



Transaction Banking

Euromoney Cash Management Survey 2025

Survey Questionnaire



The survey will open on 14th April at 11.00 UK time. The survey is expected to run for 8 weeks (until 8th June), with a potential extension of additional 2 weeks. If you have any questions, please contact [Olga Kontodimou](#) at Euromoney.

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Privacy Disclosure

Please tick this box to agree to the below terms and conditions and proceed with the survey

This survey is conducted by Euromoney. Your participation is voluntary and refusal to participate will involve no penalty or loss of benefits to which you are otherwise entitled, and you may discontinue participation at any time. Your personal data and the information you provide will be confidential, and collected, transferred and/or stored in compliance with Euromoney's [survey privacy statement](#) and [survey disclaimer](#). Respondents who participate in the survey may be contacted by Euromoney for validation purposes, with survey results, reports, notifications, rankings and invitations to participate in the next edition of the survey or related surveys.

Our surveys are always anonymous. However, we understand that some respondents may wish to share their completed survey with providers to help improve the service they receive. To share this information please tick the box(es) below.

☐ Share with your providers ☐ Share with other providers ☐ Share my response anonymously

Section 1: Personal Details

The following information is required to validate your vote only. It will not be passed on to third parties nor used in sales or marketing activities.

Q1. Full Name: [text]

Q2. Work email address: [text]

Q3. Your office location: [pre-defined drop down]

Q4. Which of the following describes your role? [pre-defined drop down], Other (please specify): [text]

Q5. What is the scope of your role: [single choice: global, regional or domestic]

Q6. Which regions does your role cover? [question only for regional or global respondents, check boxes with regions]

Options: Africa – North America, Africa – Sub-Saharan Africa, Americas – Latin America, Americas – Central and North America, Asia – Central Asia, Asia – South and East Asia, Asia – Oceania, Europe – Western Europe, Europe – Central and Eastern Europe, The Middle East

Section 2: Company Details

Q1. Company Name: [text]

Q2: If your company is listed on a stock exchange, please enter your ticker/code/symbol? (optional)
[text]

Q3. Approximately, what is your company's turnover (global, regional or domestic) in USD)?

- Global turnover [pre-defined drop down]
- Regional turnover [pre-defined drop down]
- Domestic turnover [pre-defined drop down]

[Link to currency conversion](#)

Q4. Which of the below describes best the ownership of your company (parent company, treasury centre, subsidiary of a domestic company, subsidiary of a foreign company) [pre-defined drop down]

Section 3: Your Priorities

Q1. How important are the following cash management products and services to your business? [rate each from 1 (low) to 10 (high)]:

- **Corporate accounts** (e.g. current accounts, pledged accounts, escrow accounts, etc.)
- **Corporate cards** (e.g. corporate credit cards, corporate debit cards, T&E cards, P-cards, etc.)
- **Payables automation** (e.g. workflow automation, bulk payments, payment pre-validation, cheque to digital conversion, POBO – payments on behalf of, payments tracking, etc.)
- **Receivables automation** (e.g. workflow automation, reconciliation solutions, payer identification, ROBO / COBO – receivables / collections on behalf of, etc.)
- **Collections** (e.g. direct debits, standing orders, country specific collection solutions, multi-currency collections, checks collections, cash collections, EFT, etc.)
- **Liquidity management** (e.g. cash concentration sweeps, multi-bank liquidity, notional pooling, etc.)
- **Investment tools** (e.g. interest-bearing accounts, investment sweeps, time deposits, money market funds, investment portal, etc.)
- **Virtual accounts** (i.e. sub-account created within a main bank account, enabling automated payments, collections, and cash flow management)
- **Foreign exchange** (i.e. FX payments, FX conversion solutions, range of currencies supported)
- **Treasury and trade financing** (i.e. financing used in the context of cash management, such as credit lines, overdraft, etc.)
- **Advisory services** (i.e. advisory offered by the cash management provider, such as strategic insights, solutions to optimise liquidity, streamline payments and collections, manage risk, etc.)
- **Domestic payments** (e.g. country specific payments solutions, real-time payments, domestic wire transfers, tax payments etc.)
- **International payments** (e.g. international transfers, payment tracking, real-time cross-border payments, etc.)
- **Merchant services** (e.g. point-of-sales systems, payment gateway services (e-commerce), merchant accounts, dynamic currency conversion, virtual terminal payments, SoftPOS, buy now / pay later solutions, QRs payments, tips payments, digital wallets, multi-country acquiring provisioning, cash till integration, etc.)

Q2. How important are the following criteria when selecting your cash management provider? [rate each from 1 (low) to 10 (high)]

- Local market presence
- International capabilities
- Price
- Overall relationship
- Product offering
- Finance and credit
- Software and technology solutions
- Partner marketplace (i.e. providers' access to third party solutions which can be integrated in the cash management flow)
- Advisory and thought leadership

Q3. What would make you change or look for additional cash management bank? (*optional*) [text]

Section 4: Your Cash Management Providers

Q1. How many cash management banks do you use? [single choice: 1, 2, 3, 4, 5, 6 or more]

Q2. Please list them in order of priority:

- Principal (main) bank: [pre-defined drop down]
- Secondary bank: [pre-defined drop down]
- Third bank: [pre-defined drop down]
- Fourth bank: [pre-defined drop down]
- Fifth bank: [pre-defined drop down]

Q3. In which region(s) are you using each of the banks? Think about all your Cash Management activities, including domestic and international. [for regional and global respondents only, pre-populated question based on response from Section 1, Q6a]

Q4. In which region(s) are you using each of the banks for international payments? [for all respondents which are using international payments as a product, as per response in Section 3, Q1]

Options: Africa – North America, Africa – Sub-Saharan Africa, Americas – Latin America, Americas – Central and North America, Asia – Central Asia, Asia – South and East Asia, Asia – Oceania, Europe – Western Europe, Europe – Central and Eastern Europe, The Middle East

Section 5: Your Primary Cash Management Provider

Please think about all the products and services you receive from [insert your bank name – main provider].

Q1. What is the difference between how you use your main cash management provider and the other providers? (for example, different products, domestic vs international, risk management, etc.)
(optional) [text]

Q2. What does your main cash management provider do particularly well? Where does it stand-out?
[text] (optional)

Q3. How could [insert your bank name] improve the products and services they offer to your business? [text] (optional)

Section 6: Rate Your Providers

Q1. Rate each of your providers by competence in the following sectors [rate each from 1 (low) to 10 (high)]:

Product:

- Corporate accounts
- Corporate cards
- Payables automation
- Receivables automation
- Collections
- Liquidity management
- Investment tools
- Virtual accounts
- Foreign exchange
- Treasury and trade financing
- Domestic payments
- International payments
- Merchant services

Service:

- Local market presence
- International capabilities
- Price
- Overall relationship
- Partner marketplace

People:

- Customer on-boarding
- KYC process
- Issue resolution
- Performance of client service manager
- Quality of team preparation
- Advisory services
- Proactive servicing

Technology

- Digital banking functionality
- Digital banking user experience
- Software tools
- SWIFT or secure file transfer (host-to-host) connectivity
- API connectivity
- Security
- Financial crime prevention

Section 7: Fintech and Software

This section evaluates technology solutions that corporate treasurers typically purchase from Fintechs and software vendors. In some cases, those capabilities can be provided by banks as well.

Which provider do you use for:

Q1. Treasury management system? (*optional*) [pre-defined drop down]; Other, please specify: [text]

Q1a. Please rate this provider: (*optional*) [slider 1-10, Not Applicable]

Q2. Financial planning (enterprise resource planning) solution? (*optional*) [pre-defined drop down]; Other, please specify: [text]

Q2a. Please rate this provider: (*optional*) [slider 1-10, Not Applicable]

Q3. Accounts receivables automation? (*optional*) [pre-defined drop down]; Other, please specify: [text]

Q3a. Please rate provider: (*optional*) [slider 1-10, Not Applicable]

Q4. Bill payment (account payables) automation? (*optional*) [pre-defined drop down]; Other, please specify: [text]

Q4a. Please rate provider: (*optional*) [slider 1-10, Not Applicable]

Section 8: Market View

Q1. Did you experience any increase / decrease in the volume of cash management activities in the past 12 months? [drop-down: increase; remain the same; decrease]

Q2. What caused this change in the past 12 months? (*optional*) [text]

Q3. Do you expect any changes in your banking pool in the next 12 months or issuance of a request for proposal (RFP)? (*optional*) [text]

Q4. How do you expect your cash management needs to evolve in the next 12-18 months? [drop-down: increase; remain the same; decrease]

Q5. Which products / services are expected to be impacted by this change in the next 12-18 months? (*optional*) [text]

Q6. Would these changes impact any of your providers in the next 12-18 months? (*optional*) [drop-down option for each provider cited for Increase Flows / Decrease Flows]

Q7. In which countries are you expecting to expand in the next 12-18 months? (*optional*) [multi-selection from a list]

Q8. Are you using / thinking of using any ESG / sustainability-linked cash management products? If yes, which are these? (*optional*) [text]



Section 9: Sign-off

As a thank you for participating in this survey, we are offering you 12-month free subscription to Euromoney.com. You will be able to review our rankings of the leading cash management providers and access research and opinion on corporate treasury, banking, capital markets and more.

[tick box]

Yes, please send me a registration email for 12-month free access to Euromoney.com

Thank you for the participation!

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