

RISK SURVEY REPORT

The Evolving Treasury Ecosystem



STRATEGIC

(cited by **60%** of respondents)
CYBERSECURITY (51%) and
FINANCIAL RISKS (39%)
are seen as key challenges
over the next three years.



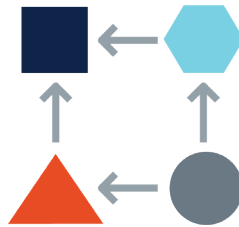
**TREASURY SERVICES
TECHNOLOGIES (46%** of respondents) and
**MERCHANT-SERVICE
TECHNOLOGIES (33%)**
are using non-traditional
vendors more than other
operational areas.



MITIGATING RISK with
non-traditional vendors
is done by conducting
DUE DILIGENCE (76%)
and obtaining
**CUSTOMER REFERENCES
(62%)**.



A smaller percentage of treasury
professionals report their
organizations are
**EXPOSED TO GREATER
UNCERTAINTY**
compared to three years ago
(**37%** vs. **49%**).



Treasury functions appreciate
the **FLEXIBILITY AND
ADAPTABILITY (58%)**
of non-traditional vendors.



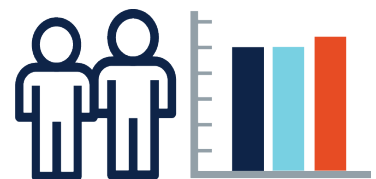
A large share of organizations
(**81%**) are **NOT** fully confident
that they are
**PREPARED TO USE
NON-TRADITIONAL VENDORS.**



Treasury departments have
**YET TO EMBRACE
NON-TRADITIONAL VENDORS;**
only (**34%**) of organizations
plan to increase their use of
non-traditional vendors.



LACK OF RELATIONSHIPS (32%)
and **INSUFFICIENT
EXPERIENCE (29%)**
with an organization are primary
**DRAWBACKS OF
NON-TRADITIONAL VENDORS.**



Despite increased
concerns of risks
**TREASURY DEPARTMENTS
ARE EXPECTED TO MAINTAIN
THE SAME LEVEL OF FTEs**
or see a modest increase in
the next three years.