



What makes businesses turn to  
**TREASURY  
MANAGEMENT?**

ebook

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## > What is treasury management?

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Treasury management is all about effective cash flow management and mitigating operational and financial risk. Instead of overseeing their various financial needs in house, businesses can partner with a trusted financial institution with staff experienced in all of the elements of treasury management. This approach not only puts such efforts in the hands of competent and organized professionals, it gives business owners more time to apply their knowledge and skill to many other areas of operation.

A competent and thoughtfully developed program for treasury management gives businesses effective guidance and stable practices to manage their many financial assets and liabilities. That in turn means better control of cash flow in the short and long term, with a stronger balance sheet and more financial stability.

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## > What does treasury management entail on a broad level?

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To effectively manage financial risk, treasury management providers focus on a variety of basic and essential tasks that lead to better outcomes for a business. They include collecting money owed to your business, paying debts incurred to vendors and service providers, identifying and mitigating risks and providing reporting related to those activities.

Through these activities, treasury management services can address a wide variety of inefficiencies and other concerns by applying best practices, monitoring results and adjusting as necessary. Ultimately, businesses realize more stable cash flow and remain in a positive financial position.



**BUSINESSES  
REALIZE MORE  
STABLE CASH  
FLOW AND REMAIN  
IN A POSITIVE  
FINANCIAL POSITION.**





**A GREAT TREASURY  
MANAGEMENT PROVIDER  
WILL BE READY TO WORK  
WITH YOUR UNIQUE  
REQUIREMENTS AND  
ADDRESS PROBLEMS IN A  
SPECIFIC, TARGETED WAY.**

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## **> Is treasury management the same for each business?**

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Businesses all have different needs, and the exact makeup of treasury management services can change greatly from one company to another. An organization may need a lot of attention for one specific area of its financial operations, or less-intensive fine-tuning may be required across the board. With so many elements involved in business finances as well as various circumstantial differences based on industry, market, location and many other factors, there's no one set path for effective treasury management.

The need for individualized attention as the process begins is an important point for you to remember. A great treasury management provider will be ready to work with your unique requirements and address problems in a specific, targeted way.

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## ➤ Why do business owners choose treasury management?


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Owning a business means wearing many hats and either delegating responsibility to others or taking on a variety of tasks yourself. From managing finances to hiring employees and engaging customers, there are plenty of roles business owners must take on in one way or another. However, no one expects a business owner to be totally proficient in all areas.

In the case of partnering with a financial institution for treasury management services, it's easy to look at this choice as an effective use of delegation. Instead of trying to hire a dedicated staff member to handle the many responsibilities related to treasury management or learning the many intricacies yourself, you can turn to a provider who has the organizational knowledge and experience to handle important financial issues.



**TURN TO A PROVIDER  
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## > What specific tools do top treasury management service providers use?

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There are plenty of tools at the disposal of experienced, successful treasury management providers. It's important to remember that the situation can change from business to business, and it's entirely possible that not every one of the following items may come into play. With that in mind, a strong treasury management provider should offer tools such as:

- ✓ Dedicated staff.
- ✓ Secure online banking.
- ✓ ACH origination and payroll distribution.
- ✓ Online domestic and international wire transfers.
- ✓ Remote deposit capture.
- ✓ Lockbox processing.
- ✓ Positive pay.
- ✓ Loan and account sweeps.
- ✓ Card products, controls and distribution.
- ✓ Finance balance reporting.
- ✓ Merchant services.

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## ➤ What do businesses gain from effective treasury management?

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The clearest benefit provided by treasury management is improved cash flow and better understanding of a company's liquidity at any given time. This sort of financial gain can't be overstated – for some companies, it may be the difference between continued operations and a situation that can force the doors to close for good. Even in situations where risk and reward don't reach the level of staying operational, effective treasury management means reduced risk in terms of finances, greater peace of mind for business owners and an easier path toward development and diversification. The financial improvement gained from treasury management is the foundation of success.

However, financial improvement isn't the only thing gained from this decision.



**EFFECTIVE TREASURY  
MANAGEMENT MEANS  
GREATER PEACE OF  
MIND FOR BUSINESS  
OWNERS.**



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## What do businesses gain from effective treasury management? (continued)

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Treasury management reaches past the direct financial improvement it provides by also helping businesses address various reputational and operational risk factors.

With a strong treasury management strategy in place, business owners can have confidence in their ability to continue operating well into the future. That means it's easier to fully commit to relationships with clients, vendors and other partners, as well as stand behind things like warranties and long-term contracts.

Effective treasury management also allows you to focus more on decisions for the months and years ahead, instead of the immediate financial concerns that used to crop up on a regular basis. Ultimately, that leads to better outcomes for your business.



**EFFECTIVE TREASURY  
MANAGEMENT ALSO  
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## ➤ How do you find a great treasury management provider?

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It's clear that a great treasury management provider offers businesses a dedicated, experienced and focused team. The best treasury management services use a variety of specific tools and tactics to stabilize cash flow concerns and put the company in a better place financially. How can you make sure the partner you turn to is equipped to give you the best treasury management service possible?

One key is to look for a partner who is ready, willing and able to offer a dedicated relationship manager who oversees all treasury management activities. That position is critical for effective sharing of information and two-way communication about the process, and it's something that TAB Bank prides itself on. We offer a high degree of communication, customized services and the approach your business needs to get its cash flow under control. To learn more, get in touch with us today.



**TO LEARN MORE,  
GET IN TOUCH WITH  
US TODAY.**



 [tabbank.com](http://tabbank.com)  1.888.440.4541  4185 Harrison Blvd, Ogden, Utah 84403

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