

Six treasury trends to watch

Today's geopolitical climate is changing fast and the pressure this places on the treasury is intense. Here's our guide to the six most important themes that are impacting your treasury's future.



1. Streamlining overseas transactions

For many corporates, cross-border trade is an increasingly important factor in profitability. But new markets and new partners expose businesses to a different set of risks and complicate their trade finance processes.

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2. Adapting service to new expectations

Customer expectations are rising, driven by increased competition and new European legislation. PSD2, for instance, will open up the payments market to new players and standardise surcharges on card-based transactions, offering customers plenty in the form of new payment services.

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3. Agile treasury

Complex global operations and group structures can make focusing on liquidity and working capital management challenging — but it's still the treasury's top priority.

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4. Data-driven finance

Everybody is talking about data but gathering it is only half the battle: businesses need to use it effectively if they want to add value to their business, and that goes for the treasury too.

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5. The smartphone CFO

With mobile purchases and peer-to-peer money transfers, consumers are used to payment methods changing, but we're yet to see such innovation in the treasury.

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6. Hacking the treasury

Cyber risk is a growing concern for large corporates: The treasury function is regularly targeted in phishing scams and data theft is becoming increasingly common.

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