



VBA – TREASURY MANAGEMENT SEMINAR AGENDA

September 23, 2020– 9:30am to 12:00pm

Treasury Management at a Crossroads

Payments/Treasury Management Overview

3 Kinds of Service –

Good, Cheap & Fast – How Do You Measure Up?

Identifying TM Prospects

- **Why Do Prospects Buy Bank Services?**
- **Prospecting Tips for Bankers**

Guiding TM Clients to Solutions

Treasury Management Products – Features, Functions, Value

- **Collection/Concentration/Receivables Disbursement/Payables**
- **Funds Management/Liquidity**
- **Information Technology and Fraud Control**
- **Risk Management**

10 Minute Break

**The Human Element in Risk Management -
Discovering & Reporting Fraud – Tips from the FBI**

Selling Positive Pay for Everyone's' Sake (A primer from Q2)

Guiding TM Clients to Solutions (continued)

Top 10 Characteristics of Top 1% of TM Sales Performers

Account Analysis – A Key to TM/Deposit Success

Group Discussion –

- **Who Wants to Pay With Balances?**
- **Targeting Prospects with Large Balances**

Adjourn by Noon

September 24, 2020– 9:30am to 12:00pm

Review First Day Session – Questions/Additions?

**Industry Pricing & Deposit Trends
Linking business deposits and TM products**

Competitors and the Changing Landscape

Competing with a Focus on Vertical Markets

10 Minute Break

Trending Payments & Solutions –

- **What's new and what's trending?**
- **What have you heard?**

Group Discussion -

- **Who are your most challenging competitors?**
- **How will new payment solutions affect current/traditional products?**

2019 B2B Payments Survey Results

Pulling it All Together

- **How'd we do?**

- **Wrap Up**
- **Knox Approved Pearls of Wisdom**

Adjourn by Noon

Program Overview:

This two session program will provide a basic understanding of bank Treasury Management (also known as Cash Management) products and services. We will discuss how these products provide value to business clients and banks, identify new and trending products and their effective on traditional Treasury Management products, consider who your new and varied competitors are, and describe the linkage between business deposit acquisition and Treasury Management product sales.

Who Should Attend?

The session is geared towards all bank staff who are interested in a basic knowledge of Treasury Management products and services including: those new to Treasury Management sales and/or service, new business development staff, and retail delivery staff who have business calling responsibilities. Sales support and operations staff who work with Treasury Management products are also welcome.

Instructor Bio:

Debra E. Knox, CCM, senior treasury management professional at Knox Advisors, has a direct, intimate knowledge of the financial services industry based on many years of experience in customer contact and treasury product positions at all levels. She currently manages a consulting company working with financial institutions and specializing in treasury management services. Knox Advisors, LLC, was created in March 2016 to assist bank with B2B product delivery and relationship building.

Deb's recent projects have included: merchant services RFPs, credit card services RFPs, treasury management product and pricing review, and treasury management documentation and workflow review. She has been an instructor with the PA Bankers Association since 2018 to provide Treasury Management Schools on both a basic and advanced level.

Previously, Deb held positions with Metro Bank, Union Community Bank, Fulton Bank, Safeguard Business Systems, Keystone Financial and CoreStates Bank. She has led sales teams both regionally and nationally and has also managed various treasury management product groups at a senior management level.

Deb is a graduate of the PA Bankers Association Advanced School of Banking and a member of the Association for Financial Professionals (AFP). She also earned a Permanent Certified Cash Manager Certification in 1990 and is a Past President of both the Lancaster Chapter of the American Institute of Banking and the National Association of Bank Women (Lancaster/Lebanon). Deb attended Franklin & Marshall College.