



FACTSHEET

# Global Bank Fee Analysis

with TIS & NDepth

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## THE NEW STANDARD FOR GLOBAL BANK FEE ANALYSIS:

total insight, full transparency,  
and a huge potential for savings.

Multinational corporations typically operate with a wide-spread and highly diverse landscape of bank relations that are constantly growing and evolving over time. As costs and services are often negotiated separately between the local subsidiary finance teams and the banks, a central perspective and crucial transparency can be missing.

Analyzing data across different banks and regions can often prove complex, especially when dealing with bank fee statements in different formats and a lack of standardization across banks for fee service codes and descriptions. And renegotiating individually on a case-by-case basis with bank advisors is time consuming and cannot drive company-wide bank fee strategies. Consequently, **the bank terms that are agreed upon may go unaudited and unmonitored for long periods of time.**

Looking ahead, it is expected that **banks globally will seek to raise their fee income in 2024 and beyond** (see Deloitte [2024 Banking and capital markets outlook](#)). In France, for example, this has already been measured: A fee increase by 2.5-3% on average this year, compared to a relatively stable 2023.<sup>1</sup>

Are you being  
correctly billed by  
each bank partner?

How are you charged  
compared to your  
peers?

Where could you  
optimize your  
transaction-based  
bank fees?

Where can you  
reduce interest paid  
on overdrafts?

Where can you  
improve interest  
margins on foreign  
transactions?

How can you optimize  
your banking wallet?

**Without a holistic view of your corporation's bank fees,  
these questions are not easy to answer.**

<sup>1</sup> Study from CLCV from January 9th 2024, see full version [here](#)

## WITHOUT AN EFFICIENT PROCESS TO ANALYZE GLOBAL BANK FEES, YOU'RE LEAVING A SIGNIFICANT AMOUNT OF MONEY ON THE TABLE.

By leveraging the NDepth advanced bank fee analysis solution provided by Curinos through TIS, corporations can now easily identify inefficiencies, unfavorable bank fee rates, and possible overcharging, as well as unnecessary costs across their global banking relationships and fee structures. A remarkable opportunity for cost savings is given, as these insights enable treasury departments to negotiate more favorable pricing or realign their operations towards bank partners that offer the most favorable conditions and services. The solution offered jointly through the partnership by TIS and NDepth can easily more than pay for itself.

**On average, companies of all sizes and all industries can achieve 10-15% savings on their bank fees.<sup>2</sup>**

Corporate Revenue Range	Average Annual Bank Fees	Approximate Annual ROI Enabled by the NDepth Solution
\$100M – 250M	\$354k	2.2x
\$250M – 500M	\$462k	2.9x
\$500M – 1B	\$604k	3.6x
\$1B – 5B	\$867k	5.4x
>\$5B	\$2300k	14.4x

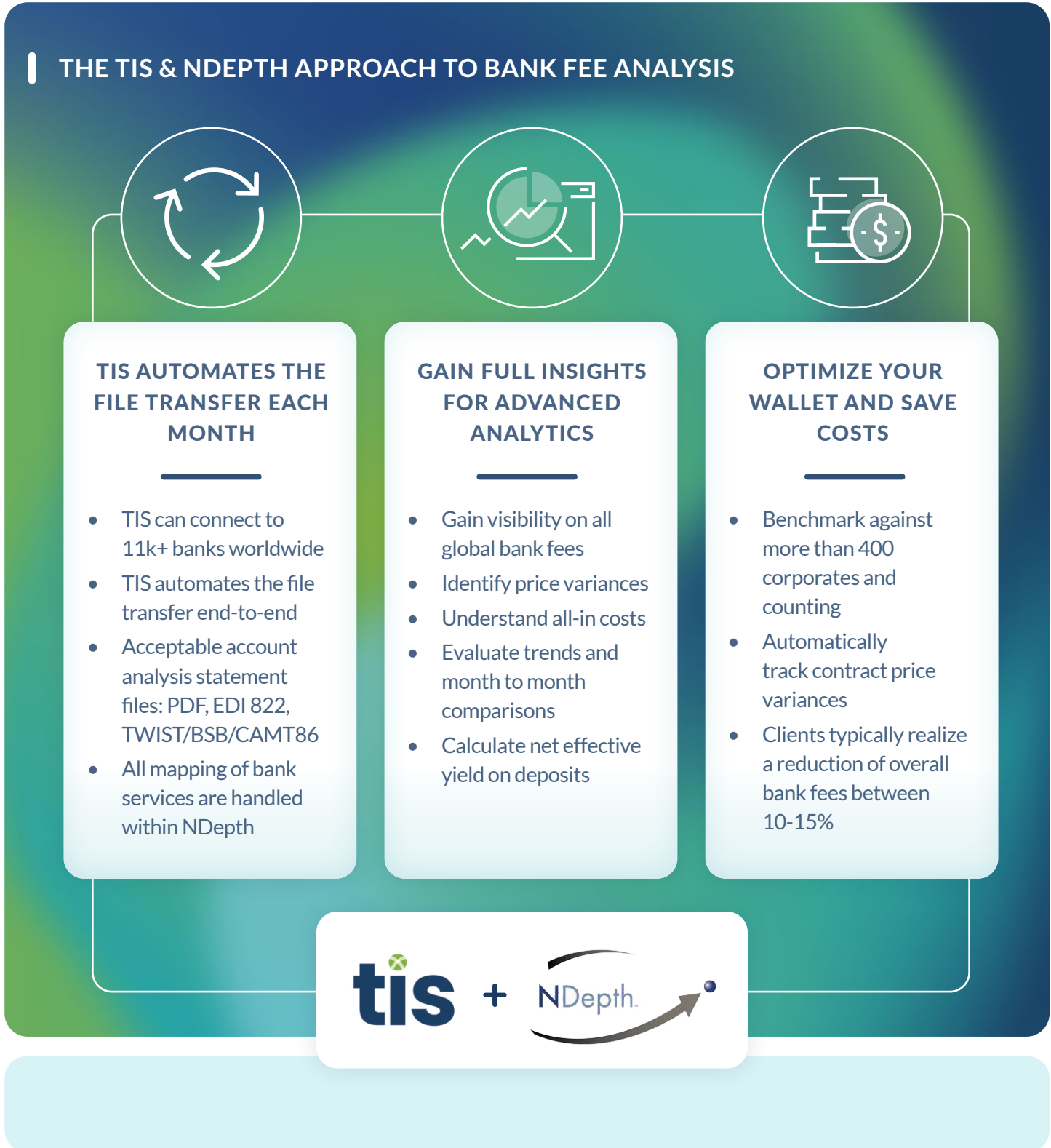
Source: Analysis Treasury Strategies, a division of Curinos, 2023

## HOW IT WORKS

- 1 In addition to global bank connectivity and account / statement management, TIS customers can now streamline their bank fee analysis and benchmarking workflows by leveraging our NDepth integration.
- 2 The bank fee analysis solution is connected directly to our TIS platform. TIS manages the file integration and ingestions through encrypted file transmissions.
- 3 The analysis is bank agnostic. Properly formatted EDI-822 or TWIST/BSB/CAMT.086 account analysis files and in many cases PDF statements can all be accepted. If needed, users have the option to upload additional Account Analysis (AA) statements next to the files automatically uploaded by TIS.
- 4 The solution uses smart algorithms to identify variances and potential areas for savings. NDepth calculates benchmarks based on anonymized, aggregated bank fee data from other users of the solution, which enables clients to compare their pricing to other companies with similar volume/balance levels.

<sup>2</sup> Source: Case studies from Treasury Strategies/Curinos

- 5 The solution is a web-based application, meaning there is no need to install additional software or plug-ins to begin analyzing your fees and benefiting from benchmark reporting.
- 6 Reports can be generated for both holistic and granular views to reflect various corporate business structures (e.g. region, entity, or subsidiary) and are easily exported.



## TIS CAPABILITIES OVERVIEW



### CashOptix

- Cash Forecasting
- Working Capital Insights
- Bank Account Mgmt**
- Bank Statement Mgmt**
- Cash Insights



### PayOptix

- Cross-Border Payments
- Domestic Payments
- FX Payments
- Bank Connectivity
- Financial Messaging
- Workflows & Approvals



### RiskOptix

- Sanctions Screening
- Fraud Prevention
- Community Screening (PCS)
- Vendor Master Screening
- Alert Management

## Bank Fee Analysis

- Identify global bank fees
- Use advanced algorithms to analyse fees across banks, regions, & account types
- Compare fees & rates of all types
- Access dynamic & intuitive reporting

The NDepth Bank Fee Analysis solution is the perfect addition to TIS' existing bank account and statement management services, where clients can use TIS as a global library for all of their bank account data and associated beneficiary, address, and signer details. TIS also enables clients to track all their open and closed accounts, assign and manage signers over specific accounts, and develop user-defined fields to track unique information, such as regional or local entity data. At the same time, our bank statement management services enable organizations to automate the transmission of statements from any bank to any back-office ERP, TMS, AP, or similar system for streamlined reporting and data analysis.



## ABOUT TIS

TIS helps CFOs, treasurers, and finance teams transform global cash flow, liquidity, and payments. Since 2010, our scalable cloud platform and exemplary service structure have empowered the entire office of the CFO to become more efficient, automated, and controlled. Today, TIS excels in streamlining and unifying connectivity between all a company's relevant back-office systems and their external banks, vendors, and business partners. Our award-winning solutions are trusted by hundreds of organizations and thousands of practitioners for superior performance in cash forecasting, working capital, outbound payments, bank connectivity, financial messaging, fraud prevention, transaction compliance, and more.

With over 11,000 banking options, \$80 billion+ in daily cash managed, and \$2.7 trillion in annual transaction volume, TIS has a proven track record driving digital transformation for companies of all sizes and industries. Ultimately, we enable customers to gain strategic advantage, monetize data, improve operational efficiency, and better manage risk.

For more information, visit [tispayments.com](https://tispayments.com) and reimagine your approach to cash flow, liquidity, and payments.



# Cash Flow, Liquidity & Payments.

Learn more at [tispayments.com](https://tispayments.com) >>

**TREASURY INTELLIGENCE SOLUTIONS GMBH**

Germany (+49 6227 69824-0) | United States (+1 (617) 955 3223) [info@tispayments.com](mailto:info@tispayments.com) | [tispayments.com](https://tispayments.com)

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