

COURSE OVERVIEW FM0154 **Treasury & Cash Management**

Course Title

Treasury & Cash Management

Course Date/Venue

Session 1: June 22-26, 2025/Meeting Plus 9,
City Centre Rotana, Doha, Qatar

Session 2: October 26-30, 2025/Tamra
Meeting Room, Al Bandar Rotana
Creek, Dubai, UAE

Course Reference

FM0154

Course Duration/Credits

Five days/3.0 CEUs/30 PDHs

Course Description



This highly-interactive course includes various practical sessions and exercises. Theory learnt will be applied using the “MS Excel” application.



This course is designed to provide participants with a detailed and up-to-date overview of the International Treasury and Cash Management. It covers the International treasury management and liquidity; the corporate treasury and the evolution of treasury and cash management as critical functions in the company; the risk, funding and exposures including the risk management strategies in treasury; and the funding, yield curves, fair value accounting and optimizing funding/investment choices.



Further, the course will also discuss the treasury centralization and structures and global liquidity management optimization; creating visibility and mobilizing liquidity globally; selecting treasury vehicle for liquidity; the tax efficient structures and trends in treasury management; the efficient payments and accounts; the working capital and commercial flows; the key principles of working capital management; and maximizing efficiency of commercial payments and receipts.



During this interactive course, participants will learn the intermediate commercial flows, payments factories and shared services including the tools to optimize treasury and taking control; the various commercial flows techniques and the new challenges when regionalizing commercial flows; the domestic payments and international payments; the account structure for commercial and treasury flows including the evolving regulatory and governance/risk frameworks; the principles of working capital, cash management efficiency and supply chain financing; the working capital, systems and bank relations; building treasury dashboards with business intelligence; the cash forecasting, leveraging an ERP for treasury, treasury technology, banking systems and corporate SWIFT; the integration and international standards, fraud and cybercrime; the selection of banking partners; and the international RFP process.

Course Objectives

Upon the successful completion of this course, each participant will be able to:-

- Apply and gain an advanced knowledge on International Treasury and Cash Management
- Discuss the International treasury management and liquidity
- Describe corporate treasury and the evolution of treasury and cash management as critical functions in the company
- Carryout risk, funding and exposures including the risk management strategies in treasury
- Apply funding, yield curves and fair value accounting as well as optimize funding/investment choices
- Illustrate treasury centralization and structures and optimize global liquidity management
- Create visibility and mobilizing liquidity globally and select treasury vehicle for liquidity
- Apply tax efficient structures and trends in treasury management
- Implement efficient payments and accounts
- Recognize the working capital and commercial flows as well as explain the key principles of working capital management and maximize efficiency of commercial payments and receipts
- Discuss intermediate commercial flows, payments factories and shared services including the tools to optimize treasury and taking control
- Carryout various commercial flows techniques and identity the new challenges when regionalizing commercial flows
- Recognize domestic payments and how money moves and settles domestically as well as international payments by moving money across borders efficiently to minimize charges and loss of availability
- Illustrate the account structure for commercial and treasury flows including the evolving regulatory and governance/risk frameworks
- Explain the principles of working capital, cash management efficiency and supply chain financing

- Discuss working capital, systems and bank relations as well as build treasury dashboards with business intelligence
- Carryout cash forecasting, leveraging an ERP for treasury, treasury technology, banking systems and corporate SWIFT
- Recognize integration and international standards, fraud and cybercrime
- Select banking partners and discuss the international RFP process

Exclusive Smart Training Kit - H-STK®



*Participants of this course will receive the exclusive “Haward Smart Training Kit” (H-STK®). The H-STK® consists of a comprehensive set of technical content which includes **electronic version** of the course materials conveniently saved in a **Tablet PC**.*

Who Should Attend

This course provides a basic overview of all significant aspects and considerations of International Treasury and Cash Management for finance, treasury and banking professionals who have at least five years practical experience in various roles in treasury management and who need to gain a deeper practical knowledge of advanced treasury management techniques.

Training Methodology

All our Courses are including **Hands-on Practical Sessions** using equipment, State-of-the-Art Simulators, Drawings, Case Studies, Videos and Exercises. The courses include the following training methodologies as a percentage of the total tuition hours:-

- 30% Lectures
- 20% Practical Workshops & Work Presentations
- 30% Hands-on Practical Exercises & Case Studies
- 20% Simulators (Hardware & Software) & Videos

In an unlikely event, the course instructor may modify the above training methodology before or during the course for technical reasons.

Course Fee

Doha	US\$ 6,000 per Delegate. This rate includes H-STK® (Haward Smart Training Kit), buffet lunch, coffee/tea on arrival, morning & afternoon of each day.
Dubai	US\$ 5,500 per Delegate + VAT . This rate includes H-STK® (Haward Smart Training Kit), buffet lunch, coffee/tea on arrival, morning & afternoon of each day.

Accommodation

Accommodation is not included in the course fees. However, any accommodation required can be arranged at the time of booking.

Course Certificate(s)

Internationally recognized certificates will be issued to all participants of the course who completed a minimum of 80% of the total tuition hours.

Certificate Accreditations

Haward's certificates are accredited by the following international accreditation organizations: -

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British Accreditation Council (BAC)

Haward Technology is accredited by the **British Accreditation Council** for **Independent Further and Higher Education** as an **International Centre**. Haward's certificates are internationally recognized and accredited by the British Accreditation Council (BAC). BAC is the British accrediting body responsible for setting standards within independent further and higher education sector in the UK and overseas. As a BAC-accredited international centre, Haward Technology meets all of the international higher education criteria and standards set by BAC.

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The International Accreditors for Continuing Education and Training (IACET - USA)

Haward Technology is an Authorized Training Provider by the International Accreditors for Continuing Education and Training (IACET), 2201 Cooperative Way, Suite 600, Herndon, VA 20171, USA. In obtaining this authority, Haward Technology has demonstrated that it complies with the **ANSI/IACET 2018-1 Standard** which is widely recognized as the standard of good practice internationally. As a result of our Authorized Provider membership status, Haward Technology is authorized to offer IACET CEUs for its programs that qualify under the **ANSI/IACET 2018-1 Standard**.

Haward Technology's courses meet the professional certification and continuing education requirements for participants seeking **Continuing Education Units** (CEUs) in accordance with the rules & regulations of the International Accreditors for Continuing Education & Training (IACET). IACET is an international authority that evaluates programs according to strict, research-based criteria and guidelines. The CEU is an internationally accepted uniform unit of measurement in qualified courses of continuing education.

Haward Technology Middle East will award **3.0 CEUs** (Continuing Education Units) or **30 PDHs** (Professional Development Hours) for participants who completed the total tuition hours of this program. One CEU is equivalent to ten Professional Development Hours (PDHs) or ten contact hours of the participation in and completion of Haward Technology programs. A permanent record of a participant's involvement and awarding of CEU will be maintained by Haward Technology. Haward Technology will provide a copy of the participant's CEU and PDH Transcript of Records upon request.

Course Instructor(s)

This course will be conducted by the following instructor(s). However, we have the right to change the course instructor(s) prior to the course date and inform participants accordingly:



Mr. Mike Taylor, MScLI, MBA, MBL, BSc, is a **Senior Management Consultant** with over **20 years** of extensive experience in the areas of **Financial Budgeting, Financial Planning Control & Performance Measurement; Budgeting & Costing for Decision Making, Financial & Accounting Management, Planning, Budgeting & Cost Control, Payroll Management, & Payroll Analysis, Talent Management, Talent Identification, Talent Assessment, Talent Review Meetings, Performance Management, Succession Planning, Competency-based Programs, Project Management, Supply Chain Management, Communication Skills, Corporate Planning, Performance Drive, Ownership, Adaptability & Learning, HSSE & Sustainability, Teamwork, Leadership Management, Quality Management System, Facilitation & Leadership Skills, Coaching, Human Resource Development, Psychometric Testing, Career Development & Competence, Succession Planning, Self-Development & Empowerment, Personal Learning Needs Identification, Critical Success Factors (CSFs), Key Performance Indicators (KPIs), Productivity Creativity & Thinking Modes, Human Resource Scorecard Management, Career Laddering, Fast-Track Career Progression Application, Knowledge Management, Customer Management, Leadership Skills, Presentation Skills, Negotiation Skills, Decision Making Skills, Communication Skills, Emotional Intelligence, Performance Management, Contract Management, Quality Management, Commercial Strategy, Risk Management, Leadership & Business Management, Human Resource Management, Business Development, Innovation, Sales Strategy and Knowledge & Intangible Asset Assessment Design. Further, he is also well versed in **Organization Management & Business Consulting, Stakeholder & Supplier Evaluation, Data Collection & Information Gathering, Value & Supply Chain Management, Intellectual Property & Innovation Assessments, Logistics & Supply Chain Management, Budgeting & Cost Control and Marketing Management.** Mr. Taylor was **Appointed** as an **Executive/Management Development Facilitator** wherein he was responsible for the development of Executives & Senior Managers specializing in innovation, knowledge management and commercial negotiation as well as authored, implemented and executed a global 21st century facilitation and leadership methodology.**

During his career life, Mr. Taylor has gained his practical and field experience through his various significant positions and dedication as the **Multinational/Corporate Senior Management Consultant, Business Consultant/Facilitator, Business Consultant/Coach, Client Director, International Sales & Business Development Manager, Regional Sales Manager, National Key Accounts Manager, Commercial Sales & Marketing Consultant, Sales & Marketing Representative, Key Note Speaker and Instructor/Trainer** for various international companies such as the Highland Group (Business Consulting), **Anglo American, BHP Billiton, Rio Tinto, DI Management Solutions (BPO), RMG/Contact Media & Communications, Paul Dinsdale Properties (PDP), Giant Leap Architects, Wise Capital Investments (HOD), Evolution® Advertising, Collaborative Xchange, Leatt Corporation, Dentsply SA, Binzagr Company, Unilever, Kellogg's, BAT, Hershey's, CORO, Lilly Direct/Lennon Generics and Bausch & Lomb.**

Mr. Taylor has **Master** degrees in **Leadership & Innovation, Business Administration and Business Leadership** as well as a **Bachelor** degree in **Physical Education**. Further, he is a **Certified Instructor/Trainer** and a member of Incremental Advantage, Da Vinci Institute, Black Management Forum, Institute of Directors (IOD), World Future Society (WFS), Social Science Research Network, University of Kwazulu Natal (Alumnus), Anthropology & Archaeology Research Network and National Research Foundation (NRF). He has further delivered numerous trainings, courses, workshops, seminars and conferences globally.

Course Program

The following program is planned for this course. However, the course instructor(s) may modify this program before or during the course for technical reasons with no prior notice to participants. Nevertheless, the course objectives will always be met:

Day 1

0730 – 0800	<i>Registration & Coffee</i>
0800 – 0815	<i>Welcome & Introduction</i>
0815 – 0830	PRE-TEST
0830– 0930	Introduction to Cash & Treasury Management <i>Risk Management in Treasury • Funding TTE Operating Cycle • The Importance of Cash & Liquidity Management • Trends in Today's Treasury Market • Organisation & Structure of Treasury in MNCS • Managing Treasury as a Global Process • The Changing Role of the Corporate Treasurer • Centralising Treasury Functions • Treasury in an ERP World • Passive or Active Treasury Models</i>
0930 – 0945	<i>Break</i>
0945 – 1030	Risk, Funding & Exposures <i>The Right Treasury Policy • Identifying Exposures & Strategies to Manage Them • Categories of Financial Risk • Understanding the Instruments for Hedging & Risk Mitigation • Defining an Appropriate Hedging Strategy • Transactional, Cash Flow & Balance Sheet Hedging • Risk Models – VAR</i>
1030 – 1100	Funding, Yield Curves, Fair Value Accounting <i>FX Funding (T+2), Local Market T or Cross Currency Pool • Borrow, Spot, Invest – Using FX Currency Swaps • Managing to the Yield Curve • Implied Future LIBOR Rates from Yield Curve • Matching Duration of Funding to Cashflow • Fair Value Accounting for IRS & Other Derivatives • Impact of Tenor on Cost of Funds & Investment Returns • IAS 39 & IFRS 9 – Fair Value Accounting</i>
1100– 1230	Exercise – Impact of Basel III on Bank Pricing <i>Basel III – Impact on Corporate Treasury • How Basel III Impacts Banks & their Products</i>
1230 – 1245	<i>Break</i>
1245 – 1315	Treasury Centralisation & Structures <i>Levels of Treasury Responsibility • Decentralised, Distributed or Centralised Treasury • Full Centralisation – Regional or Global? • In-house Banking – What are the Advantages & Disadvantages? • Outsourcing Treasury Functions • Typical Treasury Structures • What Fits your Size of Organisation? • Passive or Active Treasury Processes • Centralising Exposure Management – Intercompany FX</i>

1315– 1330	Optimising Global Liquidity Management Principles of Liquidity Management • Summary of Notional Pooling vs Target Balancing • Documentation for Notional Pooling • New Developments in Cross-Border Pooling • Understanding Cross-Border Rules & Impact in Cash Concentration • Cross-Currency Pooling Structures – Interest Optimisation • Interest Enhancement Opportunities • Multi-bank Concentration Structures • Leveraging Trapped Liquidity • Hybrid Structures Combining Cash Concentration with Notional Pooling • ‘Follow-the-sun’ and ‘Against the sun’ Structures • Creating a Global Liquidity Structure • Tax & Legal Issues in Documentation • Generating Active or Passive Income • Impact of IAS 39 & Basel II/III
1420 – 1430	Recap Using this Course Overview, the Instructor(s) will Brief Participants about that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow
1430	Lunch & End of Day One

Day 2

0730 – 0830	Case Study: Chocoholics Mapping Flows, Currency Balance, Exposures • Intercompany Flows, Liquidity & Bank Relationship Impacts • Treasury Metrics & Prioritisation
0830– 0930	Tax Efficient Structures Reasons for Establishing Treasury Centres Vehicles • Which Locations are Right? • Tax Implications of a Treasury Vehicle • Tax Neutral or Tax Advantaged • Impact on OECD BEPS Rules on Treasury Centres • Popular Legal Structures – Europe, Off-shore, Asia Pacific & LatAm
0930 – 0945	Break
0945 – 1100	Trends in Treasury Management
1100 – 1130	Efficient Payments & Accounts
1130 – 1230	Working Capital & Commercial Flows Cash Conversion Cycle – CCC, DPO, DSO, DIO • Cash Management Efficiency Techniques • Funding Working Capital & Releasing Under-Utilised Cash • Weighted Average Cost of Capital • Optimising Financial Metrics – Off Balance Sheet
1230 – 1245	Break
1245 – 1315	Intermediating Commercial Flows, Payments Factories & Shared Services The Business Case for Shared Services • Benchmarking SSC Processes • Centralising vs Outsourcing • Benefits of Centralising Administrative Processes • Creating Efficient Accounts Payable Processes • Role of ERP Systems in Commercial Flows • Using Commercial Cards & p-cards for Procurement & T&E • Integration with Procurement Systems & Platforms
1315– 1330	Techniques for Commercial Flows What can be Achieved in ERP • ‘On Behalf of’ Collections & Payments (POBO/COBO) • In-house Cash Banking • Case Study – Treasury ERP
1420 – 1430	Recap Using this Course Overview, the Instructor(s) will Brief Participants about that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow
1430	Lunch & End of Day Two

Day 3

0730 – 0830	Domestic Payments Domestic Clearing Infrastructure & Key Concepts • Changing Payments Infrastructure • Eurozone Payment & Clearing Options – Life After SEPA • Comparison of Regional Systems – Americas/African/European/ Asian Examples • Specialised Local Instruments • Emerging Payment Methods – Faster Payments, Mobile, Blockchain, Open Banking, API & PSD2
0830– 0930	International Payments SWIFT & International Money Movement • Using Intermediary or Correspondent Banks • Serial Payments vs Pay Direct with Cover • The Types of Messages and When They are Used • Regional Payment Systems • Using BICs, IBANs & UIDs • Implications of OFAC & AML • Currency Check Collections & Bankers Drafts • Letters of Credit & Documentary Collections
0930 – 0945	Break
0945 – 1100	Account Structure for Commercial & Treasury Flows Easy Countries & Problem Countries – Examining Different Scenarios • Integrating Resident & Non-Resident Accounts • Impact of Euro/SEPA on Account Structures • Importance of Establishing Correct Ownership • Incorporating Netting, Inter-Company Funding & Centralised Liquidity • Approaches to Regional & Global Liquidity Management Structures • Centralised or Decentralised Account Structures • Linking in a Treasury Centre or an In-House Bank • Integrating Concentration, Notional Pooling, POBO/ROBO, Interest Optimisation, Interest Enhancement & Funding
1100 – 1130	The Evolving Regulatory and Governance/Risk Frameworks Framework of Policies & Procedures • Impending Money Market Fund Reforms EU & US • Compliance – AML & KYC Procedures for Banks & Treasurers • EMIR & Dodd Frank Reporting • Intercompany Loan Pricing Considerations
1130 – 1230	Principles of Working Capital & Cash Management Efficiency Order to Cash & Purchase to Pay Cycles • Eliminating Cash Cycle Times • Automation of Receivables Matching • Electronic Bill Presentment & Payments • E-invoicing & Dispute Management
1230 – 1245	Break
1245 – 1315	Supply Chain Financing The Financial Supply Chain • P&L vs Balance Sheet Management • Measures of Working Capital Performance • Examples of ‘buy-side’ & ‘sell-side’ Financing • Supplier Financing Programs • Achieving off-balance Sheet Financing • Accounting Implications of Receivables Finance • Electronic Solutions & Technology Developments • Documentation & Logistics
1315– 1330	Exercise – Improve liquidity or Improve Return on Assets
1420 – 1430	Recap Using this Course Overview, the Instructor(s) will Brief Participants about that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow
1430	Lunch & End of Day Three

Day 4

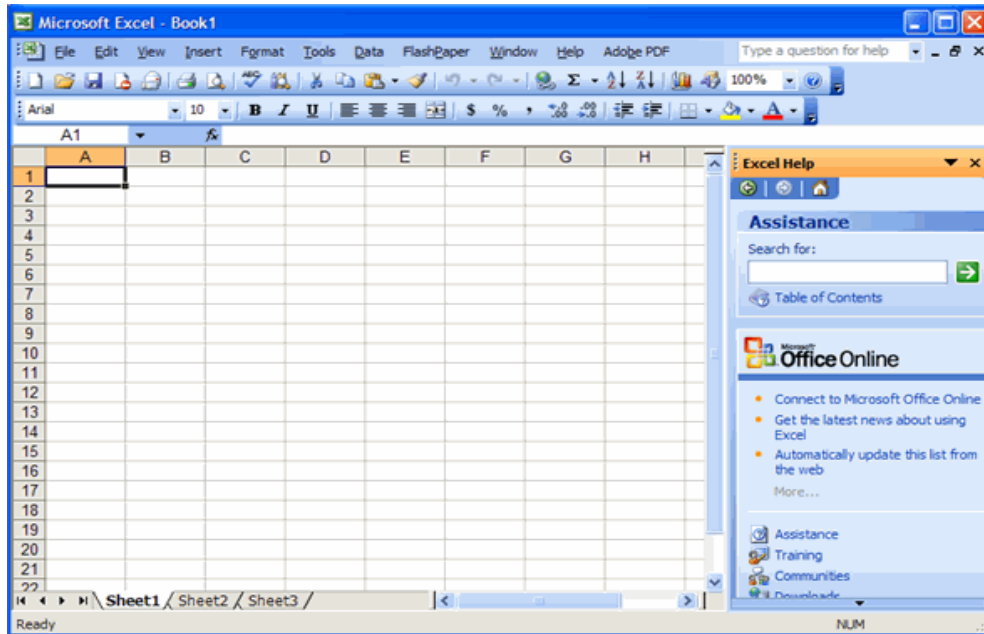
0730 – 0830	Working Capital, Systems & Bank Relations
0830 – 0930	Building Treasury Dashboards with Business Intelligence Key Reporting Components, KPIs, KRIs & KLIIs • Data Visualisation & Charts • Data Warehouse, Data Layer, Analytical Model • Including Data from ERP, Excel Models, Rates Services • Delivery on Mobile, Tablet & PC • Commonly Used Reporting Platforms
0930 – 0945	Break
0945 – 1100	Cash Forecasting Objectives of Cash Forecasting • Long, Medium & Short Term • Direct vs Indirect Method • Statistical vs Items Level Forecasting • Models for Cash Forecasting (Miller-Orr, Baumol) • Separating Payables & Receivables • ERP Bank Reconciliation • Tools for Forecasting
1100 – 1130	Leveraging an ERP for Treasury Treasury Systems Versus ERP Systems • Cash Management & Cash Forecasting Modules • Integrating In-House Cash Modules • Role of Treasury in ERP Process Definition • Implementing Receivables Matching in ERP • Aligning ERP with Treasury • ERP Deployment and New Business Models • Challenges of Implementation • Technology Platforms for Payments Factories • Payments Factory as an Alternative to ERP
1130 – 1230	Treasury Technology Functionality of Treasury Systems • Web based FX Trading • Treasury Functionality within ERP Systems • Selection, Implementation & Integration of Treasury Management Systems • Latest Trends & Enhancements • Benchmarking your System • How Much Customization • System Integration Case Studies
1230 – 1245	Break
1245 – 1315	Banking Systems & Corporate SWIFT Typical Bank Proprietary Channels • Multi Banking Aggregation • Corporate Access to SWIFT – MA-CUGs & SCORE • SWIFT FileACT & FIN • SWIFT Bureau, SWIFT Alliance Lite 2, or Direct Connection • Proprietary or Industry Standards • Managing the Documentation Issues • Objectives for Systems Integration • Control, contingency & Security
1315 – 1330	Integration & International Standards Current Internationally Accepted Standards • ISO20022 vs EDIFACT, ANSI, iDoc • Work Flow Management and Reconciliation • SAP Financial Services Network (FSN) • eBAM, SWIFT 3Skey & Reference Data • Emerging Technologies
1420 – 1430	Recap Using this Course Overview, the Instructor(s) will Brief Participants about that were Discussed Today and Advise Them of the Topics to be Discussed Tomorrow
1430	Lunch & End of Day Four

Day 5

0730 – 0830	Fraud & CyberCrime <i>Treasury Policies to Protect your Treasury • Common Cyber Attacks Today • Phishing, Spoofing & Social Engineering • Hardening Systems & Firewalls • Encryption & Authentication Controls • Recovery Plan from a Cyber Attack</i>
0830– 0930	Selecting Banking Partners <i>Critical Requirements for Multinational Corporates • Bank Geographic Strategies • Local or Regional Banks? • Supporting Credit Banks • Approaches to pricing & Service Quality • Corporate Organisation Matches • Right bank or Right Solution</i>
0930 – 0945	Break
0945 – 1100	The International RFP Process <i>Selecting a bank & Services • The Tender Document – What to Include • RFP Process Checklist – What Should your Expectations Be? • Handling the Short-list & Negotiation Meetings • Identifying & Pre-Qualifying Banks • How Banks Structure their Proposals • How to Evaluate the Bank Responses – Benchmarks, Formats</i>
1100 – 1230	Class Exercise: Choosing the Right Bank <i>Selecting Banks for Cash Management Services in a Foreign Country • Focus on Corporate Requirements & Bank Selection Process • Impact of credit on relationships • How Banks Propose Viable Solutions & Differentiate Themselves</i>
1230 – 1245	Break
1245 – 1300	What to Expect in the Future <i>Policy Agenda Issues for Treasurers • New Banking Products • Key Infrastructure Developments</i>
1300– 1345	Course Wrap-Up <i>Summarising Treasury Management • Treasury Management Quiz • Review of Objectives • Lessons Learned</i>
1345 – 1400	Course Conclusion <i>Using this Course Overview, the Instructor(s) will Brief Participants about Topics that were Covered During the Course</i>
1400 – 1415	POST-TEST
1415 – 1430	<i>Presentation of Course Certificates</i>
1430	<i>Lunch & End of Course</i>

Simulator (Hands-on Practical Sessions)

Practical sessions will be organized during the course for delegates to practice the theory learnt. Delegates will be provided with an opportunity to carryout various exercises using “MS-Excel” application.



MS-Excel

Course Coordinator

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