



Denominator

# Mastercard<sup>®</sup> Treasury Analytics and Data Innovation

Considerations for treasury as  
organizations seek to simultaneously  
drive growth and increase sustainability

NACT roundtable

March 2023



# Treasurers, corporates and commercial banks are facing complex and evolving trends



Competitive landscape



Need for improved revenue streams



Process transformation



Risk and compliance pressures



Enhanced business intelligence

1. Edgar Dunn & Company, Mastercard-commissioned survey, 2021

2. Treasury Priorities & Opportunities Survey, TIS 2023

3. Treasury Priorities & Opportunities Survey, TIS 2023

4. Interos proprietary customer research: IT procurement, US and Europe. \*for companies earning greater than \$1b in revenue

5. 2018 AFP Technology Survey



of treasury and finance teams do not feel prepared to work with emerging technologies.<sup>5</sup>



real time payment adoption due by end of 2023, rising from 48% at the end of 2022.<sup>2</sup>



of companies are expected to utilize AI technology by end of 2023 up from 29% (2022).<sup>3</sup>



of boards say visibility of global relationship risk is more critical now than two years ago and discuss it weekly or monthly.<sup>4</sup>



of business owners expressed a strong interest in strategically optimizing payments.<sup>1</sup>



# There are a number of use cases for data insights and analytics, with DEI being front and centre for sustainability, procurement and treasury teams alike

## Multiple Use cases

- Treasury and budgetary insights
- Payment optimization and savings insights
- Working capital and liquidity insights
- **ESG strategy and reporting**
- **Diversity and inclusion Insights**
- Regulatory risk and compliance
- Payment times compliance reporting
- Digital Transformation and automation

Key Insight considerations for Global CSG's chief sustainability and global treasury teams

*"How much of my spend is with DEI suppliers, and how is it split?"*



*"How am I tracking against my diverse supplier spend goal?"*



**Generate diversity and inclusion insights on your supply chain**

Leverage AI, machine learning and natural language processing to quickly interpret insights from large data sets



**Craft ESG strategy for suppliers and produce board reporting**

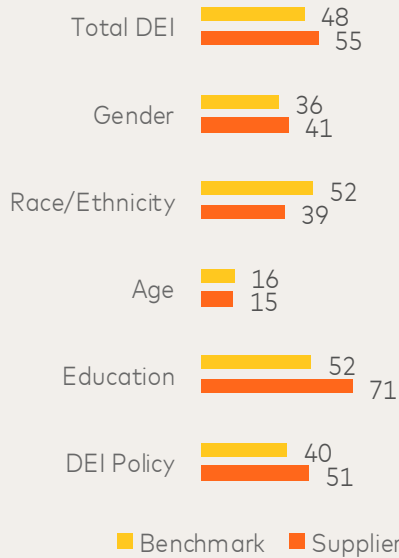
Access insights into internal and external risks such as ESG and sanctions

Mastercard Treasury Analytics

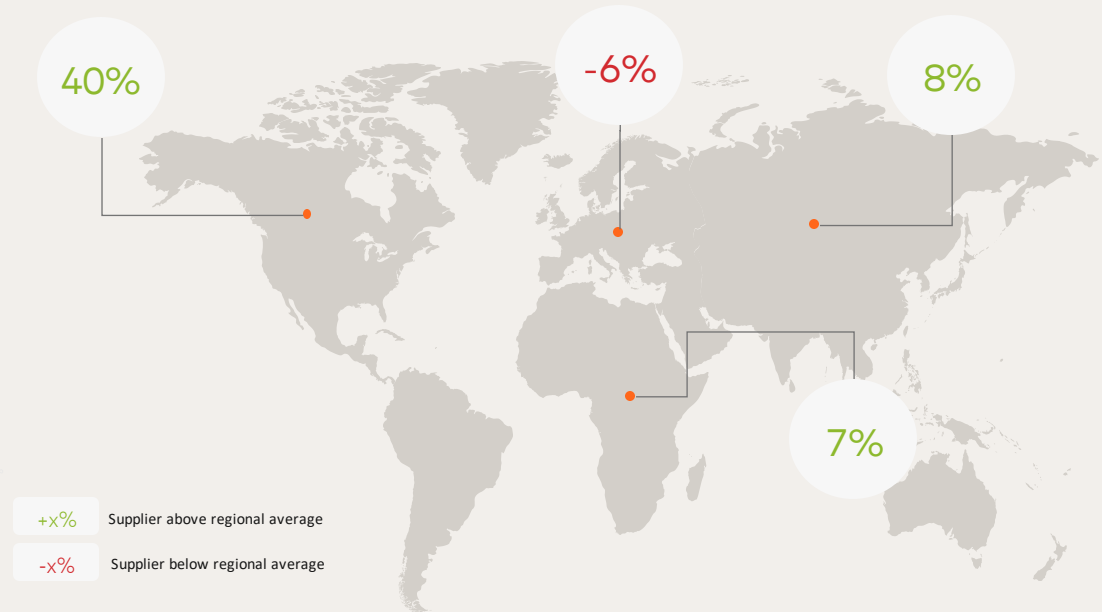


# Supplier Benchmark: Supplier portfolio outperform global benchmarks, however there is opportunity for Total DEI improvements in Europe and on dimensions like Race/Ethnicity & Age

Suppliers' **global** DEI scores per dimensions v. benchmark



Regional differences of suppliers' total DEI score & industry average, %

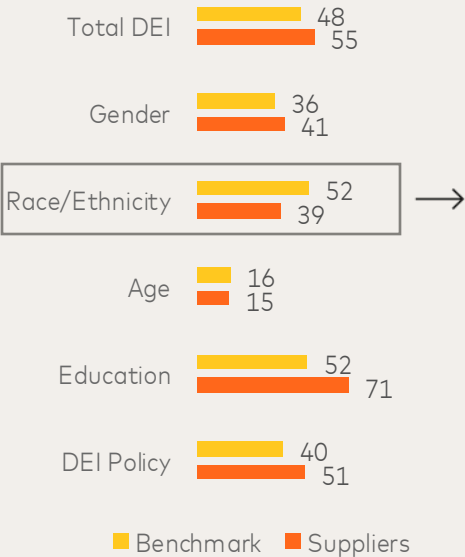


Source : Denominator



# Deep dive into supplier spend to measure how procurement choices affect overall DEI impact

## Suppliers' global DEI scores per dimensions v. benchmark



## Suppliers race/ethnicity score GAP, spend and DEI impact

| Company     | Total yearly spend, \$ | Score gap to industry avg. % | Spend DEI impact (\$) |
|-------------|------------------------|------------------------------|-----------------------|
| Supplier 1  | 1,808,468              | 11%                          | 198,931               |
| Supplier 2  | 87,020                 | -2%                          | -1,740                |
| Supplier 3  | 789,260                | 0%                           | 0.00                  |
| Supplier 4  | 109,252                | 30%                          | 32,776                |
| Supplier 5  | 1,831,145              | 0%                           | 0.00                  |
| Supplier 6  | 572,598                | -11%                         | -62,986               |
| Supplier 7  | 4,261,564              | -15%                         | -639,235              |
| Supplier 8  | 895,032                | -28%                         | -250,609              |
| Supplier 9  | 4,002,146              | -27%                         | -1,080,579            |
| Supplier 10 | 182,612                | -14%                         | -25,566               |
| Supplier 11 | 1,352,080              | -17%                         | -229,854              |
| Supplier 12 | 86,562                 | -37%                         | -32,028               |
| Total:      | 15,977,739             |                              | -2,090,889            |

Source : Denominator



# Mastercard is driving a modernization of treasury solutions to connect stakeholders through a global, payment rail-agnostic network and data driven decision making



## How is the role of a treasurer changing?

The strategic role of treasurers is becoming increasingly more about business and divisional partnering. Therefore, the internal and external advisory element requires a 'personal' collaborative touch along with heavy involvement in the company strategy.



## Do you have a holistic view of treasury payments?

[Global Treasury Intelligence](#) can help with aggregating and cleansing payments data through AI, making it available for decision makers at both banks and corporates



## What innovations and data do you have to improve treasury performance?

Banks and corporate customers can partner to strengthen working capital efficiency, while also attaining other corporate priorities such as DEI, ESG goals and risk mitigation.



## Questions?



For more information on solutions for Treasury Solutions,  
Treasury Intelligence or CPG Partners:

### **Chad Wallace**

EVP, Commercial Solutions  
chad.wallace@mastercard.com

### **Brooke DiNatale**

SVP, Head of Treasury Solutions  
brooke.dinatalie@mastercard.com

### **Tobias Cole**

Director of Treasury Insights  
tobias.cole@mastercard.com

### **Keira Lloyd**

VP, Consumer Goods Partnerships  
keira.lloyd@mastercard.com

For more information on Denominator:

### **Anders Rodenberg**

CEO, Denominator  
ar@denominator.one