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Commercial banking business imperatives today



Corporates

- ☐ Cheap and reliable financing
- ☐ Tailored products and solutions
- ☐ Cost and time efficient services
- ☐ Locally and globally competitive full-suite of offerings
- ☐ Convenience - Anytime anywhere access, tighter integration with corporate systems
- ☐ Insights - Cash forecasting, working capital management
- ☐ True business partner – Bank that can advance business goals



Banks

- ☐ Lower cost-to-income ratio - Extensive automation and cost optimization
- ☐ Acquire new customers and decrease attrition
- ☐ Customer journeys imagination
- ☐ Ability to accelerate innovation internally and with partner ecosystem
- ☐ Improved risk management
- ☐ Data-led actionable insights to tap on business opportunities
- ☐ Reduced time and cost to compliance

..however, most banks aren't ready to meet the emerging expectations



Global market survey confirms the prevalent issues



13%

**Real time global cash
position views**



39%

**Manual
workflows**



52%

**Move banking
relationship**

Bank of America Global Digital Transformation Initiative



- ☐ Drive digital transformation of Bank of America's international commercial banking business
- ☐ Standardisation and operational excellence for a common digital reference architecture
- ☐ Legacy modernisation to provide truly digital services
- ☐ An advanced platform to engage digital-savvy corporate customers
- ☐ Unified view of liquidity positions and easy access to manage global cash flows
- ☐ Best of breed ecosystem

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