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Point of View Paper

Simplify Treasury Management

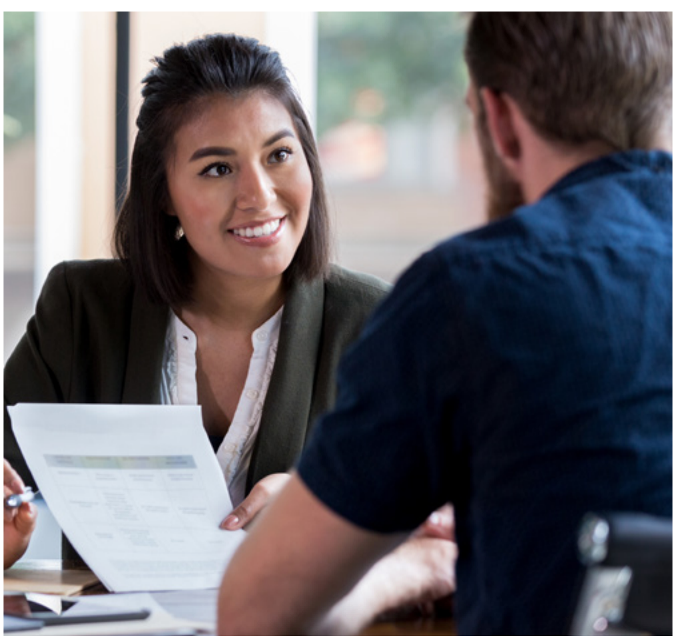
Modernizing onboarding to drive speed, efficiency and client satisfaction

How financial institutions can eliminate fragmented processes and onboard corporate clients faster

Corporate clients depend on their banking partners for far more than loans and deposits. Treasury services, payments, collections, liquidity management, fraud protection and reporting are essential to how businesses move money and manage risk each day. For mid-market and large companies, these services are mission critical.

Yet, for many financial institutions, the process to onboard treasury services remains one of the most fragmented and inefficient stages of the commercial banking lifecycle. While the services themselves are sophisticated, the path to activate them often relies on spreadsheets, email chains, PDFs and manual handoffs across multiple teams and systems.

In a market where corporate clients expect speed, transparency and predictability, slow treasury onboarding is no longer merely an operational inconvenience. It has become a competitive weakness.



The hidden cost of slow treasury onboarding

Treasury onboarding requires coordination across pricing committees, legal teams, compliance, operations, implementation, relationship managers and sales officers, often long before revenue is realized. Each step introduces opportunities for delay when processes are disconnected or unclear.

When onboarding stretches from days into weeks, the impact compounds. Fee income is delayed because services cannot generate revenue until they are active. Corporate clients lose confidence when they cannot easily see progress or understand next steps. Small documentation or data entry issues trigger rework that stalls implementations. Internal teams spend time chasing status instead of advancing the work.

The experience feels reactive and out of step with the pace at which corporate treasurers operate today.

Why legacy processes persist

Treasury onboarding appears straightforward on the surface, but behind the scenes it is anything but. Financial institutions manage pricing structures with exceptions, service configurations tailored by client size and industry, approval rules that change by entitlement and risk profile, and documentation requirements that vary by product.

Without a centralized workflow, much of this work is recreated manually. Information is copied from one system into another, shared through email and revised multiple times as requests move from sales to implementation to operations. While this approach may have been acceptable when clients tolerated long timelines, it no longer aligns with modern expectations.

Corporate treasurers now operate under tighter cash-flow cycles, real-time business demands, globalization and internal pressure to improve efficiency. They expect their banks to operate with the same discipline and clarity.

What corporate clients expect from their financial institution

When onboarding treasury services, corporate clients are not primarily focused on advanced functionality. Instead, they value predictability, clarity and speed. They want to know what is happening, what comes next and when services will be live. They want documentation that is accurate the first time, without repeated corrections. They expect a coordinated experience, rather than interactions spread across multiple systems and teams.

Ultimately, a smooth onboarding process signals operational confidence. It reassures clients that their financial institution is organized, capable and ready to support their business.

Moving to a unified treasury management workflow

To meet these expectations, financial institutions are increasingly adopting a unified treasury management workflow that connects pricing, onboarding, implementation and servicing into a single, transparent process. Rather than stitching together spreadsheets and email threads, a unified workflow provides structure, visibility and accountability across every step.

This approach fundamentally changes how treasury onboarding is executed, bringing consistency, automation and real-time insight into what has historically been a fragmented process.

Addressing the most common operational challenges

Many treasury onboarding delays begin with multiple, disconnected entry points. Requests arrive through emails, CRM notes or spreadsheets, forcing teams to re-enter information as work progresses. A unified workflow eliminates this by providing a single, consolidated entry point for new treasury service requests, enabling seamless movement from sales to implementation without rekeying data or managing parallel systems.

Lack of system integration is another persistent challenge. Connecting front-office platforms with core banking systems enables real-time, bidirectional data exchange, reducing manual intervention and ensuring accuracy.

A modern workflow platform can also extend beyond treasury onboarding to support broader banking needs, including relationship management, customer service automation, onboarding for other product lines and account servicing. This creates a unified operational foundation that improves efficiency across the organization while providing real-time insight to frontline teams.

The outcomes that matter most

Financial institutions that streamline treasury onboarding consistently realize measurable gains. Activation timelines are compressed, enabling treasury services to begin generating revenue sooner, while operational friction declines as errors, rework and manual handoffs are eliminated. At the same time, corporate clients benefit from a smoother, more transparent onboarding experience building trust and confidence.

Where financial institutions can start

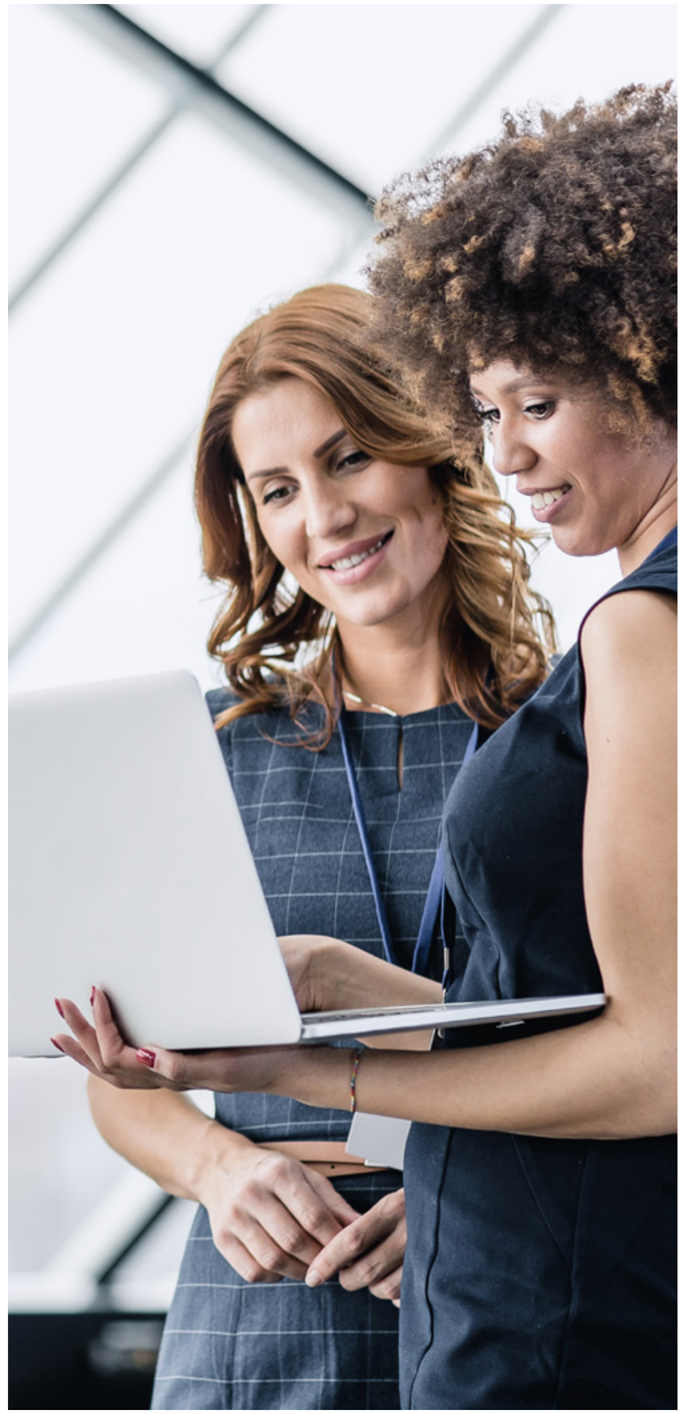
Financial institutions can begin by mapping existing processes, identifying manual steps that cause rework, digitizing agreements and approvals, defining service level expectations and consolidating workflows into a single system. By enabling a CRM solution like Enteract Treasury Management, a purpose-built, unified workflow that connects front-office sales activity with back-office execution, will help eliminate fragmentation from day one and accelerating time to value.

A modular approach allows institutions to move quickly with phased implementation delivering early impact in treasury onboarding while creating a scalable foundation to expand across additional services and business lines over time.

The value of a unified treasury experience

If treasury onboarding still depends on spreadsheets, email chains, or PDF trackers, the opportunity for improvement is significant. A unified treasury management workflow helps financial institutions onboard corporate clients faster, reduce internal complexity and deliver an experience that reflects how modern businesses operate today.

We look forward to continuing the conversation.



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