

# A New Vision of Liquidity

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# Agenda

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- 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

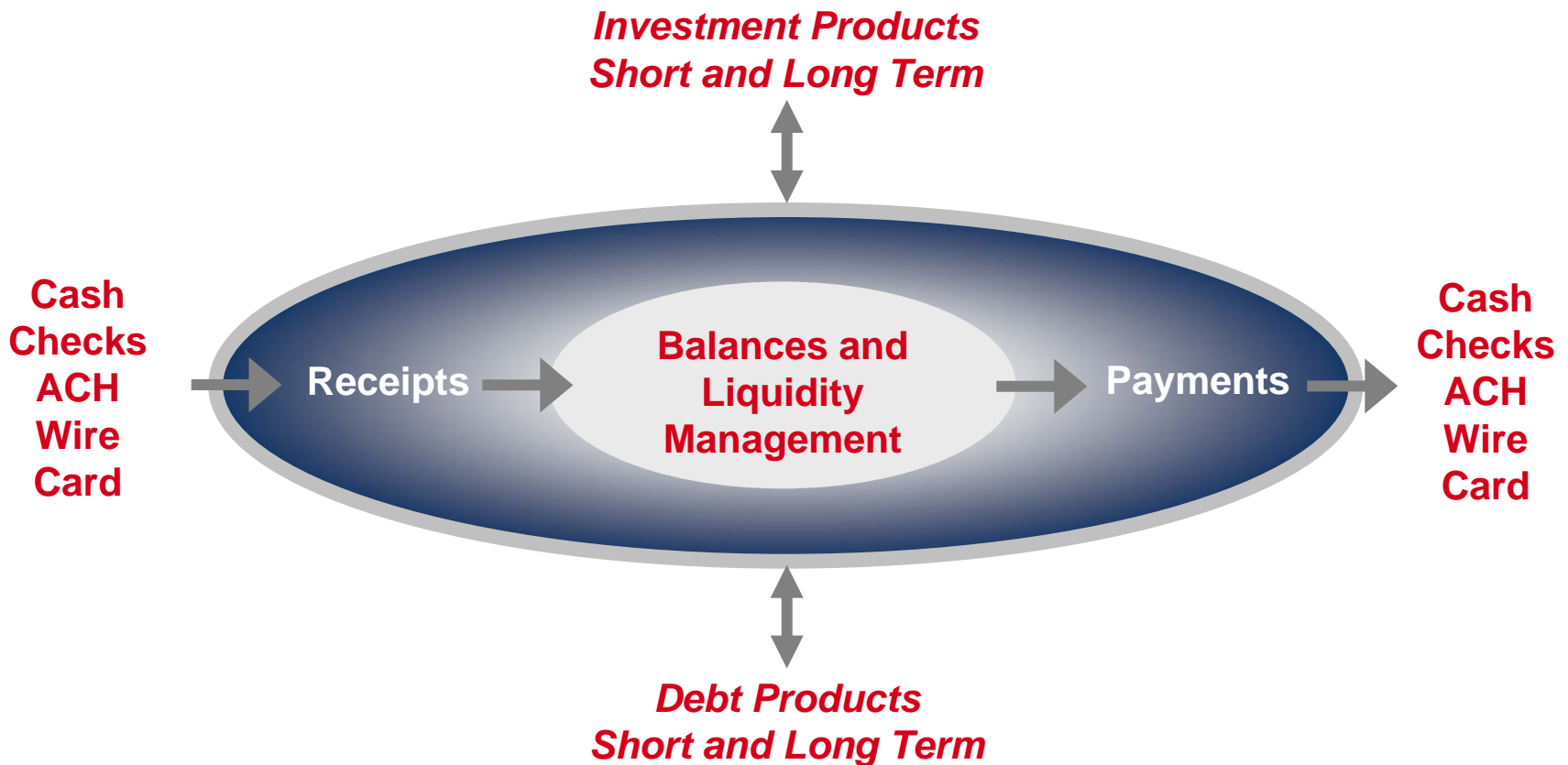
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- Protecting and optimizing returns
- The globalizing marketplace
- Adding more value while minimizing costs
- Leveraging comprehensive solutions to free up resources

# Meeting your challenges: supply chain

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Assess your supply chain to identify opportunities



## Meeting your challenges: receipts and payment practices

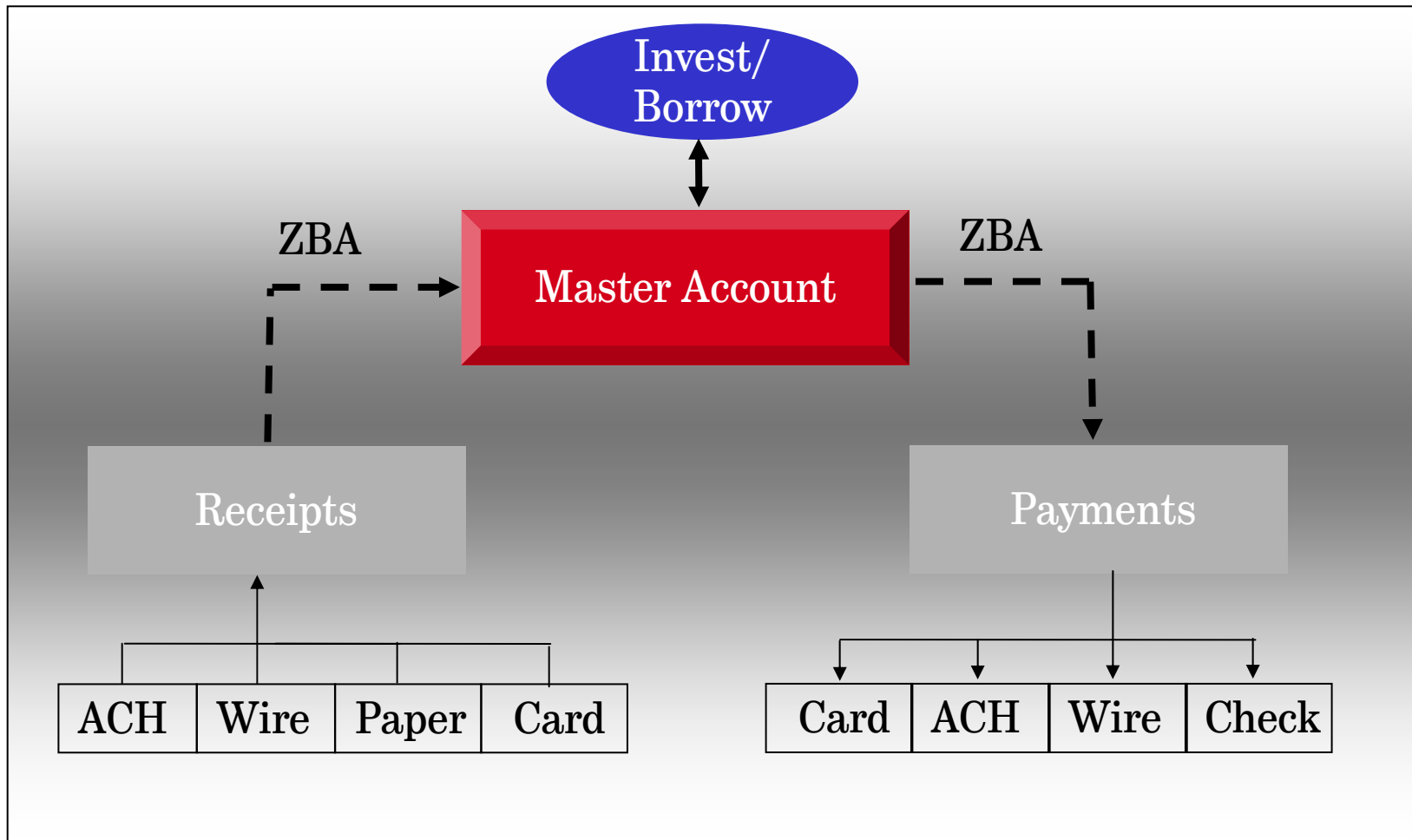
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- ACH
- Check image/conversion
- Card
- Comprehensive payables/receivables

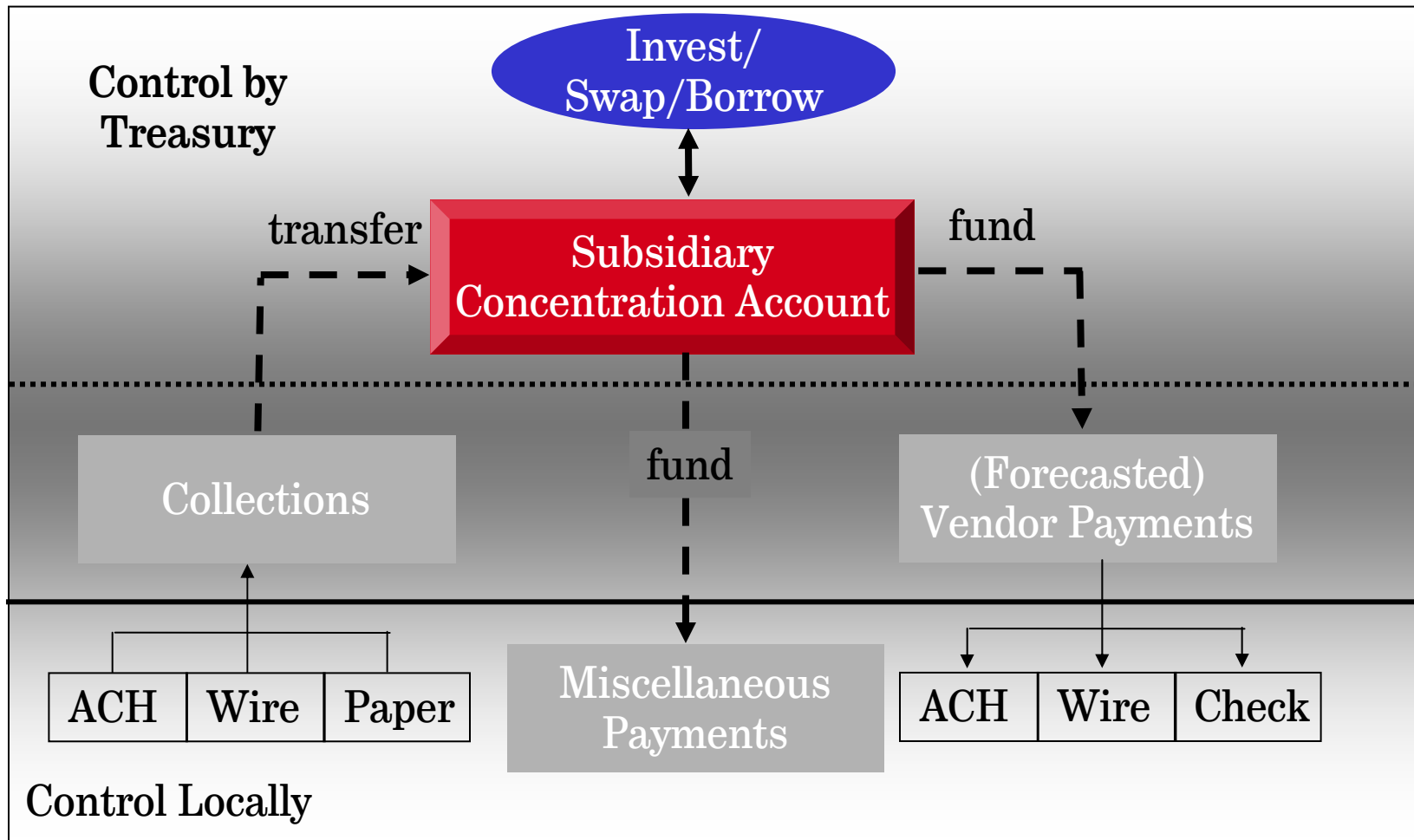
**Integrating your receipts, payments and concentration strategies can optimize your cash flow**

# Meeting your challenges: liquidity structure

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# Meeting your challenges: international structures



## Meeting your challenges: receipts questions

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

## Meeting your challenges: payments questions

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

## Meeting your challenges: concentration questions

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

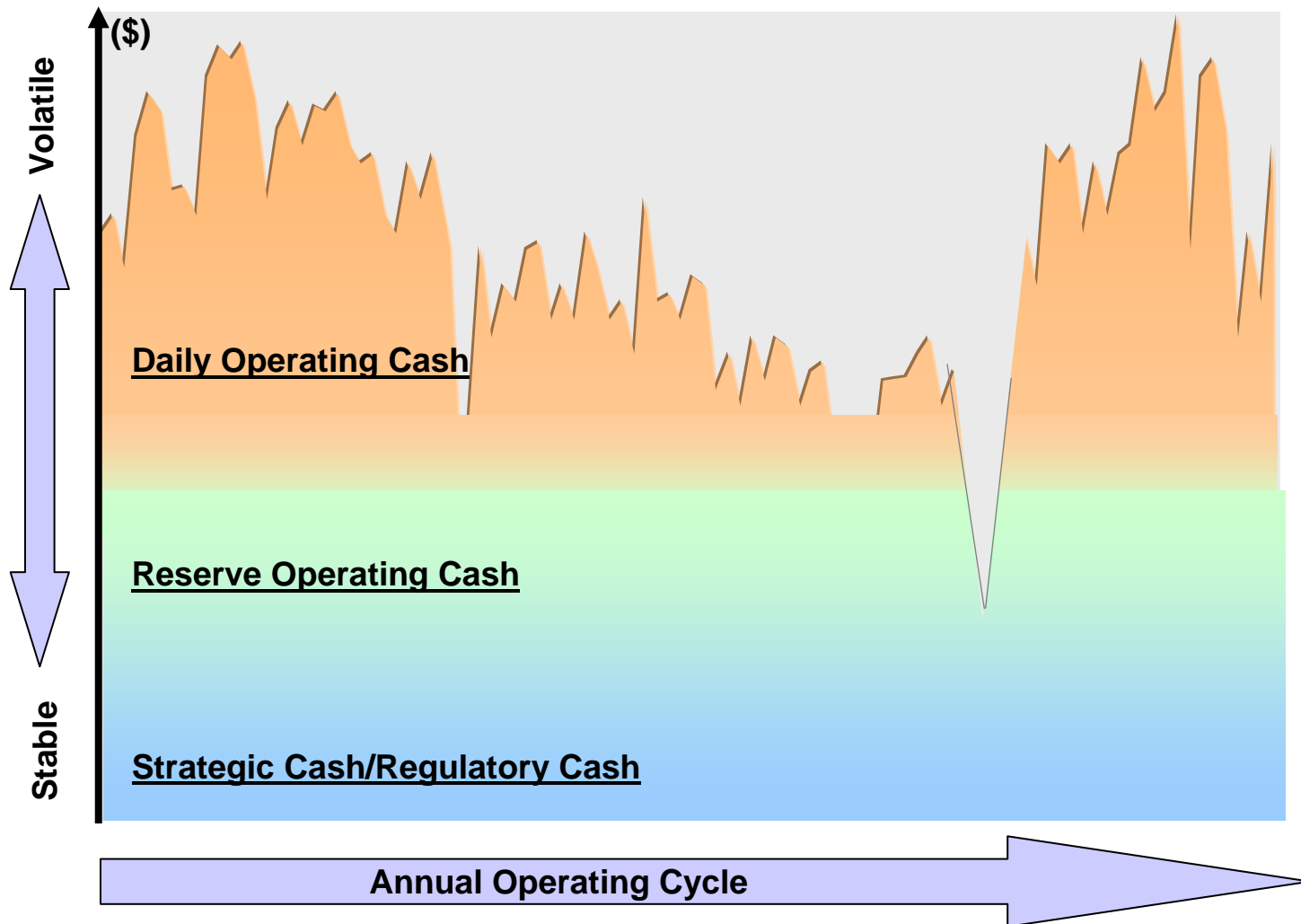
## Meeting your challenges: comprehensive system questions

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

# Types of cash

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## Next steps

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- 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?

# Bank of America



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