



Why Treasurers Want a Stand-Alone Bank Relationship Management (BRM) Solution

Treasurers today operate in one of the most complex financial ecosystems ever. While Treasury Management Systems (TMS) provide strong capabilities for cash, liquidity, and risk management, they fall short when it comes to governing and optimizing banking relationships.

Corporates increasingly recognize that Bank Relationship Management (BRM) requires more than a “module” within a TMS. They need dedicated solutions that deliver:

- **Centralized governance** across entities, accounts, and signatories
- **Regulatory & compliance visibility** for mandates and KYC requirements
- **Fee transparency & optimization** to reduce costs and strengthen negotiation power
- **Enterprise-wide access** spanning Treasury, Legal, Compliance, Procurement, and Audit

The Current Landscape

Treasury Management Systems (TMS)

- Optimized for transactional execution - cash, payments, FX, liquidity.
- Deliver efficiency for treasury operations but lack governance depth.

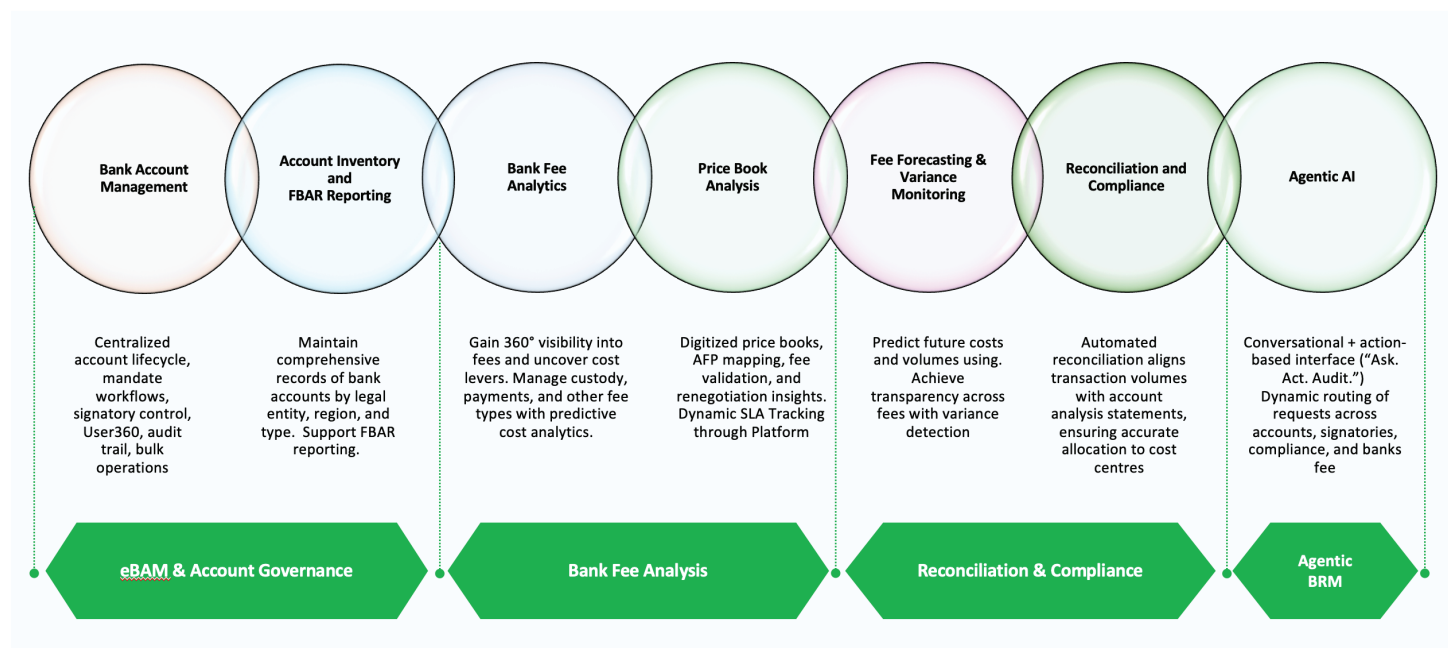
VS

Bank Relationship Management (BRM)

- Optimized for structural governance-Entity360, account mapping, signatory oversight, audit trails, fee reconciliation, and price-book modules.
- Provides relationship intelligence, not just transaction processing.

Most TMS platforms treat BRM as a bolt-on. Treasurers increasingly see BRM as mission-critical.

M360 Unified BRM Suite Overview



Why Treasurers Need Stand-Alone BRM

Scope Misalignment

- Legacy TMS = **Execution**
- BRM = **Governance & Oversight**
- Treasurers cannot rely on transactional tools for strategic relationship oversight.

Rising Complexity of Banking Ecosystems

- Hundreds/thousands of accounts, global jurisdictions.
- M&A, divestitures, reorganizations create churn.
- Ongoing KYC/documentation requirements.

Compliance Pressures

- Regulators mandate auditable tracking of accounts & signatories.
- Boards demand visibility avoid hidden accounts, unauthorized access.
- Non-compliance risks fraud, fines, reputational damage.

Fee Transparency and Optimization

- Bank fees = top 3 treasury cost.
- BRM enables benchmarking, wallet allocation, and fee dispute management.
- TMS rarely provides deep fee analytics.

Cross-Functional Relevance

- **Legal** > Entity structures, mandates
- **Compliance** > AML, KYC, sanctions
- **Procurement** > Fee negotiations, RFPs with banks
- **Audit/Board** > Oversight and accountability

Technology Independence

- Corporates often run multiple TMSs.
- Stand-alone BRM = one source of truth across infrastructures.
- API-first = integration with ERP, compliance, workflow.

Strategic Value of Stand-Alone BRM

Governance & Risk Mitigation

No hidden accounts or unauthorized mandates.

Negotiation Power

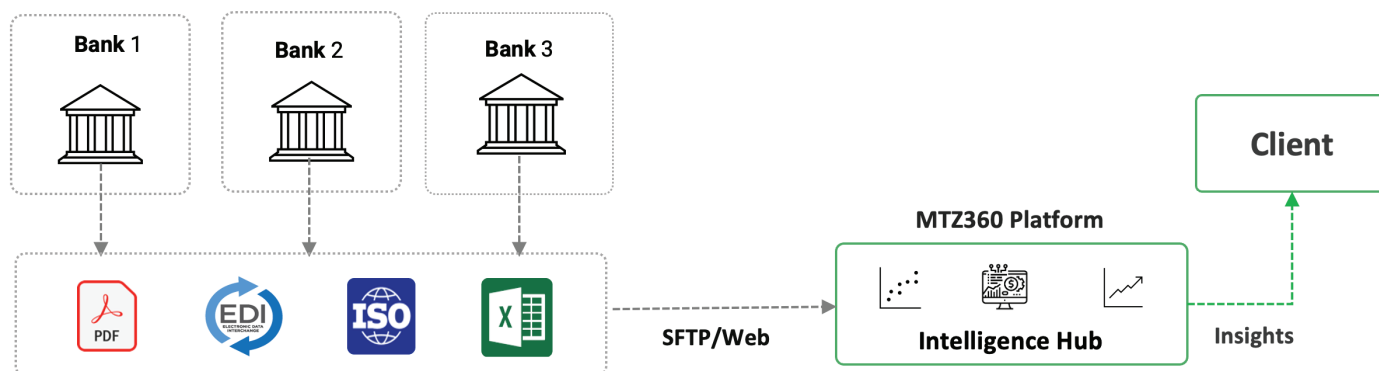
Optimize fees, strengthen wallet share leverage.

Operational Efficiency

Standardized onboarding, mandate workflows.

Future-Proofing

Adaptable to M&A, regulatory change, global scaling.



Market Implications

- **Shift to modular stacks**
Treasurers prefer best-of-breed over monolithic TMS.
- **BRM as a category**
Just as procurement tech split from ERP.
- **Vendor opportunity**
Independent, workflow-centric BRM platforms are well-positioned.

Treasurers no longer see BRM as a “nice-to-have” inside a TMS. They need **governance, transparency, and relationship intelligence** that only a stand-alone BRM delivers.

As global complexity rises, **BRM will become as essential as TMS**—not as a secondary module, but as a **core pillar of the treasury technology stack**.



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