

# BANK FEE AUDIT

Treasury Management Advisors are the only consultants in the marketplace with primary and regional bank experience; thus, we provide an inside knowledge of the various thresholds of bank pricing and net costs. Our team knows what is rational when seeking discounted treasury fees with a client's bank. TMA maintains a 100% client reference rate and has created over \$10mm+ in bank savings since inception. Our treasury audit process reviews multiple pricing indices, TMA's internal client pricing index and a proprietary index based on 125+ years of market intelligence. TMA then assists with bank negotiation for improved pricing and rates, audits monthly account analysis statements to ensure new fees are in place and provides monthly recaps of fee variances for the contract term. In conclusion, this unique treasury expertise cannot be found via other consultants in the marketplace. Let 125+ years of bank treasury experience make a difference for your organization today!

## The Facts

- On average, most companies reconcile their account analysis fees once every 3 years.
- Banks and relationship teams generally review account analysis fees only when prompted by "you" the client.
- Based on TMA's history, a third of the account analysis statements produced per annum contain billing errors.
- The increased use of "bank bundled" treasury solutions make it difficult for corporate practitioners to validate these overall charges and reconcile activity.

## Banking Paradigms

The treasury marketplace has never been more challenging. Each bank offers unique treasury solutions which are priced differently containing ambiguous line items that tend to create uncertainty around which items are truly necessary versus those that are "nice to have". Moreover, the myriad of pricing indices tend to make the market evaluation process a struggle and RFP is deemed by most to be too time consuming provided daily work demands. Today's banker is compensated for selling more services and finding new relationships—zero incentive in delivering solutions that can or will reduce a client's treasury fees. "Credit dependency" also mandates higher pricing rather than "relationship pricing". In summary, unmotivated bankers, thousands of pricing codes and the lack of bank industry pricing uniformity has created a dilemma for even the most sophisticated of

## Services - We operate strictly on a contingency basis: No Bank Savings = No Fees! Average client savings of 25%

- Treasury management price benchmarking and bank negotiation assistance
- Complete treasury process review and bank relationship evaluation
- Dynamic outsourcing partner for new bank implementations, bank bids, and RFP's
- Robust account analysis audits and corporate/purchase card evaluations

## 3 Phase Structured Program

**Phase I: Engagement** - This phase primary focus is to establish the relationship between the client and Treasury Management Advisors. During Phase one, the clients expectations are established, documentation is gathered, and an official contract is signed.

**Phase II: Review** - The elite team at Treasury Management Advisors will use their 150+ years of bank experience to review current treasury management fees and pricing. TMA will identify which line items are "fee drivers" and determine which services are truly required for daily treasury functions.

**Phase III: Execute** - Our clients have yielded an average of 25% reduction in bank fees by leveraging our specialized pricing solutions. After the initial review we will continue to review all accounts for treasury pricing opportunities and provide detailed reports for the contract duration.

# Are You Overpaying Your Bank?

Clients are faced with two challenges when it comes to their strategic bank relationships... "Where to focus energy for a maximum return and how to negotiate these discounts in order to not disrupt the symbiotic relationship". You need their credit, products and advisory services, but are you paying too much?

## WHERE WOULD YOUR COMPANY FIND BANK SAVINGS?

There are five key treasury management categories of bank revenue that offer significant opportunity:



Analysis Fees



Earnings Credit Rate



Investment Rates



P-Card Rebates



Merchant Card

✓ Ideal Candidates

For-profit and non-profit companies with \$50 million or more in revenue

## IS IT A LENGTHY AND INVOLVED PROCESS?

IT'S REALLY NOT. Anticipate a 2-3 week turnaround for typical project results as demand for your team's time and resources are minimized by TMA providing profitability reporting and bank correspondence.

Real Estate Investment Trust - \$1.46MM

National Healthcare Provider - \$1.28MM

Non-Profit Humanity Group - \$1.10MM

National Restaurant Chain - \$1MM

Client savings range from 15% to 60%

98% Success Rate ✓

## SO HOW DOES IT WORK?



ONCE WE RECEIVE YOUR STATEMENTS, we examine all areas for profitability and relationship value, analyzing both your *quantitative* and *qualitative* data.

There are dozens of categories of influence that dictate pricing, rates and your overall discount

## WHAT CAN YOU EXPECT?

- ✓ Never require you to switch providers for savings
- ✓ Proactively provide win-win solutions for your banks
- ✓ Appreciate the advisory relationship you have with your bank
- ✓ Client retains 100% control of the timing, process and communications

