

# Disrupt and transform

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**Strategies for your new normal**

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AFP Nashville  
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Together we'll go far



# Automation and time... Time and automation

"I don't have time because I haven't automated"

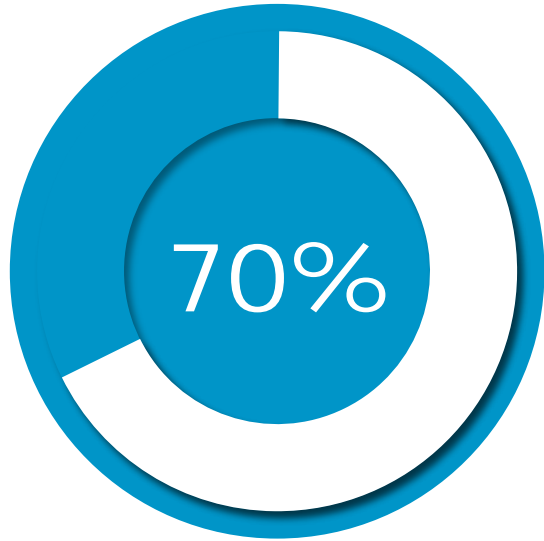


**automation**

**time**

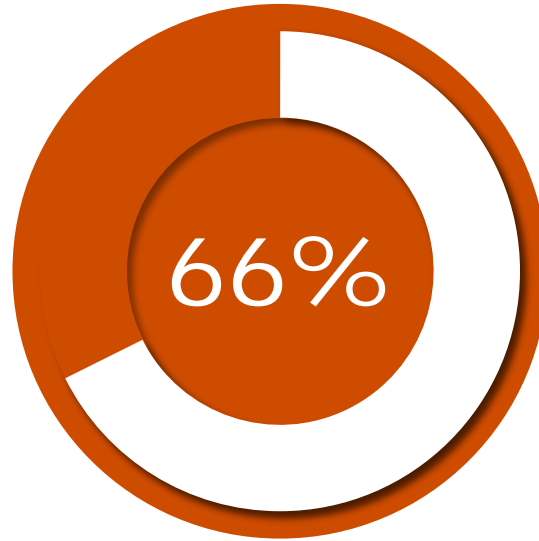
"I haven't automated because I don't have time"

# Running the business



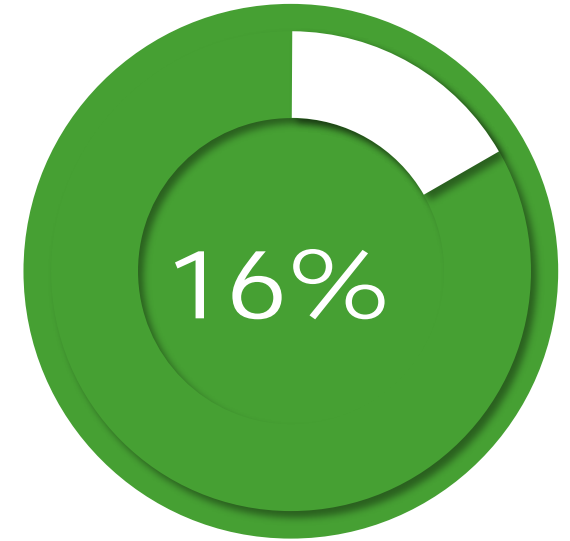
**of business leaders**

look to finance for strategic decisions



**of CFOs**

believe advanced data analytics is the way to get there



**of CFOs**

trust the insights from their own data teams

# Company priorities – where's your focus

## CFO 2019 priorities

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- Financial planning and analytics
  - Strategic planning and profitability reporting
  - Internal controls
  - Period end close
- Finance risk management
  - Order-to-cash (O2C) / Procure-to-pay (P2P)

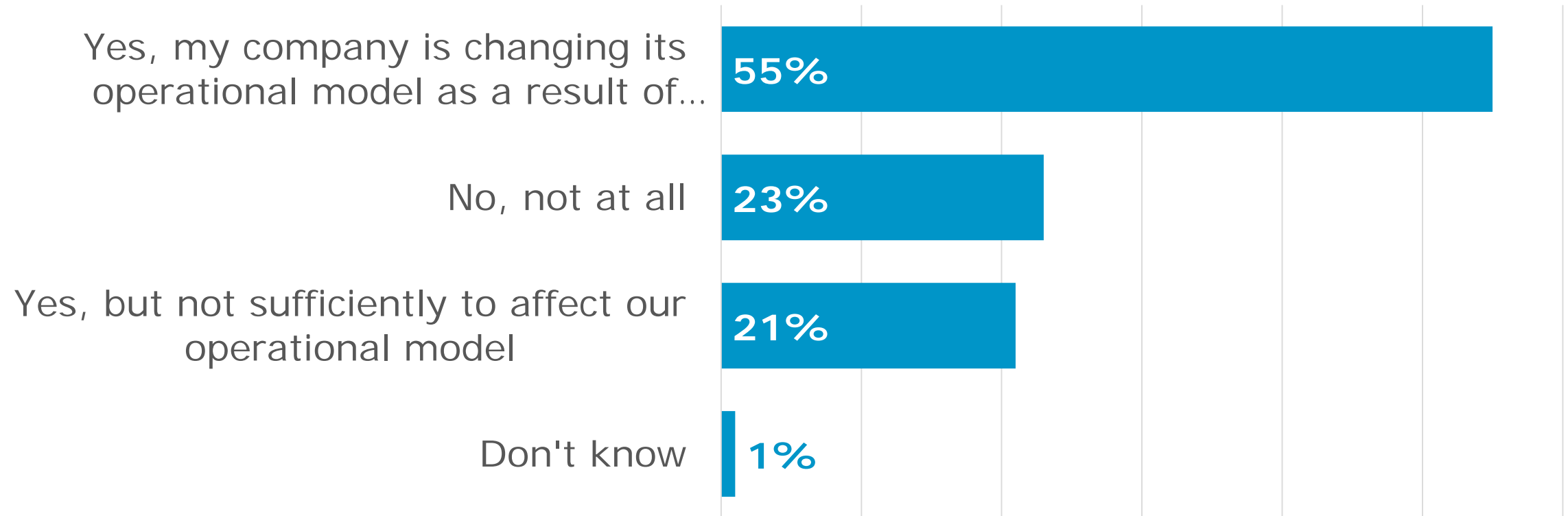
## Treasury 2019 priorities

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- Working capital management
  - Cash forecasting
  - Finance risk management
- Bank relationship management
  - Staffing levels and skill set

# Is your organization or industry being disrupted?

**Do you believe that your sector is being disrupted and that this is affecting treasury operations?**



# Are your resources in a tug of war?



# Technology and automation are the path forward

"I don't have time because I haven't automated"

robotic  
process  
automation

RPA



Big  
data



automation

application  
programming  
interface

API



artificial  
intelligence

AI



"I haven't automated because I don't have time"

# How to deploy strategically

Tactical

Strategic

## Phase I

robotic  
process  
automation

RPA



application  
programming  
interface

API



## Phase II



Big  
data



artificial  
intelligence

AI





***RPA*** scripts or bots are like “macros on steroids”

- Frequently heard but origin unknown

# What is RPA?

Robotic process automation (RPA) refers to software that can be easily configured to do basic tasks across applications just as human workers do.

RPA software is designed to reduce the burden of repetitive, simple tasks on employees.

# RDA vs. RPA

Similar tools providing different benefits and meeting different needs

## Robotic **Desktop** Automation

- Desktop level execution
- User triggered
- Runs on user's local machine
- Agent assisted
- Uses credentials of current user

## Robotic **Process** Automation

- Enterprise level execution
- Scheduled/event triggered
- Runs on Virtual Desktop Infrastructure
- Autonomous
- Automation assigned user level access

# RDA/RPA opportunities

## RDA/RPA BINGO

Open emails and attachments



Log into web applications



Move files and folders



Scrape data from the web



Connecting to system APIs



Follow if/then decision rules



Pull and reformat data into reports



Extract data from documents



Collect social media statistics



Merge data from multiple sources



Make calculations



Copy and paste data



Fill in forms



Read and write to databases



Use multiple apps at once



# RDA/RPA use-cases

## Treasury use cases

**Balance & transaction reporting** downloads and consolidates across multiple bank portals

**Market and benchmark rates** downloads (e.g. LIBOR, Fed Funds, FX) with email automation

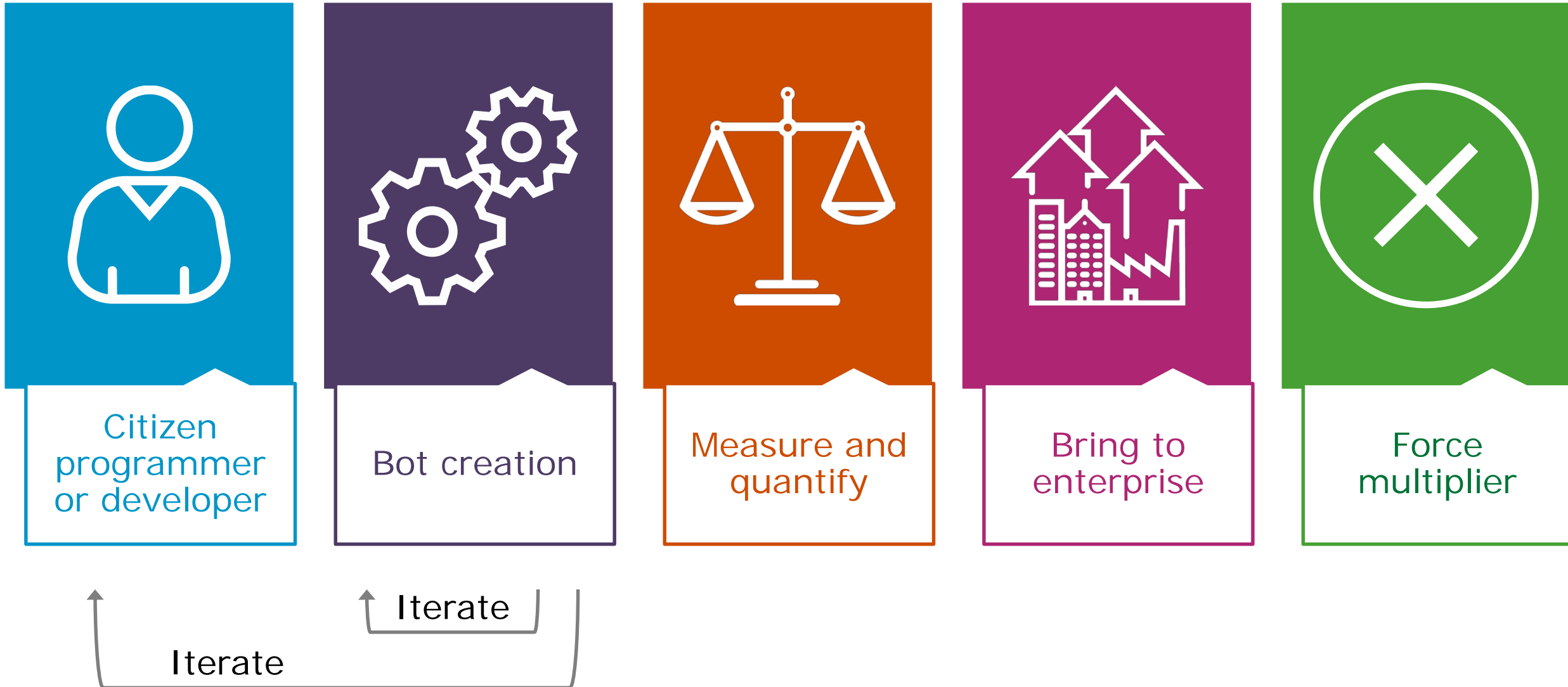
**Cash forecasting** updates from ERP system extracts from A/P and A/R modules

Loading **daily bank account balances** into a data lake for analysis and history for forecasting

**Journalizing cash transactions** for posting to a general ledger within an ERP

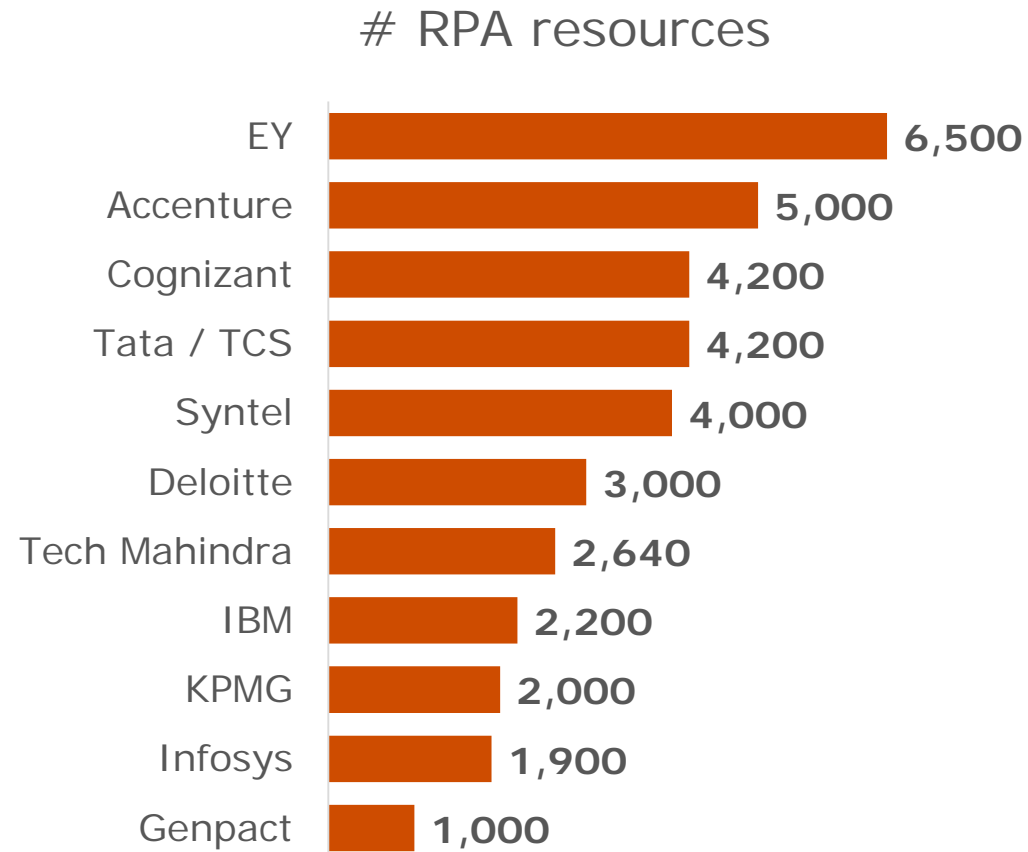
**Password reset** automation for ERP and TMS systems with corresponding email notifications

# Your RPA journey

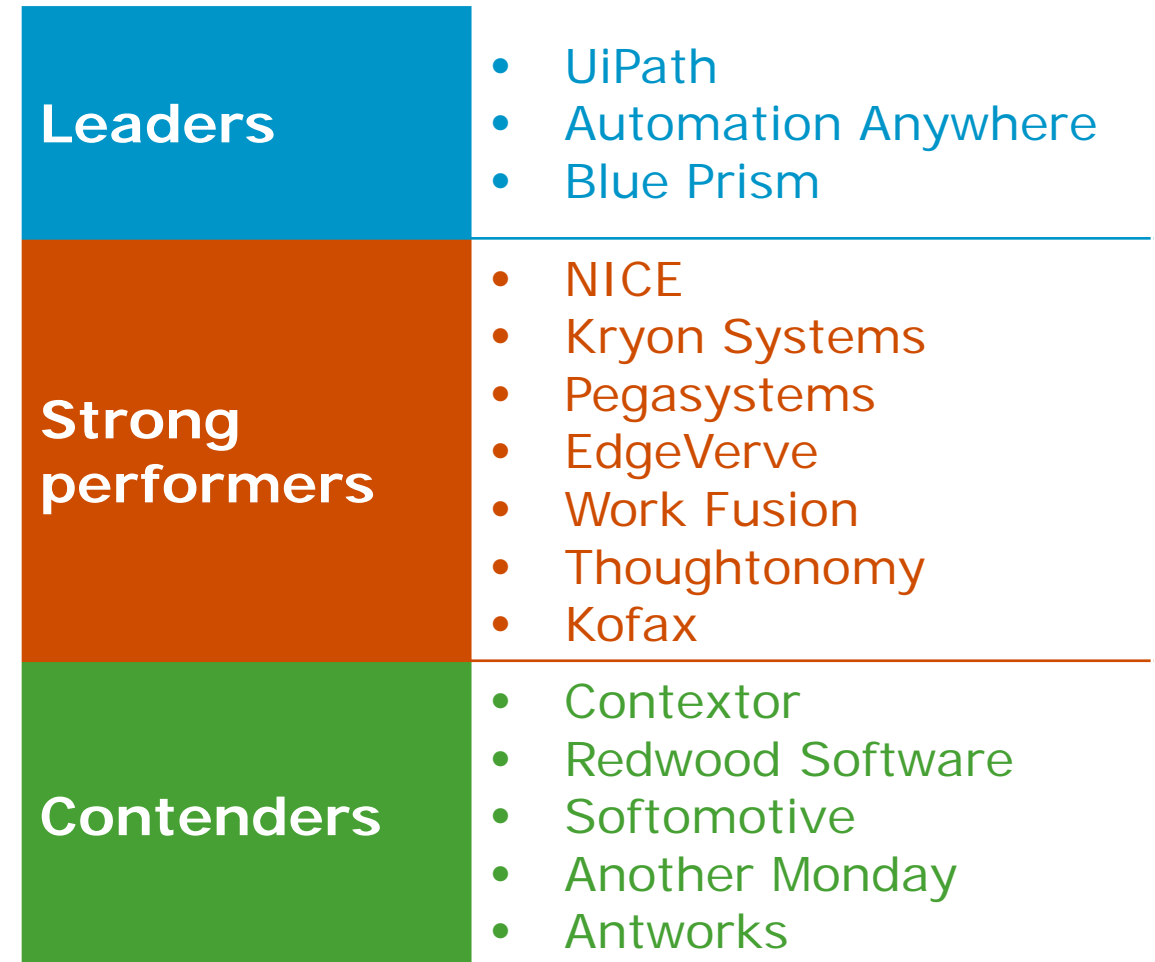


# RPA vendor and ecosystem

## Consultants are all-in for RPA



## Vendor landscape



# What are APIs?

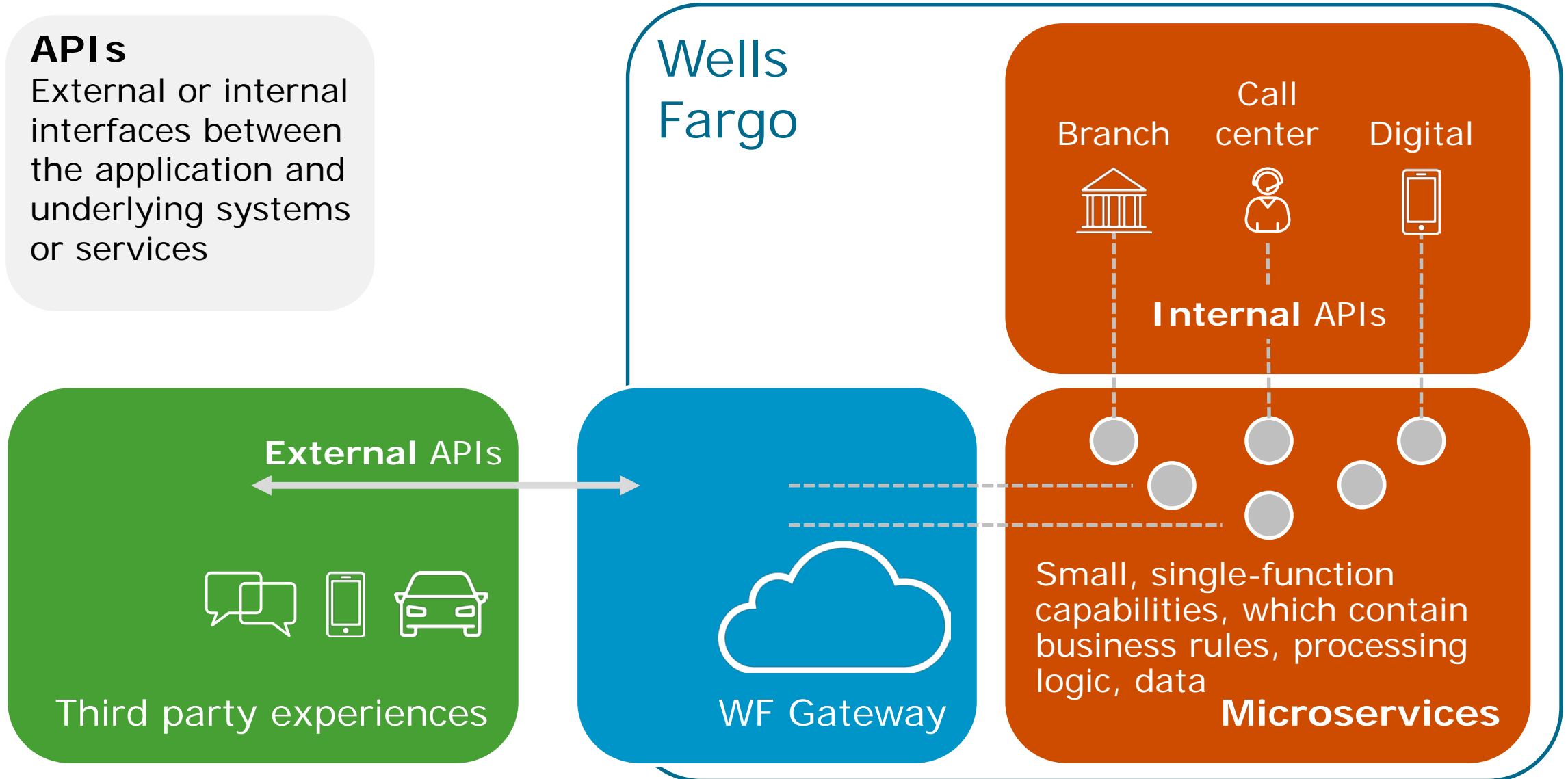


Allows one software application to connect to another using a common language to perform a task or exchange data

# APIs and microservices

## APIs

External or internal interfaces between the application and underlying systems or services





# API opportunities

## API BINGO

Display maps and  
calculate distances



Log into web  
applications



Initiate a  
Payment



Get a payment  
confirmation



Make  
calculations



**Extract**  
data



**Post**  
data



Connect to  
social media



Generate a  
report



**Read** from a  
database



**Write** to a  
database



Display an  
image



# API use cases

## Data Services | retrieve data at any time



Account  
balance



Transaction detail  
(TIR data)



Image  
retrieval



Account  
Validation  
Service (AVS)



ACH File and  
batch status



AVS Logic  
Box Service

## Payments



ACH payment  
and status

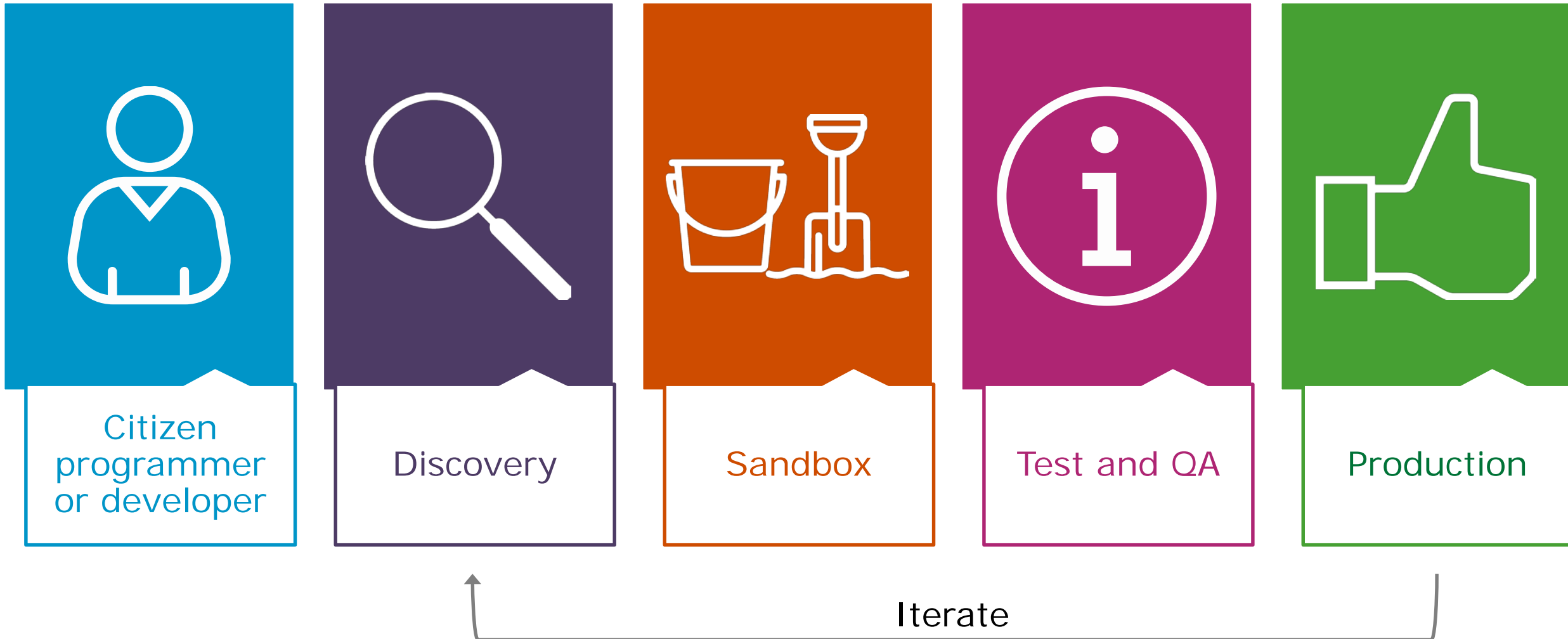


Push to Card



Wire payment  
and status

# Your API journey



# How to deploy strategically

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robotic  
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API



## Phase II



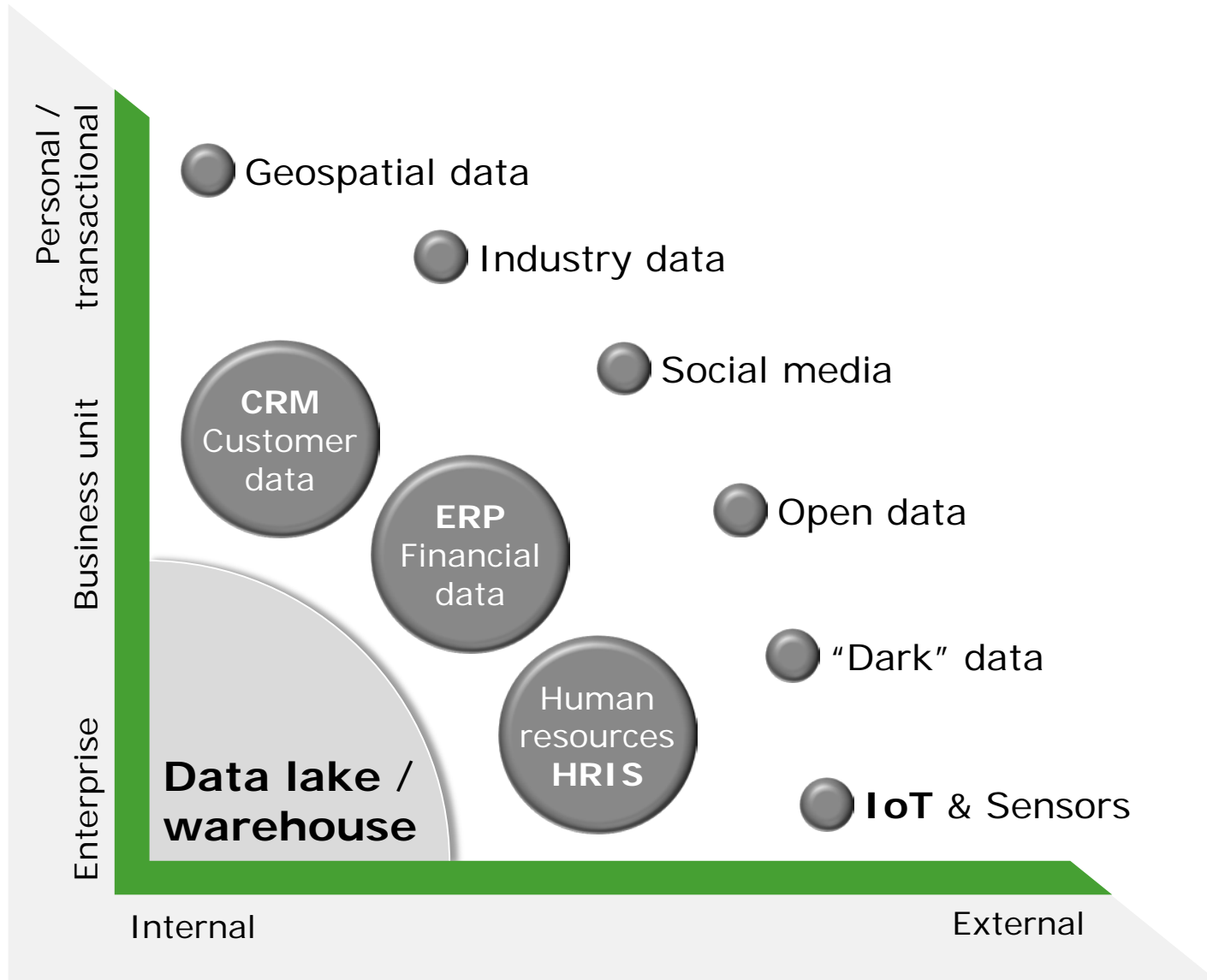
Big  
data



artificial  
intelligence

AI

# Big data



of Treasurers  
recognize  
benefits of big  
data analytics

Source: The Economist Intelligence Unit – The future is now: how ready is treasury? 2018

Companies' data  
is growing  
annually by



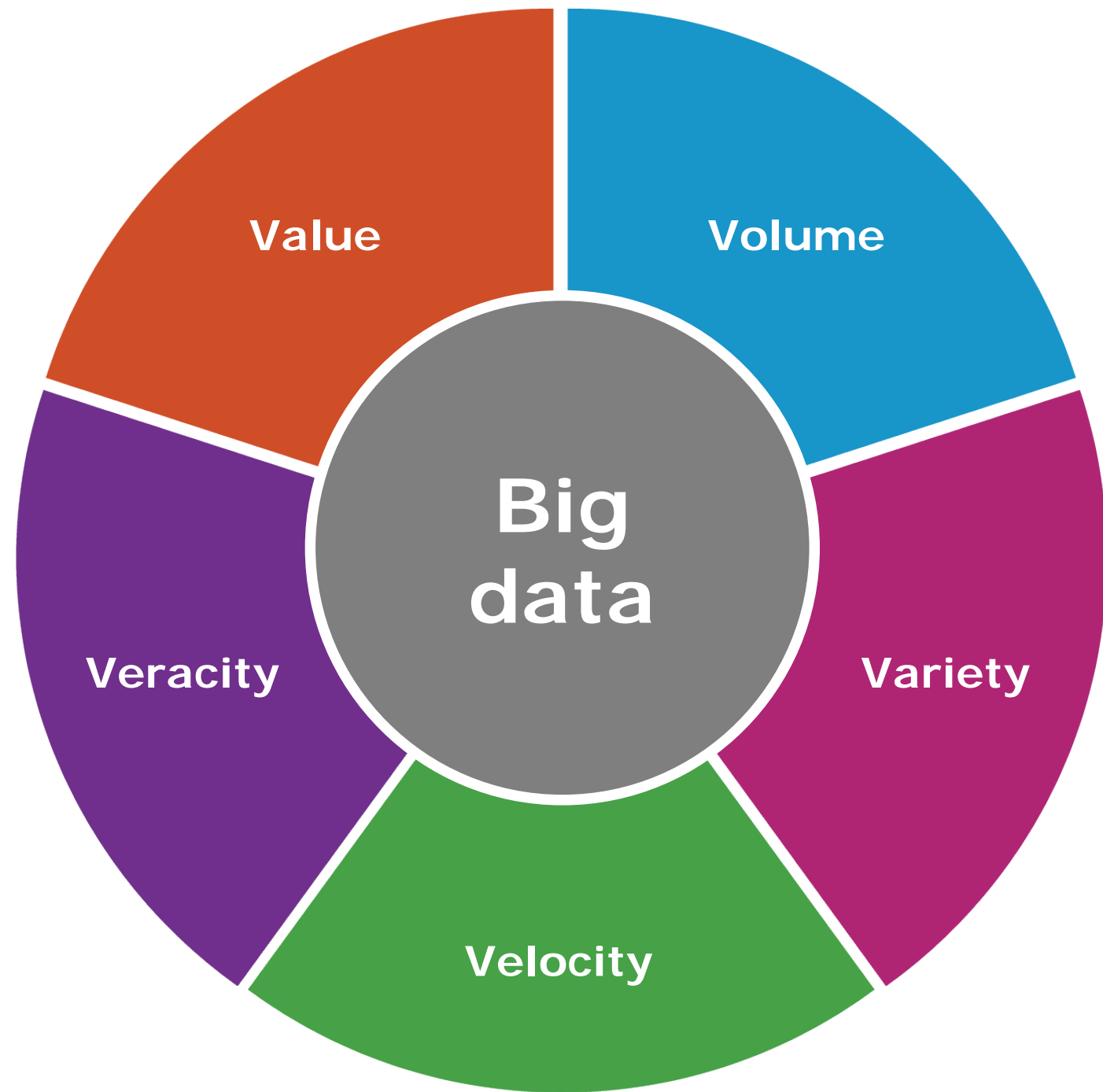
2017 Aberdeen Group study



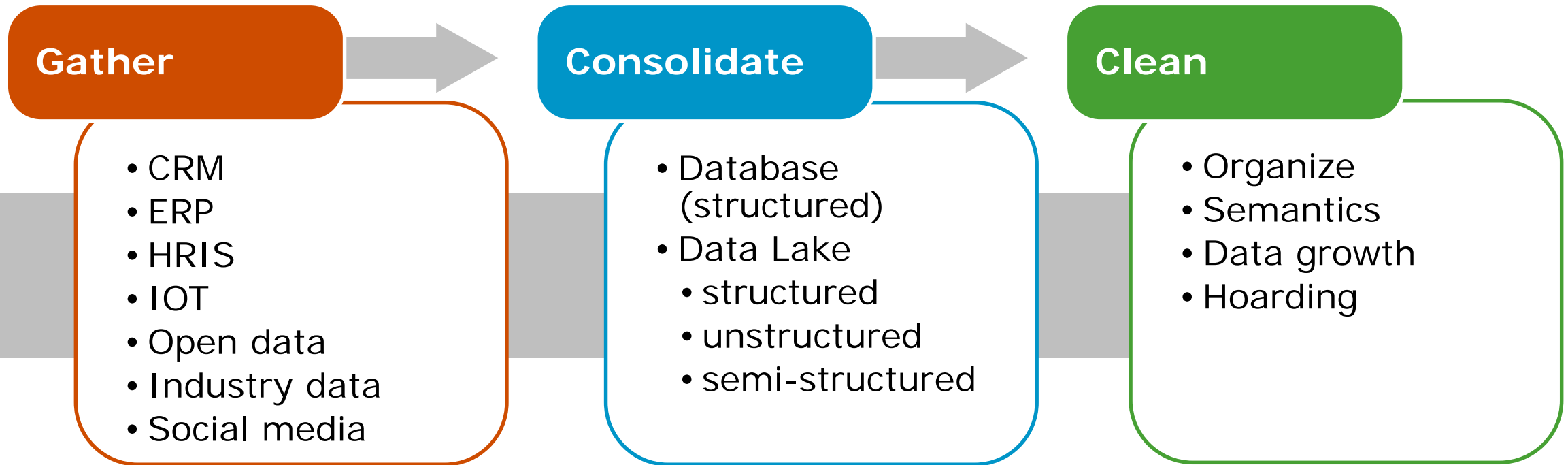
of organizations  
employ data lakes

Source: Unisphere Research – 2018 Next Generation Data Development Strategies Report

# The 5 V's of big data

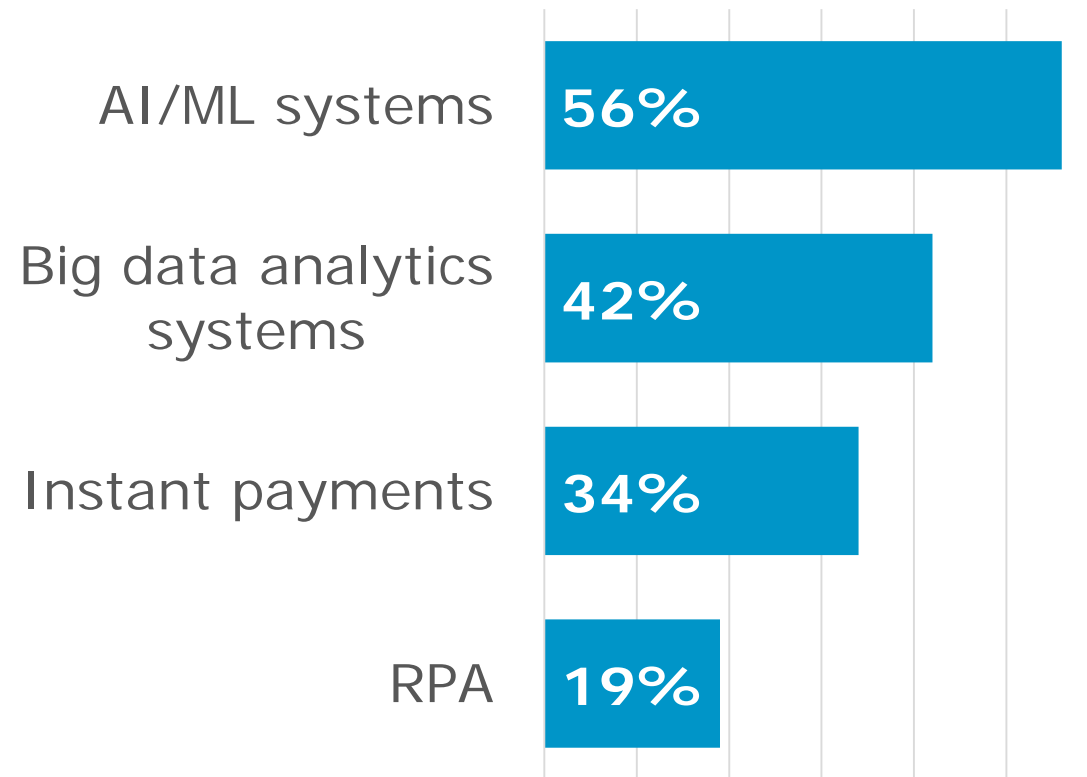


# Big data action

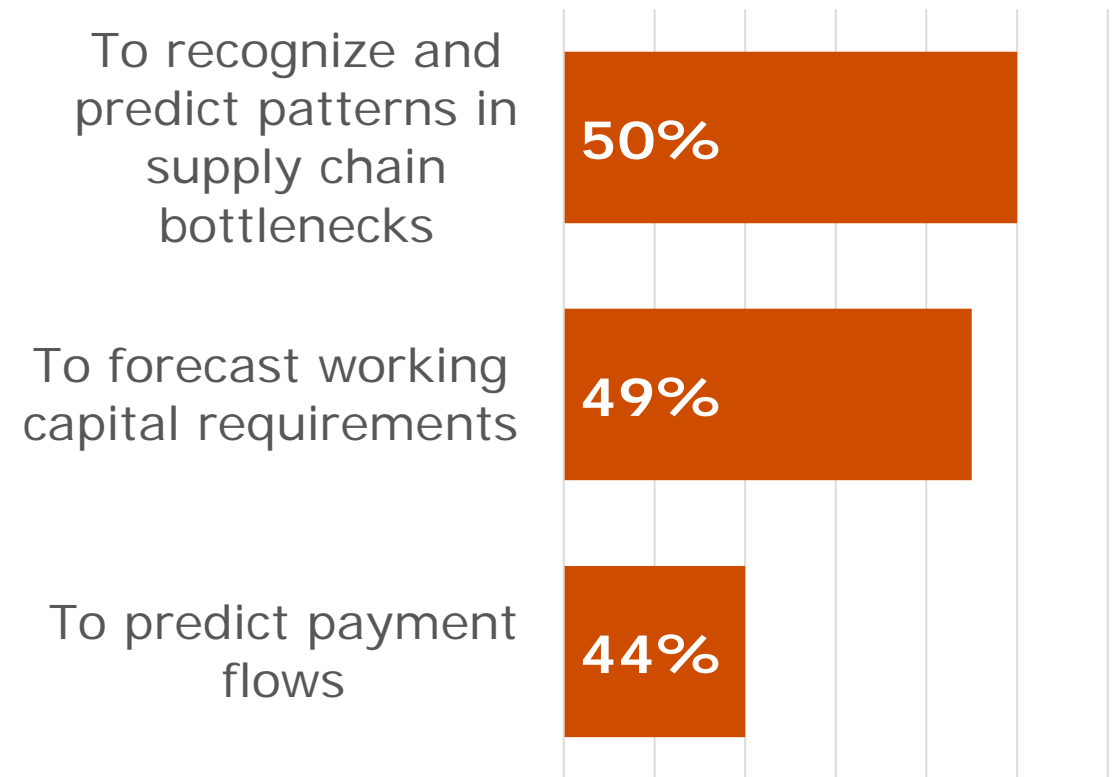


# Are AI and ML coming to your treasury?

Which technologies do you believe would be most beneficial to your organization moving forward?



From what you know of AI, how do you anticipate it being used in your organization

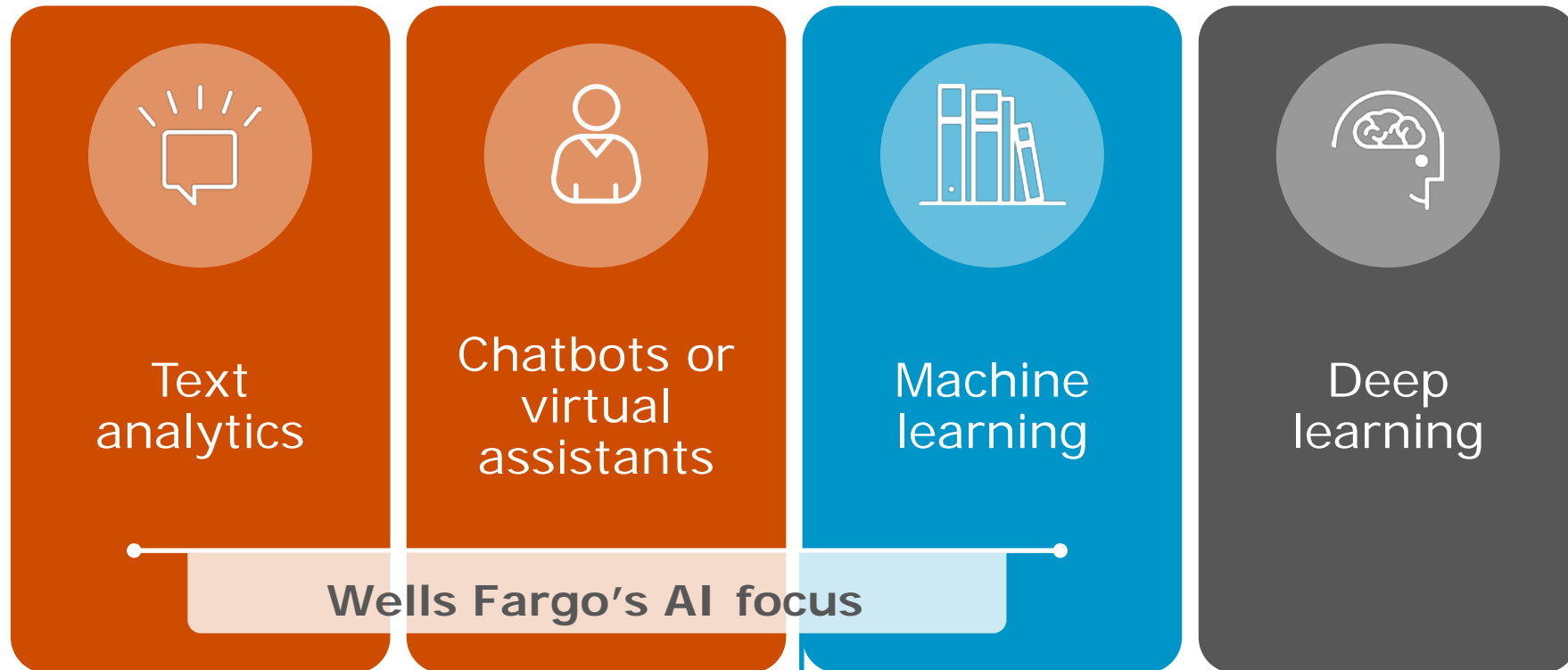




# AI | Artificial intelligence

Simulation of human intelligence by machines

## Natural Language Processing



25% of companies HAVE ML installations  
20% are considering

# AI use cases

## General

- Customer related analytics
- Fraud and risk analytics
- Predictive maintenance
- Self-driving vehicles

## Treasury

- Enhanced data analytics and decision support
  - Supply chain
  - Forecast WC
  - Predict payment flow
- Complex task automation
- Complex report generation
- Fraud detection and prevention

## Wells Fargo

- Card fraud
- Auto operations risk
- Mortgage anomalies
- Document classification
- AR

# Disrupt and transform by...

new normal

Leading with **RPA**

Leveraging **APIs**

Focusing on your **Big Data**

Advancing to **AI/ML**



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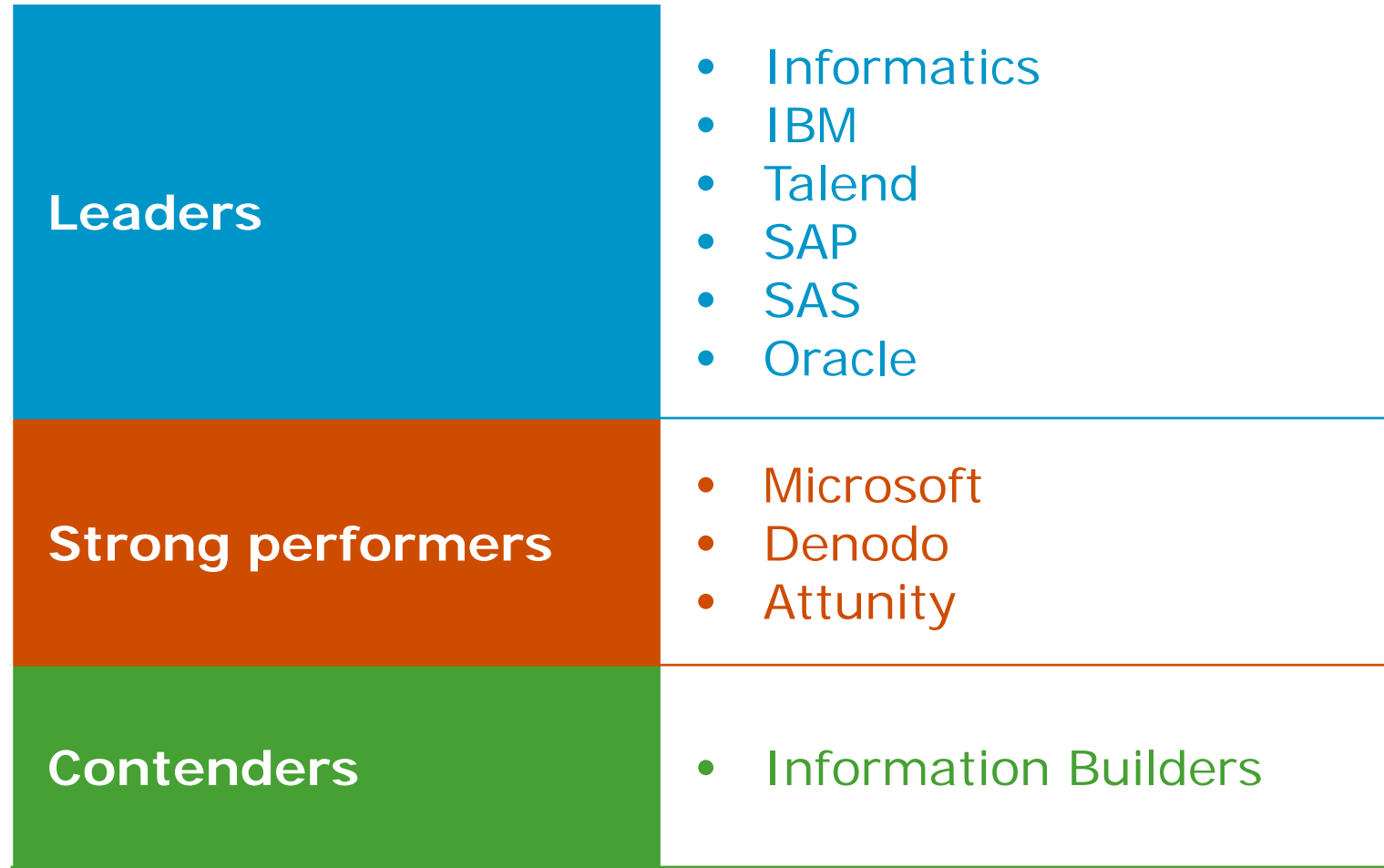
linkedin: [www.linkedin.com/in/treasurywhisperer/](http://www.linkedin.com/in/treasurywhisperer/)

twitter: [@treaswhisperer](https://twitter.com/treaswhisperer)

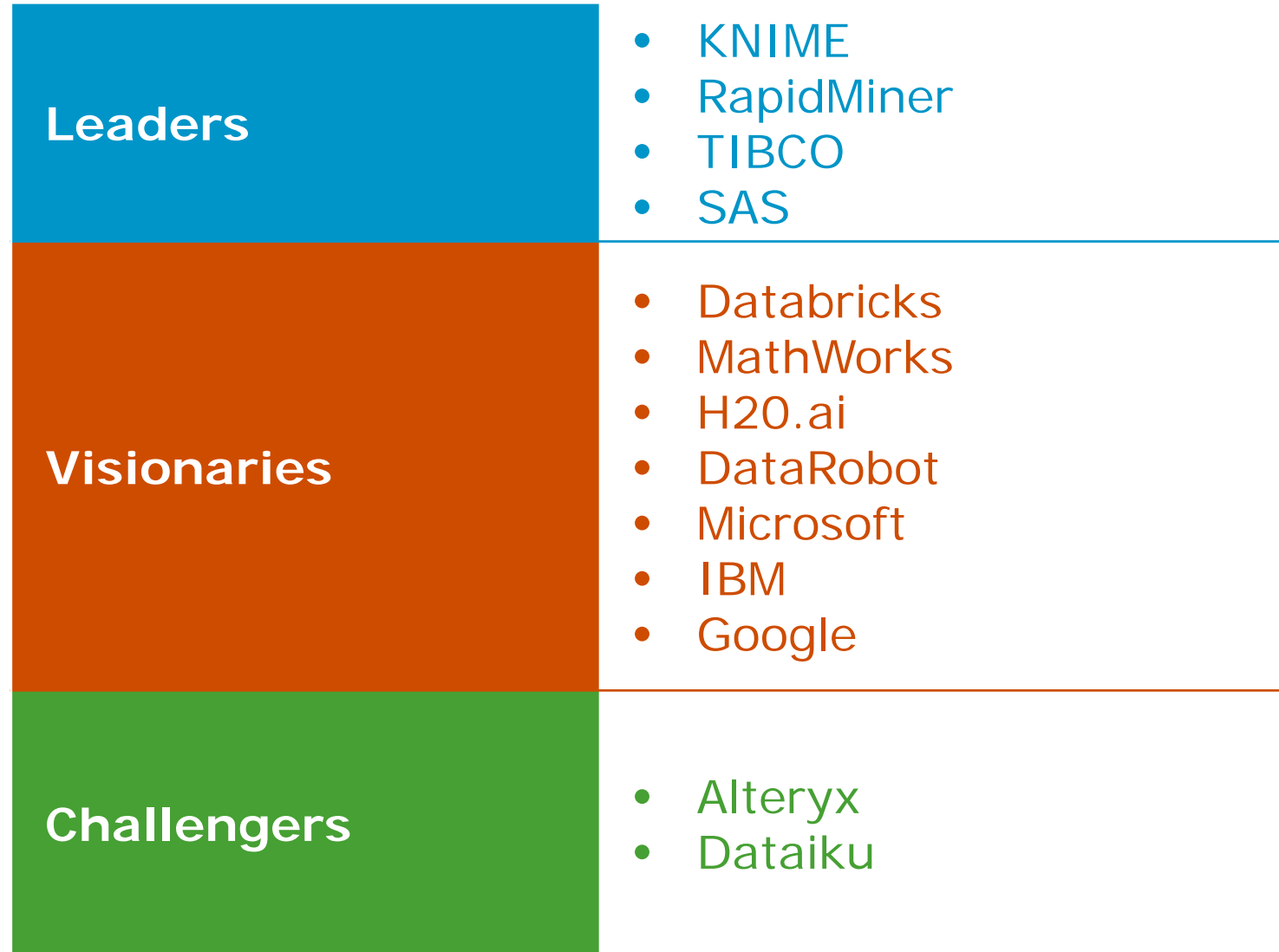
# Appendix



# Big data vendor landscape



# AI/ML vendor landscape



# API partners

Banks



Fintechs

API vendors



Apigee (Google)

Dell Boomi (Dell)

Mulesoft (Salesforce)