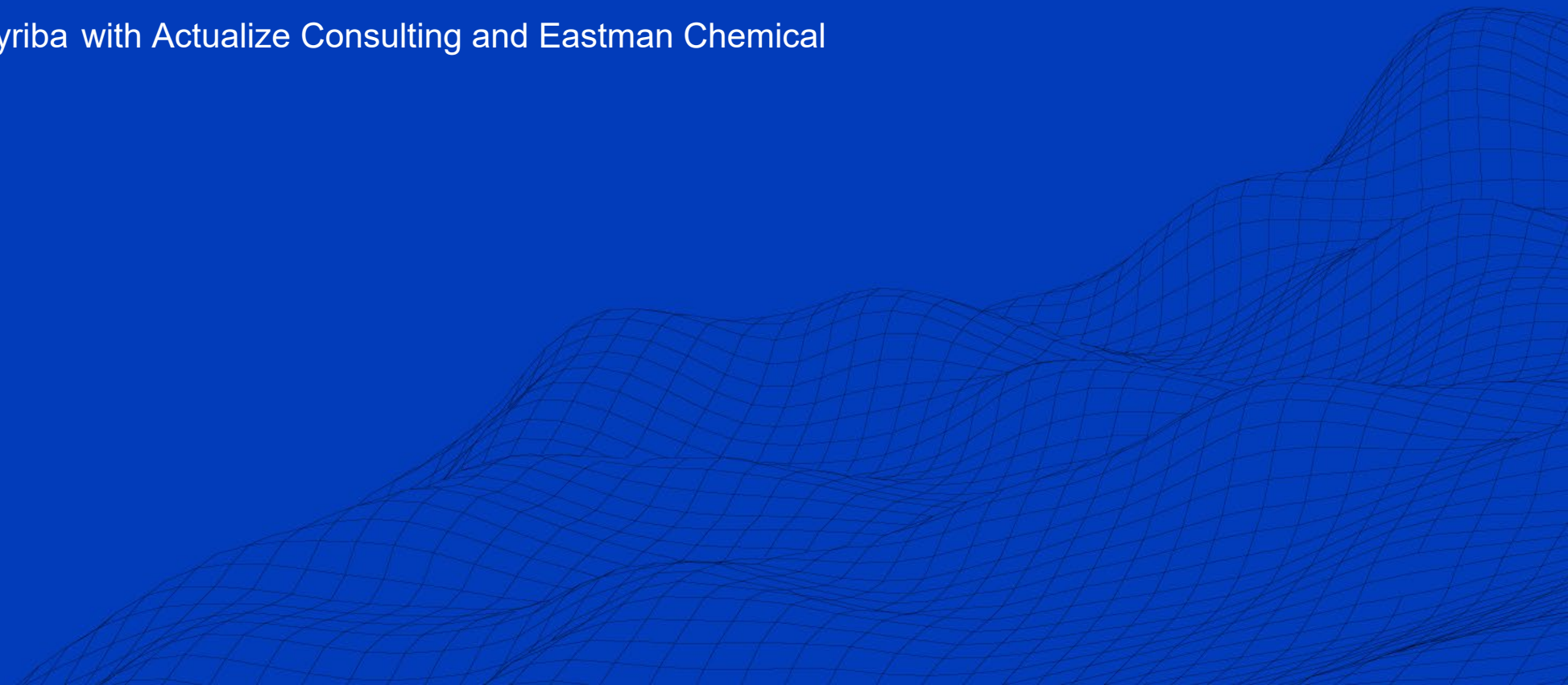


Obtaining Maximum Utilization with your TMS

Presented by Kyriba with Actualize Consulting and Eastman Chemical



Today's Presenters



Chad Wekelo

*Partner,
Actualize Consulting*



Deidre Lloyd, CTP

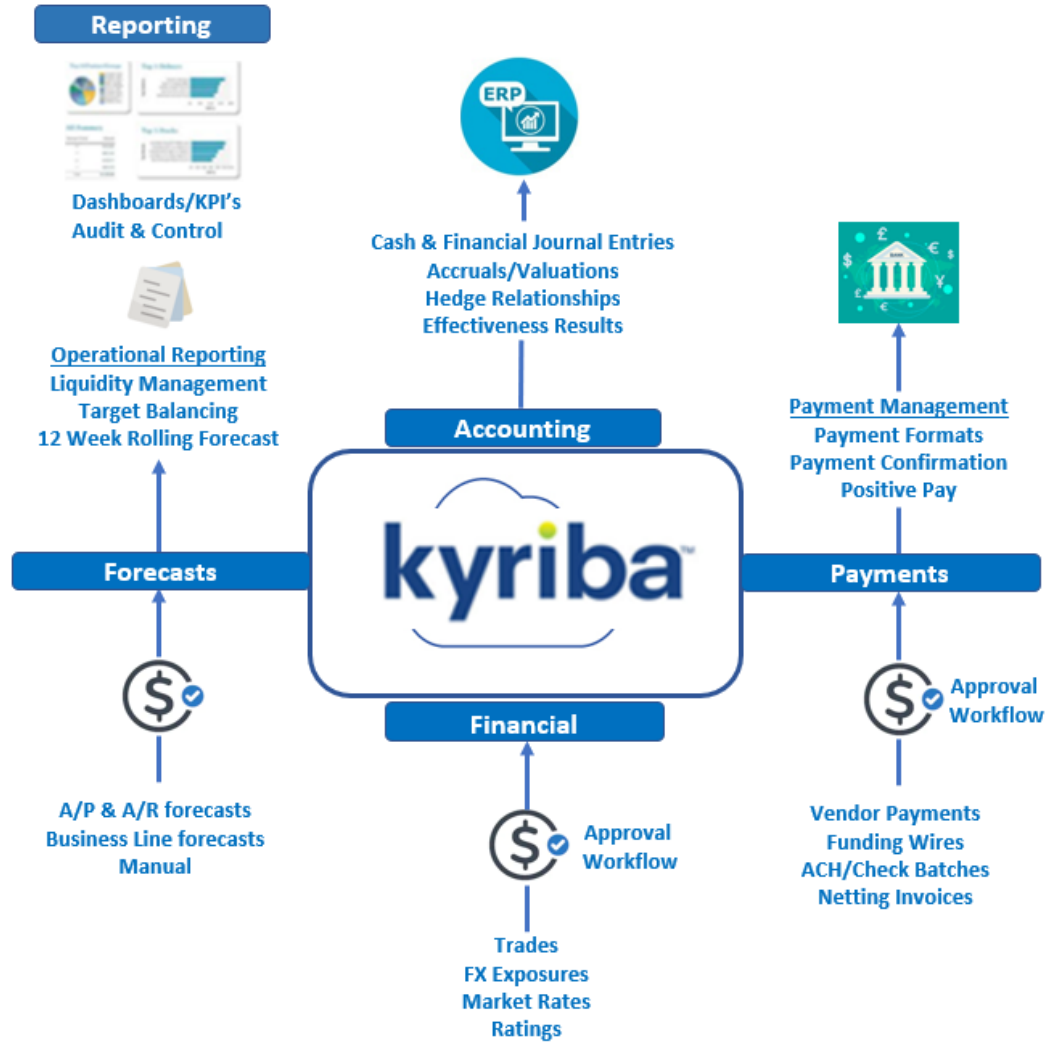
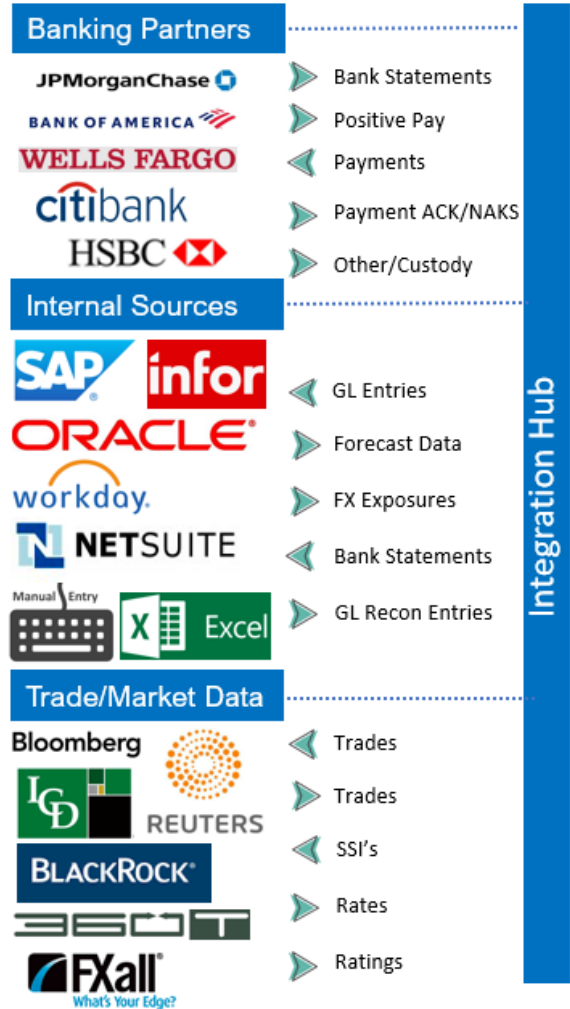
*Senior Manager of Global
Treasury Operations,
Eastman Chemical Company*

Aspire

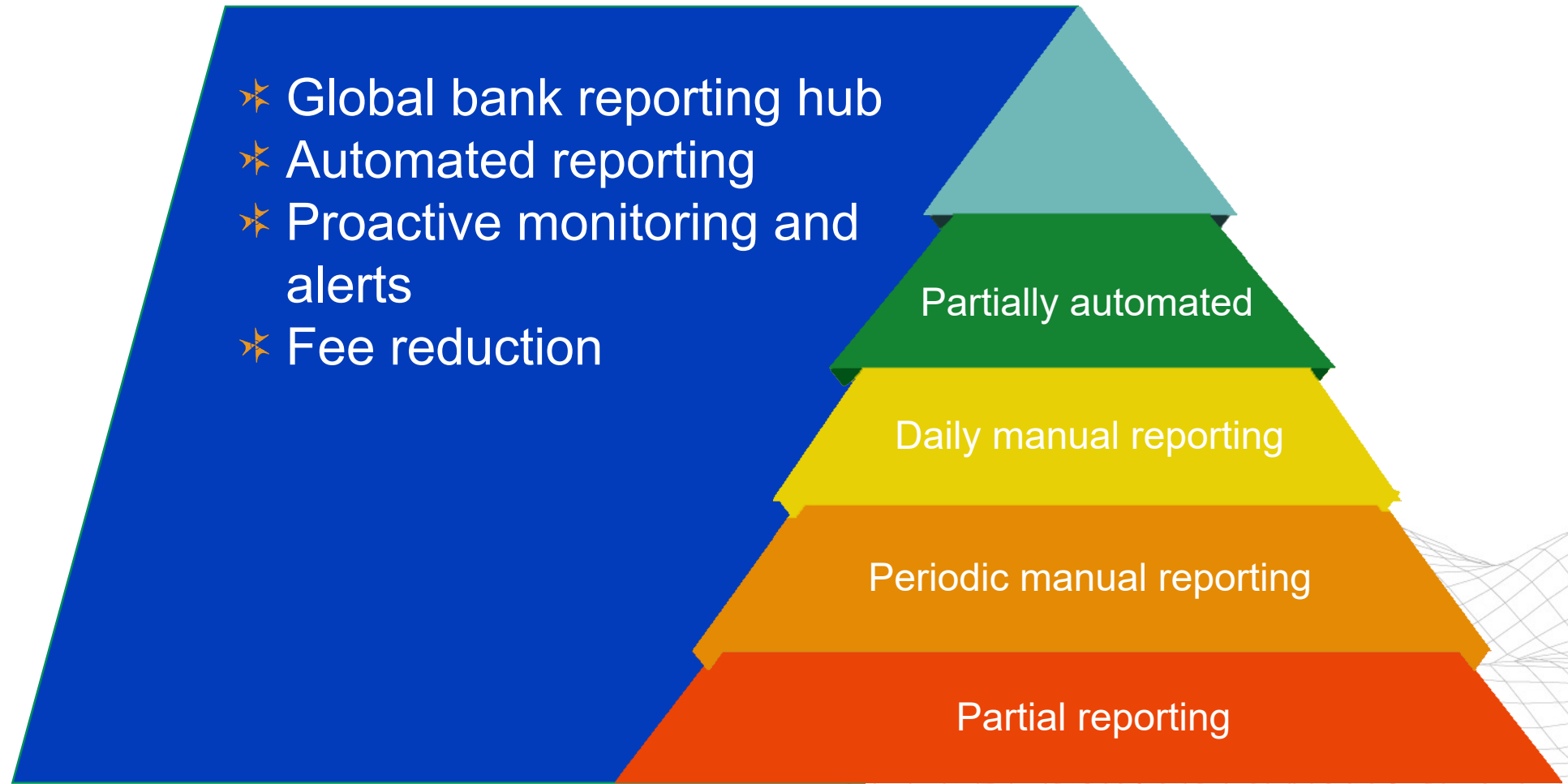
“Every person is capable and has the desire to move up the hierarchy toward a level of self-actualization. Unfortunately, progress is often disrupted by a failure to meet lower level needs.”



Actualization



Bank Reporting



Bank Reporting Monitoring

BANK CONNECTION ISSUE REPORT :

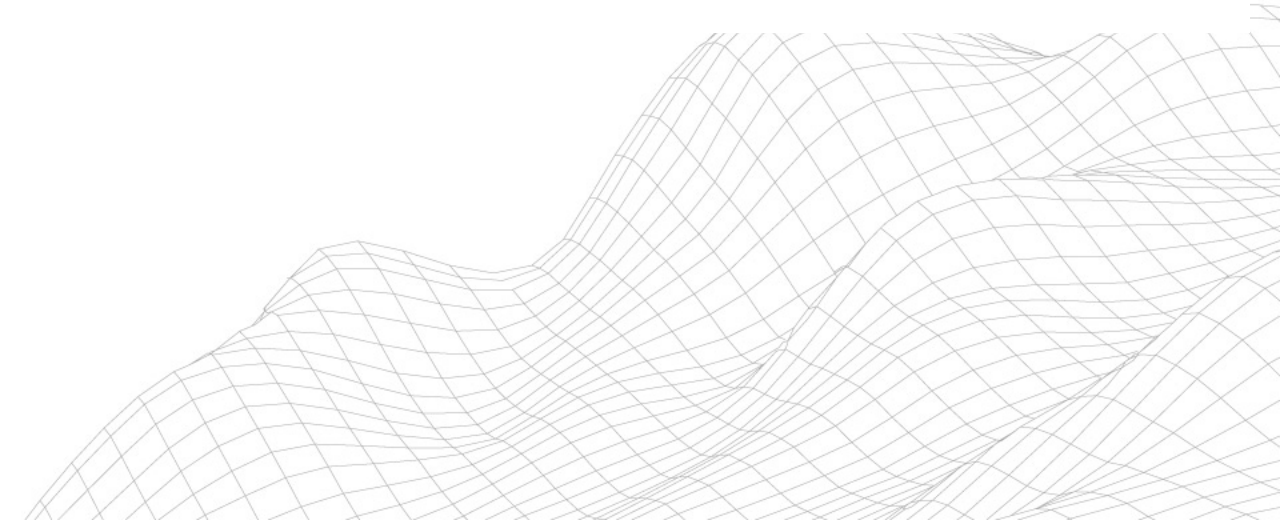


Account ID	Account	Cur.	Connection status	Statement delivery	Bank	Branch	Company	Co.	Connection time
1097225_test	BARCGBP11111	GBP	Never received	Not pushed	BARC	BARC_GB	USTREAS2	GB	
111111	BARCGBP11111	GBP	Never received	Not pushed	BARC	BARC_GB	USTREAS2	GB	
222222	BARCUSD22222	USD	Never received	Not pushed	BARC	BARC_US	USTREAS2	US	
123222	JPMCCAD23222	CAD	Never received	Not pushed	JPMC	JPMC_CA	CATREAS1	CA	
123333	JPMCJPY23333	JPY	Never received	Not pushed	JPMC	JPMC_JP	JPTREAS1	JP	
\	JPMCUSD23444	USD	Never received	Not pushed	JPMC	JPMC_US	USTREAS1	US	
123456789DEMO	JPM_DEMO_789	USD	Never received	Not pushed	JPMC	JPMC_US	5072_LINCOLN	US	
110-USD-NETTING	110_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	110	US	
111-USD-	111_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	111	US	
115-CAD-	115_CAD_EXT	CAD	Never received	Not pushed	NET_EXT	NET_EXT	115	US	
222-USD-EXT-	222_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	222	US	
228-USD-EXT-	228_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	228	US	
241-USD-EXT-	241_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	241	US	
352-CAD-NETTING	352_CAD_EXT	CAD	Never received	Not pushed	NET_EXT	NET_EXT	352	US	
352-NZD-NETTING	352_NZD_EXT	NZD	Never received	Not pushed	NET_EXT	NET_EXT	352	US	
352-THB-NETTING	352_THB_EXT	THB	Never received	Not pushed	NET_EXT	NET_EXT	352	US	
352-USD-EXT-	352_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	352	US	
411-USD-EXT-	411_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	411	US	
412-THB-EXT-	412_THB_EXT	THB	Never received	Not pushed	NET_EXT	NET_EXT	412	US	
421-USD-EXT-	421_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	421	US	
427-USD-EXT-	427_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	427	US	
456-EXT-USD-	456_USD_EXT	USD	Never received	Not pushed	NET_EXT	NET_EXT	456	US	
XXXX101503	JPMUSD55333	USD	Not received	Not pushed	BARC	BARC_US	USTREAS2	US	
125678	JPM-ACH	USD	Not received	Not pushed	JPMC	JPMC_US	1000	US	
12345678	JPM-CHECK	USD	Not received	Not pushed	JPMC	JPMCUS	1000	US	
128927	JPM-GEN	USD	Not received	Not pushed	JPMC	JPMCUS	1000	US	
123111	JPMUSD23111	USD	Not received	Not pushed	JPMC	JPMC_US	USTREAS2	US	
123444	JPMUSD23444	USD	Not received	Not pushed	JPMC	JPMC_US	USTREAS1	US	
123555	JPMUSD23555	USD	Not received	Not pushed	JPMC	JPMC_US	USTREAS1	US	
123666	JPMUSD23666	USD	Not received	Not pushed	JPMC	JPMC_US	USTREAS3	US	
Total		30							

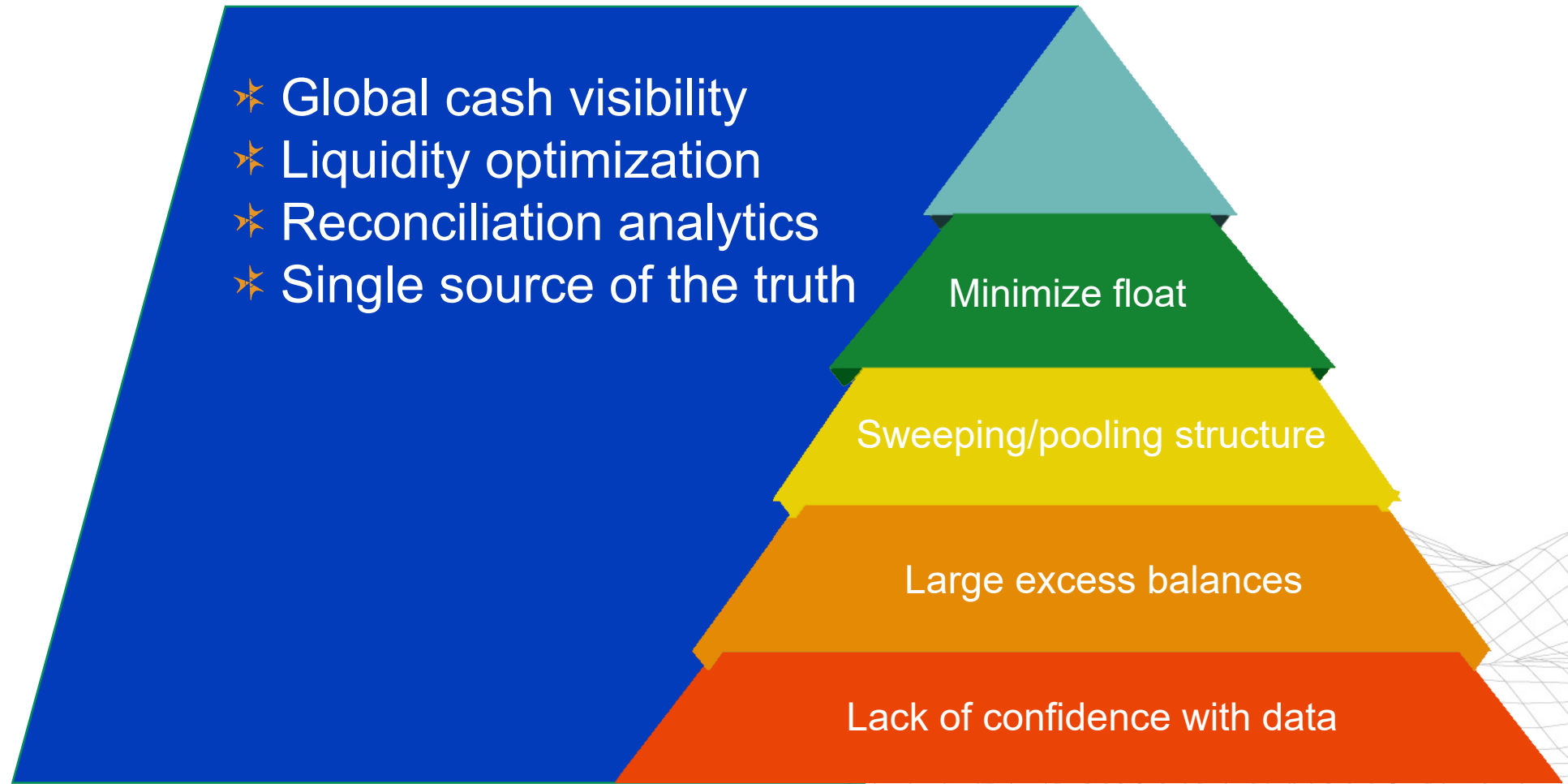
Bank/Cash balance variances report:



Account	Balance type	Cur.	07/03/2018	07/04/2018
JPMUSD23555	Bank statement balance	USD	-	-
JPMUSD23555	Bank ledger balance	USD	-	-
JPMUSD23555	On hold bank transactions	USD	0.00	0.00
JPMUSD23555	Flow ledger balance	USD	0.00	0.00
JPMUSD23555	Flow ledger balance + on hold	USD	0.00	0.00
USTREAS1				



Cash Management



Management Reporting

Liquidity Position Global:

	Cur.	02/17/2020
Buy Commercial Paper (B-CP)	USD	1,000,000
Bond Periodic Loan (BOND)	USD	-8,639,609,899
Commercial Paper (CP)	USD	-2,300,893
Equity (EQTY)	USD	202,000
Eurodollar Loan (EURO)	USD	-113,301,811
Investment (INIV)	USD	1,000,000
Letter of Credit (LC)	USD	-494,418
PERIODIC LOAN (LOAN)	USD	-2,147,325,570
Mortgage Backed Security Debt (MBSD)	USD	-105,958,325
MONEY MARKET FUNDS (MM)	USD	12,011,004
Mutual Fund (MUT)	USD	253,445
DOMESTIC SWING LINE BORROWING	USD	-14,251,527
Debt&Investment	USD	-11,008,775,494
11 (11)	USD	-81,837,810
5072-SS Lincoln (5072-SSLINCOLN)	USD	558,870
5074-SS Dallas (5074-SS_DALLAS)	USD	301,851
BI Demo Accounts (BIDEMO)	USD	1,315,033,284
	USD	1,009,075,433,889
Balances	USD	1,010,329,689,564
Balances + D&I	USD	999,320,914,070
1 YR LINE 100.0 M PAY USD 0.000000%	USD	100,000,000
1 YR LINE 200.0 M PAY USD 0.000000%	USD	195,000,000
1 YR LINE 200.0 M PAY USD 0.000000%	USD	200,000,000
1 YR LINE 300.0 M PAY USD 0.000000%	USD	298,500,000

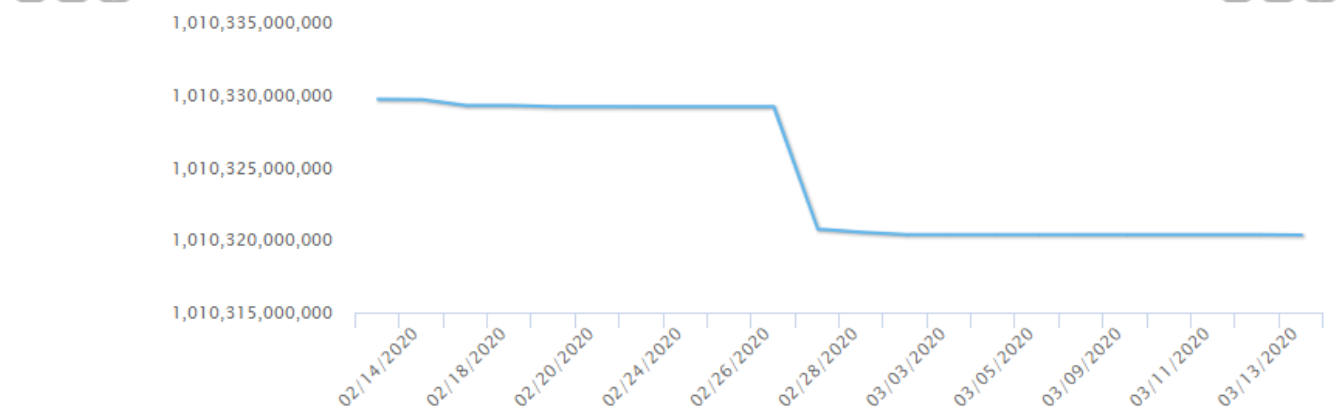
Liquidity Position by Currency:

	Cur.	02/14/2020
Australian Dollar (AUD)	USD	3,616,461
Canadian Dollar (CAD)	USD	318,884,732
Chinese Yuan Renminbi (CNY)	USD	162,685,058
Colombian Peso (COP)	USD	1,302,873
Danish Krone (DKK)	USD	0
Euro (EUR)	USD	156,135,724
British Pound (GBP)	USD	478,477,590
Hong Kong Dollar (HKD)	USD	144,889,107
Japanese Yen (JPY)	USD	-105,636,347
Korean Won (KRW)	USD	84
Mexican Peso (MXN)	USD	1,229,039
Malaysian Ringgit (MYR)	USD	0
New Zealand Dollar (NZD)	USD	0
Pakistan Rupee (PKR)	USD	0
Singapore Dollar (SGD)	USD	-1
Thai Baht (THB)	USD	148,264
US Dollar (USD)	USD	1,009,941,304,228
Vietnamese Dong (VND)	USD	4
South African Rand (ZAR)	USD	0
Balances	USD	1,011,103,036,816

Cash Position Worksheet - Global Forecast:

Name	12/02/2019	12/03/2019	12/04/2019	12/05/2019	12/06/2019
INITIAL BALANCE	17,559,864	17,559,864	17,559,864	17,559,864	17,559,864
TESR (Test)	0	0	0	0	0
TESR (Test)	0	0	0	0	0
+AR (Accounts Receivable)	0	0	0	0	0
+AR (Accounts Receivable)	0	0	0	0	0
HOTEL_DP (Hotel Deposits)	0	0	0	0	0
HOTEL_DP (Hotel Deposits)	0	0	0	0	0
+DEP (3rd Party Deposits)	0	0	0	0	0
+DEP (3rd Party Deposits)	0	0	0	0	0
+EXT_REC (Receivables)	0	0	0	0	0
+EXT_REC (Receivables)	0	0	0	0	0
+INTRNT (Internet Sales)	0	0	0	0	0
+INTRNT (Internet Sales)	0	0	0	0	0
+LBX (LOCKBOX DEPOSITS)	0	0	0	0	0
+LBX (LOCKBOX DEPOSITS)	0	0	0	0	0
+MISC (MISC. ITEMS)	0	0	0	0	0
+MISC (MISC. ITEMS)	0	0	0	0	0
+RET (RETURNED ITEMS)	0	0	0	0	0
+RET (RETURNED ITEMS)	0	0	0	0	0
+RETAIL (Retail Sales)	0	0	0	0	0
+RETAIL (Retail Sales)	0	0	0	0	0

Liquidity Position - 30 Days:

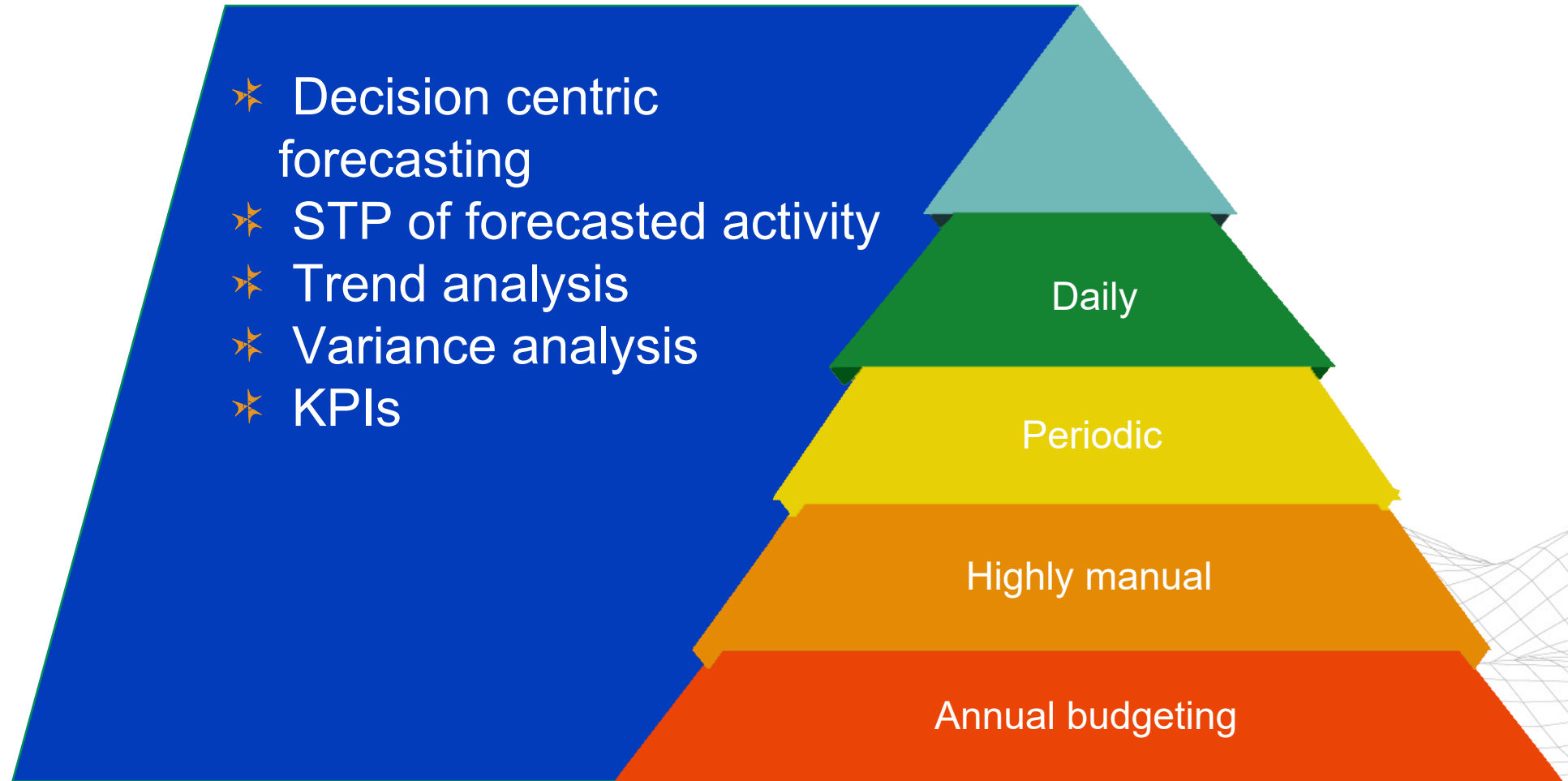


Cash Positioning

	02/17/2020 - 02/17/2020	BOFAUSD110	CITI_TEST	JPMCUSD23111	JPMCUSD55333	Total
Σ	INITIAL BALANCE	0.00	-0.00	1 247.14	653 481.47	654 728.61
✓	+TRD_REC (Trade Receivables)	10 000 000.00	0.00	20 000 000.00	500 000.00	30 500 000.00
Σ	Operating collection	10 000 000.00	0.00	20 000 000.00	500 000.00	30 500 000.00
✓	-PAY_BEN (Payroll and Benefit)	0.00	0.00	20 000 000.00	0.00	20 000 000.00
✓	-TRD_PAY (Trade Payables)	0.00	50 000 000.00	10 000 000.00	0.00	60 000 000.00
Σ	Operating disbursement	0.00	50 000 000.00	30 000 000.00	0.00	80 000 000.00
Σ	Total of Operating	10 000 000.00	-50 000 000.00	-10 000 000.00	500 000.00	-49 500 000.00
~	+DRWWIRE (Draw Wire Inflow)	0.00	0.00	1 153 481.47	0.00	1 153 481.47
✓	+DSBFUND (Disbursement Funding Inflow)	0.00	50 000 000.00	0.00	0.00	50 000 000.00
✓	+INT_TRF (Internal Transfer Inflow)	0.00	0.00	50 000 000.00	0.00	50 000 000.00
Σ	Non operating collection	0.00	50 000 000.00	51 153 481.47	0.00	101 153 481.47
✓	-DRWWIRE (Draw Wire Outflow)	0.00	0.00	0.00	1 153 481.47	1 153 481.47
✓	-DSBFUND (Disbursement Funding Outflow)	0.00	0.00	50 000 000.00	0.00	50 000 000.00
Σ	Non operating disbursement	0.00	0.00	50 000 000.00	1 153 481.47	51 153 481.47
Σ	Total of Non operating	0.00	50 000 000.00	1 153 481.47	-1 153 481.47	50 000 000.00
Σ	Balance before decision	10 000 000.00	-0.00	-8 845 271.39	0.00	1 154 728.61
~	+CP_ISSD (Commercial Paper Proceeds)	0.00	0.00	60 000 000.00	0.00	60 000 000.00
~	+INVEST (Investments Inflow)	0.00	0.00	15 000 000.00	0.00	15 000 000.00
Σ	Financial collection	0.00	0.00	75 000 000.00	0.00	75 000 000.00
~	-CP_MATU (Commercial Paper Maturity)	0.00	0.00	75 000 000.00	0.00	75 000 000.00
Σ	Financial disbursement	0.00	0.00	75 000 000.00	0.00	75 000 000.00
Σ	Total of Financial	0.00	0.00	0.00	0.00	0.00
Σ	FINAL BALACE	10 000 000.00	-0.00	-8 845 271.39	0.00	1 154 728.61

Forecasting

- ✦ Decision centric forecasting
- ✦ STP of forecasted activity
- ✦ Trend analysis
- ✦ Variance analysis
- ✦ KPIs

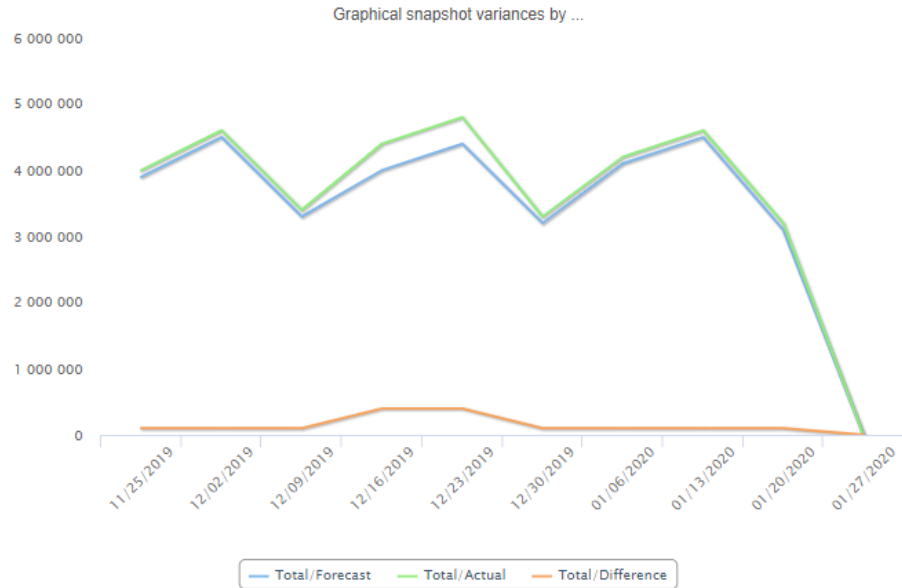


Variance Analysis

Graphical snapshot variances by period - (Graphical snapshot variances by ...)

Menu

Chart



Variance analysis worksheet - Variance analysis worksheet - Global

Menu

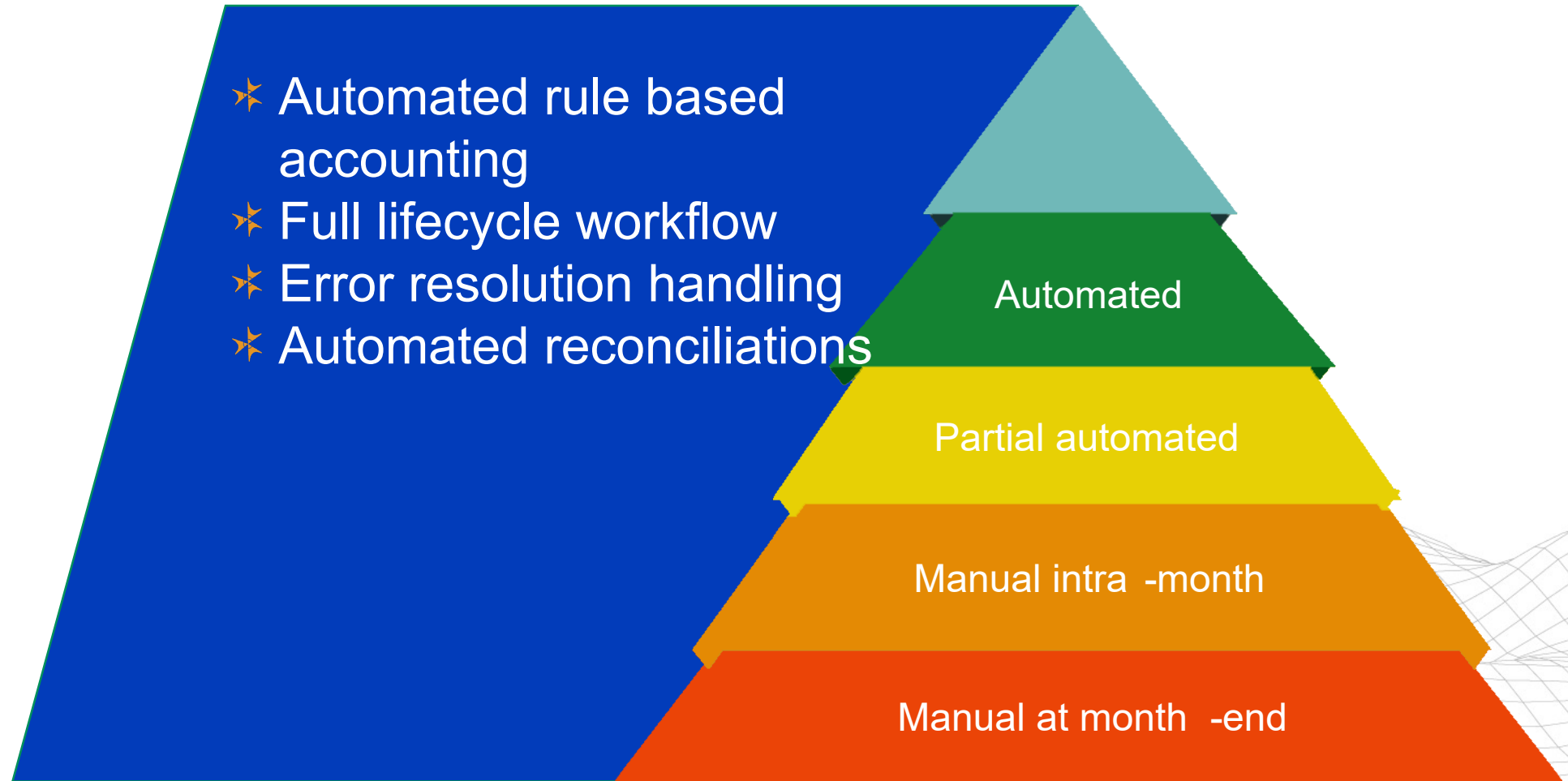
Currency: USD

Amount unit: Unit

	Forecast 12/20/2019	Actual 02/19/2020	%
12/01/2019 - 12/07/2019	-1 100 000.00	-1 000 500.00	9.05%↑
12/08/2019 - 12/14/2019	-500 000.00	-400 500.00	19.90%↑
12/15/2019 - 12/21/2019	-1 700 000.00	-1 600 000.00	5.88%↑
12/22/2019 - 12/28/2019	-1 000 000.00	-600 000.00	40.00%↑
12/29/2019 - 01/04/2020	-600 000.00	-200 000.00	66.67%↑
01/05/2020 - 01/11/2020	-1 800 000.00	-1 700 000.00	5.56%↑
01/12/2020 - 01/18/2020	-900 000.00	-800 000.00	11.11%↑
01/19/2020 - 01/25/2020	-500 000.00	-400 000.00	20.00%↑
01/26/2020 - 01/31/2020	-1 900 000.00	-1 800 000.00	5.26%↑
Total	-10 000 000.00	-8 501 000.00	14.99%↑
Variance		1 499 000.00	14.99%↑
Variance to first forecast		1 499 000.00	14.99%↑

Cash Accounting

- ✦ Automated rule based accounting
- ✦ Full lifecycle workflow
- ✦ Error resolution handling
- ✦ Automated reconciliations



Bank Account Management

- ✦ Push button FBAR
- ✦ Workflow to avoid stale data
- ✦ Global Authorities & Signer management

Partially automated

Centralized, but manual

Decentralized in Excel

Incomplete view

Bank Account Management

Bank Account Management

Account categ... **Dormant Bank Accounts (Blue)**
Bank accounts with less than 100 transactions

Cash Flow Stat...

Account code

(N/A)

01BOAUDS2993

01BOAUDS8337

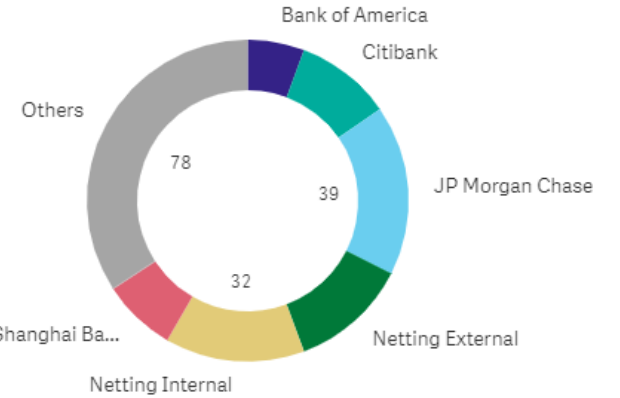
01CITUSD3744

01CITUSD7974

Bank Account Reporting Met...

Reporting Method	# of Accounts
Totals	230
Electronic	68
Manual	162

Number of accounts by bank
Wallet sharing



Cash Balances

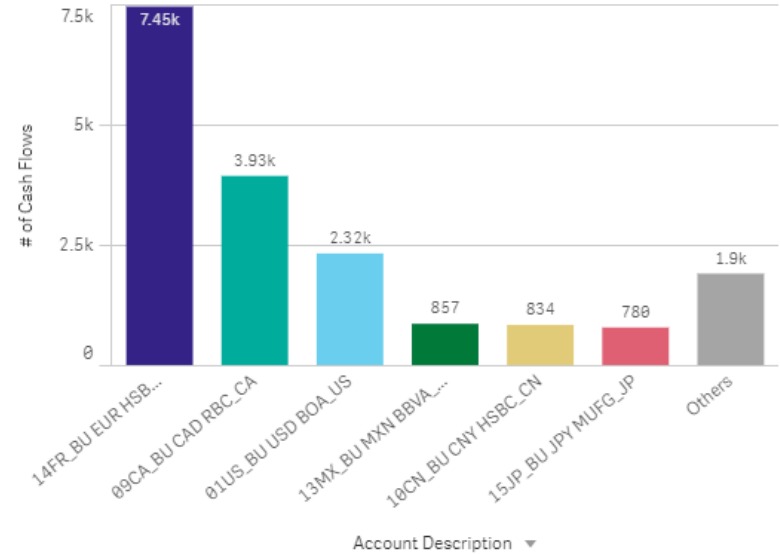


of Selected Accounts

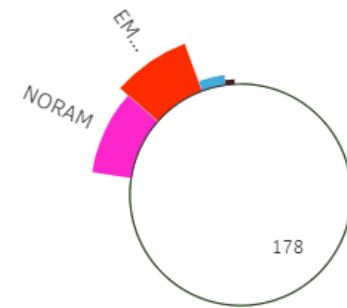
230 ²³⁰
of Accounts

Cash Flow Volume

Top 7 bank accounts by transaction volume



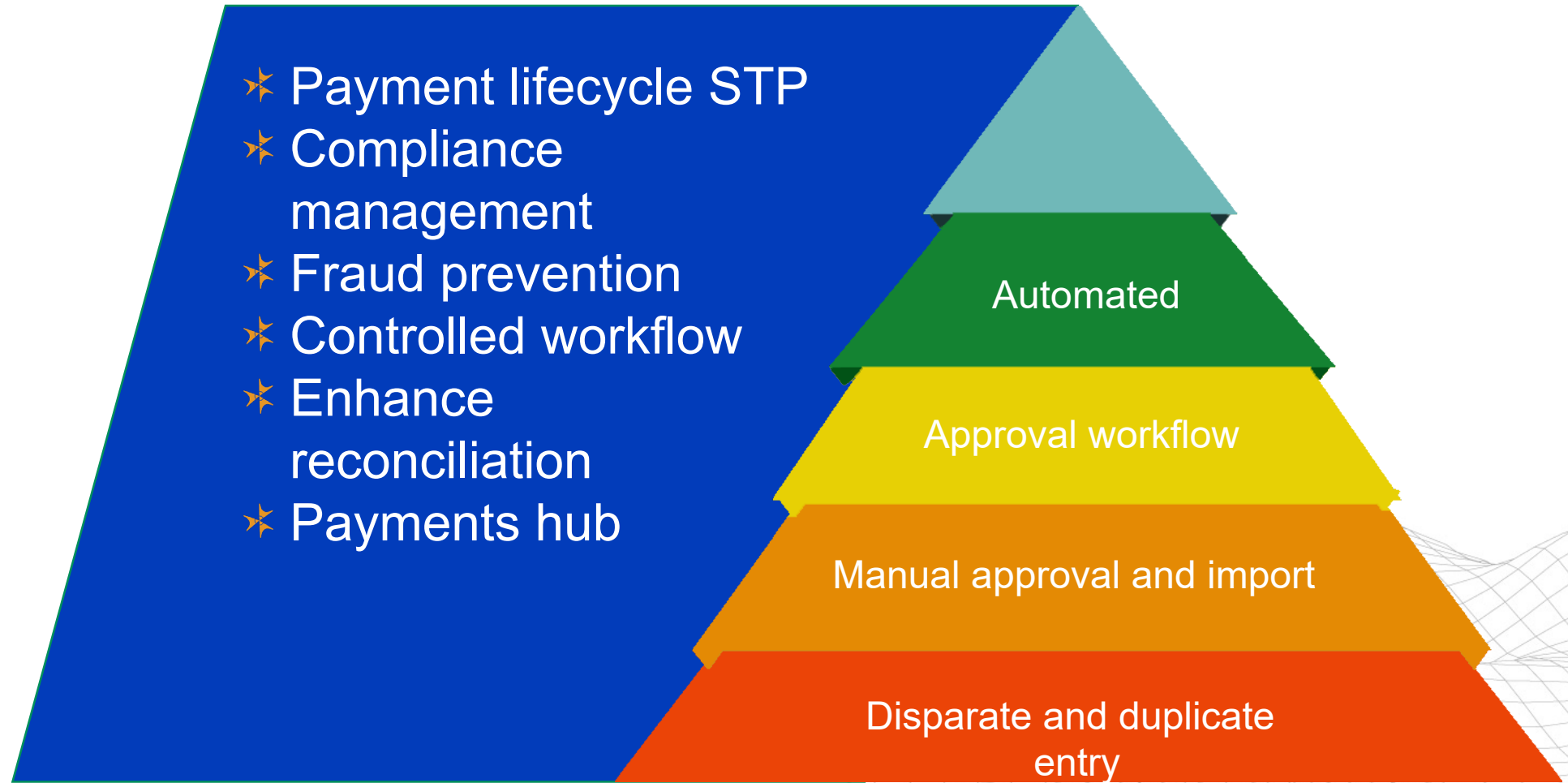
Number of accounts by region
Slice radius by # of cash flows



Bank Account Management

Filer type: Individual Signer: Charles Schulz Signer address: GB Number of accounts: 2 Domestic country: United States of America				Period analyzed: From 01/01/2019 To 12/31/2019 Currency: USD Currency rate date: 02/19/2020 Amount unit: Unit								
Signer	Account ID	Bank description	Bank branch	Company	Max account balance	Company address	Company City	Company State	Company ZIP	Company country	Bank branch country	Signer Email
Charles Schulz	0000000000000000	Barclays	Barclays UK Branch	US Treasury 2	1,291,906	323 5th Ave	New York	NY	10002	United States of America	United Kingdom (Great Britain)	charles.schulz@aaa.com
Charles Schulz	0000000000000000	JP Morgan Chase	JP Morgan Japan Branch	Japan Treasury 1	0					Japan	Japan	charles.schulz@aaa.com
Filer type: Individual Signer: John Smith Signer address: US Number of accounts: 2 Domestic country: United States of America				Period analyzed: From 01/01/2019 To 12/31/2019 Currency: USD Currency rate date: 02/19/2020 Amount unit: Unit								
Signer	Account ID	Bank description	Bank branch	Company	Max account balance	Company address	Company City	Company State	Company ZIP	Company country	Bank branch country	Signer Email
John Smith	0000000000000000	Barclays	Barclays UK Branch	US Treasury 2	1,291,906	323 5th Ave	New York	NY	10002	United States of America	United Kingdom (Great Britain)	john.smith@aaa.com
John Smith	0000000000000000	JP Morgan Chase	JP Morgan Japan Branch	Japan Treasury 1	0					Japan	Japan	john.smith@aaa.com
Filer type: Individual Signer: Jane Doe Signer address: US Number of accounts: 2 Domestic country: United States of America				Period analyzed: From 01/01/2019 To 12/31/2019 Currency: USD Currency rate date: 02/19/2020 Amount unit: Unit								
Signer	Account ID	Bank description	Bank branch	Company	Max account balance	Company address	Company City	Company State	Company ZIP	Company country	Bank branch country	Signer Email
Jane Doe	0000000000000000	Barclays	Barclays UK Branch	US Treasury 2	1,291,906	323 5th Ave	New York	NY	10002	United States of America	United Kingdom (Great Britain)	jane.doe@aaa.com
Jane Doe	0000000000000000	JP Morgan Chase	JP Morgan Japan Branch	Japan Treasury 1	0					Japan	Japan	jane.doe@aaa.com

Payments



Payments

Payment dashboard:



Prior Day Cash Balance by Currency - USD Conversion (For Dashboard):

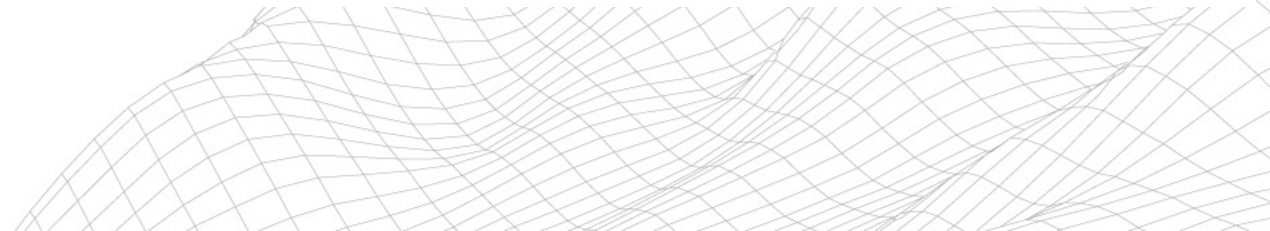


● Australian Dollar
 ● Euro
 ● Hong Kong Dollar
 ● US Dollar

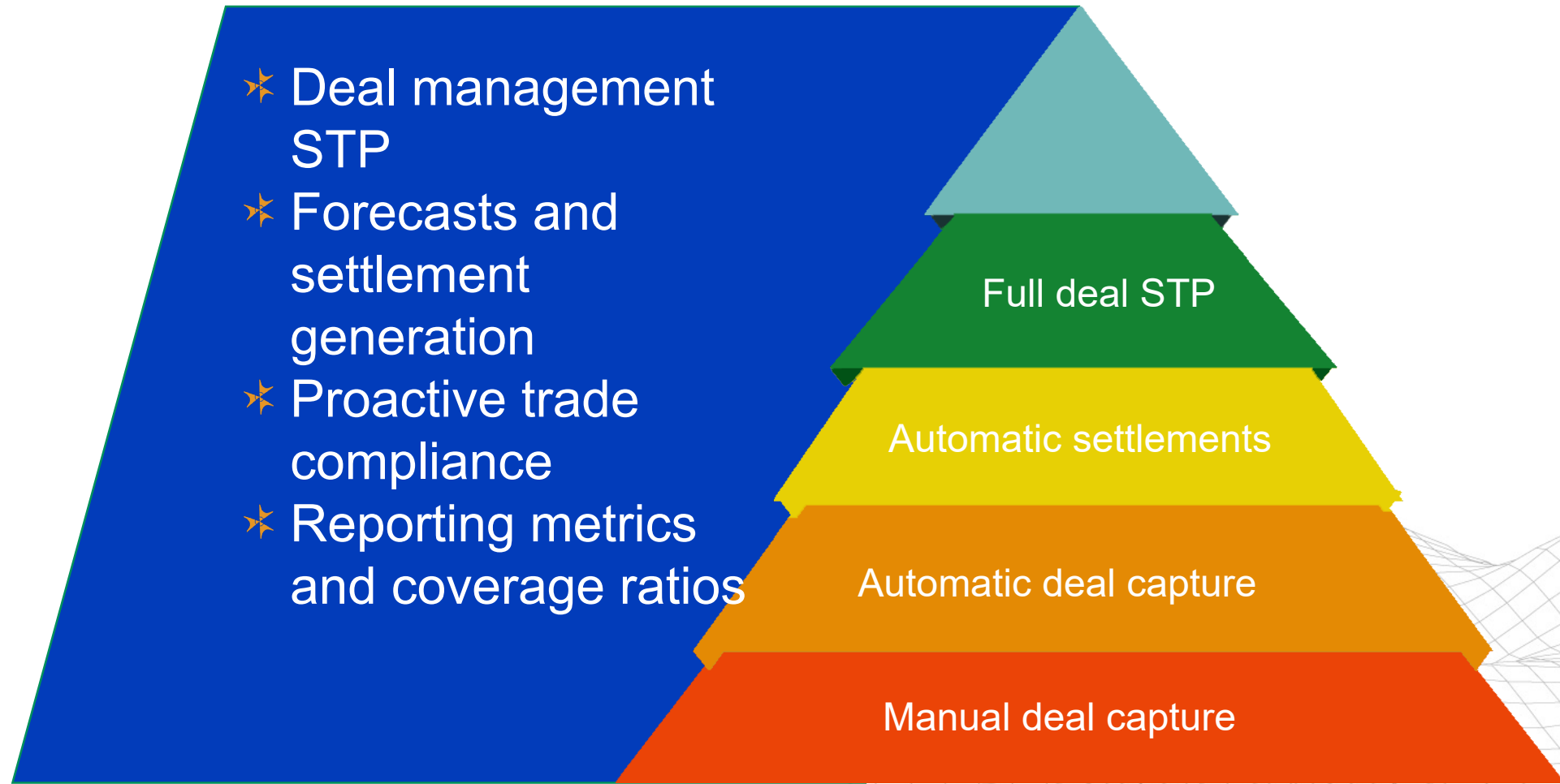
	Description		Draft		Regl
INTW	INTERNATIONAL WIRE	3	808.91	0	
BANA	Banamex	3	808.91	0	
INTL	Netting International Transfer	1	1 666.67	0	
BANK_1	RENAME BANK	1	1 666.67	0	
ACH		61	97 147.56	0	
BANK_3	RENAME BANK	61	97 147.56	0	
INTW	INTERNATIONAL WIRE	0	0.00	1	
BARC	Barclays	0	0.00	1	
D_TR	TREASURY TRANSFER DOMESTIC	0	0.00	2	
BOA	Bank of America	0	0.00	2	
D_TR	TREASURY TRANSFER DOMESTIC	0	0.00	1	
FEDW	FED WIRE	0	0.00	4	
INTW	INTERNATIONAL WIRE	0	0.00	6	
L_TR	TREASURY TRANSFER INTERNATIONAL	0	0.00	1	
BOFA	Bank of America	0	0.00	12	
FEDW	FED WIRE	1	1 000.00	0	
INTW	INTERNATIONAL WIRE	0	0.00	1	
CITI	Citibank	1	1 000.00	1	
ACH		37	19 734 256.24	0	
BOOK	BOOK TRANSFER	42	653 445.40	0	
FEDW	FED WIRE	61	10 257 239.93	0	
FWIR	FT Settlement: Domestic Wire	23	10 137 946.83	0	

Payment Dashboard - Confirmed:

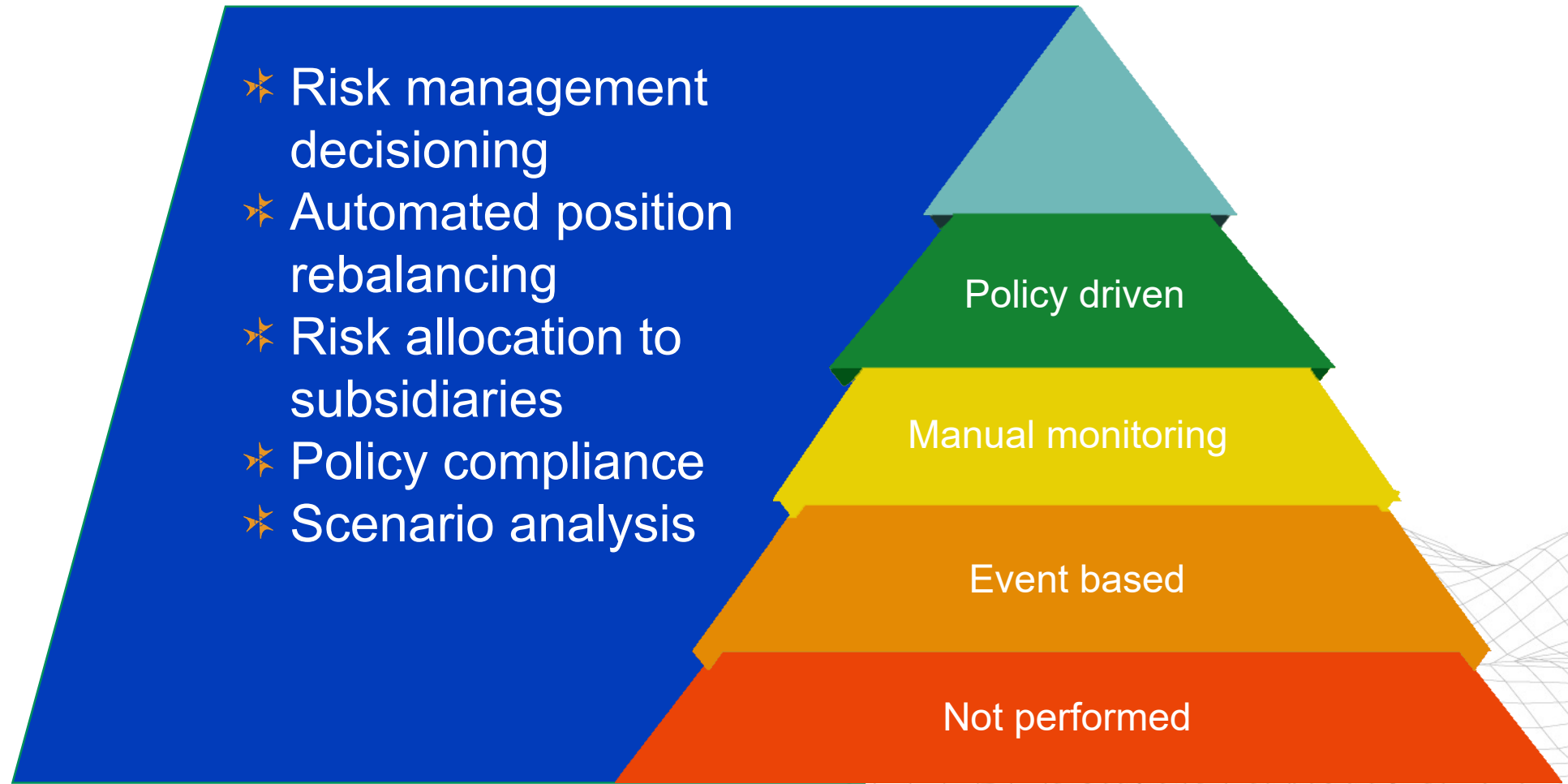
	Description		Remitted		Rejected		Total
FEDW	FED WIRE	6	10.00	1	1.00	7	11.00
INTW	INTERNATIONAL WIRE	2	0.29	0	0.00	2	0.29
BOFA	Bank of America	8	10.29	1	1.00	9	11.29
CHK	Check Transfer	6	5.76	0	0.00	6	5.76
DOM	DOMESTIC TRANSFER	2	2.00	0	0.00	2	2.00
D_TR	TREASURY TRANSFER DOMESTIC	1	1.00	0	0.00	1	1.00
FEDW	FED WIRE	1	1.00	0	0.00	1	1.00
INTW	INTERNATIONAL WIRE	6	1 384.64	0	0.00	6	1 384.64
JPMC	JP Morgan Chase	16	1 394.39	0	0.00	16	1 394.39
FEDW	FED WIRE	6	6.00	0	0.00	6	6.00
PNC	PNC BANK	6	6.00	0	0.00	6	6.00
FEDW	FED WIRE	1	0.01	0	0.00	1	0.01
SMBC	Sumitomo Mitsui Banking Corp	1	0.01	0	0.00	1	0.01
Total		31	1 410.69	1	1.00	32	1 411.69



Financial Transactions



Risk Management



Obtaining Maximum Utilization with your TMS



Chad Wekelo

*Partner,
Actualize Consulting*



Deidre Lloyd, CTP

*Senior Manager of Global
Treasury Operations,
Eastman Chemical Company*

eBook: “Best Practices for Designing Your Treasury Management System (TMS)

<https://info.kyriba.com/em/bp-for-designing-your-tms>