

# EuroFinance<sup>7</sup>

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The 6th annual conference on

## Managing International Growth

March 18-19, 2020 | InterContinental San Francisco

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# Managing International Growth

Join to hear thought provoking big picture plenaries, fireside chats and case studies from the best in class treasury teams across various industries.

The US West Coast is nursery to dozens of fast-growth start-ups and innovators in tech, pharma, healthcare and finance. The treasurers of these firms face unusual and complex challenges as they balance boosting the business with the daily chores of managing cash, funding and risk. From smaller start-ups to household names, these companies and their finance functions need to use the latest techniques and technologies to keep that growth going and jump the hurdles that could slow them down. But it is not just the dazzling world of start-ups. Every treasurer of every company with international growth plans faces a myriad of obstacles and opportunities across the treasury agenda from financing expansion to ensuring adequate working capital to getting the day to day cash management operations efficient and ensuring risks are mitigated. EuroFinance's March 2020 San Francisco event delivers the peer presentations, case studies and technical breakouts that fast-growth companies need to keep on track.

This event offers big picture sessions around the global economy and its challenges for companies; the latest tech developments offering real opportunities to solve finance function pain points; regulation and other current trends.

## Why attend?

- Hear direct from treasurers who have successfully entered new markets
- Discover the latest technologies that can support your global strategy
- Examine risk strategies that work in complex markets
- Learn how to avoid the common pitfalls of international regulatory and tax changes
- Understand how to effectively manage international liquidity
- Network with an unrivaled senior audience of 200+ delegates
- Benchmark your operations with treasurers from all industries

## Who should attend?

- Corporate treasurers, CFOs and finance directors who need to know, the latest trends in international treasury and risk management
- Financial institutions, technology and system providers who want to meet with treasury decision makers and better understand the challenges they face



# Corporate seniority

62%

Corporate attendance

83%

of corporates discovered new vendors and/or treasury solutions

49%

of which were senior corporates

[ Group Treasurer / VP Treasurer / Head of Treasury / CFO level ]

77%

of corporates said this is the best treasury event they attend



## Corporate companies that attended last year's conference included:

- AAT Kearney
- Adobe
- Aerojet
- Rocketdyne
- Agilent Technologies
- Airbnb
- Align Technologies
- Alphabet
- Amazon
- Aon
- Applied Materials
- Atlassian
- BioMarin Pharmaceutical
- Bechtel
- Box
- Broadcom
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- Deliveroo
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- eBay
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- Zendesk



## 9:00 Chairs' introduction

Robert Novaria, EuroFinance Tutor & Partner, [Treasury Alliance Group](#)

Daniel Blumen, Partner, [Treasury Alliance Group](#)

## 9:15 What's driving or not driving the global economy and what matters for companies now?

Economies have stopped working the way we expect. The link between employment and inflation seems broken. A quarter of all investment-grade bonds now have negative yields. Central bank balance sheets bulge with the bonds they have bought. The role of those banks and their governments in fiscal and monetary policy is blurring. The rules of business are in flux too. Political turmoil matters more than the normal rules of the market. The continued move towards global supply chains and the digital reinvention of sectors as far apart as taxis, pizzas and healthcare collides with nostalgic populism and its desire to reassert nation states and their boundaries. New generations of consumers demand sustainability from markets, driving leaders to seek profits with purpose. And all the while, more than a decade after the financial crisis, debt levels continue to rise, and a private equity bubble looks set to burst, if it hasn't already. So what is the new thinking that emerged after previous crises missing this time round? Is the Chinese model showing the deficiencies in the neoliberal consensus and will populism overturn it? And what can companies do to ensure that they avoid extinction in what seems awfully like the transition to a new era?

Daniel Franklin, Executive & Diplomatic Editor, [The Economist](#)

## 10:00 Sustaining rapid growth

Most treasurers have planned for risks on the downside, but how many plan for risks on the upside? In companies that are growing fast, treasury can unwittingly become a brake on growth: 'no, you can't launch the product there; no, you cannot pay that vendor; no, you cannot accept that currency.' Keeping ahead of the business in order to facilitate growth is a discipline most treasurers need to learn. Critical to it is the choice of bank and vendor partners. Are they flexible enough to support your growth? How can they help with technology? If you have an e-Commerce model, can they help you with low-value, local payments and trapped cash in emerging markets? And can treasury keep up with the volumes if the business becomes more direct-to-consumer? In this panel, treasurers talk about how they balanced the traditional role of treasury – focusing on funding, working capital, risk and credit control – with the need to make it as easy as possible for the business to expand into new regions, customer bases and sales channels.

Tushar Bharatia, Sr. Manager, Treasury – Global Expansion, Payments & Banking Strategy, [Amazon](#)

Janet Duncan, VP, Treasurer, [Lyft](#)

David Watt, Head of Treasury, [Sonder Inc.](#)

Sabrina Wong, Treasurer, [Veeva Systems](#)

## 11:00 Refreshment break

## 11:30 Delivering value through transformation: money for nothing and change for free

Untangling legacy treasury to free up cash and streamline liquidity management is a journey that not all treasurers embark on or survive. In this case, the tale began with an overhaul of banking relationships, the elimination of hundreds of accounts and millions in bank fees, whilst improving cash visibility and centralisation. Account rationalisation became an enabler for state of the art liquidity and investment solutions and a leaner, more efficient balance sheet structure for the company along with a new systems environment. The rationalisation process increased returns and optimised tradeoffs between yield, liquidity and counterparty risk. Cash management efficiencies enabled the investment of over \$1bn in previously idle funds while cash pool initiatives added additional millions in liquidity benefits. The adoption of SWIFT standards drove further technological transformation in payments and cash processing, simplifying the complexity of multi-channel banking, with the net effect of strengthening of HPs competitive advantage through greater cash transparency and greatly enhanced liquidity. No journey worth taking is without some drama, so here is the treasurer to share his story.

Zac Nesper, SVP & Global Head of Treasury, [HP Inc.](#)

## 12:10 Going for green: sustainability impacts us all. What role can treasury and finance play?

Environmental, social and corporate governance (ESG) is becoming a critical part of corporate reputation, driving not just customer retention and loyalty but also investor and other stakeholder behavior. So how can treasury contribute to companies' overall ESG efforts? One easy step is to ensure that any service provider to treasury – including banks – is itself a responsible and sustainable partner. This idea can be extended to the supply chain via innovative green SCF solutions that tie discount rates or other financial incentives to suppliers' own demonstrated sustainability. Another is to look at moving to the increasing number of sustainable financing products in the bond, bank and leasing markets. Banks can even help companies meet their sustainability commitments through structuring their working capital requirements to help fund renewable energy projects in ways that are more economical than other funding options. In this session we bring you socially responsible companies who not only tell you their treasury growth stories but also explain how treasury and finance have gone green.

**Peter Filipovic, VP, Treasurer,**  
**Starbucks Coffee Company**

## 12:50 Lunch

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## 2:00 The reality of real-time payments: what's in it for treasury?

In this moderated session, our expert panelists will explore the new payment trends and advances in the US and globally, including which developments are important for a corporate treasury. Learn from a bank, fintech and corporate perspective about impacts to the global marketplace from real-time payments. How will the reality of real-time, cross-border payments impact working capital, systems and processes within a company? How will APIs and new standards benefit corporates? What are the advancements in cloud technology in this space, how safe are they, and how real is their potential for adoption?

**Moderated by: Jeff Horowitz, MD, Treasury Services, BNY Mellon**

**Jim Scurlock, Head of Cash Management, Microsoft**

**Bob Sneed, EVP of Sales, TransCard**

**Carl Slabicki, Executive Manager, Treasury Services, BNY Mellon**

## 2:40 Liquidity management in a negative rate world

Roughly a quarter of the debts issued by governments and companies around the world are currently trading with negative yields. Even some junk bonds have a negative yield to call. The question of how to respond is really above the treasurer's pay-grade. Yields are this low because central banks want banks to lend and companies to spend. And the corporate response has been to spend – at the end of 2018 America's cash mountain was down 15% from the record \$1.99 trillion at the end of 2017 – though more on stock buy-backs than gainful investment. So, the question is really one for the board: with money not worth much in the bank, what are the other ways to use it? And the savers' nightmare is the borrowers' paradise, so is now not the time to be refinancing? It is also true to say that this is more hype than reality: the nominal levels are eye-catching, but are they a distraction? After all, real yields have been close to zero and negative before. So, is it simply the nominal losses that worry treasurers and if so why? If their firms are too worried about recession to invest now, then they have to accept the cost of insurance – that cash at hand – has risen in parallel. There are strategies for avoiding nominal loss, but they all come with risk – risks that will likely crystallize in the event of the recession that is preventing investment. So, it makes little sense to take a risk with liquidity that you are not prepared to take for the firm's future. This situation requires a change of policy from the top, not simply a tweak of cash pooling or liquidity management technology. This treasurer explains what he has told the Board and what happened next.

## 3:20 Refreshment break

## 3:50 Treasury technology: AI, RPAs, and data analytics

Most treasurers believe that automation and AI will release them to become more valuable deliverers of strategic insights to the business. Systems will perform many of the functions previously the preserve of treasury, and treasury will become a centre of expertise in tailoring treasury strategy to support the business' chosen trajectory. In order to achieve this, a carefully planned automation and digital transformation journey must be executed. Logitech is in the midst of such a large-scale project. Here the treasurer will share her journey. From a foundation of straight through processing between the ERP and banks for payments, collection, payroll and reconciliation, alongside the implementation of technology to manage cash, investments and FX exposure, she will show how automation has made things administratively seamless. What are the next steps for digital transformation to take place and why have Logitech taken this path and approach? This will include an explanation of the various RPA, cloud and tableau dashboards they plan as well as a road map to using AI and Fintech companies to close the gaps they currently have. The session will include examples of RPA projects in test mode along with a live demo of how RPA benefits their treasury. She will also show how tableau dashboards have changed treasury decision making giving treasury a seat at the table with sales and other teams.

**Priti Kartik, Corporate Treasurer, Head of Credit, Collections & Data Analytics, Logitech**

## 4:30 The EuroFinance Awards for Treasury Excellence: hear from the winner

Every year EuroFinance presents its annual Award for Treasury Excellence to a treasury that has demonstrated outstanding best practice across key areas of treasury. In 2019, from the many first-rate entries received, we selected a treasury that has demonstrated resilience in the face of volatility, shown an ability to adapt quickly to changes in the company's business model and illustrated quick thinking when dealing with a series of difficult external issues. All this was achieved whilst dealing with day-to-day risk management measures, funding challenges, cash management demands, tax issues, compliance imperatives and staff development. Together, this treasury team enabled sustainable innovation across its core functions while managing the stresses and strains of rapid change.

**Jim Scurlock, Head of Cash Management, Microsoft**

## 5:10 Networking reception

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## 6:00 Adjourn to day 2

### 9:00 Chairs' introduction

Robert Novaria, EuroFinance Tutor & Partner, **Treasury Alliance Group**

Daniel Blumen, Partner, **Treasury Alliance Group**

### 9:10 What does innovation look like?

How can large complex companies innovate when they are stuck with legacy systems, business models, culture and employees? How can they create an innovative approach to reinvention and what would that look like in practice? Amish Parashar, a former Partner and co-founder at Yamaha Motor Ventures, now a Silicon Valley based venture capital investor exploring a wide range of technologies, companies, and business models will share his experience about what it takes to create a global culture of innovation within your company. He will also share his views on what the future will look like based on his investments in innovative organizations.

Amish Parashar, Venture Capital Investor, University Lecturer & Technologist

### 9:50 In conversation: career paths in today's treasury organization

Diversity is rising up the corporate agenda, driven by good governance practices in many corporations. At the same time, the skills required in treasury are diversifying. As treasury is transformed by technology, data, cybersecurity and systems knowledge is increasingly in demand. As automation, outsourcing and shared service centres move basic processes out of treasury, the need for strategic and communications skills to partner the business increases. And as regulation becomes an ever more significant driver of business structure and activity, the treasurer's role in compliance and investor relations becomes more significant. So is the conventional treasurer's identity changing and what skill sets are now required for today's treasury career? And what is required for new treasury talent?

Christine Dzwonczyk, VP, Treasurer & Head of Global Tax, **Driscoll's**

David Tao, Risk, Treasury & Payments, **Gusto**

Alice Xu, Corporate Treasurer, **Workday**

### 10:30 Refreshment break

### 11:00 Tailored strategies for digital treasuries

It is all too easy to generalize about digitalization. Yes, there is an increasing tension between the real-time transactional world experienced by customers and clunky treasury technology. Yes, developments in technology across the full spectrum of treasury activities have given treasurers unprecedented choice over who supplies them with core products and services. And yes, it is clear that digitalization is an opportunity for treasury to develop real-time capabilities and to begin to deliver genuinely strategic insights to senior management. But one size does not fit all and many of the structures and solutions being proposed today are unsuited to the resources and needs of mid-sized, fast-growth companies. How much of their treasuries should be on-premises versus in the Cloud? Instead of enduring the costs and lead-times of difficult legacy integrations, maybe it's better to start again? What is the way to build the right digital treasury for you.

Jim Scurlock, Head of Cash Management, **Microsoft**

Nichole Krause, Treasurer, **Zendesk**

Michael Ellison, Treasury Advisory Executive, **Bank of America**

## 11:40 The changing payments environment: how to use payments to boost growth

The payments ecosystem is developing so rapidly it is hard to keep up. The ease with which developers can access payment APIs, bank and other transaction data means that the number of platforms, apps and channels is multiplying almost daily. With these come better visibility, improved credit control, real-time and instant payments, but also cybersecurity and data privacy risks. This session will consider the changing payments environment to help you understand the wider ecosystem of instant payments and collections and the impact on supply chain. What are the transformational impacts on treasury from instant payments? Discover practical ways to embed real-time instant payments and collections using lessons learned from both Google and Stripe. Understand how companies can leverage APIs to boost internal treasury processes as well as to explore newer business models that provide greater transparency and visibility to the end consumer. This session will also explore the use of alternative payment methods like mobile wallets to manage collections more efficiently and increase business penetration in key emerging markets.

Leland Rodger, Treasury, **Stripe**

Saif Ashraf, Head of Treasury Strategic Products, **Google**

Victor Penna, MD, Regional Head of Cash Management Europe & Americas, & Global Head of Structured Solutions Development, Cash, **Standard Chartered**

## 12:20 Lunch

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## 1.20 Transforming treasury to support rapid business growth

Growth can be driven by multiple forces such as M&A, business evolution around user experience and changes to a company's business model, ecosystem expansion, and shifting regulatory environments internationally. Adapting treasuries to support these global growth strategies is a complex and difficult task. Just ensuring that the structures chosen remain viable in a volatile regulatory environment is hard enough. Throw in cross-border funding and cash management, and risk management, building a future-proofed but efficient treasury becomes more difficult still. How does treasury cope? More importantly, how does treasury set itself up to quickly integrate new acquisitions? How does treasury go from reacting to being proactive? Treasury in this instance put the right foundation in place, implementing the transformation necessary for centralisation of liquidity, payments and FX. As a strong hub, it can now easier absorb growth targets, provide the flexibility to support business expansion and aid new market entry. This panel will show how to enter new markets, navigate regulation and ultimately how to structure treasury for growth.

## 2.00 Non-stop change in foreign exchange

FX markets continue to change. New regulated trading venues, further multiplication of platforms and rapid means that FX liquidity and execution now vary widely depending on location and instrument (spot, forward, NDF, swap, option). For corporate treasurers, a once simple marketplace has become a tangle of choices. Banks are doing their best to provide liquidity and a single point of access to both regulated and off-venue liquidity pools, as well as a choice of execution algos depending on market and the purpose of the trade. But how can treasurers know that they are getting the best price and service? Where do they get transaction cost analysis tools and quality market data? Do they need to re-examine counterparty relationships and selection criteria – in this new marketplace is it better to use more or fewer counterparties? And how can technology help treasurers with transparency and efficiency in accessing FX liquidity?

Mike Young, Head of Treasury, **Juniper Networks**

James Rossi, Treasury Director, **Levi Strauss & Co.**

## 2:40 Refreshment break

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**3:10 How to create a strategic treasury organization to support long term growth**

There is a lot of talk about 'strategic treasury' but not a lot of detail about what that means in practice. To deliver value to the business and to wider stakeholders, treasury needs a plan. This will include a digital transformation map, details of how automation will be introduced and a timeline for specific value-added deliverables. The development of treasury as a source of high-impact business insights, as well as maintaining its role as provider of the optimum funding mix, the most appropriate risk management strategies and the most effective cash and liquidity management programme inevitably means change. Treasuries taking on new activities such as managing benefit plans or real estate portfolios, need to keep learning new skills. We give you practical examples of the transactions, processes and steps along the way to developing the treasurer – and treasury – of the future.

**Matthew Harlan, Treasury Manager,  
Samsara Networks, Inc.**

**3:50 KAL's closing**

KAL, the Economist's resident cartoonist, has published over 8000 cartoons, many of them gracing the cover of the Economist year after year as well as appearing in well-known news organisations globally. He has drawn every major political figure in the last few decades and won awards around the world for his editorial and satirical coverage of political events. He is passionate about his work and the use of humor as an important tool in the defense of freedom of speech. He will take us on a current events trip using his art and show us that everyone has a cartoonist lurking in them. He will close out the event with a short drawing lesson where you will be able to draw and take home a 'realistic' caricature of a major political figure!

**Kevin Kallaugh, Editorial Cartoonist,  
The Economist**

**5:00 Conference closes**

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