



Reimagining Cash Management

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17 November 2017

The presentations contain future-oriented statements, including statements regarding the Group's vision and growth strategy in the light of anticipated trends as well as economic and market conditions. Such statements necessarily involve risks and uncertainties, which may cause actual performance in future periods to differ from projections.

Agenda for the day

	Presentations	Showcases
Digital Transformation	Transforming technology and culture	Tech and Ops APIs Use of data insights
Consumer and SME (Singapore, Hong Kong)	Pre-empt disruptors	Bancassurance POSB Smart Buddy
Consumer and SME (Growth Markets)	Disrupt incumbents	digibank Tally
Other Businesses¹	Digitalise for profitability <ul style="list-style-type: none">• Audit• Cash Management• Wealth Management• Strategic Marketing	Reimagining Audit Treasury Prism iWealth

¹ Corporate Bank, Private Bank, Markets, and Others

Re-shaping the future of Cash Management

Realise our potential as **Asia's leading cash management bank**

1. Drive **digital transformation** of cash management services to deliver superior returns and reduce cost-income ratio

2. Leverage **cloud-based architecture** for **rapid product development** and **superior client experience**

3. Drive ideation and deliver **client-centric** solutions using **customer journeys and Agile**



CADIS – Committed | Agile | Digital | Insight-led | Safe

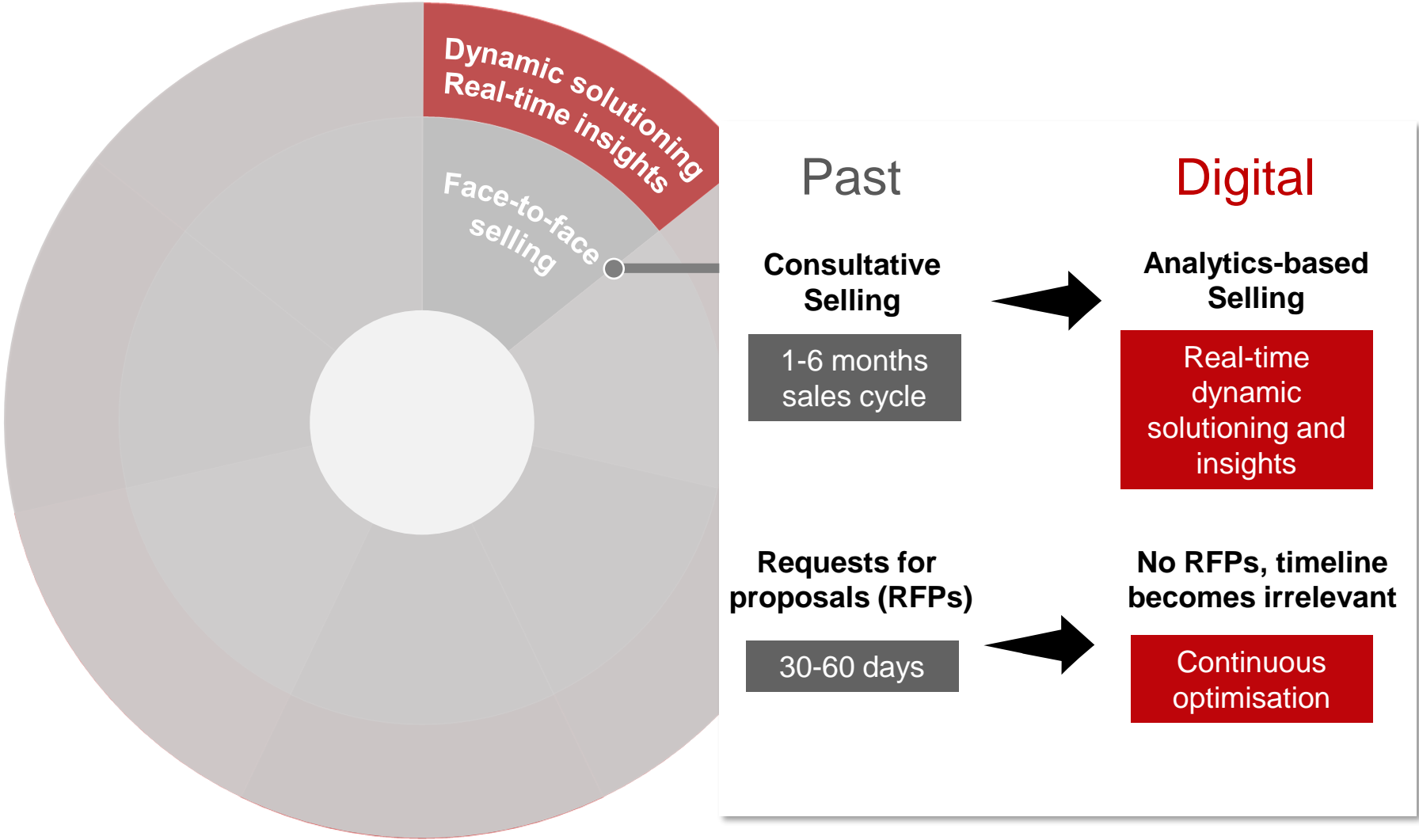
Driving digital transformation of Cash Management

Seven key areas of focus



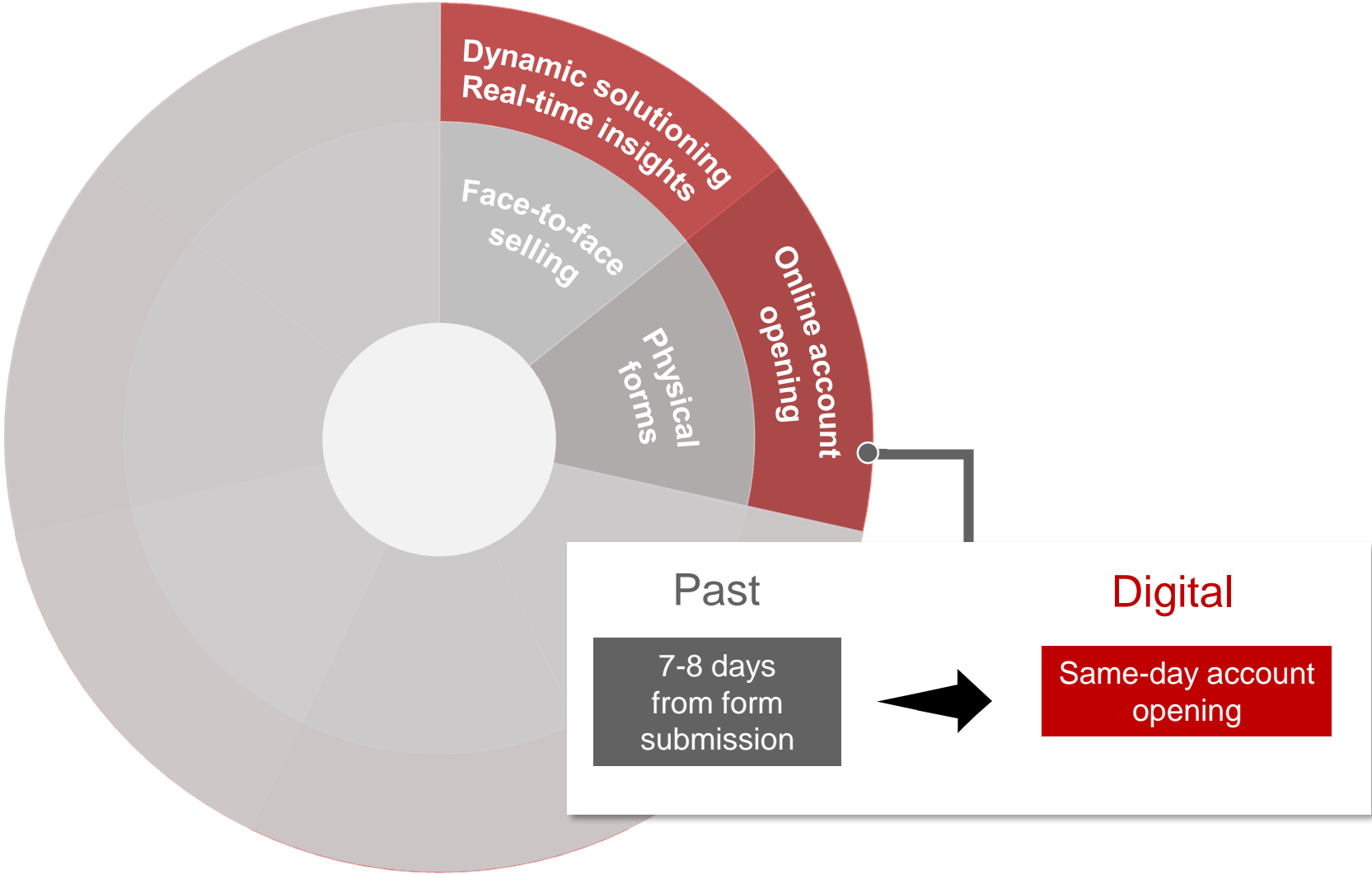
Driving digital transformation of Cash Management

Sales and solutioning



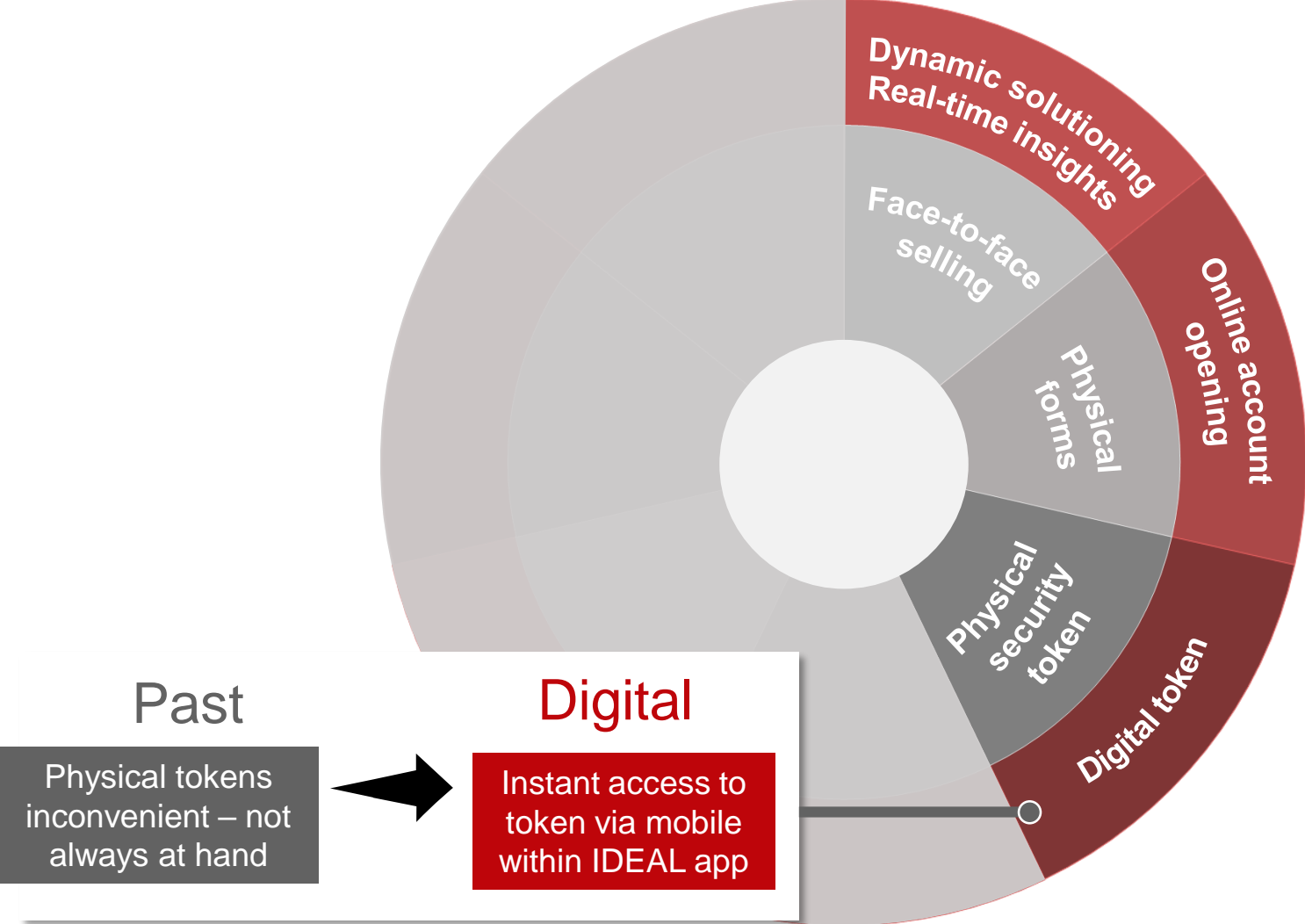
Driving digital transformation of Cash Management

Account opening



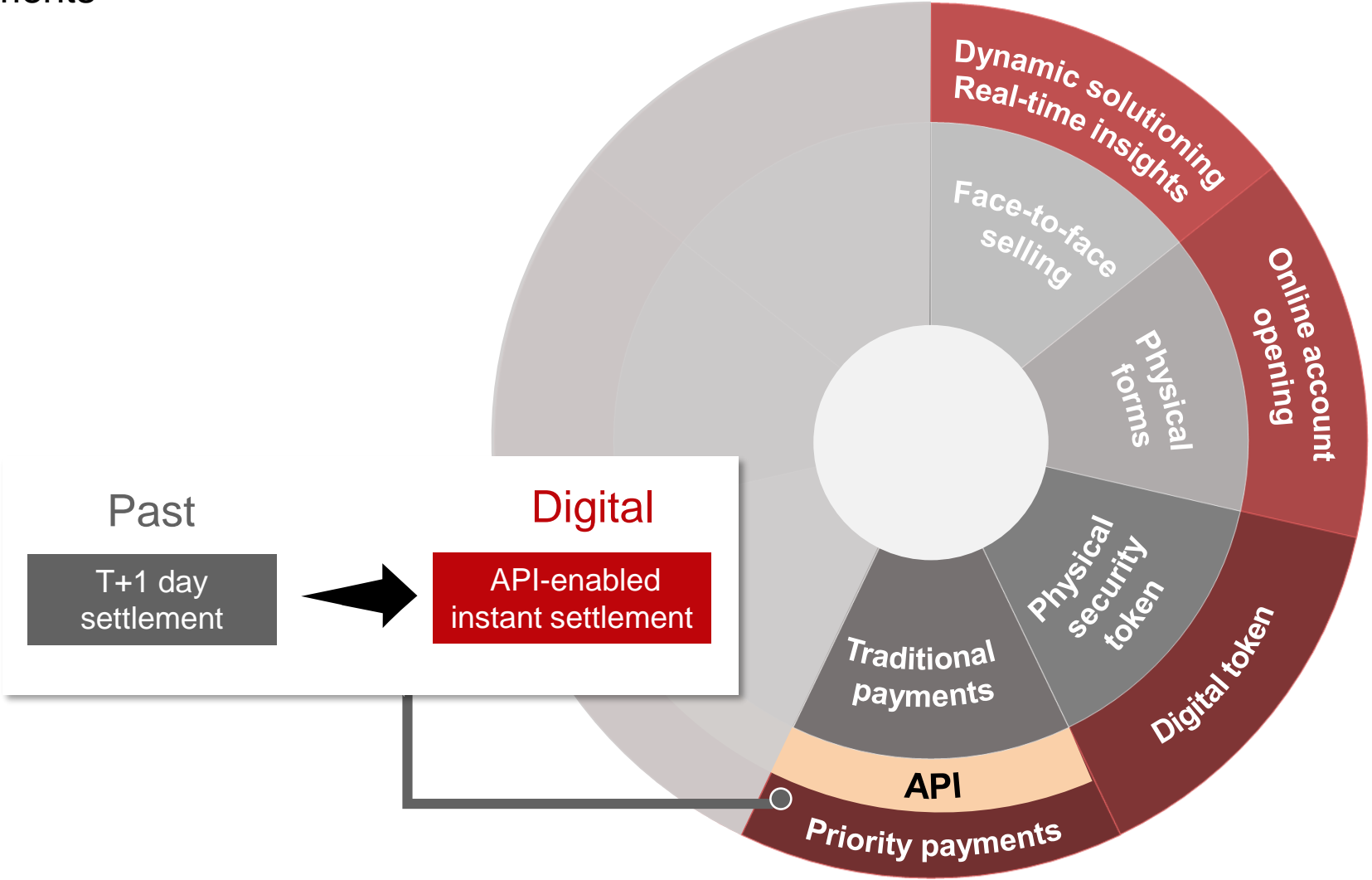
Driving digital transformation of Cash Management

Authentication and authorisation



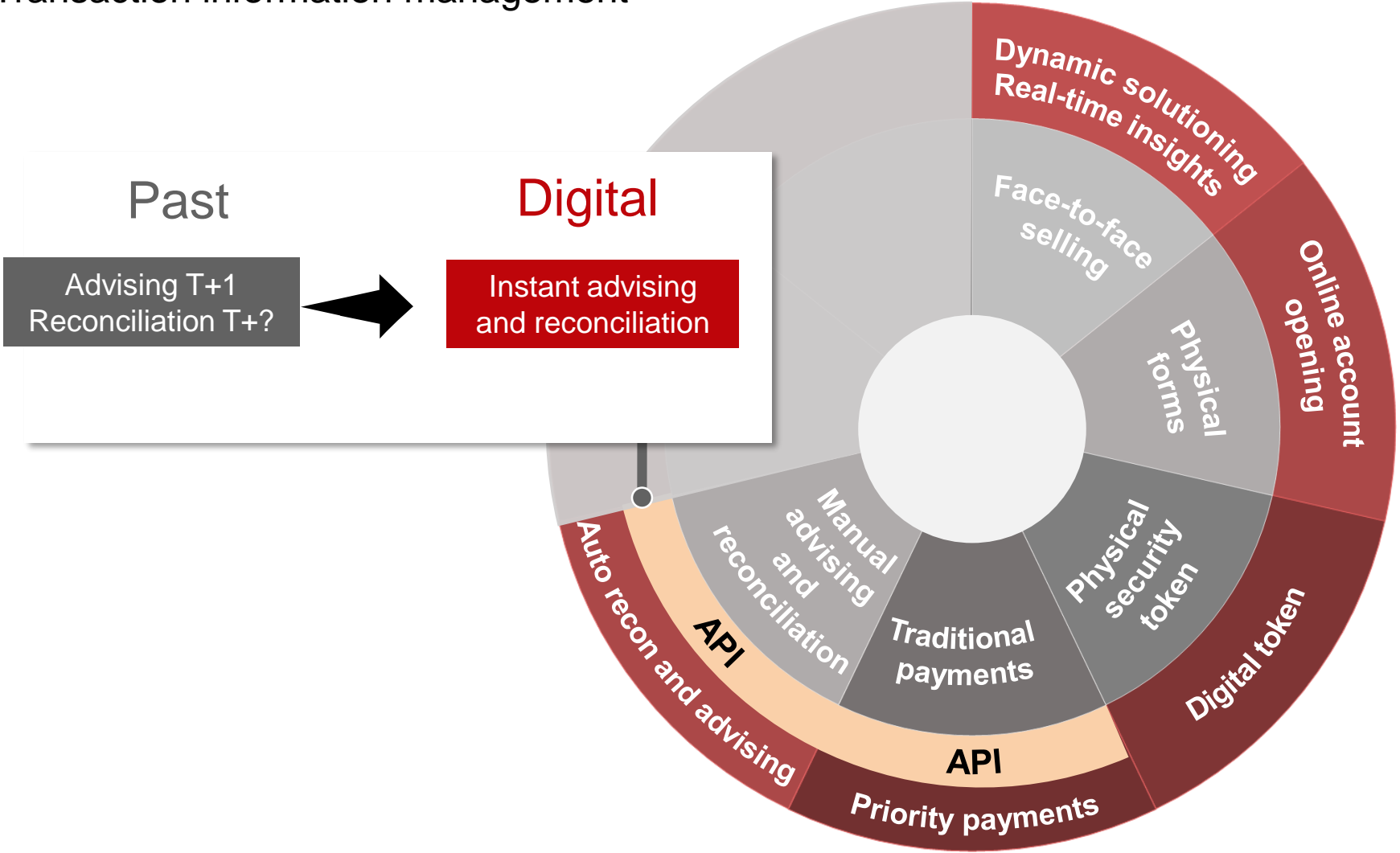
Driving digital transformation of Cash Management

Payments



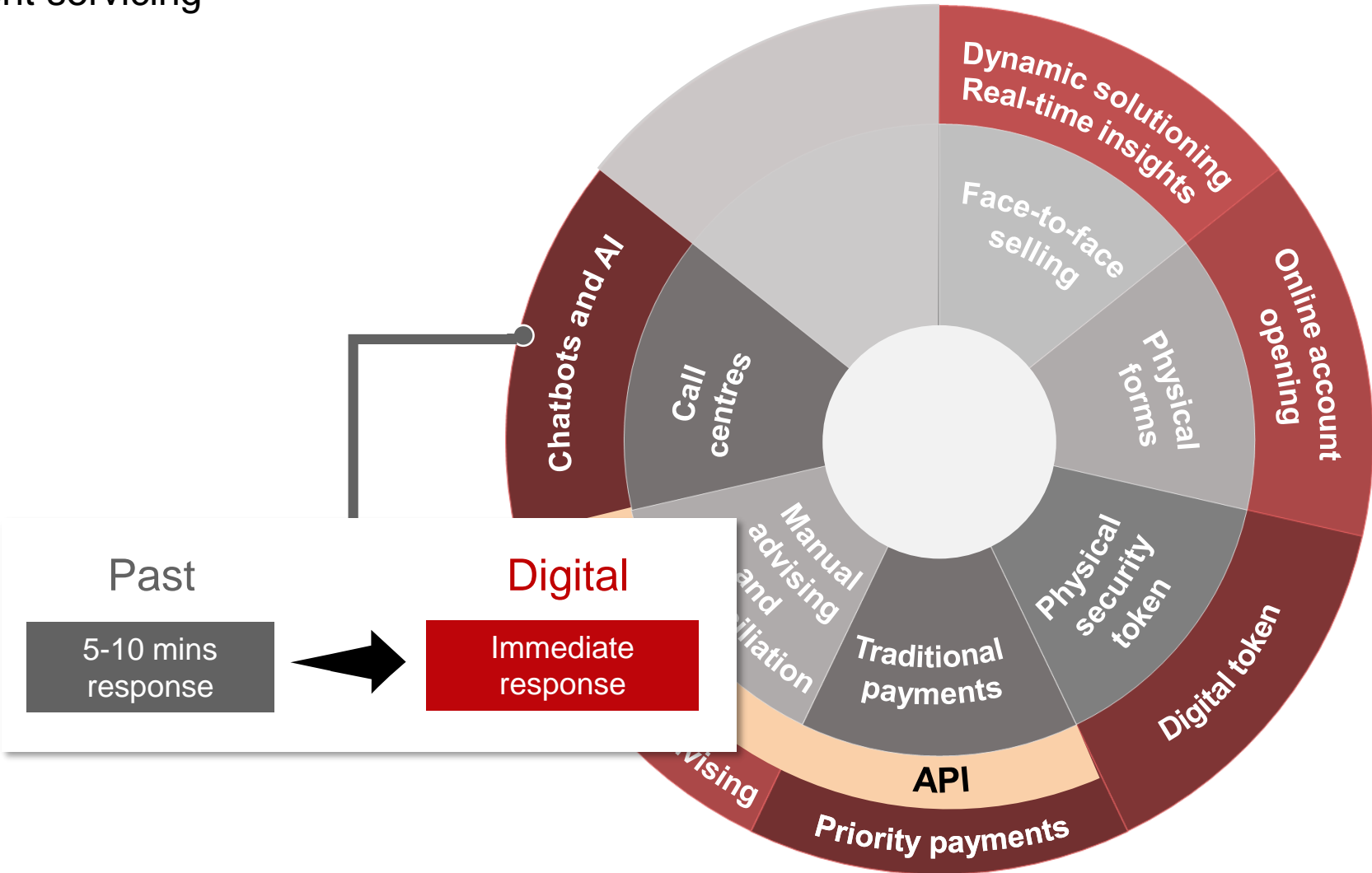
Driving digital transformation of Cash Management

Transaction information management



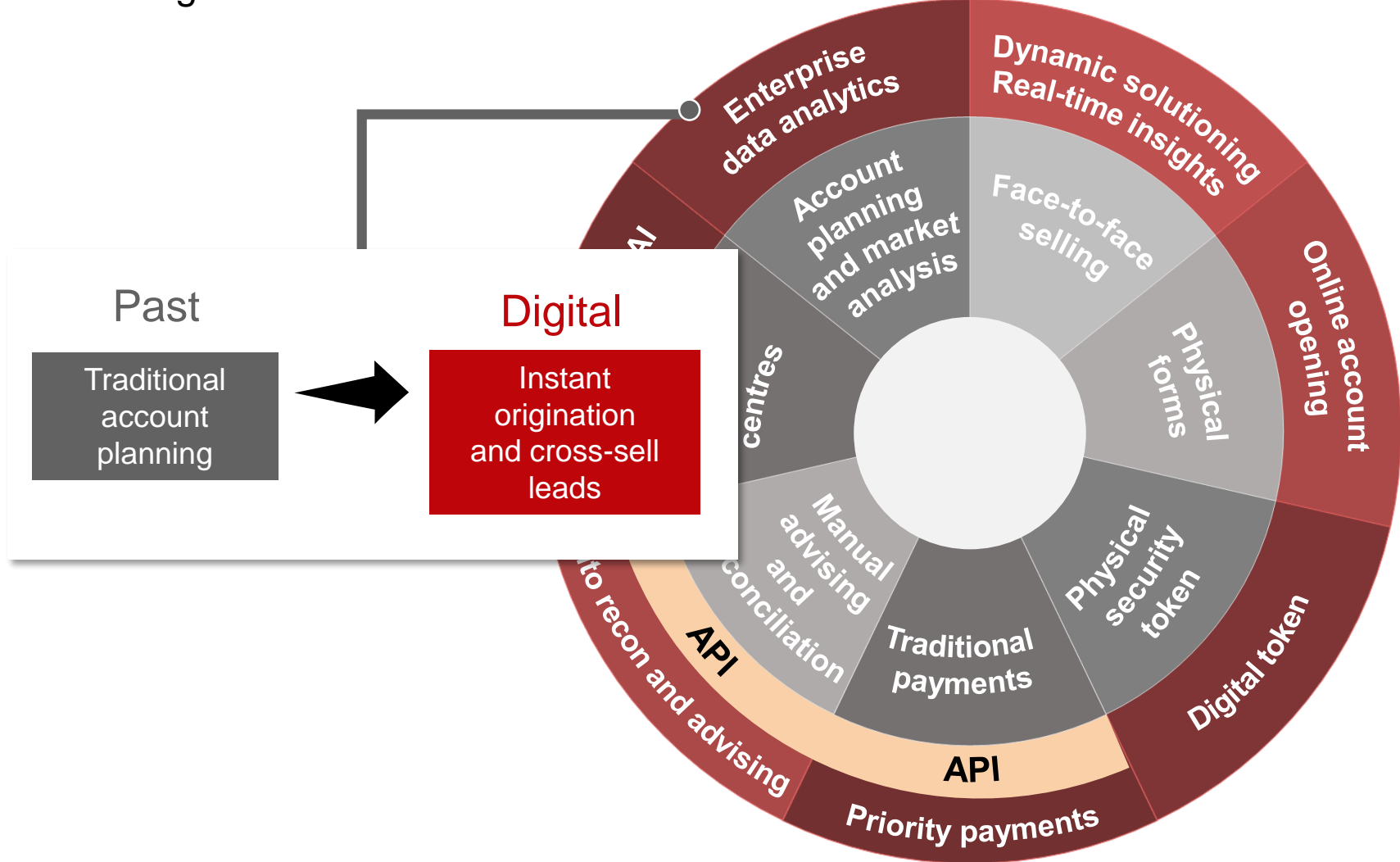
Driving digital transformation of Cash Management

Client servicing



Driving digital transformation of Cash Management

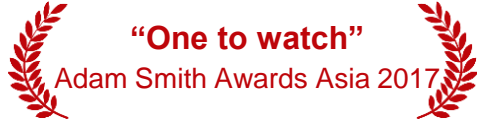
Cross-selling



Clients' digital transformation



Grab desired **convenient and speedy cashless payment for Grab drivers**, to serve as a point of differentiation to attract more drivers to join its family.



MSIG wished to **enhance the speed and ease of payments to policyholders** to improve client experience and drive customer acquisition.



Maersk wanted to leverage digital technology to **develop a new trade finance revenue stream** in a challenging global shipping industry environment.

Past

Digital

GIRO
Payment to drivers
T+1 days.

DBS RAPID driver payments
Grab "Cash OUT" delivers instant payments to drivers

Cheques
Laborious cheque issuance.
Policyholders wait 4-10 days to receive cheques.

DBS RAPID insurance claims
Instant settlement to policyholders' bank accounts

Non-existent
No conventional arrangement available to meet needs.

Co-creation
Solutioning of financial settlement and data management components for Maersk's new digital trade finance platform

Customer journeys and Agile to drive ideation

...and deliver client-centric solutions

Adoption and practice of customer journeys and Agility is a clear differentiator in our value proposition

Independent client surveys point to our **flexibility, speed and digital innovation** as key drivers of our strong business momentum



Customer journeys and Agile in action

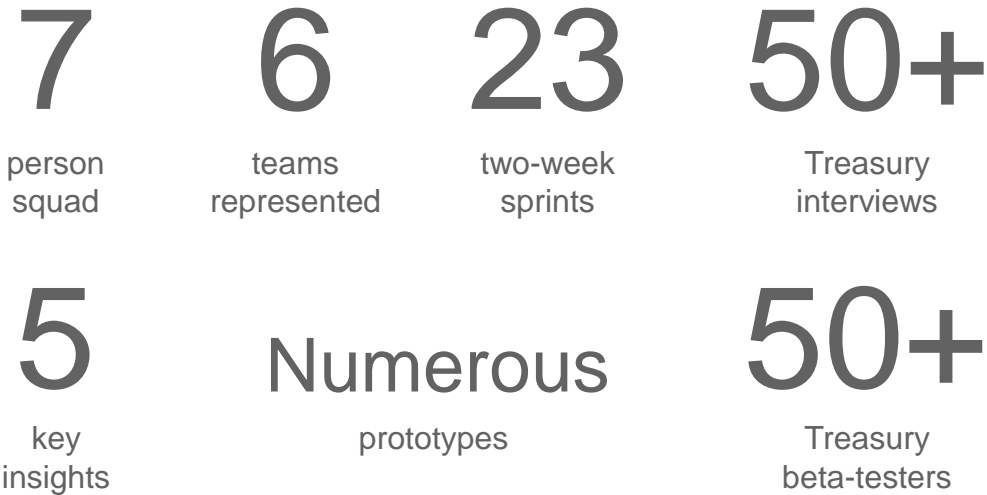
A dedicated, cross-functional, co-located journey squad formed to “enable Treasury professionals to optimise cash management in a way that is intuitive, consultative, insightful and trustworthy”

Outcome of the customer journey is “a revolutionary new **digital solutioning and insights platform**”, allowing Treasury and Finance professionals to...

Create and compare digital simulations of cash management structures to understand level of optimisation and to quantify benefits

Derive the optimal cash management structure (system generated) for tax, yield, banking and corporate costs

Get timely and contextual insights on tax and regulatory implications of any cash management solution or structure



Treasury Prism

Visit our Treasury Prism booth to get the full experience!



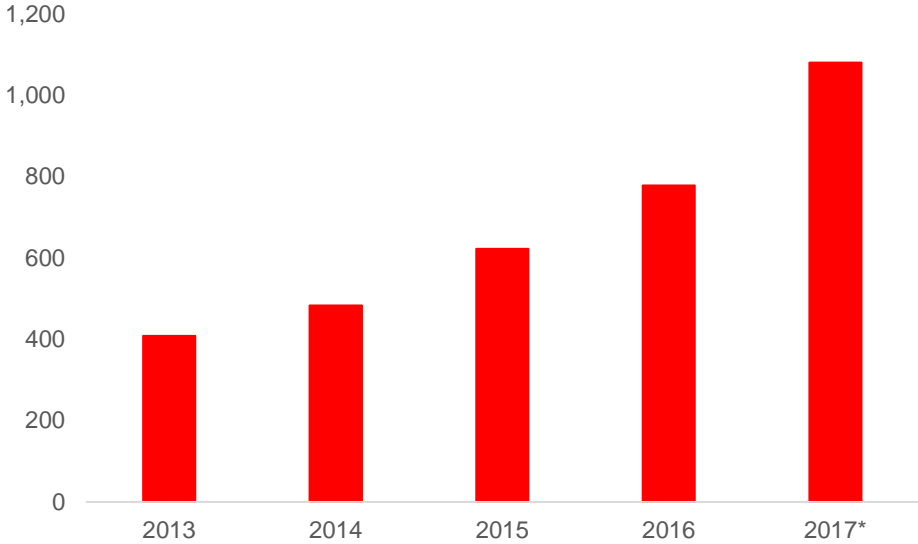
“What takes a week today can be done in two minutes with Treasury Prism. This is the most innovative solution for corporate treasury I’ve seen this year.”

Goh Seng Ti, General Manager (Treasury & Accounting), Isuzu Motors Asia

ISUZU

Re-shaping the future of Cash Management

Realising our potential as **Asia's leading cash management bank**



Cash Management income momentum
S\$400m to S\$1bn*



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*Annualised 9M2017 run rate



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