

A New Vision of Liquidity

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Agenda

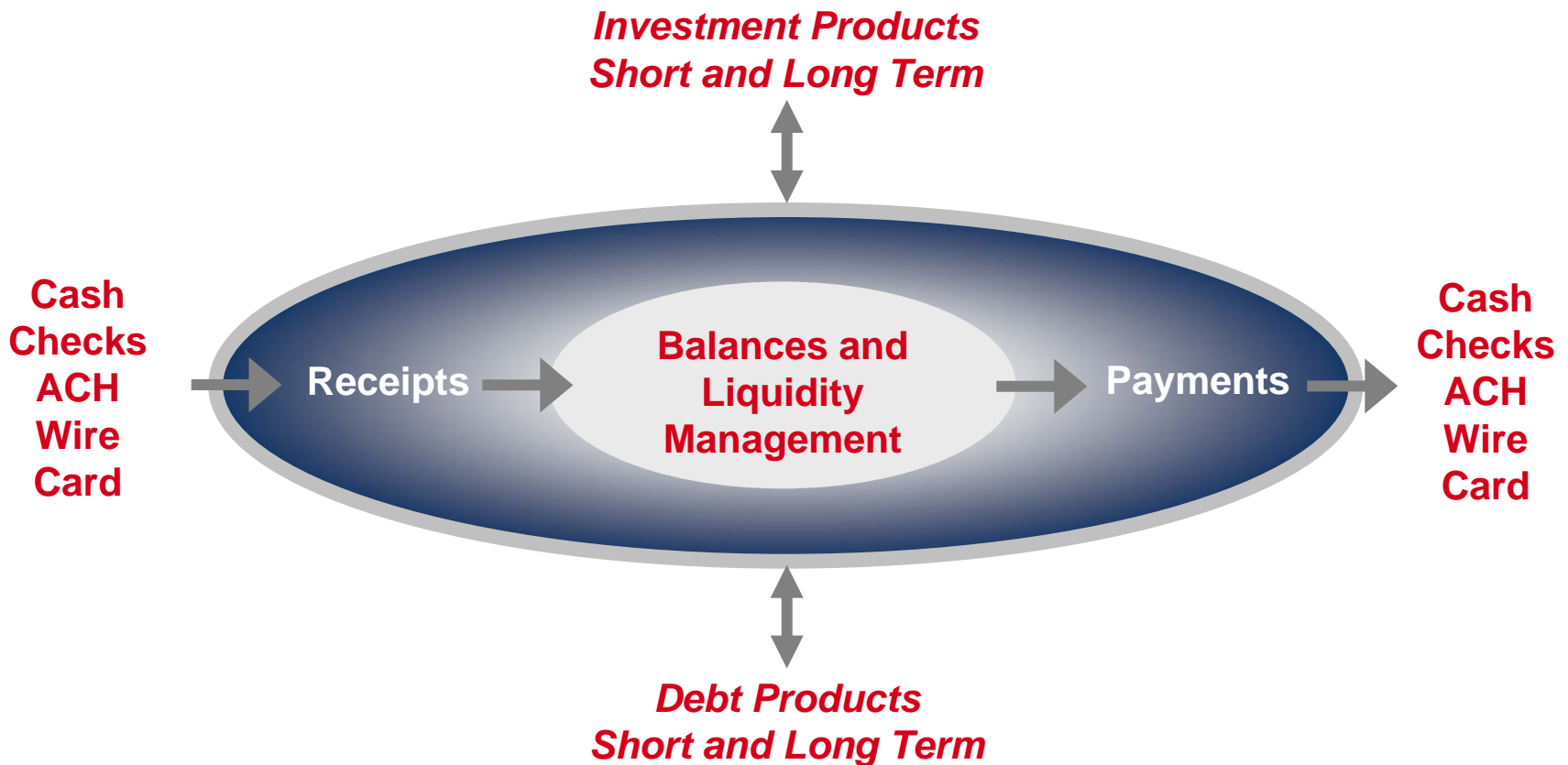
- Maintaining strategic focus in today's environment
- Meeting your challenges
 - Supply chain view of liquidity
 - Receipts & payments
 - Structure
 - Questions to ask
- Next steps
- Q&A

Maintaining strategic focus in today's environment

- Protecting and optimizing returns
- The globalizing marketplace
- Adding more value while minimizing costs
- Leveraging comprehensive solutions to free up resources

Meeting your challenges: supply chain

Assess your supply chain to identify opportunities

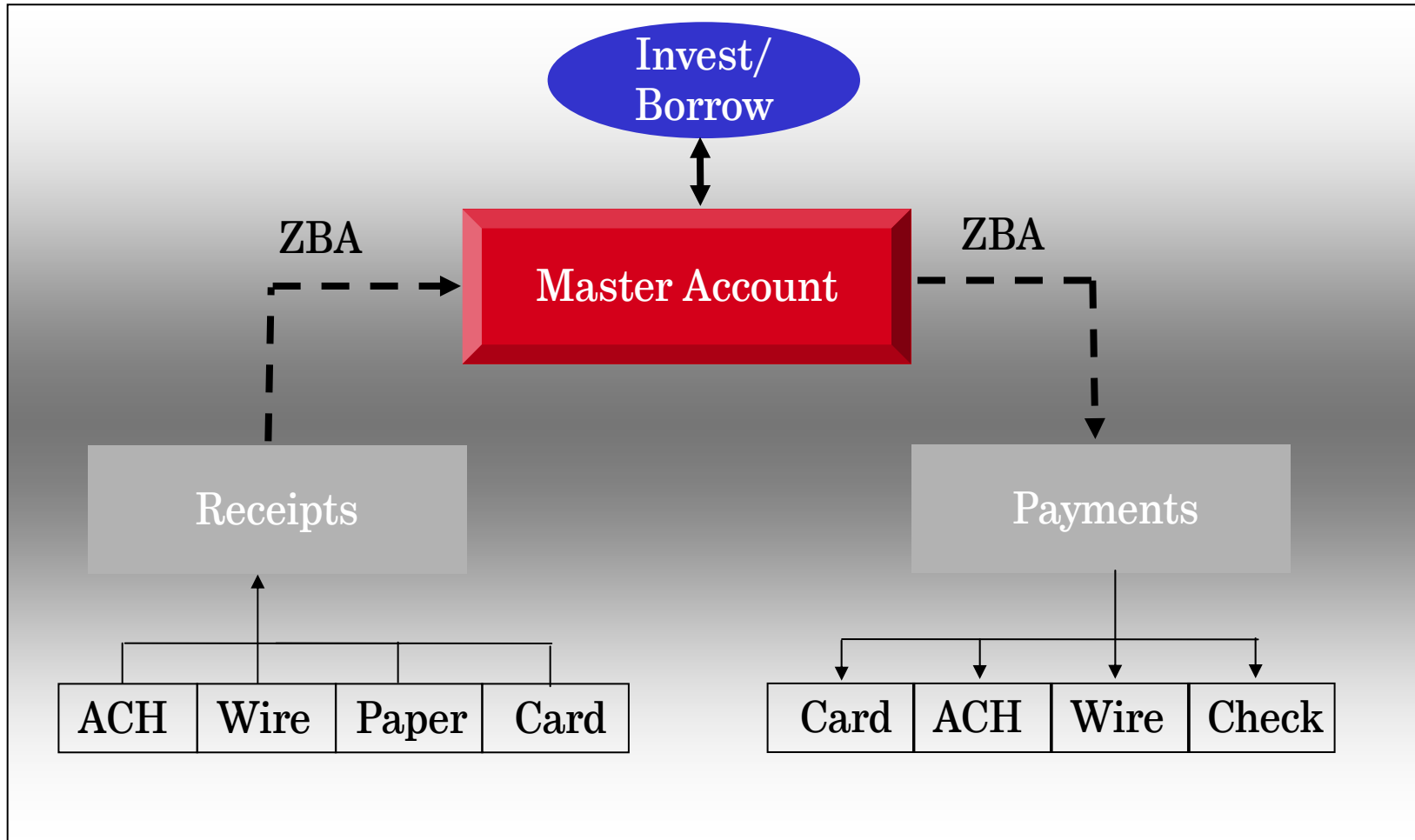


Meeting your challenges: receipts and payment practices

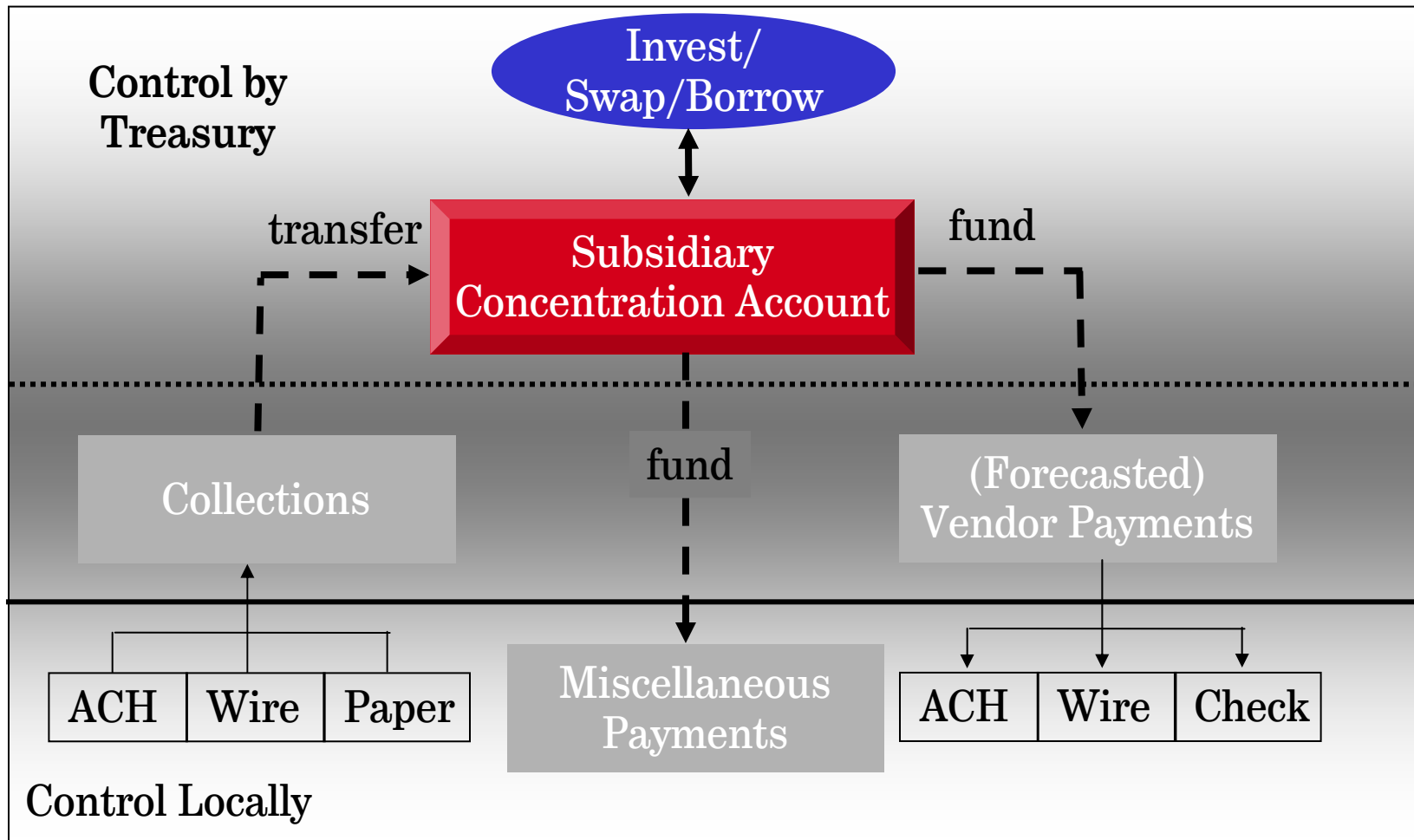
- ACH
- Check image/conversion
- Card
- Comprehensive payables/receivables

Integrating your receipts, payments and concentration strategies can optimize your cash flow

Meeting your challenges: liquidity structure



Meeting your challenges: international structures



Meeting your challenges: receipts questions

- How much same day credit?
- Does cash sit at location?
- Are we converting to electronic?

Meeting your challenges: payments questions

- Am I funding too early?
- Am I funding too much?
- Can I better anticipate funding needs?

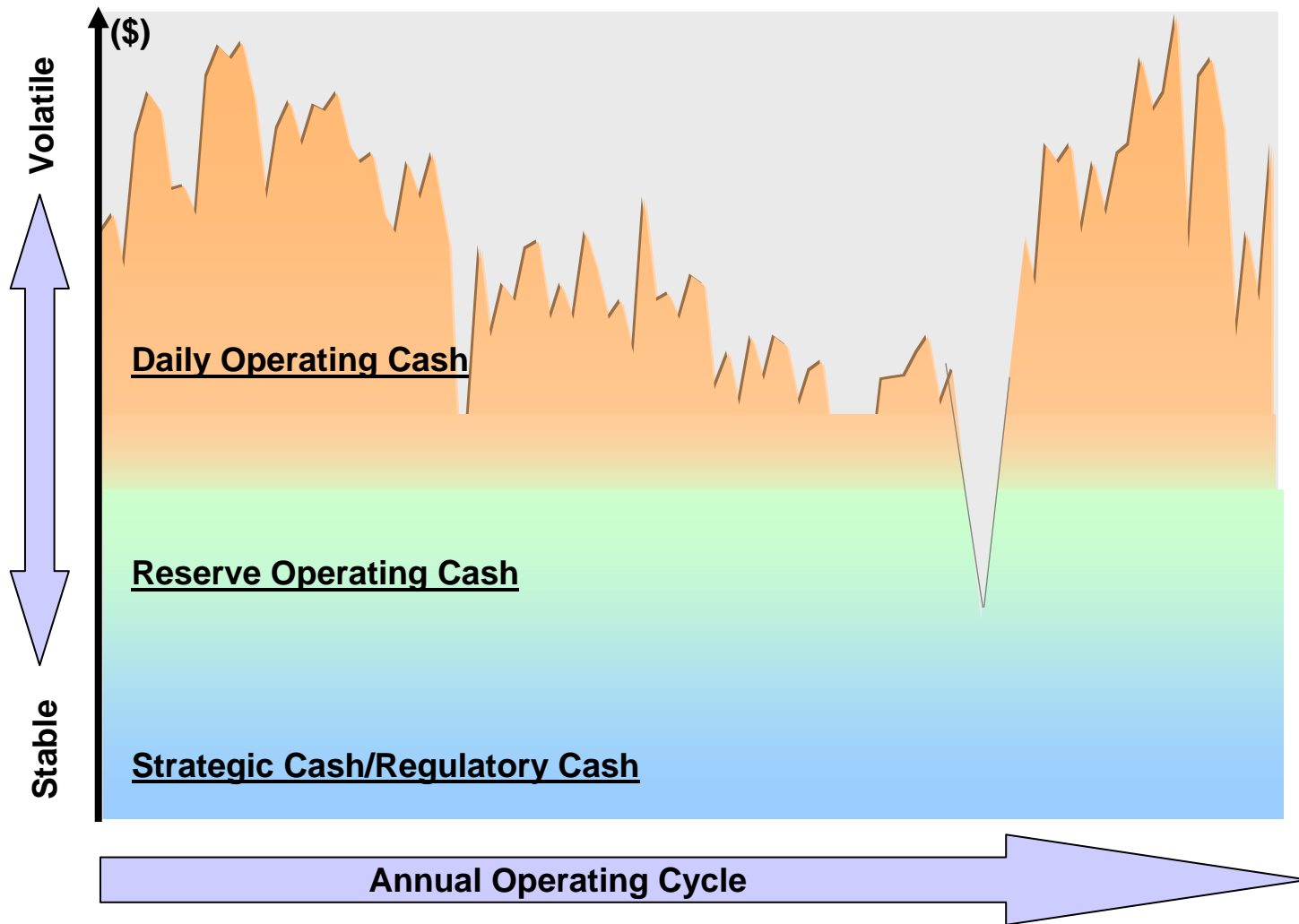
Meeting your challenges: concentration questions

- Is cash trapped?
- Is cash being delayed?
- Is cash fully concentrated or are there multiple concentration sites?

Meeting your challenges: comprehensive system questions

- Is there a better structure?
- Are there better tools?
- Do I have visibility?

Types of cash



Next steps

- What should I look for in my financial institution during times like these?
 - Capital strength
 - Investment expertise with an advisory approach
 - Breadth of capabilities
 - Quality of investment instruments
 - Value in the geography / footprint
 - Special rates for bringing new balances
- Can you reduce the number of banking relationships?

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