



Treasury **ONE**
AT A GLANCE

TreasuryONE is a diversified business and provides a variety of treasury products and services to organisations of all sizes.

What makes us truly unique is our comprehensive and scalable service offering. We understand that every organisation has distinct treasury requirements, which is why we provide our clients with a complete set of treasury solutions.

Backed by cutting-edge technology and supported by a team of world-class experts, our services are designed to complement your specific needs and empower you to make strategic financial decisions with confidence.

At TreasuryONE, our mission is clear: to equip organisations like yours with the tools and knowledge needed to navigate the complexities of treasury management. Our dedicated team of professionals works tirelessly to streamline your operations, reduce costs, and boost efficiency. We believe that by partnering with us, you can take control of your financial future and stay one step ahead of the competition.

With TreasuryONE by your side, you gain more than just a service provider – you gain a trusted advisor who is invested in your success. Experience the TreasuryONE advantage today and unlock a world of possibilities for your organisation.

R330 bn FX

Traded in 2022

R30 bn

money market
investments in 2022

23 years

80+

treasury system
implementations

8 000+

bank statements
processed daily

70

treasury
specialists



SOME OF OUR VALUED CLIENTS





Deon Smith **Financial Director** Thungela

Following the completion of the demerger with Anglo American, the objective was to set up a treasury operations department for the Thungela team whilst managing the cost. TreasuryONE's team jumped in and immediately provided the new Thungela finance team with centralised FX dealing services, cash and liquidity services, and set the team up with access to the IT2 Treasury Management System. We were up and running within a few short weeks as a result.



Willem Reitsma **Group Treasurer** Imperial Logistics

TreasuryONE's experience, track record in the implementation and support of world-class treasury systems, together with their market execution resulted in their selection as our partner of choice for our treasury operations



Francois Naude **Group Executive** Impala Platinum

TreasuryONE's outstanding service manages our FX exposures, cash, and debt portfolio effectively, efficiently and transparently. TreasuryONE utilises superior technology through their use of the IT2 treasury management system which is fully hosted, linked to SWIFT for real-time cash balances and giving us access to our treasury positions and reports 24/7.

OUR TREASURY SOLUTIONS



RISK MANAGEMENT

Minimise the impact of market volatility on your bottom line. Get access to a team that provides expert market advice – validated by Facts and Figures, not feelings and hearsay. Our product portfolio includes Exchange Rate Risk, Commodity Price Risk and Interest Rate Risk programmes.



SERVICES

Get access to a fully functional treasury department run on the world-class IT2 treasury system staffed with highly experienced treasury resources. Our treasury services are designed to provide you with the expertise and resources you need to streamline your treasury operations.



TECHNOLOGY

We believe every business should have access to the latest treasury technology to improve efficiency, manage risks and increase profitability. We are South Africa's most experienced treasury system firm partner and offer a number of world-class technology solutions that we scope, implement and provide first-line support for.



LIQUIDITY

By providing businesses with the tools and insights they need to manage liquidity effectively, we empower strategic decision-making, increase returns, and drive growth. Our service includes state-of-the-art solutions for Cash Management, Cash Flow Forecasting, Money Market Reviews and Bank Fee Analysis.

WHY CHOOSE US?

We pride ourselves on providing a personal service to our clients, investing time and effort to become true business partners instead of buyers and sellers of a service. We cultivate a superior service excellence experience for our customers through professionalism, integrity and complete commitment to their success. Using our extensive experience and expertise, we unlock financial value for our clients, which has been proven to contribute to their bottom line positively.

Hennie de Klerk - Founder and CEO TreasuryONE

TreasuryONE is South Africa's leading treasury technology and services company. Our success lies in our golden recipe of:

Extraordinary people | Extraordinary service | Extraordinary technology

RISK MANAGEMENT

Minimise the impact of market volatility on your bottom line by getting access to an experienced team of dealers that provides expert market advice – validated by facts and figures, not feelings or hearsay.

Our experienced team of dealers customises your business risk management strategy to achieve the most competitive rates in a fast-moving, complex marketplace. We provide effective and measurable processes for managing FX, interest rate, and commodity price risks.

OUR SERVICES

- Deal execution, deal confirmation and deal settlement
- Designing of risk management policy
- Analysis of long-term foreign currency liabilities
- Long-term hedging strategies, evaluation and execution
- Scenario and sensitivity analysis
- Performance evaluation and reporting
- In-depth market research and economic outlook view
- Exclusive client-only market content

EXCLUSIVE MEMBER CONTENT:



July Interest Rate Update



Macro economic research FX dashboard – July 2023



ZAR still extremely undervalued, but its recovery through June offers some relief

OUTSOURCED TREASURY SERVICES





We provide treasury and finance teams with access to an implemented world-class treasury management system run by a team of qualified treasury resources that are skilled in the daily operation of treasury departments.

Our outsourcing services offer CFO and finance teams an efficient and cost-effective treasury technology and services solution.

We handle daily treasury activities and support the technology, freeing up finance teams to focus on making strategic decisions and recommendations.

Our cash and liquidity team aims to optimise cash utilisation and manage excess cash effectively, while our FX risk and operations team is dedicated to securing the best rates for our clients by leveraging intelligent risk management tools and world-class settlement services.

OUR SERVICES

-  A fully operational treasury department customised to client needs
-  Exchange Rate Risk Management Services
-  Treasury Technology that is managed and supported by us
-  Cash & Liquidity Management Services

Our TMS dashboard answers critical treasury questions:

Overview	Cash	Funds	Risk	Tasks	Control
The Executive Dashboard	Do we have enough cash?	Are our assets protected?	Are we fully hedged (fx)?	Is the back office complete?	is our system setup approved?
How is treasury performing?	is the netting cycle complete?	What funding is available?	Are we fully hedged (IR)?	Are all payments complete?	Are our accounts controlled?

CASH & LIQUIDITY

We help companies gain group-wide visibility into cash and liquidity to make effective decisions and unlock financial value by optimising returns on idle cash or reducing the cost of borrowing.

OUR SERVICES

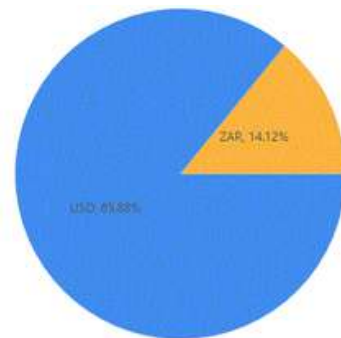
- Connectivity to any Bank with integration to ERPs
- Daily cash visibility & reporting
- Daily cash and investment management for optimal cash utilisation
- Integrated cash flow forecasting models
- Bank fee analysis and opportunity cost calculations on idle cash
- Maintenance of debt and facility instruments for reporting
- Visibility of underlying investment instruments and investment reports
- Independent review of Money Market Funds

CASH VISIBILITY REPORTS:

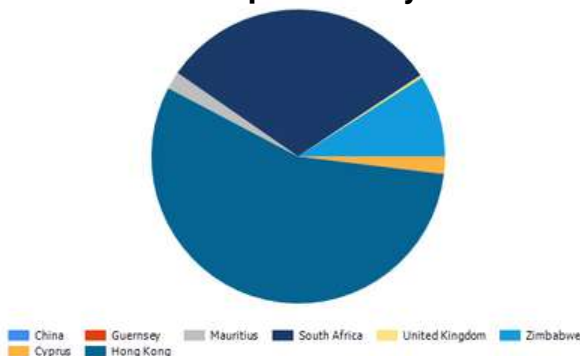
Debt Repayment Profile



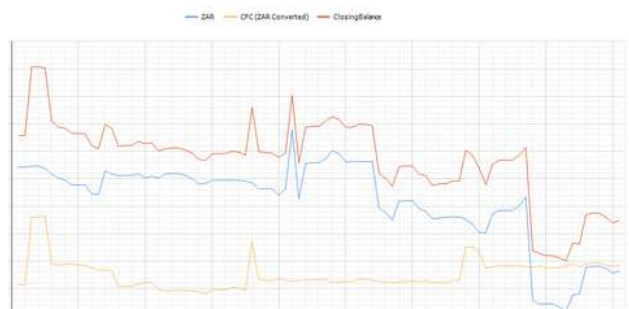
Debt per Country



Cash per Country



Historical Cash Balances



CASH FLOW FORECASTING

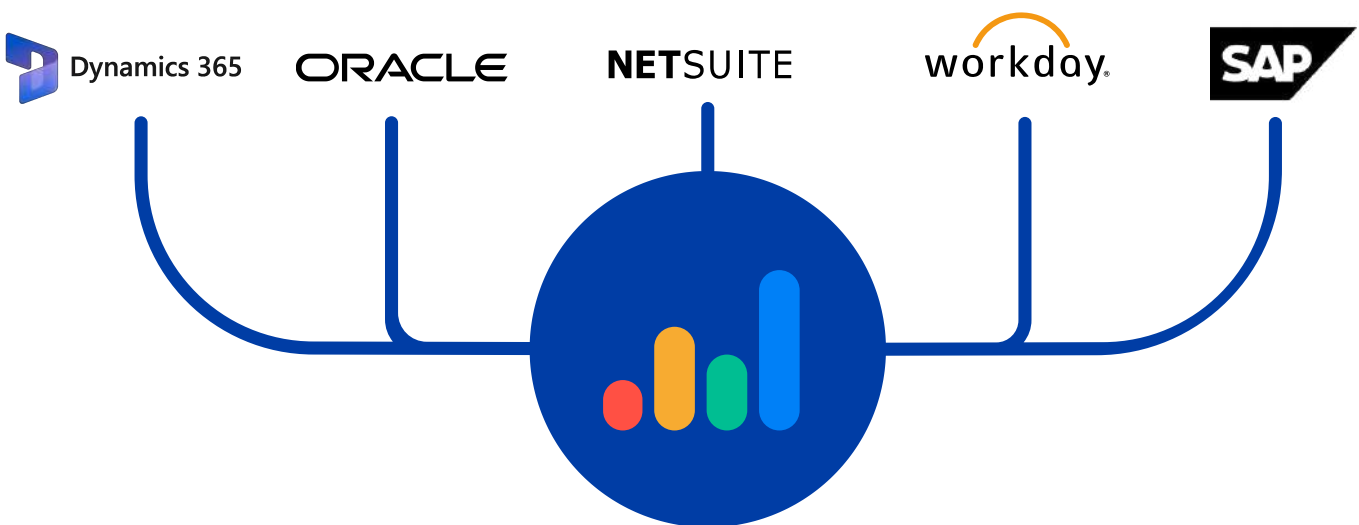
Our dedicated cash flow forecasting tool helps organisations to replace monster excel spreadsheets with an integrated and automated cash flow forecast solution.

CashAnalytics automates manual cash forecasting and reporting tasks, giving controlling and treasury teams a single source of reliable cash flow data with a fraction of the effort.

Connect seamlessly to banks and ERP systems, quickly model data, drill down to transaction and customer level detail and have access to cash flow visibility.

OUR SERVICES

- ERP and bank data automatically populated
- In-depth Cash Flow Reporting FC vs Actual & FC vs FC
- Working Capital Analysis
- Variance & Accuracy Analysis
- Bank & Liquidity Reporting
- System Connectivity



BANK FEE ANALYSIS

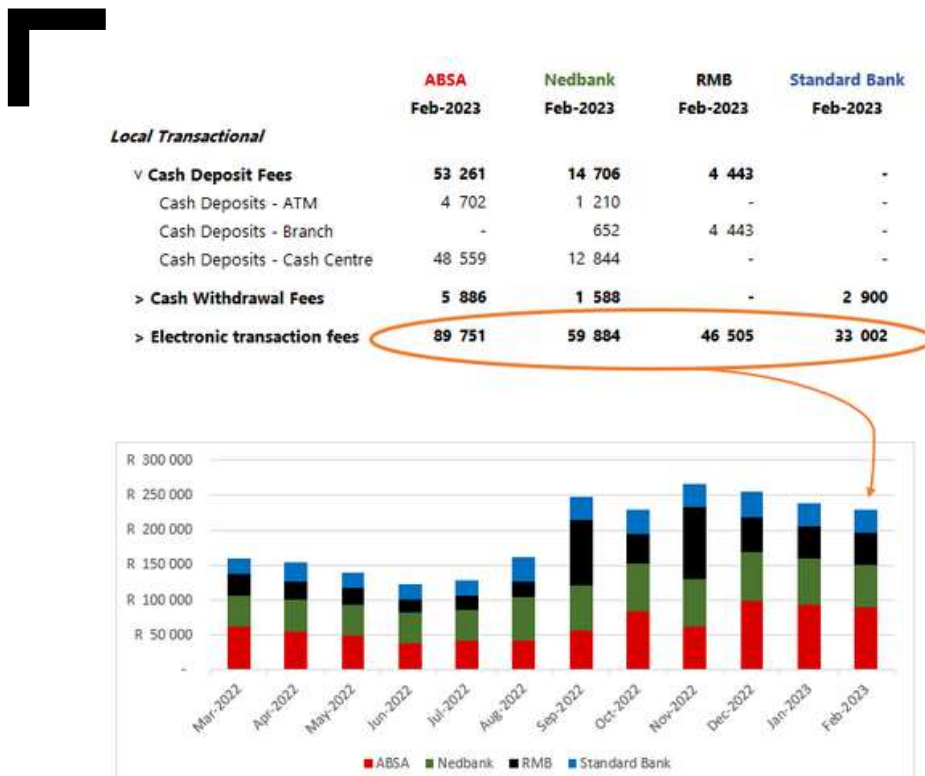
Bank fees are a significant cost to most businesses, yet management of this cost is often neglected.

Effective analysis of bank fees enables sound management, presenting opportunities for considerable cost savings, informed decision-making and even process improvements.

TreasuryONE SPOTS

- Price & Volume Errors
- New services & New accounts added
- Rate & Calculation Errors
- Inconsistencies & Dormant accounts

TYPICAL BANK FEE REPORT:

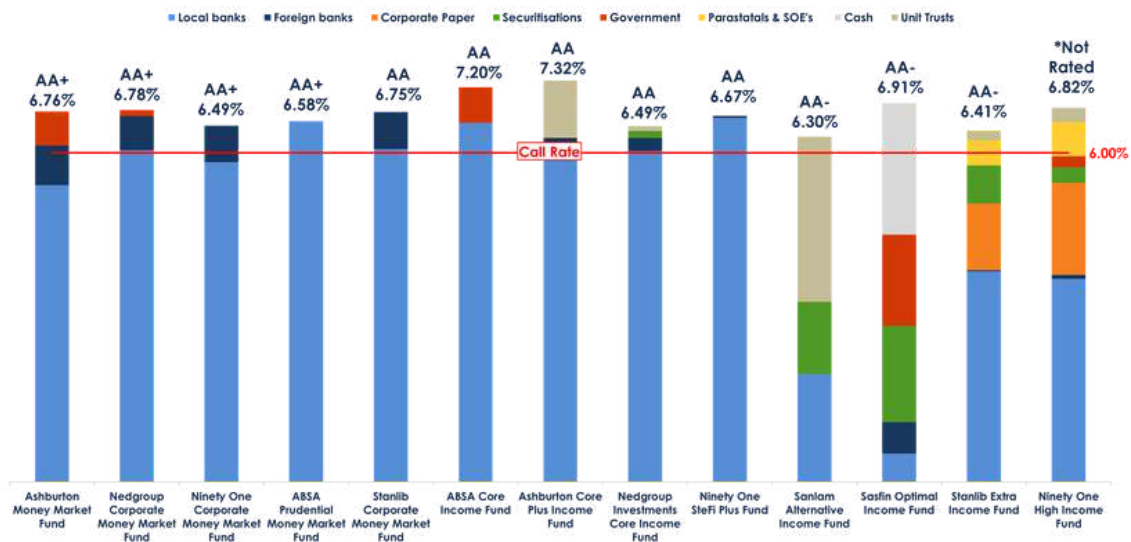


MONEY MARKET FUNDS

We perform an independent analysis of various cash management solutions to ensure total transparency and peace of mind to our clients when optimising surplus cash.

As independent advisors, we analyse each fund without bias and advise clients on which products suit their risk tolerance, investment policy and return requirements.

YIELD COMPARISON TO OVERNIGHT CALL RATE



TREASURY TECHNOLOGY SOLUTIONS

We offer various world-class treasury technology solutions designed to meet clients' specific needs.



Our comprehensive services cover scoping, implementation, and support, ensuring that your treasury team and internal IT resources can focus on strategic decisions without worrying about the technology behind it all. Our wealth of experience in bank connectivity and ERP integration results in truly automated treasury processes. By leveraging our expertise, you can reduce risk and improve efficiency.

OUR SERVICES

- Fully managed and implemented treasury management systems
- Design of best practice treasury processes and treasury departments
- Local support desk for treasury technology queries
- Connectivity to any bank in the world with integration to any ERP
- Review of treasury technology and recommendations
- Treasury Process Automation

IT2 Treasury Management System dashboard









OVERVIEW	CASH & LIQUIDITY		DEBT & INVESTMENT		RISK		OPERATIONS		CONTROL	
The Executive Dashboard	Do we have enough cash?		Are our assets protected?		Are we fully hedged (FX)?		Is the Back Office complete?		Is our system setup approved?	
KPI's	Cash Visibility	Bank Fee Analysis	Investment Position	Debt Position	FX Hedging		Deal Confirmations		Bank Connectivity	
Executive Dashboard	Cash Management	Pooling & Sweeping	Debt Maturity Ladder	WACC	Interest Rate Hedging	Commodity Hedging	Treasury Settlements		Segregation of Duties	
Treasury Policy Compliance	Forecast Variance Analysis	Cash Flow Statement	Facilities & Headroom	Facility Fees	What-if Scenarios	Value at Risk	Reconciliations		Beneficiaries & SSI's	
Treasury Report	Opportunity Cost	Cash Flow Forecasting	Letter of Credit Issued	Fixed vs Floating Debt	Mark to Market Revaluation		Payments Workflow	Hedge Accounting	ERP Connectivity	Group Structure
Limit Breaches	Intercompany Loans & Inhouse Bank		Guarantee Register		Potential Trades Impact		Accounting		System Activity & Audit	Market Data Feeds

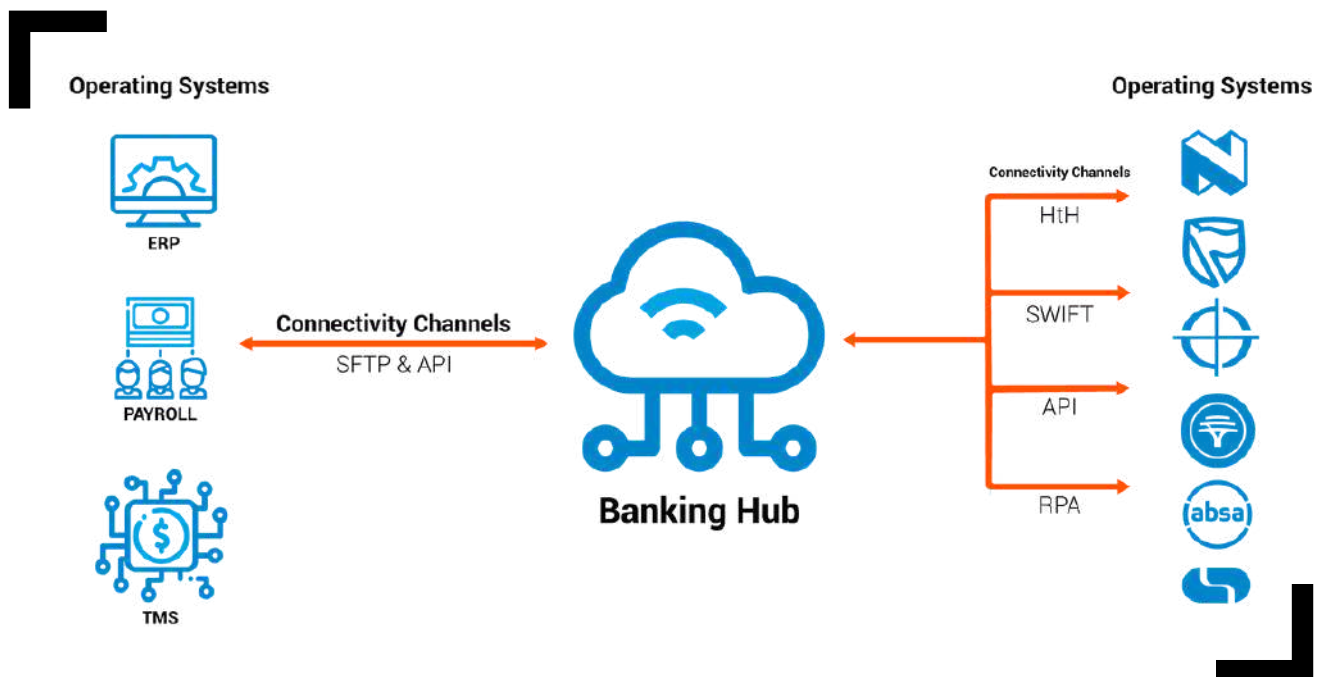
BANKING HUB

The TreasuryONE Banking Hub replaces online banking as we know it. It is designed to empower businesses to manage their financial transactions on a single cloud platform, from anywhere in the world, and at any time.

Connected to all banks and ERPs, it provides CFOs real-time cash visibility, integrated forecasting, and a central payments hub.

PLATFORM CAPABILITIES

-  Access to automated cash visibility of all bank accounts
-  Reconciliation engine
-  Cash management and Cash flow forecasting
-  User access control through SSO
-  Centralised payments platform
-  Valuable insight into bank cost drivers and opportunity costs of idle cash
-  Financial transaction recording
-  Connectivity for statement delivery to ERP





CONNECTIVITY-AS-A-SERVICE

Say goodbye to complex and costly ERP-to-Bank integration projects with our bank connectivity-as-a-service solution. Our team designs the most cost-effective and stable bank connectivity solutions, builds and maintains the bank file formats, and monitors the connectivity to all banks. The result is a cost-effective, secure connectivity channel managed by experts in bank integration.

OUR SERVICES

- Connectivity solution design consultation
- Establish connectivity to any bank in the world using H2H, SWIFT, API or RPA technology
- Establish connectivity to ERPs using SFTP or API technology
- ERP payment file conversion to bank formats and the maintenance thereof
- Bank statement file format conversion to ERP standard
- 24/7/365 monitoring of bank connectivity

Connected to the entire world through a single interface

Treasury**ONE**

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TreasuryONE is an authorised financial services provider - FSP 22433