



# GETTING A BETTER ROI FROM THE CLOUD

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The cloud is more than a deployment model. Find out how to increase your ROI and drive more value.



**GETTING A BETTER ROI FROM THE CLOUD**

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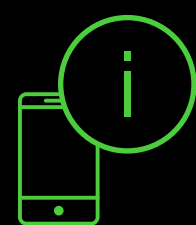


# THERE'S MORE TO THE CLOUD THAN DEPLOYMENT

The impact of economic uncertainty and market volatility on treasury, working capital, risk management and payments means treasurers must rethink everything they do. Modernizing to a digital treasury with the right partner isn't negotiable. Having access to the right treasury technology in the cloud is essential.

In the last few years, it has become clear that the cloud is not just a deployment model – it can also be used to drive return on investment (ROI) and add value across your treasury department in a number of key ways.

For treasurers, the challenge is not whether to adopt cloud systems but how to maximize the ROI of their investments in the cloud.



## DID YOU KNOW?

Not all cloud systems are alike – vendors can differ significantly in everything from security credentials to service levels.

## THREE KEY BENEFITS OF CLOUD-BASED TREASURY SYSTEMS:



Lowers your total cost of ownership



Keeps you on the latest version of the software



Eliminates infrastructure requirements



# CLOUD SYSTEMS: WHERE'S THE ROI?




While it's true that cloud-based solutions and managed service offerings can speed up deployment times, that's not all.

Cloud treasury systems can deliver ROI in a number of different ways. Cost is an important consideration: a sophisticated cloud system can offer a significantly lower total cost of ownership (TCO) compared to an on-premise solution, or even a sub-optimal cloud system.

You can also achieve ROI across numerous other areas, including risk mitigation, operational efficiencies and performance enhancements.

Cloud systems can also add value by providing fast access to functional enhancements that help you navigate market changes, such as the transition away from LIBOR.

## HOW TO ASSESS THE ROI OF DIGITAL TREASURY INITIATIVES

-  Risk mitigation
-  System and/or operational cost reduction
-  Liquidity mobilization





Understanding the ROI of treasury technology includes asking, ‘How secure is the technology you’re using in the cloud? How strong is the vendor you’re working with?’

– **Steve Wiley** | Vice President, Product Management, SaaS Treasury Solutions, FIS

## HARNESSING THE CLOUD TO MITIGATE RISK

You may be surprised, but an effective cloud system can play an important role in mitigating different types of risk.

For one thing, the functionalities within a sophisticated cloud system can help you manage a wide range of market risks, such as foreign exchange, interest rate, liquidity and counterparty risk.

System risk is also an important consideration. An outdated system that’s hosted by an untrusted partner can be a source of vulnerability in itself.

Conversely, a sophisticated system with high levels of cloud security, hosted by a stable vendor, can provide maximum protection for your treasury operation and your data.

# 60%

of executives that are early adopters of technology are confident they can overcome and manage risks effectively, compared to 44% across all organizations.

Source: FIS, The Global Innovation Report  
2023: Creating advantage in uncertainty



# FINDING ADDITIONAL VALUE THROUGH MANAGED SERVICES

Beyond deploying a treasury system in the cloud, there may be opportunities to drive additional value by adopting managed services. Services of this kind enable you to outsource your system administration and data management to achieve further efficiencies.

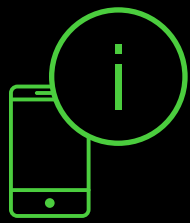
By managing and running an application on your behalf, fintech vendors can provide support in a number of ways. This might include onboarding new banks or adding a new entity into the system following a merger or acquisition.

By adopting these additional services, you can free up your users to focus on their core activities instead of spending their time managing applications.



The cloud is a facilitator for so much more than being able to deploy applications. It also gives organizations the opportunity to improve the efficiency of their treasury operations by outsourcing system administration and the management of data.”

– **Thomas Jerolitsch** | Vice President, Product Management, Enterprise Treasury, FIS



## DID YOU KNOW?

As organizations lean more heavily on their corporate treasuries for the data needed for decision making, vendors that offer managed services or outsourcing services can alleviate pressure on treasury teams.

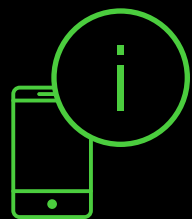


# GETTING A BETTER ROI FROM THE CLOUD



Treasurers who adopted a cloud-based system five or ten years ago should ask whether that system still provides value for money – particularly when it comes to preparing for future economic uncertainty and market uncertainty.”

- **Thomas Jerolitsch** | Vice President, Product Management, Enterprise Treasury, FIS



## DID YOU KNOW?

One benefit of cloud treasury systems is that switching between vendors is easier than it is with an on-premise solution. Without a complex technology infrastructure, organizations are not locked into a particular vendor.

# KNOWING WHEN IT’S TIME FOR A CHANGE

In the current environment, you may be looking to invest in a cloud system for the first time. But many treasury teams are facing the limitations of existing outdated or inadequate on-premise or cloud systems.

It is not uncommon for treasuries to outgrow their existing cloud systems. Mergers, acquisitions or organic growth may mean you’ve increased in size or complexity since you purchased the system and need additional functionalities.

In other cases, you may find that you’re simply not getting the level of service you’re looking for from your current vendor. Whether that’s due to outages or a lack of responsiveness, it may be time to re-evaluate your options.

53%

of financial services firms and 61% of nonfinancial services firms now use cloud computing.

Source: FIS, The Global Innovation Report 2023: Creating advantage in uncertainty



# CHOOSING A CLOUD PROVIDER

Whether you're buying a cloud system for the first time or replacing an outdated system, there are many points to bear in mind when it comes to maximizing your ROI.

Vendor stability is an important factor, and so is the vendor's performance track record – has it experienced mass outages, security breaches or failed/rolled back releases? How quickly does the vendor respond to and resolve urgent issues?

Beyond that, ask whether the provider offers managed services that can help you achieve further efficiencies.

Does the vendor only offer a standalone solution, or does their cloud system integrate effectively with other systems? Better yet, does it form part of a wider technology ecosystem from that vendor?



The treasury department of the future should have a cloud ecosystem that is fully functional, secure and integrated – but many treasuries today have a fragmented ecosystem with myriad partners that don't integrate well with each other.”

– **Steve Wiley** | Vice President, Product Management, SaaS Treasury Solutions, FIS





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## **MAXIMIZE YOUR ROI FROM THE CLOUD**

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In today's challenging market, it's no surprise that most treasury departments are embracing cloud solutions. But not all vendors offer the same value, and systems that were a good fit a few years ago may no longer serve your needs today.

Maximizing the ROI from your investment in a cloud system means choosing a trusted partner that can add value while helping you increase the security and resilience of your operations.

## **MODERNIZE YOUR TREASURY TODAY**



## About FIS

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