

THE CASH MANAGEMENT FORUM

hosted by



GLOBAL CONCEPTS

Payment Systems Consulting

A subsidiary of McKinsey & Company

Monday – Wednesday, March 15 – 17, 2010

The Ritz-Carlton, Atlanta (Downtown)

****Attire is business casual at all Cash Management Forum meetings***
Jackets or sweaters suggested, as room temperatures may fluctuate*

Monday, March 15

6:00pm – 8:00pm

Cocktail Reception at The Ritz-Carlton, Atlanta

Tuesday, March 16

8:00am – 8:45am

Continental Breakfast

8:45am – 9:00am

Opening Remarks: Introduction to the Cash Management Forum

Matt Ribbens, Expert, McKinsey & Company, Global Concepts Office

Ribbens will open the first meeting of the 2010 Cash Management Forum by leading a round of introductions.

9:00am – 10:10am

The Impact of Growing Corporate Access to SWIFT

Greg Malosh, First Vice President, Online Channel, BNY Mellon

SWIFT has been working to lower the hurdles for corporations to access the SWIFT network for interacting with banks on a global basis. The SCORE model allows any corporation to gain access to SWIFTNet and with expanding offerings (e-BAM) and ISO 20022 cash reporting solutions, the value of SWIFT to corporates is on the rise. Malosh will discuss some new SWIFT developments (as BNY Mellon is a member of several Business Validation Groups for SWIFT) and address the notion that growing access may diminish the value of the online corporate bank portal. Malosh will also make predictions around what adoption rates will look like five years from now and what that means for how banks communicate with clients for information reporting, payment execution, client service, etc.

10:10am – 10:25am

Break

10:25am – 11:30am

Managing Accounts Electronically through eBAM

Cindy Murray, Executive Vice President, Ecommerce Executive, Bank of America Merrill Lynch

Karen Wendel, CEO, IdenTrust

In an electronic world, its hard to believe that opening, changing and closing accounts still needs to be done with paper or over the phone. Online self-service options are becoming more popular with commercial banking customers and some banks have moved to embrace this opportunity with electronic bank account management (eBAM). Murray and Wendel will discuss how electronic bank account management works and what steps are required by the bank to put this process into place for customers.

11:30am – 1:00pm

Luncheon at The Ritz-Carlton, Atlanta

THE CASH MANAGEMENT FORUM: DAY 1

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Tuesday, March 16

1:00pm – 2:25pm

The B2B Directory Concept for Electronification of Payments (and Invoices)

Chris Huppert, Senior Vice President, Wells Fargo

Linda Coven, Senior Vice President, Silicon Valley Bank

Jarrett Helms, Expert, McKinsey & Company, Global Concepts Office

Robert Unger, Senior Director, NACHA

Buyer-supplier networks are popping up everywhere and are being supported by buyers who want greater visibility into payments including invoice information and alternatives to paying with a check. The challenge for most commercial and business banking customers is the fact that there is no ubiquitous network that can connect everyone and would be easy to use to make electronic payments more readily. The concept of a universal B2B Directory through NACHA has come about and the panel will discuss what this could mean for the industry and debate the relative costs/benefits and challenges/opportunities associated with the creation of a B2B Directory for the industry at large.

2:25pm – 2:40pm

Break

2:40pm – 3:45pm

Layered Security: Strategies for Success

Doug Milway, Senior Vice President, Product Management, Associated Bank

Scott Graf, Vice President, Systems and Development, Online Banking Solutions

Nick Owen, Chief Executive Officer, WiKID Systems

It remains clear that fraud continues to evolve and that business banking customers continue to be attractive targets for fraudsters because of large balances and a much broader base of targets than the Fortune 1000. The challenge for most banks is how to keep these customers secure and protect them from themselves in many cases (malware on PC's, etc.). There is no magic bullet in the industry, so the panel will discuss unique solutions that fight fraud on the front-end and how these approaches can be combined to provide successful barriers to the ever evolving challenge of fraudsters. The panelists will address out-of-band authentication, hardened browser technology and certificate-based authentication solutions.

3:45pm – 4:00pm

Break

4:00pm – 5:00pm

Improving Salesforce Effectiveness

Stephen Ledford, Senior Expert, McKinsey & Company, Global Concepts Office

Revenue growth is the top concern for most banks as the economic and interest-rate environment have put a damper on price increases and new business. Ledford will discuss some of the current salesforce models in treasury services and provide examples of ways to make the treasury salesforce more effective. The discussion will address issues such as account planning, salesforce metrics and incentives incorporating some of the findings of Global Concepts' recent treasury management survey conducted in late-2009.

6:00pm – 8:00pm

Dinner in Atlanta

McKinsey & Company

THE CASH MANAGEMENT FORUM: DAY 2

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Wednesday, March 17

8:00am – 8:45am

Continental Breakfast

8:45am – 8:55am

Welcome and Announcements

Matt Ribbens, Expert, McKinsey & Company, Global Concepts Office

8:55am – 10:15am

Successfully Selling Commercial Card Solutions

Peter Olsen, Administrative Vice President, Commercial Card Products, M&T Bank

Commercial cards offer the promise of new revenue growth, yet are different than traditional TM products in several ways. Olsen will lead a discussion on some of the core challenges in selling card solutions to commercial customers and what it means for the traditional TM sales model. He will also discuss how a traditionally credit-based product has made its way over to the treasury product management and share some ideas for how others can have conversations about this offering and realize the benefits from selling and executing on the promise of commercial card solutions.

10:15am – 10:35am

Break

10:35am – 11:45am

Is it Time to Outsource Payment Operations?

Laura Magazu, Product Manager, Fiserv
Kris Somers, Manager, Strategic Analysis, Symcor

Revenue, profitability and differentiation all are important to treasury management. One area that may not be considered often is the outsourcing of payment operations. With greater focus on the bottomline and what truly differentiates a bank, some are looking at outsourcing as a viable alternative to keeping things in-house. Our panel will talk about payment outsourcing models and how banks could look to outsource not only paper-based operations but also electronic operations such as ACH. This interactive discussion will give attendees that chance to air their ideas and concerns and discuss the potential challenges and opportunities that exist in outsourcing payment operations.

11:45am – 12:00pm

Closing Remarks and Planning for the Second Meeting of 2010

Matt Ribbens, Expert, McKinsey & Company, Global Concepts Office

Ribbens will open the floor to closing comments and lead a discussion of member-suggested topics for future research and presentations. He will conclude the meeting with a...**gift certificate drawing!** Global Concepts will draw three names at random and award each winner a gift certificate. You must be present to win!

Mark Your Calendar for the Second Meeting of 2010!
August 9 - 11, The Ritz-Carlton, Denver

2010 CASH MANAGEMENT FORUM MEMBERS

Global Concepts is pleased to count the following organizations among the members of the Cash Management Forum. For more information, please visit the Forums section of our Web site:

<http://www.global-concepts.com>

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