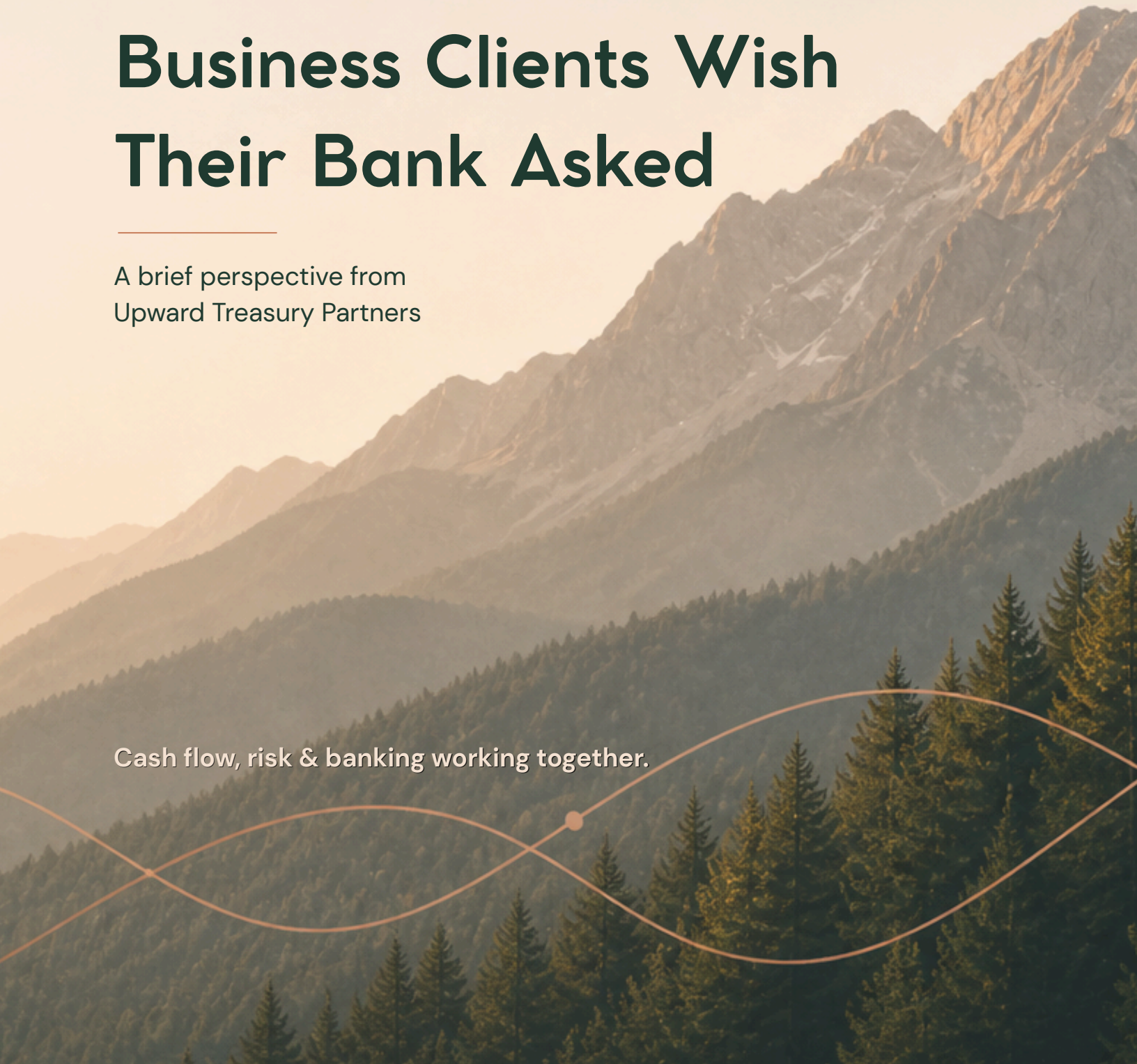
UPWARD
TREASURY PARTNERS

The Questions Business Clients Wish Their Bank Asked

A brief perspective from
Upward Treasury Partners



Cash flow, risk & banking working together.

01

Most business conversations start too late.

Banks are often brought in only after friction, risk, or inefficiency has already built into daily processes.

Yet many businesses are navigating challenges that impact performance, profitability, and growth.

- Unclear cash visibility
- Manual processes & workarounds
- Fraud exposure
- Approval bottlenecks
- Delayed (or nonexistent) reconciliation
- Disconnected systems & information

OPERATIONAL FRICTION RARELY APPEARS ALL AT ONCE - IT BUILDS OVER TIME.

02

Questions that create better conversations

The right questions open doors to understanding what really matters to your clients.

01 Does cash flow feel tight, even when sales are strong?

02 Where does cash visibility become less clear inside your organization?

03 What payment or approval processes still rely heavily on manual work?

04 If a key employee were unexpectedly out for two weeks, what financial processes would become difficult?

05 How many people are required to approve payments?

06 Have you considered fraud and risk exposure in your payment strategy?

03

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Where cash flow, risk & banking work together

The institutions creating stronger commercial relationships may not be the ones with the most products -

but the ones having the most meaningful conversations.

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View The Risk Report
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