



SUCCESS STORY



Making it stick:

How tesa unified treasury across
100+ countries and reduced their
bank complexity by >50%



ABOUT tesa

As a global leader in adhesive solutions and technologies, the tesa Group operates in more than 100 countries and maintains manufacturing facilities in Germany, Italy, China, the United States, and Vietnam. With approximately 5,400 employees worldwide and an extensive portfolio exceeding 7,000 products, the company provides innovative solutions to a wide range of industries, including automotive, electronics, and home applications.

tesa KEY FACTS AT-A-GLANCE



Operates in
more than
100 Countries



~ 5.400
Employees



7000+
Products

DEALING WITH FRAGMENTATION ISN'T EASY FOR A BONDING COMPANY

The scale and international footprint of tesa demand an agile treasury function, capable of providing a comprehensive visibility into worldwide liquidity and cash positions. Prior to embarking on its Treasury Transformation, tesa faced a highly fragmented and complex banking landscape. Multiple ERP environments, disparate e-banking tools, and manual processes resulted in limited transparency of global liquidity, governance and compliance risks, and inefficiencies in payment execution. Fraud exposure and operational risk were amplified by numerous user access points and inconsistent controls.

The decentralized treasury led to several challenges:

FRAGMENTED BANKING LANDSCAPE

The Group's complex structure made central cash management challenging

LIMITED TRANSPARENCY

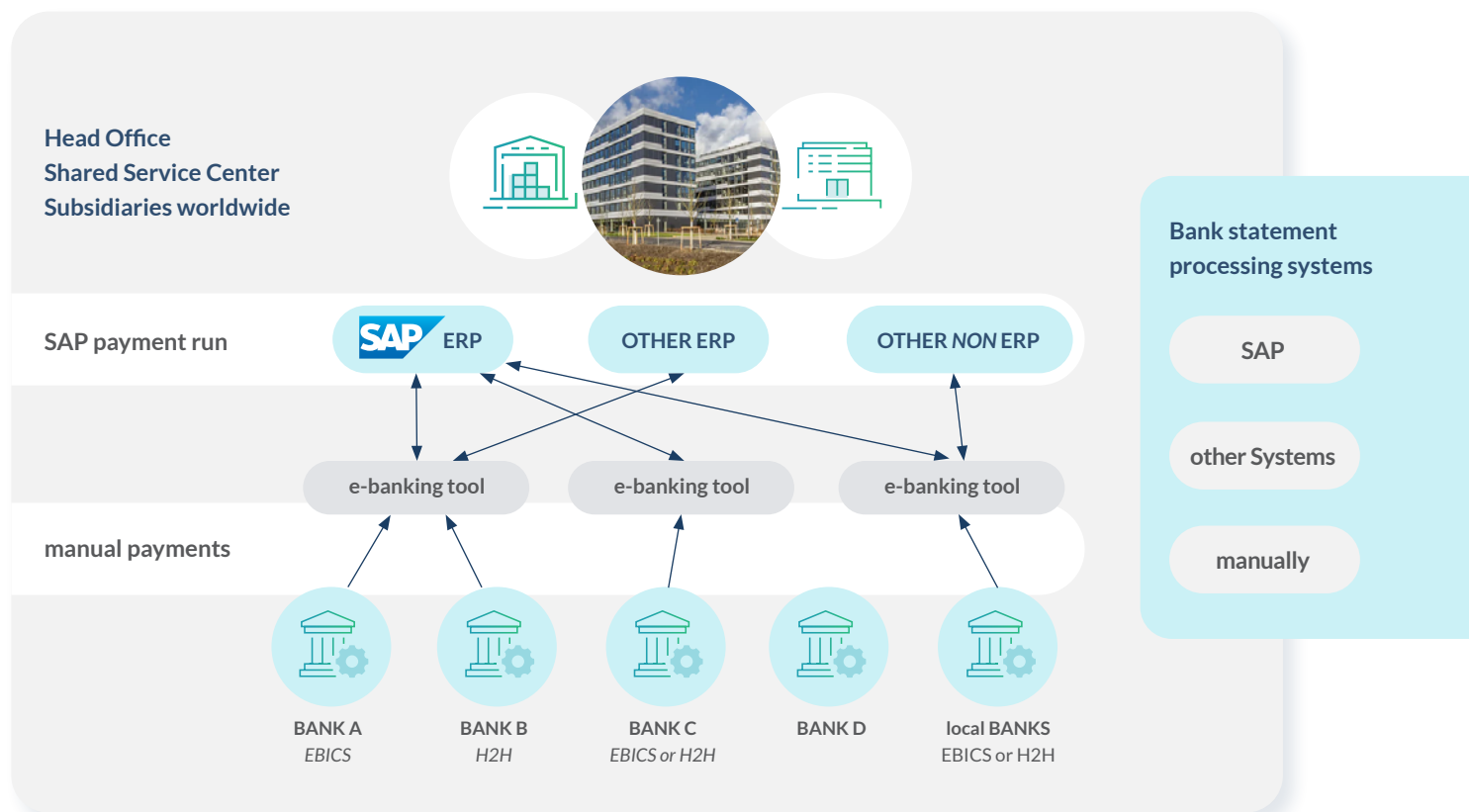
A lack of a consolidated view of global cash positions made liquidity planning reactive and inefficient

GOVERNANCE & COMPLIANCE RISKS

Manual processes and varying controls across regions led to operational risk for the company

INEFFICIENT PAYMENT PROCESSING

Disparate systems and formats led to delays, errors, and increased workload for treasury and finance teams



A UNIFIED TREASURY VISION FOR A MASTER OF ADHESION

Recognizing the need for modernization, tesa aimed to unify its global payment processes, mitigate risk, and gain real-time insights. To achieve these goals, tesa partnered with TIS for its robust cloud-based platform, proven track record in multinational environments, and ability to integrate seamlessly with SAP.

TIS offered a single point of contact for tesa. The cloud platform for managing global payments meant that tesa could achieve its objectives of standardized and secure cash management, gain significant efficiencies across the tesa Group, and reduce the risk of fraud attacks and non-compliance.

The core objectives of the project were:



Global payment standardization

Harmonize payment formats, approval workflows, and bank connectivity across all regions.



Risk reduction

Automate controls and improve compliance with internal policies and external regulations.



Liquidity visibility

Gain real-time insight into global cash positions to optimize working capital and funding decisions.

A PHASED, COLLABORATIVE ROLLOUT TO ENSURE SEAMLESS tesa OPERATIONS

The implementation of TIS was a cross-functional effort involving tesa's treasury, SWIFT, IT, legal, HR, and regional business units. The rollout started in 2017 and was structured in phases to manage complexity and ensure alignment. The project was presented to banks and external service providers, and roll-in countries and go-live dates were defined by tesa treasury.

As **Fariha Amin**, Head of Corporate Treasury, at tesa explains:



*During the phased implementation, **TIS collaborated closely with us** to map existing banking relationships, payment formats, and approval structures. The system was rolled out region by region, and **we received continuous support** from TIS to fine-tune configurations and address local nuances.*



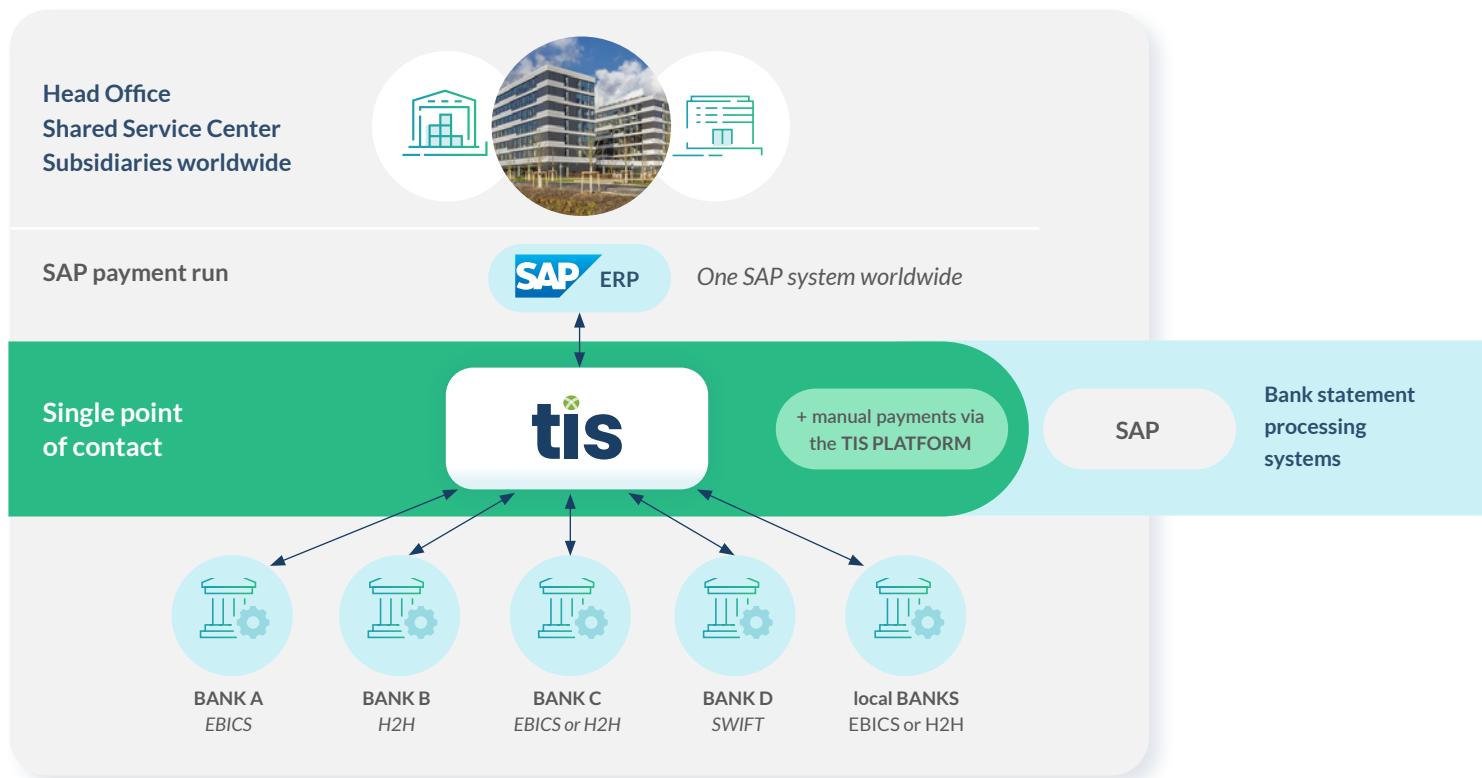
Implementing the TIS cloud platform provided tesa with the opportunity to undertake a comprehensive change management project. Fariha Amin explains:



*We did not only implement TIS within the tesa Group, **we also completed a full change-management initiative**. This included introducing core banks, decreasing the number of banks and bank accounts, and standardizing, harmonizing, and automating processes. **Workflows were simplified and manual activities were minimized** as much as possible.*



TIS was integrated with tesa's ERP systems and established secure connections with global banking partners. Compliance and governance were further secured, processes were centralized, and standardized formats introduced. Rigorous testing ensured data accuracy and process reliability. Despite the complexity of tesa's global operations, the implementation in each region was completed on schedule, ensuring minimal disruption to business continuity.



RESULTS: STREAMLINED BANKING STRATEGY FOR tesa

Using TIS, the tesa Group's worldwide activities are visible from one single platform. With enhanced visibility into cash positions, tesa has gained a truly modern treasury and the results are compelling. This modern and secure banking interface provides a state-of-the-art treasury solution, with standardized systems and processes, facilitating tesa's global core banking strategy.

So far the project has resulted in 68 tesa companies going live with TIS, and a significant consolidation of banks and bank accounts across regions has eliminated the previously disparate banking setup.

QUANTITATIVE IMPACT



Bank relationships
reduced by

>50%

from 90+ to 43



90%

Of liquidity
concentrated at core
banks



Bank accounts
reduced by

36%

from 430+ to 270+



85%

Of payment volume
processed via core
banks



€1,000,000+ one-time costs saved during tesa's worldwide SAP ERP rollouts with TIS

The transformed tesa treasury now not only enhances operational efficiency, it also increases the treasury's ability to support overall strategic planning and decision making. There is improved liquidity visibility and control over global cash pools, facilitating cash management, and the significant automation of payment processing means reduced errors and lower operational costs, in turn strengthening compliance and governance.

According to Fariha Amin, all the project objectives were successfully achieved. She explains:



*The entire project with TIS went very smoothly. The project was driven by a small core team of four, and backed by senior management. Global rollout required overcoming language barriers, diverse regulations, and complex coordination with internal and external stakeholders. Despite these challenges, **implementation was completed on time and within budget**, demonstrating exceptional collaboration and resilience. In particular, the automatic payment processing and the central overview by the TIS platform delivered significant efficiencies across our operations.*



Key positive impacts include:

Automation of payments



Standardized global payment formats and automated workflows have replaced manual processes, reducing operational costs, errors and processing time, while enhancing accuracy and risk control.

Improved bank management



A comprehensive overview of all banks and bank accounts and a reduction in online banking systems enhanced efficiencies across the organization. Decisions are made faster and ad-hoc emergency actions are eliminated.

Centralized cash visibility



Treasury gained real-time access to global cash positions across all bank accounts, enabling proactive liquidity management and daily cashflow overviews and insights.

Streamlined connectivity



The TIS platform simplified connectivity across the tesa Group, reducing IT maintenance effort and saving time through single-access architecture

Overall, the tesa Group's collaboration with TIS places them in a strong position for the future:



Working together with TIS to digitally transform our treasury means we are now even more strongly positioned for business growth and financial resilience.



Fariha Amin,
Head of Corporate Treasury, tesa



Global payments and cash complexity simply managed.

TREASURY INTELLIGENCE SOLUTIONS GMBH

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