



# How API's are Being Applied Today to Drive Treasury Automation

**YOUR WORLD OF PAYMENTS. ONE LOGIN.**

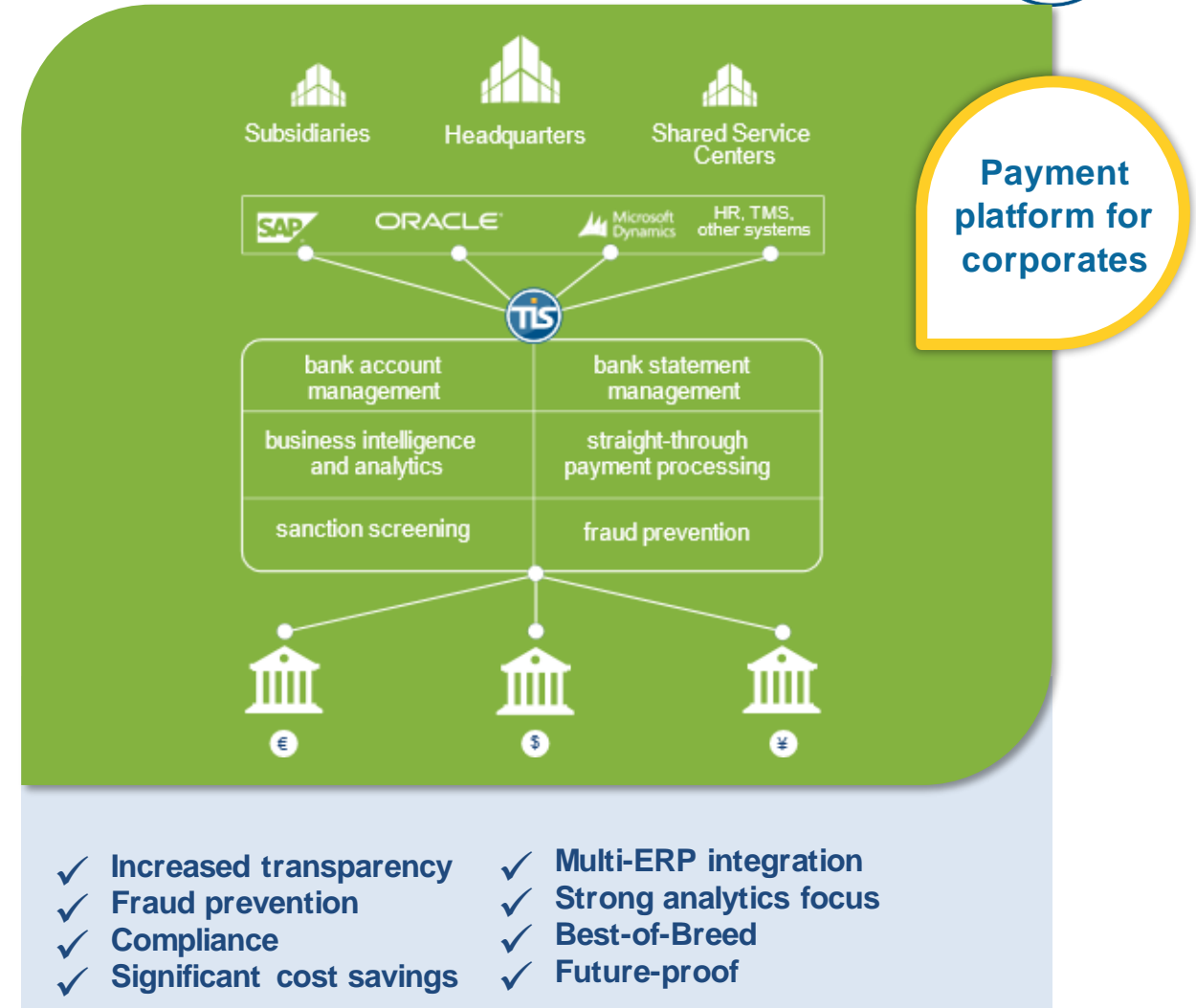
Leading cloud platform for managing corporate payments and cash flows

# TIS AT A GLANCE




## About TIS


- **Founded in 2010 in Walldorf, Germany**
- **Founder-led management** with exceptional treasury domain and tech know-how
- **180+ Employees** in DE, NL, BG, and US
- Scalable and fully ERP integrated cloud platform for **corporate payment solutions offered as SaaS**
- **180+ corporate clients**
- **Industry leading technology**
  - End-to-end data processing with full ERP integration
  - Connectivity to all globally relevant banks and payment systems (API, H2H, SWIFT, EBICS, ACH, etc.)
  - Fast roll-out with no upfront investments

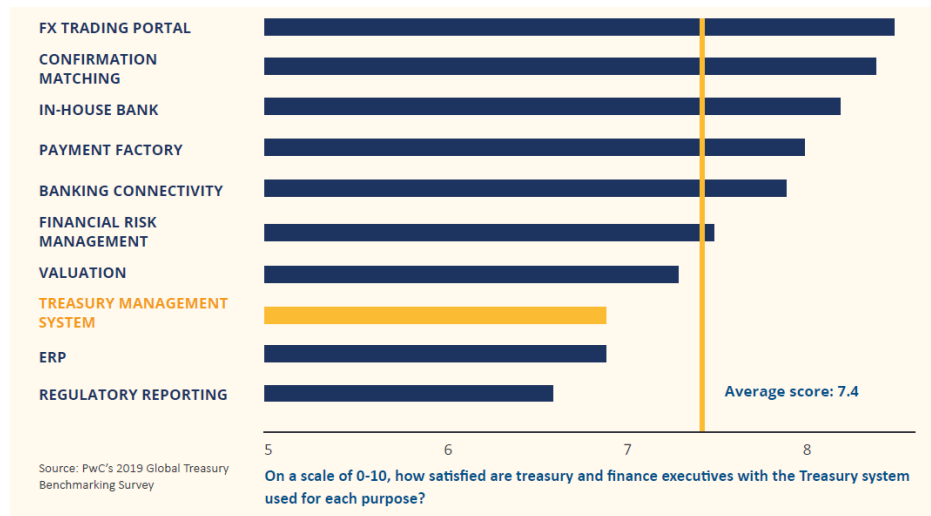


# API'S DRIVE CHOICE IN TREASURY MANAGEMENT THROUGH BEST-OF-BREED APPROACHES



 **Best-of-Breed Technology** – a specialized application that is built to address a specific niche purpose or category.

 **Best-of-Breed Approach** – Combining multiple best-of-breed solutions in your technology stack to gain more specific functionality to address your business objectives.

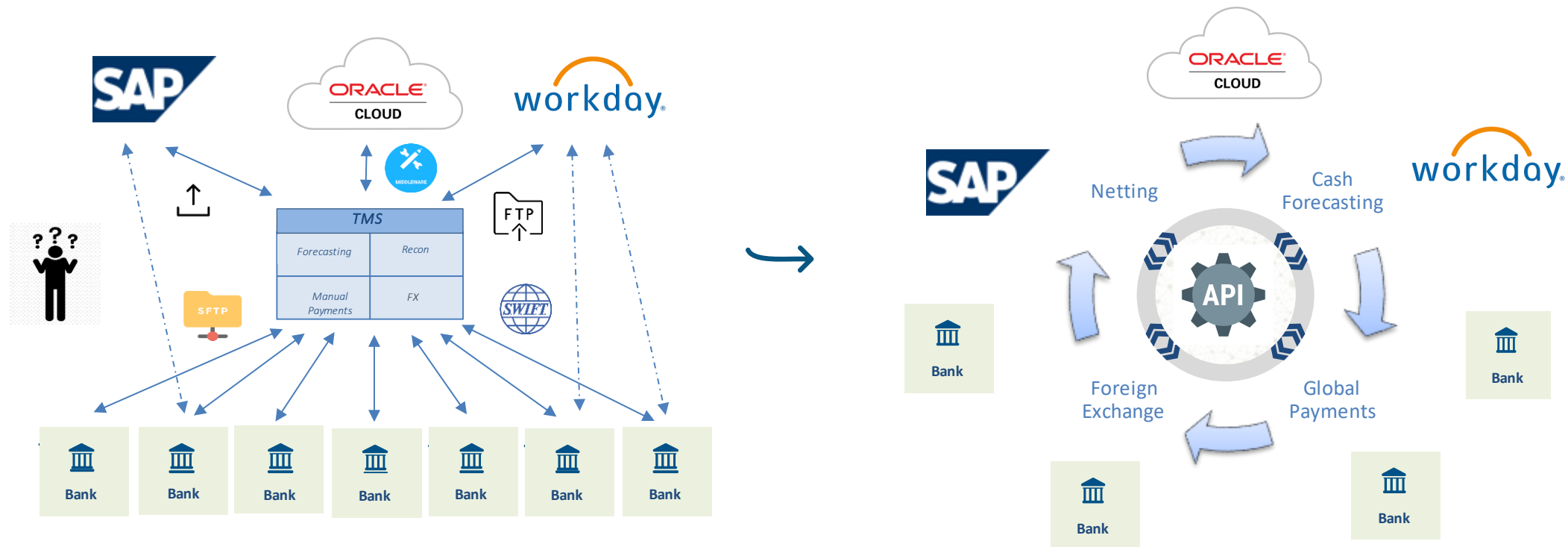


# API'S IN MODERN TREASURY TECH STACK

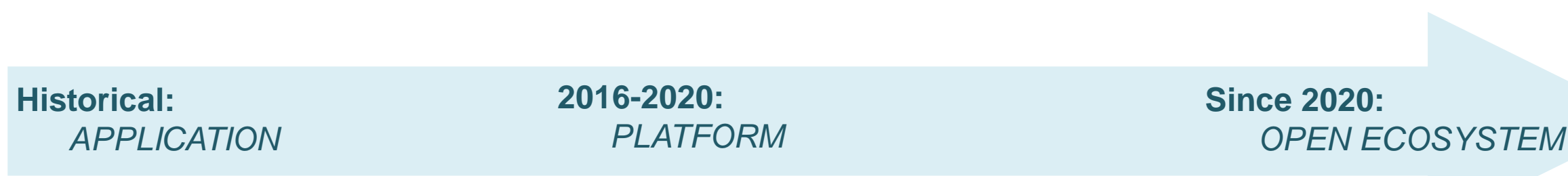
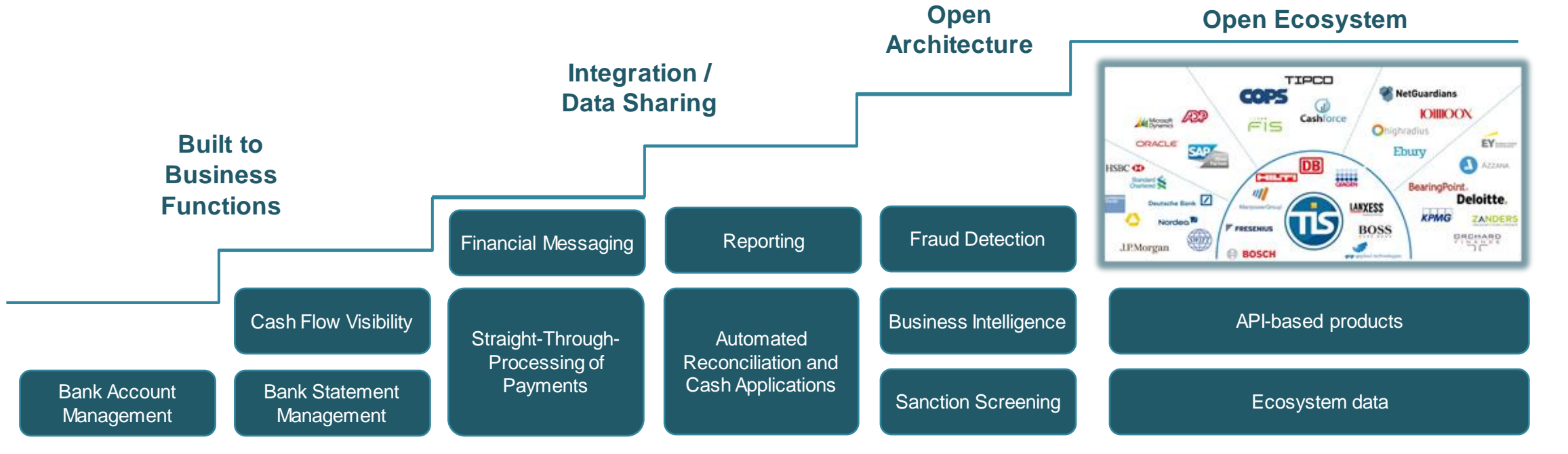


API's increase system interoperability and data availability

- Historical – Closed applications architecture, file-based integrations.
  - Lack of interoperability, standardization of processes and data flows
- Modern Treasury Tech stack – API based communication through cloud architecture
  - Ability to call specific services and actions through API
  - UI becomes less important – visualize data, execute functions independently through API



# JOURNEY FROM PRODUCT TO OPEN ECOSYSTEM



# INTRODUCTION



## EROL BOZAK

Co-Founder and CPO of TIS



### About Erol

- 23+ years experience Cloud Technology and Payments in various positions, including CPO, CTO, Solution Manager, Head of Engineering and Chief Architect
- MBA, Computer Scientist, Physicist
- 43 granted US patents in cloud computing, virtualization and system management software

### TIS Journey

- **2010** – **Product** development
- **2018** – TIS as a **Platform**  
~100 clients, ~5 partners to complement the solution
- **2020** – TIS as an **Open Ecosystem**  
~200+ clients, 10+ technology and product partners, partner mindset



**~200 CORPORATE CUSTOMERS, incl.**

Adecco Group, Hugo Boss, Fresenius, LANXESS etc.



**56,000 ACTIVE BANK ACCOUNTS**

**13,000,000 COUNTERPARTIES**



**€ 3,4 TN PAYMENT VOLUME PROCESSED BY TIS**

**ISO 27001, SWIFT, SOC 1, SOC2, TISAX certified**



# API AND CLOUD TECHNOLOGY AS FOUNDATION



**DIGITAL GLUE  
FOR ECOSYSTEMS**

MATURITY  
SIMPLICITY  
AVAILABILITY OF NEW APIs  
DIVERSITY

GLOBAL REACH  
AVAILABILITY (24/7)  
SECURITY

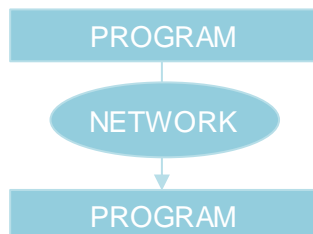


**TECHNOLOGY AS  
SOURCE TO SCALE**

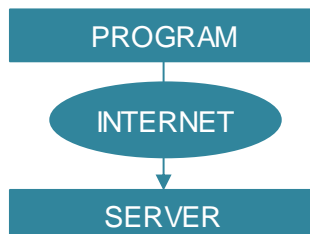
VALUE ADDED SERVICES



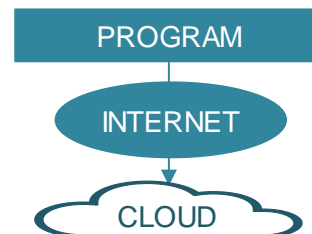
**1<sup>st</sup> Generation**  
RPCs  
(70s – 80s)



**2<sup>nd</sup> Generation**  
Web APIs  
(90s – 00s)



**3<sup>rd</sup> Generation**  
Cloud APIs  
(00s – 10s)



**GRID  
COMPUTING**

- Parallel computing to solve large problems
- Global Alliance

**UTILITY  
COMPUTING**

- Computing resources as metered service
- Virtualization capabilities

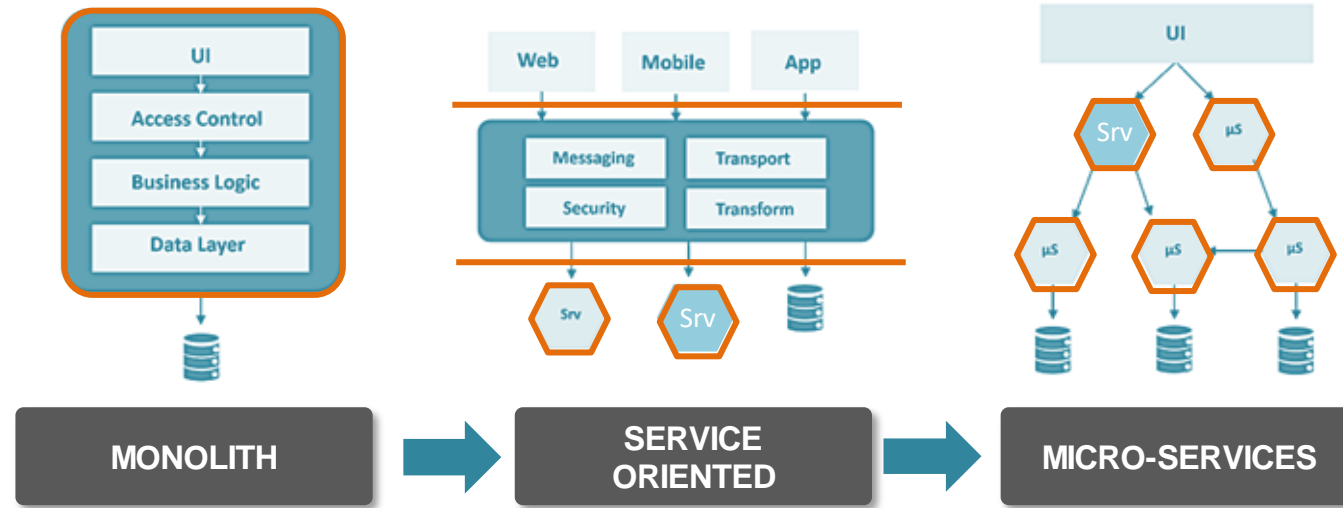
**SAAS & CLOUD  
COMPUTING**

- Network based software services
- Next gen. internet computing
- Next gen. data centers

# ARCHITECTURE EVOLUTION MEETS CLOUD EVOLUTION

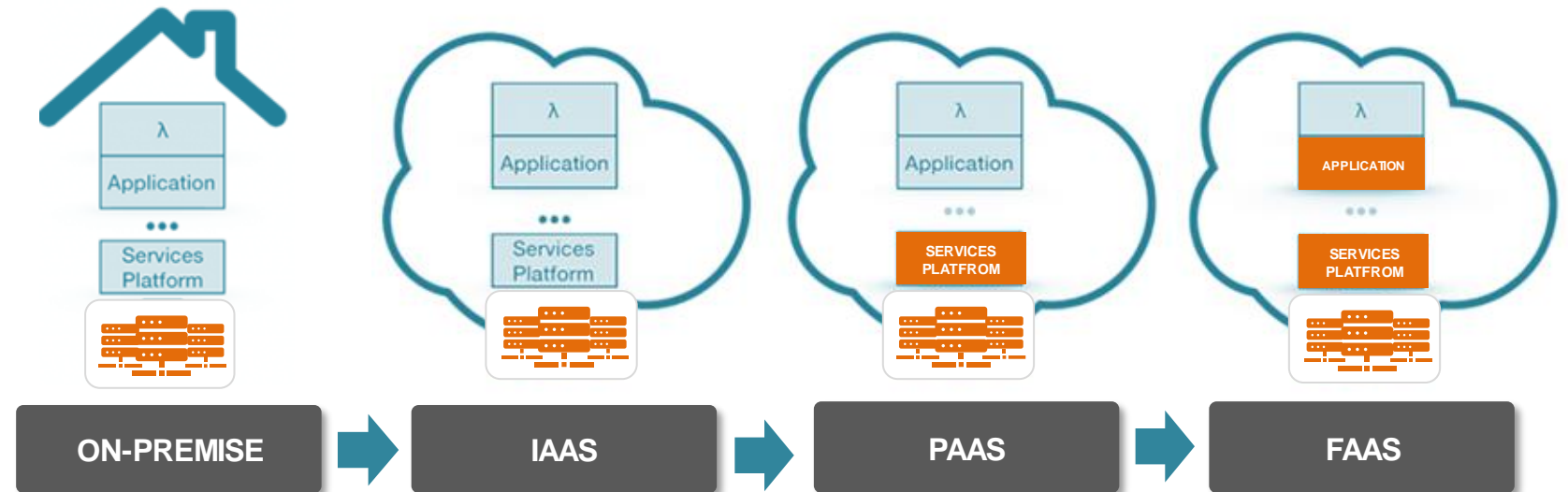
## Evolution of Architectures

API's become fine grained and modular



## Evolution of Cloud

Cloud Service become fine grained and modular





# BEST-OF-BREED ECOSYSTEMS ESTABLISH ALONGSIDE TRADITIONAL TMS MONOLITHS



**Last 20 years:**  
Innovation through Treasury Software providers



**Since 1-2 years:**  
Innovation through best-of-breed collaboration



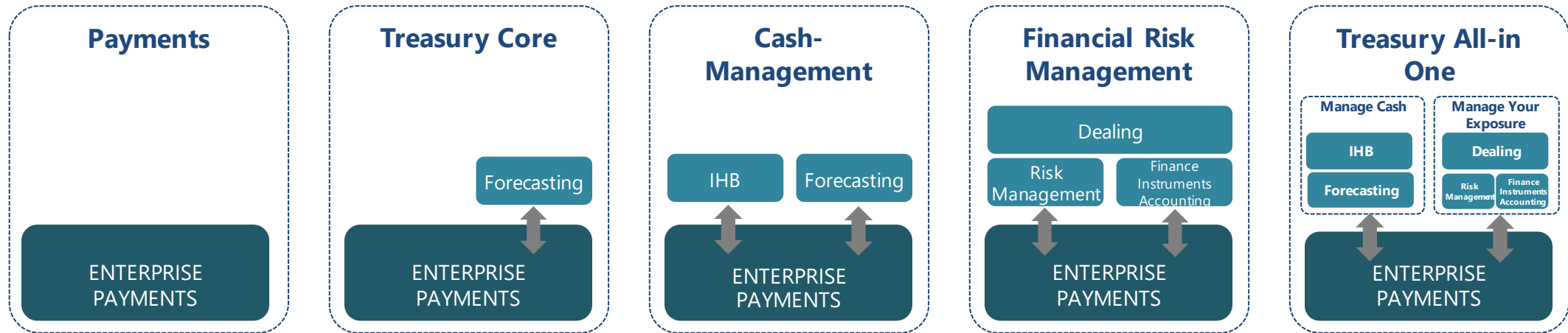
Enabled by:

- SaaS business model
- Cloud architecture
- API technology

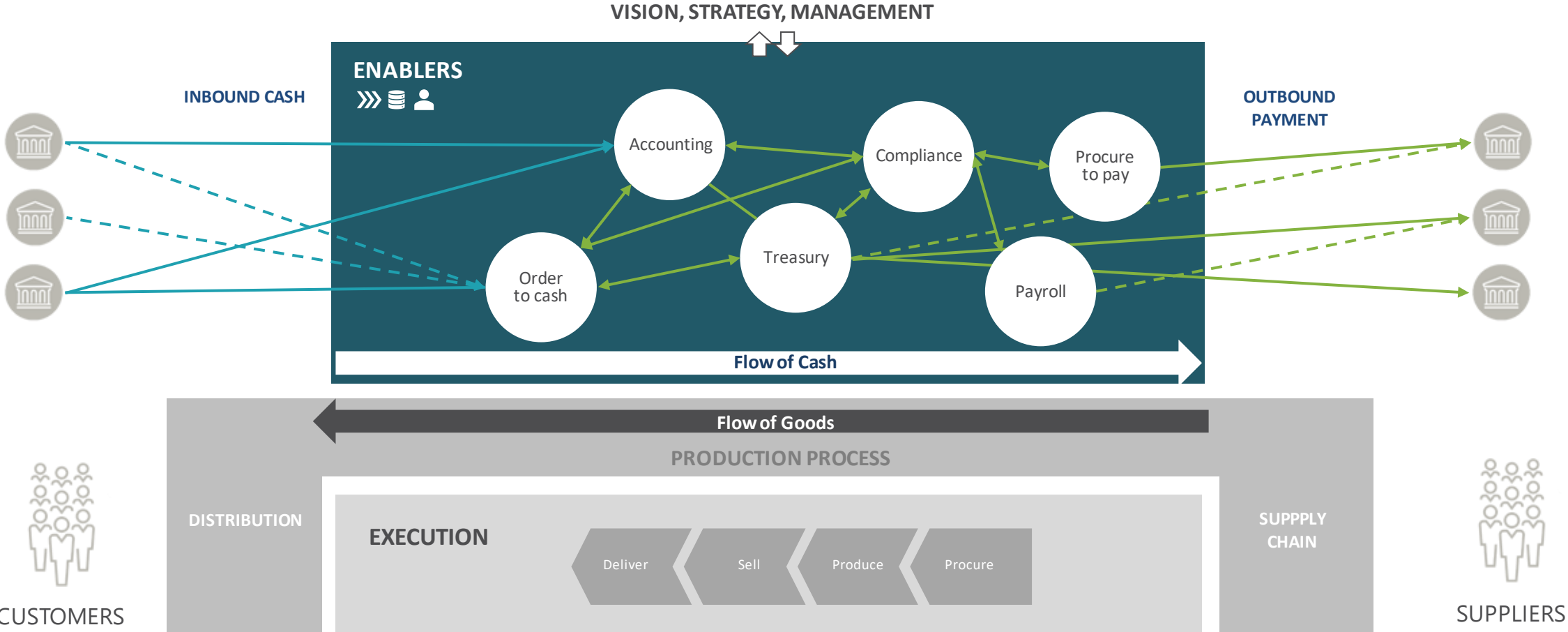
Source: TIS whitepaper 2020, The Next Gen Architecture for a Digital Treasury

**MORE CHOICE > MORE INNOVATION > BETTER CUSTOMER EXPERIENCE**

# Treasury Scenarios and Enterprise Payment Best of Breed Combinations

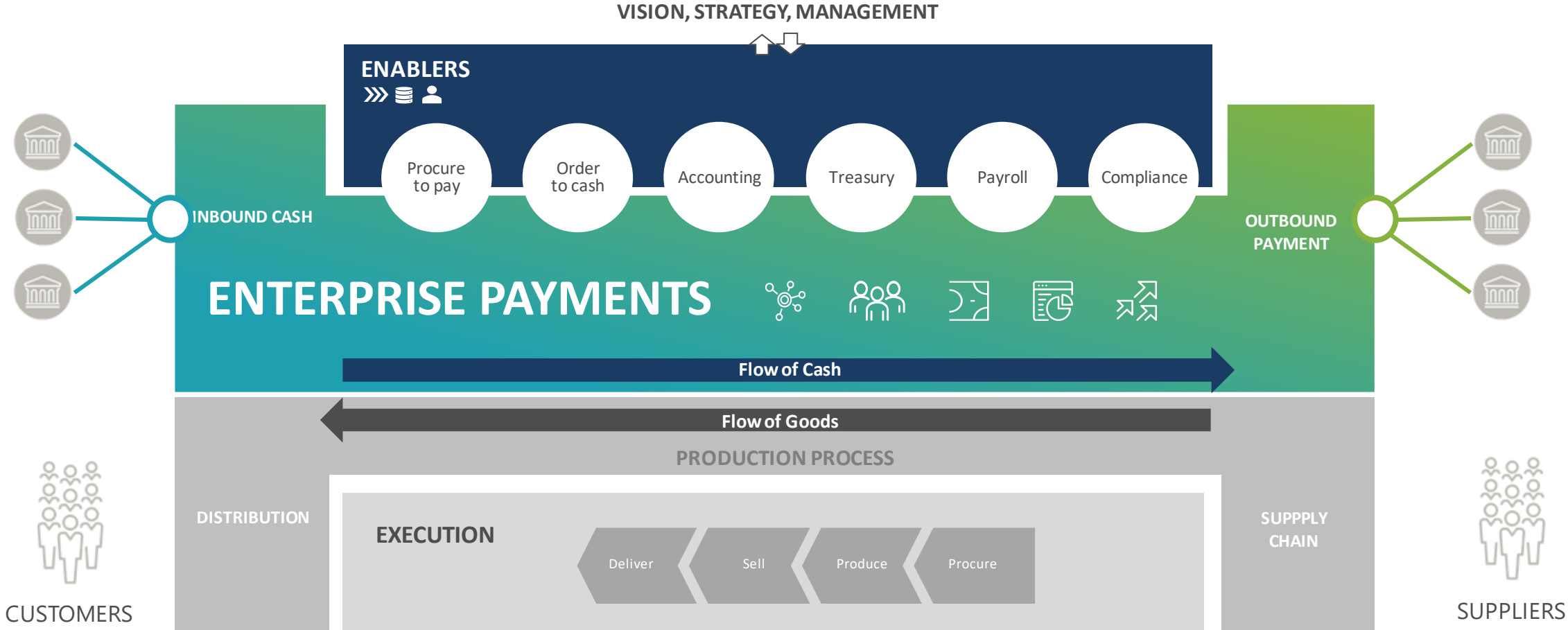


# ENTERPRISE FUNCTIONS ARE SILOED, SYSTEMS DISCONNECTED, INFORMATION COMPARTMENTALIZED





# BRIDGE THE GAP BY SUPPORTING YOUR BUSINESS SUCCESS THROUGH ENTERPRISE PAYMENTS



# TIS supports your Enterprise Payments Journey



Decreasing uncertainty, inefficiency and reactivity



Siloed processes, people, systems and data

Enable Manageability



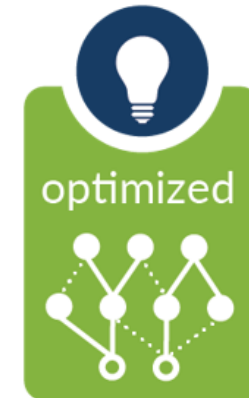
Alignment of systems and data with documented payment processes

Enable Collaboration



Shared systems and data enable payment process efficiency and collaboration across departments

Enable Agility

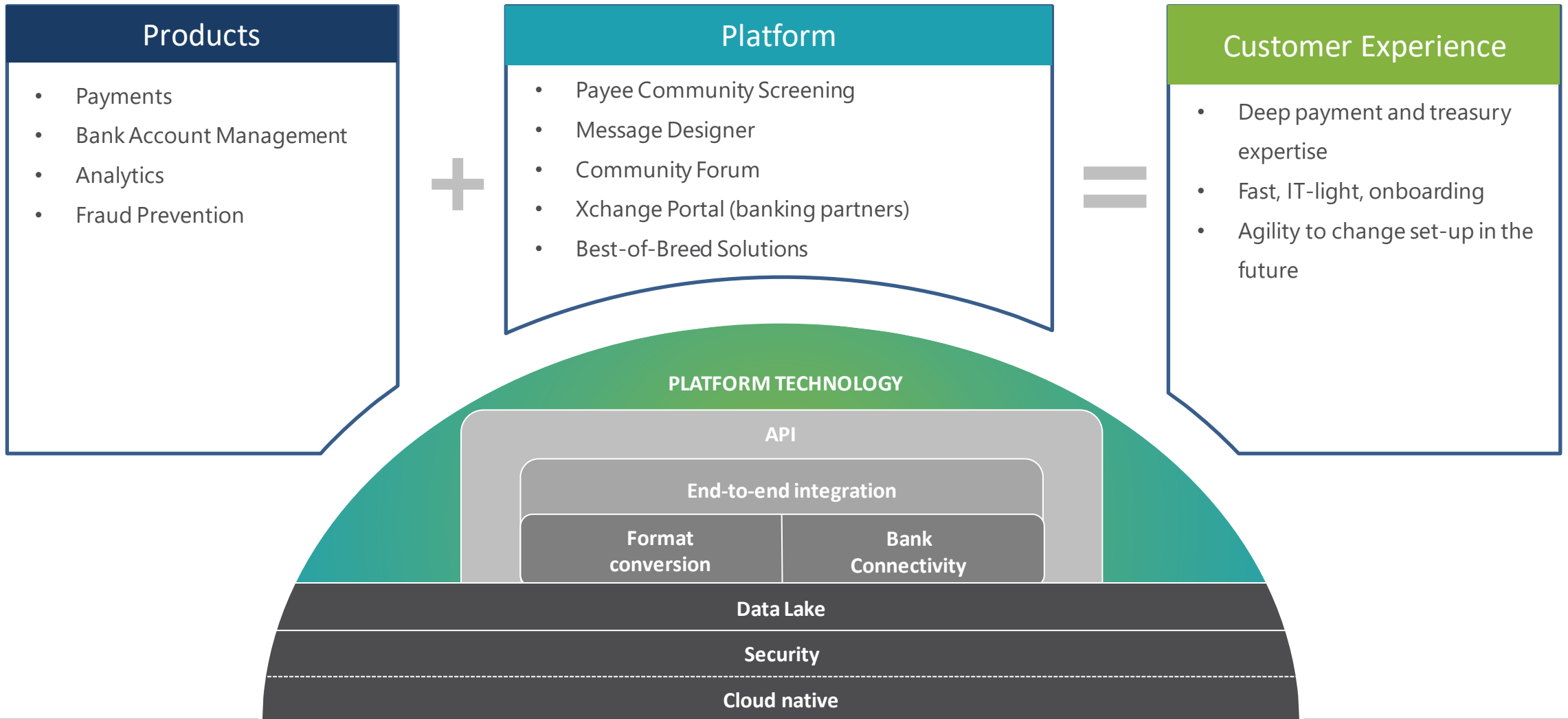


Seamless payments ecosystem enables agility and liquidity for strategic advantage

Increasing visibility, efficiency and innovation



# THE TIS VALUE PROPOSITION ENABLES YOUR EPO JOURNEY; OPTIMIZED PAYMENTS DRIVE LIQUIDITY AND CASH FLOWS FOR OPTIMAL RESULTS



# LESSONS LEARNED



Develop a complete understanding of your business requirements before contemplating a technology investment. Be aware of more specialized products in the market that may solve your needs more specifically than traditional all-in-ones solutions.



API and cloud-technology are making it possible to combine multiple solutions in creating your Treasury tech stack while maintaining a seamless user experience. Historical challenges with managing multiple systems are disappearing, and businesses are benefiting from the increase in available options.



The software providers who are deriving the most value for their customers are those who have stopped thinking of their offering as a product and started thinking from the standpoint of the problem that they solve and where they fit into the customers ecosystem.



The best implementation of best-of-breed and API technologies within a business are those that allow organizations to break down processes they have historically been siloed. Free access and exchange of data are the key elements that allow for better strategic decision making.



Flexibility is a crucial consideration when choosing a technology – both in terms of the ability to support future growth/change in your organization as well as the technology providers own ability to be flexible and agile in addressing market needs.