

Info Sheet

Treasury Fee Optimization Services

Banks depend on fees to grow profits.
SIB reduces your fee outlay for treasury services.

Are You Overpaying for Banking Services?

According to [TreasuryXL](#), a staggering 70% of corporate treasurers are reviewing their bank services fees on a monthly basis. However, only 21% of treasurers will actually benchmark those service fees as part of their bank analysis and management.

- Many organizations lack the treasury expertise to manage and reduce bank fees and other complicated banking structures.
- There are over 3,100 potential fees that a bank can charge you for your business account services.

SIB Can Help

We use our comprehensive real-time benchmarking data to inform the negotiation process, lower your fees—and ensure that you can maintain your banking relationships.

- SIB helps to reduce transaction costs associated with treasury fees and merchant services
- We review all bank fee line items including account maintenance, depository services, information reporting, lockbox services, ACH, wire transfers, and more.
- Our treasury experts have 30+ years in the industry. We have the knowledge and experience to negotiate more advantageous terms while preserving your banking relationship.
- SIB has a database of 500,000+ pricing benchmarks in 200,000+ accounts across multiple spend categories.
- SIB charges no upfront fees for our services. We get paid when you save money. We use a contingency-based fee model. Your account executive can explain our fee structure and engagement duration.

25-35%

Average Reduction in Treasury Services Fees

Primary Targets for Treasury Fee Reduction



Bank Transaction Fees



Merchant Services
Credit Card Fees

Case Examples

> Dental Service Organization

Achieved a 51% reduction in bank fees

- 40 locations; rapidly expanding
- 24 individual service fees reduced

> Regional Restaurant Group

Saved \$437,000 on credit card processing fees

- 17 locations; rapidly expanding
- 22 merchant IDs with vendor, identified billing errors, recovered overcharged funds
- Secured best-in-class pricing for merchant services
- Lowered interchange and impacted the net effective rate
- Renegotiated contracts while ensuring rate stability

> Global Manufacturer of Specialized Textiles

Saved \$180,000 in credit card processing fees with new rate structure and interchange optimization

- Preserved vendor/client relationship while securing more favorable rates
- Moved client to a more transparent rate structure
- Educated and trained client on how to maintain desired pricing levels

> Multinational Global Power Management Company

\$450,000 savings in banking fees

- Multi-bank solution; spending \$3 million a year on bank fees
- Within 90 days, achieved 15% savings with a 2-year rate lock

> Retail Chain

28% savings in annual bank fees

- 700+ locations spending \$400,000 per year on banks fees
- Saved 28% with a 2-year rate lock
- Revisiting service volumes based on new store acquisitions

Our Process



Collect Data

- Collect banking statements
- Understand all banking relationships



Analyze

- Analyze all invoices
- Benchmark transactions, volumes and costs
- Verify all services are needed



Review

- Summary report with all observations
- Expected savings range
- Next steps – what to do and when, by whom



Negotiate

- Meet with bankers to negotiate fee structure



Implement

- Confirm new pricing structure / discounts



Validate

- Maintain presence to ensure accuracy on a monthly basis
- Continuously seek additional opportunities

A Sample of Our Clients

Smart & Final.

HIGHGATE

AbsoluteDental

ONEAMERICA

SunAuto
Tire & Service

HRA
Celebrating Senior Living!

PYE • BARKER
FIRE & SAFETY

OUT WEST
RESTAURANT GROUP, INC.

B
Bottleneck
Management

