MYD CONSULTING

TREASURY RELATIONSHIP OPTIMIZATION

CAPABILITIES OVERVIEW

See your banking relationship the way your bank does.

Treasury Relationship Optimization for U.S. companies and nonprofits.

INDEPENDENT | PERFORMANCE-BASED | ONGOING MONITORING

For CEOs and CFOs, with Treasurer, Controller and VP Finance support.

MYD-Consulting.com

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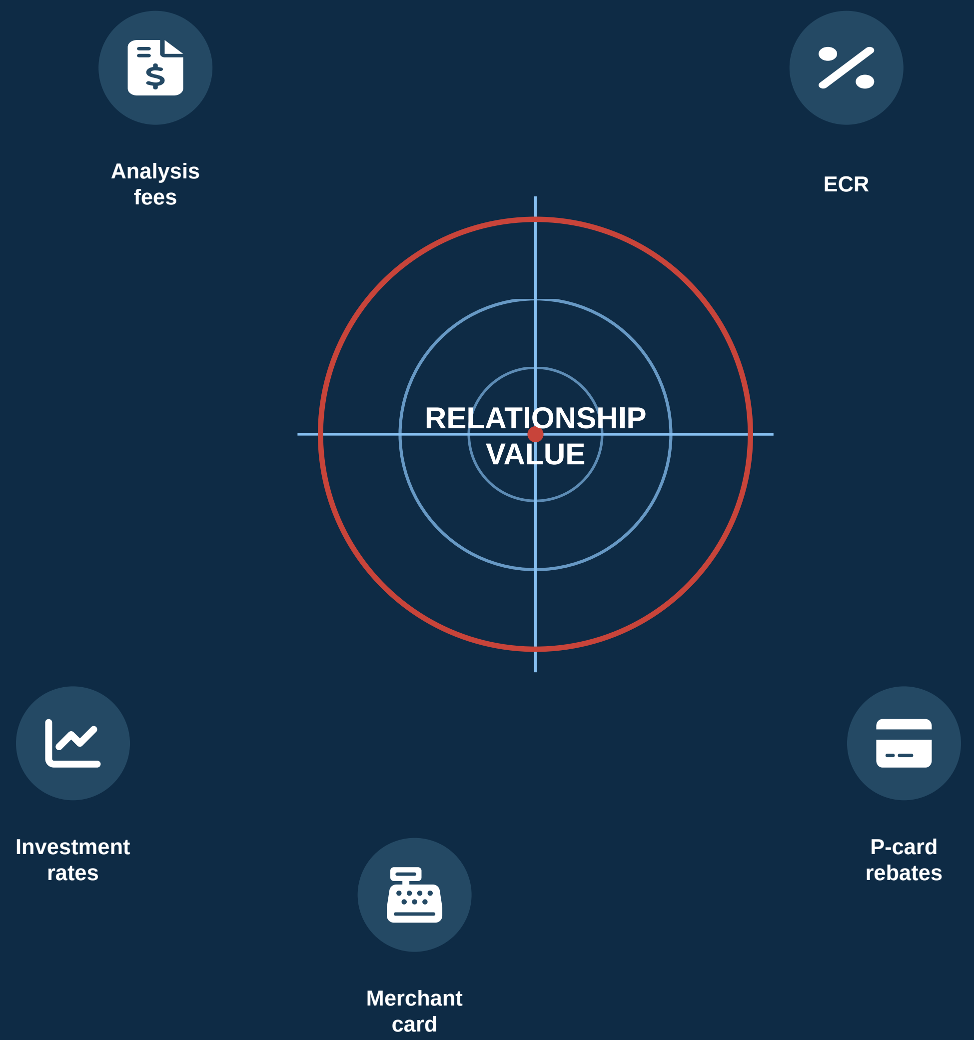
FIVE SOURCES OF VALUE



TARGET THE LEAKAGE.
PRESERVE THE RELATIONSHIP.

Banks price the relationship. Most companies review only the statement.

That information gap creates avoidable cost, hides negotiating leverage and obscures the true economics of the bank relationship.

WHAT FINANCE TYPICALLY SEES

The monthly statement

Line-item prices
Service volumes
Monthly fees and credits
Limited market context

INFORMATION GAP

WHAT THE BANK USES TO PRICE THE RELATIONSHIP

- Operating balances and ECR
- Payment and transaction volumes
- Card economics and rebates
- Investment balances and rates
- Product mix and share of wallet
- Strategic relationship value

MYD closes the gap and converts it into a bank-specific negotiating strategy.

Five treasury categories consistently create measurable opportunity.

MYD compares the client's current economics with the post-negotiation cost, rate or rebate position.

01

Account analysis fees

Unit prices, service mix, billing accuracy, implementation errors and pricing consistency.

02

Earnings Credit Rate

ECR competitiveness, balance utilization, fee-offset efficiency and pricing floors.

03

Investment rates

Yield gaps, sweep and overnight alternatives, idle-liquidity economics and rate floors.

04

P-card rebates

Tier structure, spend qualification, rebate yield, settlement timing and program design.

05

Merchant card

Processor markup, interchange qualification, gateway costs, ancillary fees and contract terms.

Savings are measured against what the client pays today versus what the client pays after implementation.

Benchmarking alone misses half the opportunity.

A defensible recommendation connects contract terms, market position, operating structure and the economics of the full relationship.

1. Contract adherence

Are you billed exactly as agreed?

Schedule-to-actual review
Billing error detection
Expired or missed concessions

2. Market position

Are rates and prices competitive?

Peer and market ranges
Scale- and volume-sensitive comparisons
Bank- and product-specific context

BANK-SPECIFIC OPPORTUNITY

3. Usage efficiency

Are you paying for the right structure?

Dormant or overlapping services
Balance and ECR efficiency
Process, channel and timing choices

4. Relationship economics

Does pricing reflect the value you provide?

Balances and treasury revenue
Card and investment economics
Share of wallet and strategic fit

Treasury Crawler™ converts fragmented market data into negotiating intelligence.

MYD combines a proprietary treasury market-intelligence engine with CTP judgment and analyst validation.

1

Collect

Continually gathers relevant pricing, rate, rebate and market information.

2

Normalize

Aligns inconsistent terminology, service structures and pricing formats.

3

Analyze

Applies proprietary algorithms to identify outliers, gaps and negotiating ranges.

4

Validate

Analyst review confirms relevance before a client recommendation is released.

Technology accelerates the analysis. Proprietary algorithms and analyst validation determine what is usable.

NOT A BLACK BOX

A four-phase process produces results with minimal client burden.

Preliminary savings findings are typically available within 2-3 weeks after complete statements are received.

1

Diagnose

Define scope, collect statements and establish the current-cost baseline.

2

Model

Benchmark and model fees, rates, rebates, balances and relationship economics.

3

Negotiate

MYD usually leads bank discussions, or works behind the scenes for sensitive relationships.

4

Monitor

Audit actual savings monthly, confirm pricing adherence and identify new leakage.

MINIMAL TREASURY LIFT

NO REQUIRED BANK CHANGE

CLIENT CONTROLS TIMING

ONGOING ASSURANCE

Executives get a decision package - not a data dump.

Workpapers are rigorous, but the outputs are designed for CEOs, CFOs, treasury leaders and bank-facing conversations.

Executive opportunity map

Where value is leaking, the size of each opportunity and the recommended order of action.

Bank-by-bank economics

A normalized view of fees, balances, rates, rebates and total relationship value.

Negotiation playbook

Bank-specific asks, rationale, give/get options, meeting strategy and supporting evidence.

Monthly savings assurance

Verified actual savings, billing accuracy, pricing adherence and newly emerging leakage.

Designed for the decision-maker. Detailed enough for the treasury team. Credible in the bank meeting.

MYD negotiates for savings without damaging the bank relationship.

The objective is fair economics and stronger transparency - not confrontation for its own sake.

MYD APPROACH

- **Lead direct bank negotiations in most engagements**
- **Translate findings into bank-rational, provider-specific asks**
- **Build give/get options, sequencing and relationship context**
- **Work behind the scenes when the relationship is sensitive**
- **Preserve client control of timing and final decisions**

WHAT WE AVOID

- Blanket RFPs as the default answer
- Chasing the lowest unit price without economic context
- One-sided demands that ignore the bank relationship
- Unnecessary provider changes
- Unsupported or generic market benchmarks

Fully independent: paid only by the client, with no bank, processor or vendor commissions.

Compensation is tied to verified results.

There is no upfront fee. MYD earns a percentage of actual savings and audits the result monthly.

$0

UPFRONT FEE

No savings, no fee.

Current baseline

Document what the client pays or earns today.

Implemented economics

Confirm the negotiated cost, rate or rebate after implementation.

Verified savings

Calculate the actual difference and validate it monthly.

Performance fee

MYD bills the agreed percentage of verified savings.

Ongoing monitoring is included: pricing adherence, billing accuracy and new savings leakage are reviewed continuously.

Specific performance-fee percentage, savings baseline and audit period are defined in the engagement agreement.

Selected engagements generated $4.84M in annual recurring savings.

Historical results demonstrate both the scale of the opportunity and the repeatability of the MYD approach.

$4.84M

COMBINED ANNUAL RECURRING SAVINGS

Savings continue while negotiated economics remain in effect and are validated through ongoing monitoring.

15%-60%	**98%**	**2-3 weeks**	**$1B+**
historical savings range	of engagements produce savings	to preliminary savings findings	cumulative client savings tracked over time

The best fit is a U.S. organization with $100M+ in annual revenue and material treasury complexity.

MYD serves for-profit and nonprofit organizations across industries.

$100M+

ANNUAL REVENUE

U.S.-ONLY MARKET

For-profit and nonprofit
Industry agnostic

STRONG-FIT SIGNALS

- Multiple banks, entities or operating accounts
- Meaningful treasury, card or investment economics
- Substantial operating balances or ECR usage
- Lean treasury team with limited review capacity
- Upcoming bank review, renewal or pricing change
- **Strategic bank relationships the client wants to preserve**

BUYING COMMITTEE

Decision-makers

CEO and CFO

Influencers

Treasurer
Controller
VP Finance

Bank-side experience changes the quality of the ask.

MYD is senior-led, independent and built to translate data into bank-rational action.

CTP
Certified Treasury Professional

20
years of banking experience

12
years of consulting experience

100+
clients served over time

Senior-led engagement model

Jason Wallace, CTP, leads client strategy and bank negotiations, supported by a dedicated back-office team for analysis, audit and ongoing monitoring.

Fully independent

Client-paid only. No bank, processor or vendor commissions.

MYD CONSULTING
TREASURY RELATIONSHIP OPTIMIZATION

Start with a complimentary Fee Analysis Review.

A focused review identifies likely pricing, rate and rebate opportunities before a broader engagement begins.

1

Schedule an intro call

Confirm fit, categories, banks and timing.

2

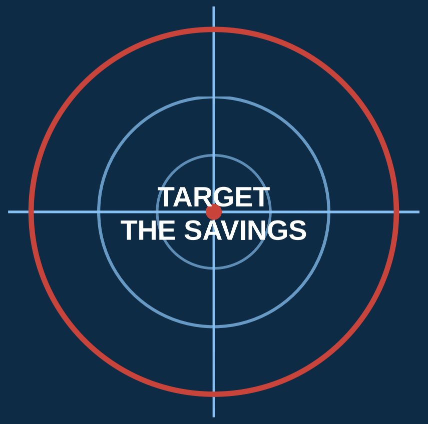
Provide recent statements

Share the relevant documents securely.

3

Review preliminary findings

See potential savings in approximately 2-3 weeks.



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No upfront fee | No required bank change

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