



TreasuryPulse

Passion to Perform

Treasury Apps at the Heart of Next Generation Solutions



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Electronic banking has come a long way in the past three decades, and today Deutsche Bank is pioneering the next generation of automated treasury solutions.

Treasury solutions are evolving to adapt to changing work practices. While in the past treasurers and finance managers spent most of their working hours in their offices, today they are just as likely to be found visiting other departments and subsidiaries across the globe, participating in industry events or working from home.

The time-critical nature of treasury has often required these managers to remain close to an office or hotel room so they could check on global cash, liquidity and risk positions, and execute or approve transactions. However, today, with handheld and tablet devices having become ubiquitous, treasurers are demanding the same level of functionality through these devices as they would expect from the tools in their offices. They want the convenience and functionality of a true mobile office.

In recent years, mobile technology has gone so far as to provide treasurers with limited functions such as transaction initiation and approval, and summary reporting. These mobile tools tend to provide a "cut down" version of a full electronic banking system, but they rarely take advantage of the graphical, navigation and usability features offered by leading tablet and handheld device manufacturers.

The New Generation

At Deutsche Bank, we are taking the use of mobile technology to a new level. Our goal is to deliver an enhanced experience to treasurers and finance managers with convenient solutions and feature-rich functionality, and we want to offer these solutions through an intuitive interface and tailor them to the needs of every user. The concept has been developed in close cooperation with our clients, and we have held many intensive sessions to understand their needs, frustrations, challenges and ambitions.

The result of this exploration process has been the development of the *Autobahn App Market*. Autobahn apps are device-agnostic, enabling users to access comparable functionality and a consistent user experience with whatever device they choose. So far, there are 150 apps in the program, which provides user tools across the business functions that comprise the Deutsche Bank family, including Global Transaction Banking.

Currently, most companies have several systems from each bank to support different activities such as cash, trade, custody, etc. The concept behind the Autobahn App Market is that ultimately these apps will replace traditional electronic banking systems, bringing consistent business logic, security and user experience to all electronic interactions with the bank.

Typically, when using an electronic banking system, each user only undertakes a limited number of functions. The Autobahn App Market enables them to access only the functions they require, while allowing them to benefit from a highly integrated and cohesive experience.

Complementary Capabilities

Each app provides comprehensive functionality but is also highly intuitive, offering interactive, drag and drop capabilities. For example, the Liquidity Manager app provides a "cockpit" for treasurers to review their global liquidity position in their preferred format. The app enables them to manage their positions from a single window, including positions with multiple banks.

While a number of companies have a treasury management system (TMS) or an enterprise resource planning (ERP) platform, their treasury departments are at different points in the journey toward treasury and cash management automation. Furthermore, existing systems may lack functionality or ease of data manipulation, particularly if legacy versions are still in use. Consequently, even companies that have invested significantly in their treasury technology infrastructure still rely on spreadsheets for some activities. The Liquidity Manager app is therefore designed to

complement clients' existing treasury technology and to enhance visibility and manipulation of data.

Tailored Solutions for Client Satisfaction

At Deutsche Bank, we are working proactively to streamline the way we deliver custom solutions that combine multiple products to provide a cohesive, integrated experience for our clients. The Autobahn App Market is a primary example. Not only are treasurers benefiting from convenient, intuitive solutions, but by seamlessly combining products and services, we are able to deliver powerful, cohesive solutions to them. Tools such as multicurrency payment solutions, cashless collections and sophisticated reconciliation capabilities are making a major difference in the way that treasurers and finance managers manage their activities, with full visibility and control through the Autobahn App Market.

The Autobahn App Market is just one example of our commitment to leading the way toward next generation treasury capabilities.

The use of electronic payments continues to increase in the United States: According to NACHA, the Electronic Payments Association, payments across the ACH network grew by 4.4% during the first quarter of 2012 compared with the same period a year ago. Today's electronic payments and cash management opportunities are substantially different from those that existed five years ago. Deutsche Bank is pioneering the industry by leveraging new technology to create functional, powerful solutions that specifically meet the needs of each client and are delivered in a convenient and intuitive way.