Is your treasury process working for you, or working against you?

Use this quick assessment to identify areas where manual financial processes may be slowing your business down.

Cash Visibility

- ☐ We can see our cash position across all accounts in real time
- ☐ We can accurately forecast cash needs over the next 30–90 days
- ☐ We don't rely on spreadsheets to understand our cash position

Payments

- ☐ Most payments are processed electronically
- ☐ Payment approvals follow a consistent workflow
- ☐ Multiple people review high-value payments before they're released

Receivables

- ☐ Customer payments are easy to reconcile
- ☐ We don't spend excessive time tracking down payments
- ☐ Our payment collection process is largely automated

Fraud Prevention

- ☐ We use Positive Pay or similar fraud protection tools
- ☐ User permissions are regularly reviewed & user changes are performed under dual control
- ☐ Verbally confirm all changes to payment instructions at a known number
- ☐ Multi-factor authentication is enabled for online banking
- ☐ Never click on emails or links that you do not recognize

Efficiency

- ☐ We rarely re-enter financial information
- ☐ Our finance team spends more time analyzing than processing
- ☐ We feel confident our current processes will support future growth

SCORE

12–17 checks
You're operating from a strong treasury foundation.

6–11 checks
There may be opportunities to improve visibility and efficiency.

0–5 checks
Manual processes may be creating unnecessary operational risk.

Learn how Webster Treasury Management can help simplify financial operations. Download **The Modern Treasury Playbook.**

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