

TODAY'S TREASURY SOLUTIONS

Unlocking your business potential through strategic cash flow

 Texas Capital



▶ Setting a higher standard for treasury solutions

Managing a successful company, regardless of the industry, requires stringent day-to-day protocols and secure technologies. And with a plethora of processes, responsibilities and daily functions, undiscovered value and untapped business potential can slip by unnoticed. Today, treasury solutions are no longer solely focused on the management of cash flow. The right treasury solutions will also enable businesses to find value and strategic competitive advantages they may not have realized otherwise.

In a Texas Capital survey of business leaders of mid-sized companies, 38% of businesses are planning to make investments to move away from legacy solutions.

So, it is important that your financial partner is committed to building a suite of treasury products that harness the empowering capabilities of modern tools – and help businesses evolve from traditional cash management to strategic decision-making.

When these capabilities are paired with an intimate approach to client success, day-to-day transactional practices can do more than just manage cash flow. They can lead to a transformational banking relationship that can help you achieve your business' vision of greatness.

Businesses say their top financial challenges are visibility into cash flow and financial risk exposure, liquidity and fraud.



Just
25%
of businesses

say they have leading solutions for cash flow and risk management.¹



Enabling faster processes with unprecedented visibility

Recent technological advancements, fluctuating market dynamics and the increasing complexities of financial operations are creating an opportunity for improvements in treasury solutions – especially in how businesses can quickly adapt and strategically manage their cash flows. According to a Texas Capital survey of business leaders of mid-sized companies, 49% of businesses said technology infrastructure is a key area they're planning to invest in over the next 12 months.

These shifts have enabled treasury management to evolve from manual processes to automated ones. From batch transactions to instantaneous processing. And from what was once solely reporting data to predictive, methodical insights.

Twenty-six percent of businesses report manual processes are one of their biggest challenges. And 46% said they're planning to invest in automation. By implementing these solutions, businesses can move more nimbly, and with more strategic precision than ever before. This will allow them to stay ahead of market changes, provide seamless solutions for customers, make data-driven decisions and even proactively prevent fraud.

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The consumer experience is instantaneous. But corporate payments are still an overnight process. So you personally live in an instantaneous world, and your business lives in a batch process world. The merging of these worlds is where we are focused at Texas Capital.”

– Nancy McDonnell

Managing Director, Head of Treasury Solutions at Texas Capital

▶ Providing seamless experiences for your customers with digital capabilities

When you are expecting to send and receive fast, accurate payments, your processing systems must be able to conduct digital payments smoothly and securely. Additionally, you and your customers count on having real-time access to account information, like transaction history and balances. Therefore, it's important that this financial information is readily available through user-friendly interfaces.

If your business needs are met with connected, digital treasury solutions, your customers will benefit from an improved experience — which can encourage repeat purchases and support customer retention. Plus, you can set up your business and, most importantly, your customers for long-term success.



89%
of Americans

are currently using digital payments.²

▶ Using integrated treasury management systems to make stronger, data-driven decisions

Today's availability of real-time financial data helps businesses make more strategic decisions in an ever-changing market. Advanced treasury technologies and data analytics allow businesses to interpret vast amounts of financial data instantaneously and with incredible detail. Survey results show that real-time data, as well as real-time payments, are where businesses are planning to make the most technology investments in the next year — and they're relying on their financial partners to help them integrate systems.

The availability of these technologies helps provide valuable insights into cash flow patterns, liquidity risks and market trends, and it enables businesses to make informed decisions — optimizing their working capital and mitigating financial risks. By enacting integrated treasury management systems that provide centralized solutions for managing various treasury functions, these advanced tools can enhance visibility, control and operational efficiency.



In the next 12 months,

58%
of businesses

plan to make most of their technology investments in real-time reporting and dashboards.¹

▶ Implementing modern protection tools to proactively predict and prevent fraud

As treasury solutions continuously evolve, the sophistication of cybercriminals does, too. In order to reduce exploitable vulnerabilities and mitigate fraud concerns, it's crucial that businesses continue to seek out and implement robust security measures — such as multifactor authentication and monitoring tools to detect anomalies and suspicious activities the moment they occur.

It's equally important that your financial partner provides built-in tools and software to keep your business' information secure, while preventing fraudulent transactions from occurring and thus minimizing your costs.

65%

of organizations

were victims of fraud.³ The Association for Financial Professionals® 2023 survey found that a large number of companies continue to be impacted.

43%

of businesses

say they plan to make most of their treasury investments in fraud and security risks in the next 12 months.¹

Fraud protection tools designed for today's business world

In addition to the layers of security Texas Capital applies to protect your accounts, including anti-malware software and systemic multiple controls, we offer a range of solutions to help you reduce your risk of a fraud event.



ACH Blocks and Filters

Systematically block all incoming ACH transactions or return any transactions that are not from preauthorized companies.



ACH Positive Pay

Compare attempted ACH debits to preauthorized profiles. Allow preauthorized profiles to post, while you review and verify unauthorized sources in real time.



Check Positive Pay

Match issued checks with in-clearing checks to deliver a daily online repost of exceptions for you to decide to pay or return.



Reverse Positive Pay

Self-monitor all incoming checks for potential fraud scenarios, returning checks that appear altered or counterfeit.



Positive Pay Payee Verification

Reduce the risk of payee name alterations by setting up controls that compare the payee name on the check with that in your check issue file.



Check Debit Blocks

Automatically reject checks presented on accounts intended only for electronic transactions.

▶ How the right financial provider can empower strong treasury functions

Business and technology are evolving every day. In this constant state of change, companies need a trusted financial partner that can build solutions that adapt to their needs.

Texas Capital is committed to a complete suite of treasury solutions, including lending, investment and financial management solutions that come with expert guidance from seasoned bankers who work to understand each business' unique needs.

It's also why we've built a nimble tech stack that allows our clients to quickly implement solutions, as well as credit products to enhance their working capital. And it's the driving force behind why we approach every challenge with a steadfast dedication to client intimacy — allowing us to deeply understand your business, industry and the ways in which you can strategically maximize value.

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It's very important that we guide our clients through the new landscape, or landmines, that technologies bring to treasury solutions. It's an integral part of our strategy, as we seek to be part of our clients' lives day to day.”

– Nancy McDonnell

Managing Director, Head of Treasury Solutions at Texas Capital



Get started by contacting your local Relationship Manager or Treasury Solutions Officer.

Visit texascapitalbank.com/treasury-solutions to learn more.



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¹Results taken from a 2023 Texas Capital survey of business leaders and mid-sized companies.

²McKinsey & Company, 2022.

³Results taken from the Association for Financial Professionals® Payments Fraud and Control 2023 Survey.