

Treasury Workstations Build In Bank Fee Analysis

Along with understanding the value they provide their banking partners, most companies want to know what they're spending in banking fees each year, and how this compares to the contracted rates. Bank-fee analysis software can automate the process.

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"It calculates projected bank fees and charges based on the agreed fees stored in a central database and the number of transactions for a specific product," says Michael Juen, executive director of sales and consulting with Bellin, a provider of treasury solutions and consulting services based in Germany. Bellin is one of a number of treasury workstation providers that have recently embedded such software into their systems. TWS provider Reval is another.

The solutions "allow organizations to better see what they're paying in bank fees," says Craig Jeffery, managing partner with Strategic Treasurer. This knowledge helps companies to correct any deviations from agreed-upon pricing. Most clients enjoy savings of 5% to 15%, although they can reach 25%, Juen says. The savings typically result from identifying and correcting instances where the company is paying too much, and where different entities within the company pay different amounts.

In addition, the information obtained from a bank-fee analysis solution can aid in negotiating better rates with banks, based on the volume of business a company is offering.

Such software is especially useful for large companies with many banking relationships and accounts. Manually conducting a solid analysis typically would be “overwhelming and unmanageable,” Juen notes.

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