netting	—	●	●	●	●	●	●	●
COBO	—	●	●	●	●	●	●	—
POBO	—	●	●	●	●	●	●	—
<b>RECONCILIATION</b>								
Prior day automated scheduled reconciliation of bank statements and TMS position	—	●	●	●	●	●	●	●
Manual reconciliation on an ad hoc basis	—	●	●	●	●	●	●	●
Ability to import a reconciliation file from an external source, such as SAP or Oracle, or other ERP's	—	▲	●	●	●	●	●	—
Matching of forecast variances	—	●	●	●	●	●	●	●
Bank to book GL reconciliation	—	▲	●	●	●	●	●	—
<b>FORECASTING</b>								
Ability to record and report treasury transaction flows, with custom time frames	●	●	●	●	●	●	●	●
Transactions can be manual input	●	●	●	●	●	●	●	●
Transactions can be imported from ERP	●	●	●	●	●	●	●	●
Transactions can be spreadsheet uploaded	●	▲	●	●	●	●	●	●
Ability to record and report interest flows for debt and investments	●	●	●	●	●	●	●	●
Ability to record and report intercompany funding	●	●	●	●	●	●	●	●
Ability to perform comparative analysis between forecast and actual figures	●	●	●	●	●	●	●	●
Provide variance analysis of forecast and actuals	●	●	●	●	●	●	—	●
Custom reporting timelines	●	●	●	●	●	●	●	●
Custom subtotals	●	●	●	●	●	●	●	●
RPA, AI or machine learning included in forecasting function	▲	▲	●	●	●	●	—	●
<b>PAYMENTS: TMS Supports</b>								
FedNow	—	●	●	●	●	—	●	●
RTP	—	●	●	●	●	●	●	●
Wires	▲	●	●	●	●	●	●	●
ACH (Same Day, 1 day, 2 day)	▲	●	●	●	●	●	●	●
SEPA	—	●	●	●	●	●	●	●
Cryptocurrency	—	—	▲	▲	—	—	—	●
eWallets	—	●	▲	▲	—	—	—	●
<b>PAYMENTS: TMS Supports Automated Payments Features</b>								
Sanctions list screening	—	●	●	●	●	●	●	—
Bank account verification	—	●	●	▲	●	●	●	—
Fraud detection	—	●	●	●	●	●	●	—
SWIFT GPI	—	●	●	●	●	●	●	●
Imported AP payments	—	●	●	●	●	●	●	●
XML ISO20022 conversion	—	●	●	●	●	●	●	●

● Yes — No ▲ Some

● Yes — No ▲ Some

	CHATHAM FINANCIAL ChathamDirect	COUPA Coupa	FINANCIAL SCIENCES ATOM	FIS Treasury and Risk Manager - Quantum Edition, Treasury and Risk Manager - Integrity Edition, Payment Hub - Enterprise Edition, Payment Hub - Standard Edition, Swift Services, Bank Account Manager, Data Integrity Manager	GTREASURY GTreasury	ION ION	SERRALA Serrala FS2	TROVATA Trovata
<b>ACCOUNTING</b>								
<b>GENERATE ACCOUNTING ENTRIES</b>								
Cash/Bank Transactions	●	●	●	●	●	●	●	●
Payments	●	●	●	●	●	●	●	●
Debt/Investment	●	●	●	●	●	●	●	●
Foreign Exchange	●	●	●	●	●	●	●	●
Commodities	●	●	●	●	●	●	●	—
Intercompany/IHB	●	●	●	●	●	●	●	—
IR Derivatives	●	●	●	●	●	●	●	—
<b>OFFERINGS</b>								
Support an internal and integrated, ledger or sub-ledgers	●	●	●	●	●	●	●	●
Provide an interface to an external accounting system/ERP	●	●	●	●	●	●	●	●
Provide regulatory or FASB reporting (FAS133, FAS115, FBAR, FATCA, etc.)	●	●	●	●	●	●	▲	●
<b>REPORTING</b>								
<b>OFFERINGS</b>								
Maintain a library of reports that a user can adapt	●	●	●	●	●	●	●	●
Internal report writing feature	●	▲	●	●	●	●	●	●
Link to a third party report writing tool	●	●	●	●	●	●	●	●
Incorporates business intelligence reporting	●	●	●	●	●	●	●	●
Interface to external reporting software	●	●	●	●	●	●	●	●
Tracks unclaimed property items	—	—	▲	—	●	●	—	●
<b>SECURITY</b>								
<b>OFFERINGS</b>								
Single sign-on/Active directory	●	●	●	●	●	●	●	●
Multifactor authentication	●	●	●	●	●	●	●	●
Audit reporting for all user functions	●	●	●	●	●	●	—	●
Separation of duties for payments and financial transactions	●	●	●	●	●	●	●	●
SOC1/SOC2 reporting	●	●	●	●	●	●	●	●
Payment related security measures	●	●	●	●	●	●	●	●
<b>CONNECTIVITY</b>								
<b>BANK CONNECTIVITY</b>								
File transfer (FTP)	▲	●	●	●	●	●	●	●
API	▲	▲	●	●	●	●	●	●
MT concentrator (or Financial BIC)	—	—	●	●	●	●	●	●
Embedded SWIFT service bureau	—	—	●	●	●	●	●	●
SWIFT Alliance Lite 2	—	●	●	—	●	●	●	●
<b>ERP CONNECTIVITY</b>								
File transfer (FTP)	●	●	●	●	●	●	●	●
API	●	●	●	●	●	●	▲	●
Bank statement forwarding	—	●	●	●	●	●	●	●
<b>TARGET COMPANY SIZE</b>								
Small (less than US\$250M)	●	●	▲	●	●	●	●	●
Medium-sized (between US\$250M and US\$999.9M)	●	●	●	●	●	●	●	●
Enterprise (between US\$1B and US\$20B)	●	●	●	●	●	●	●	●
Large Cap (greater than US\$20B)	●	▲	●	●	●	●	●	●
<b>IMPLEMENTATION</b>								
How is your TMS implemented?	Hosted	Client choice	Client choice, In-house, Hosted	Client choice, In-house, Hosted	Client choice, In-house, Hosted, Contact vendor	Client choice, In-house	In-house	Client choice
How many operating customers have implemented your TMS in the past 12 months?	450	-	11	-	41	-	25	200
Do you have a client advisory board for product development?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
How many releases/updates made to the software in the past 12 months?	24	-	12	-	12	12	4	66
<b>ABILITY TO USE LIBOR REPLACEMENT RATES IN INSTRUMENT CALCULATIONS AND INTERCOMPANY ACTIVITY</b>								
SOFR Daily	●	●	●	●	●	●	▲	—
SOFR Term Structure (CME)	●	●	●	●	●	●	▲	—
SOFR Compounded in Arrears	●	●	●	●	●	●	▲	—
SOFR in Arrears	●	●	●	●	●	●	▲	—
Synthetic LIBOR	●	●	●	●	●	●	▲	—

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