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## Embracing Solution-based Innovation in Asia: the Autobahn App Market and Liquidity Manager App



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As global liquidity constraints continue and concerns abound over various proposed regulatory changes across different markets, cash management is becoming an increasingly complex business. This has put the spotlight on the strategic — rather than mere processing — value of the treasury department, which has subsequently broadened the scope of the treasurer's role.

Yet the significant increase in responsibility of the treasurer largely fails to be matched by adequate support. "Doing more with less" in terms of time, budgets and staff headcount is a continual challenge faced by many treasurers, causing them to rely heavily on bank-supplied treasury management tools to perform their tasks. The problem with this is that many bank-supplied treasury offerings have been standardised "one size fits all" products which failed to reflect post-crisis market realities, and any resulting systemic flaws were being compensated for by easy and affordable access to funding.

However, such an approach no longer suffices, as liquidity constraints are now affecting the real economy. The focus must now be on agile *solution-based* offerings that are scalable and flexible to changing market conditions.

Solutions, not products, are the order of the day, and they must be capable of consistently meeting treasurers' needs throughout market turbulence as well as

future changes in regulations. In recognition of this, Deutsche Bank has developed the *Autobahn App Market* — the first "app-based" electronic platform in the financial services industry which, we believe, heralds the future trend in solution-based treasury management offerings.

## Enhancing Ease of Use

The *App Market* is the result of a synergistic collaboration between Deutsche Bank's Global Markets and Global Transaction Banking divisions. On the Global Markets side, Deutsche Bank is the leading global foreign exchange (FX) bank, and tying this strength to the Global Transaction Banking arm of the organisation results in a more holistic, customer-focused approach to addressing client needs.

Indeed, "client focus" lies at the heart of the *App Market's* development. Technological innovation should not be restricted to improving just the functionalities but also ease of use for the client. Given that many banks — particularly the global players — already provide a broad range of online banking products and information services, the key differentiator will be the ability to offer these services on a clear, consistent and user-intuitive platform.

Inspired by social media tools and mobile devices popular in the consumer space, the *App Market* aims for optimal user-intuitiveness by offering a centralised portal to Deutsche Bank's services and market commentary. The structure has the flexibility to allow customers to conveniently select and group products via a personalised user-friendly interface as well as access a search engine to locate any additional services they may require.

This focus on a user-intuitive interface not only enhances the customer experience but also serves a more practical purpose. Fragmented, inconsistent presentation of service offerings can create unnecessary complexity and inefficiencies for the client. Hence, user-friendliness is not only a key aspect of the *App Market*, but of the apps themselves.

Given the fact that treasurers are often burdened by too much information, clear and concise presentation of data is vital for them to access *relevant* information. In recognition of this, the apps use pictograms instead of numbers and tables to make content easier to read and digest.

## Optimising Liquidity Management

Of course, data analysis is just one aspect of optimal liquidity management. Cash forecasting is equally important, but this has been historically hindered by a lack of

visibility over global cash positions, which is a particular issue for treasurers without access to a treasury management system.

The *Liquidity Manager App* is designed to help overcome such barriers in a cost-efficient, user-friendly way. This app consolidates local and global cash positions with both Deutsche Bank and third-party entities, offering a link to investments and FX exposure activities via a single portal. Customisable data dashboards and detailed analysis tools can aid risk management by allowing treasurers to download accurate cash positions and risk reports at any time. Currently under deployment into the App Market, we expect to begin its piloting phase in Asia in the near future.

## Driving Solution-Based Innovation

There are currently over 150 apps available in the *App Market*, ranging from fund administration, trade instruction and liquidity management to securities lending and financial supply chain management. While these are not new products as such, they are now packaged and presented through an interface that will improve ease of access and functionality for clients.

The range of services available will continue to expand and evolve in line with client needs, as the App structure allows us the flexibility to develop and release new apps at the same pace. As a result, we will be able to respond with greater speed to regulatory developments and market challenges, putting us in a stronger position to help our clients navigate changing conditions and achieve greater levels of commercial success.