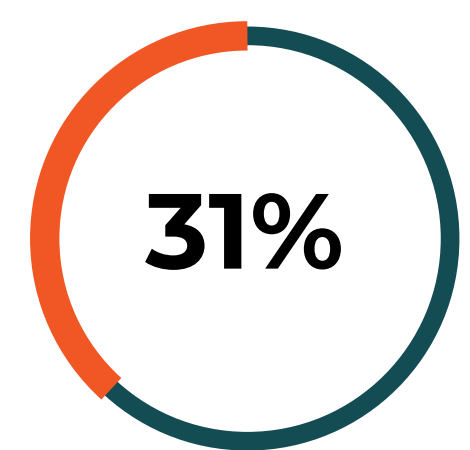


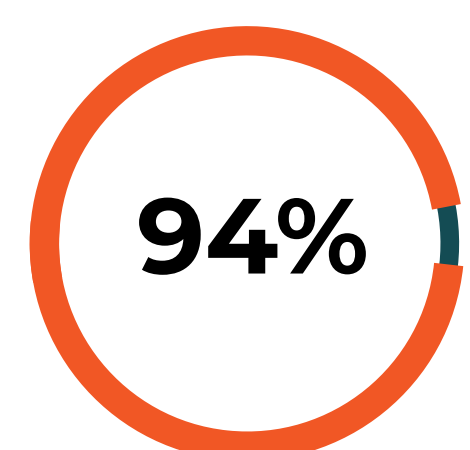
To limit **RISK EXPOSURE**

Diversify:

make sure most of your money is insured by depositing across multiple institutions.



of companies still have their funds at only one bank.

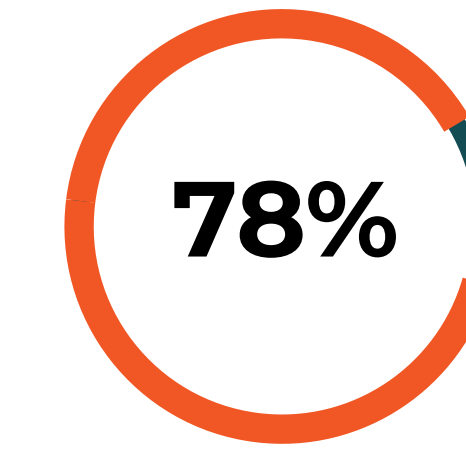


of SVB's depositors exceeded the \$250,000 FDIC limit.

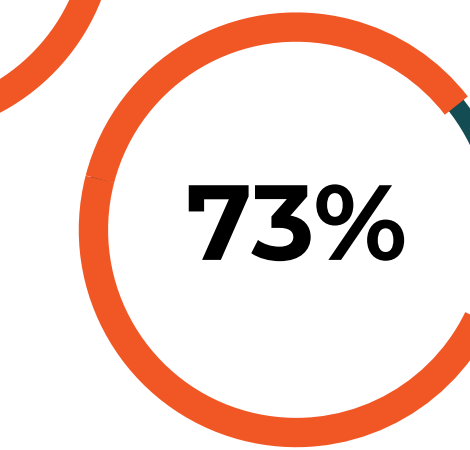
*As shown by S&P Global Market Intelligence data from 2022

To **DIGITALLY TRANSFORM** Finance Departments

Become an expert on digital tools: use data analytics, AI, automation and cloud solutions.



of CFOs plan to increase digital investments in the next two years.



of CFOs have seen a ROI in digital tools implementation.

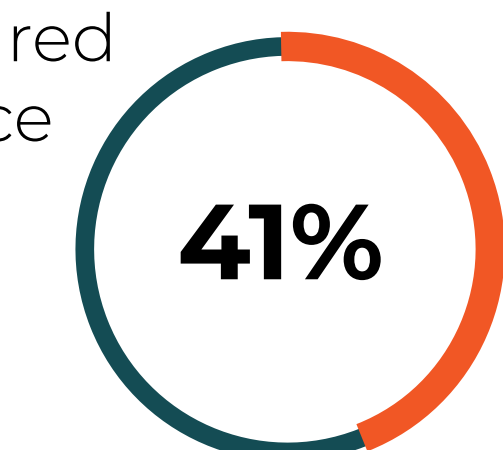
“Our mission is to empower CFOs with the tools they need to navigate financial emergencies with confidence and ease.”

Why should a **CFO** have an **Emergency Preparedness Kit?**

To assure **LIQUIDITY**

Don't depend on bank loans: have a cash “cushion” for emergencies.

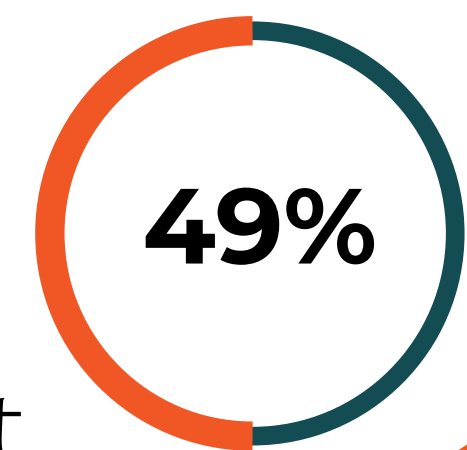
Small banks with a low share of FDIC-insured deposits will reduce lending by



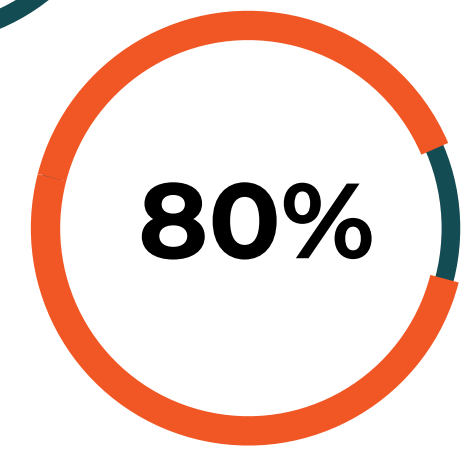
To improve **CASH FLOW MANAGEMENT**

Optimize the payment experience:

incentivize early payment through discounts and remove payment obstacles.



of respondents are concerned poor cash flow data leads to misinformed decision-making.



of small businesses fail due to cash flow related issues.

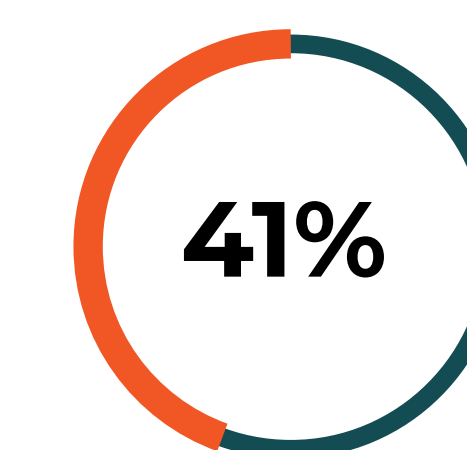
To navigate the **ECONOMIC SLOWDOWN**

Optimize resources: by reducing costs, improving efficiency and increasing customer loyalty.

In 2023

Global growth is forecast to drop from

6% to 2.7%



of Finance executives expect higher costs in their organizations.

The US Treasury Department and the Federal Reserve will increase interest rates to counter inflation.

Sources:

Risk Exposure:
<https://www.forbes.com/sites/jackmcclough/2023/03/27/what-cfos-learned-from-the-svb-crisis/?sh=3ae81f667002>
<https://www.cnbc.com/2023/03/17/is-my-money-safe-here-are-the-ins-and-outs-of-fdic-insurance.html>

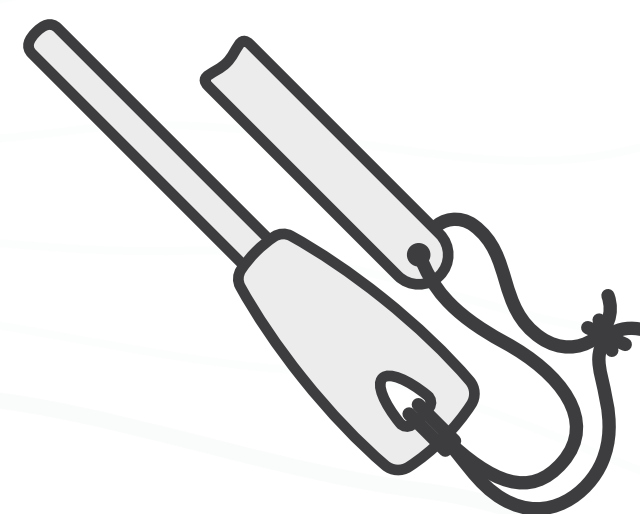
Improve cash flow management:
<https://www.cfo.com/accounting-2/cash-flow-accounting-2/2022/11/finance-accounting-cash-flow-data-recession/>

Economic Slowdown:
<https://www.cfo.com/accounting-2/cash-flow-accounting-2/2022/11/finance-accounting-cash-flow-data-recession/>

Assure Liquidity:
<https://www.usatoday.com/story/money/2023/03/15/url-svb-collapse-effect-on-economy/1147999002/>

Digitally Transform Finance Departments:
<https://www.gartner.com/en/newsroom/press-releases/2022-05-19-gartner-says-78-percent-of-cfos-will-increase-or-maintain-enterprise-digital-investments-through-2023-even-if-inflation-persists>

CHECKLIST



Limit Risk Exposure

- Diversify your liquid assets into various institutions**
- Open accounts at multiple banks or credit unions
- Automate Transactions to simplify banking activities and reduce the risk of errors
- Avoid exceeding the \$250k account insurance limit for accounts that affect your short-term operations

Navigate Through the Economic Slowdown

- Reduce operating costs**
- Invest in technology to automate repetitive tasks, reduce errors, and improve communication within the organization
- Increase customer loyalty**
- Provide excellent customer service and build strong customer relationships

Assure Liquidity

- Reduce bank loans dependence**
- Separate an amount of cash that works as a “money cushion” for emergencies

Improve Cash Flow Management

- Optimize the payment experience**
- Incentivize early payments through discounts
- Remove payment obstacles
- Offer multiple payment options
- Add a click-to-pay button
- Send payment reminders
- Set up recurring payments

Digitally Transform your Finance Department

- Become an expert on digital tools**
- Use data analytics
- Invest in AI
- Implement automation software
- Utilize cloud solutions