



# Cash Management Challenges & Solutions

# Today's Presenters



**David  
Edwards**

DIRECTOR  
TREASURY PRODUCT



# Today's Agenda

- Introductions
- The Critical Role of Cash Management
- Key Challenges
- Best Practices
- Product Demonstration

**DebtBook was created by government & nonprofit finance teams tired of using Excel and old, difficult to use software to do their jobs.**

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**2,200+**  
TOTAL CLIENTS



**50**  
STATES

**210+**  
IN NORTH CAROLINA

# Solutions for both Treasury & Accounting

## Treasury

We bring operating efficiencies and visibility to your treasury team to enable higher value work and **better financial outcomes.**

Debt Management

Cash Management

Investment  
Management

Q1 2026

## Accounting

We automate manual, time intensive financial reporting processes that cut across teams to get **clean audits, faster.**

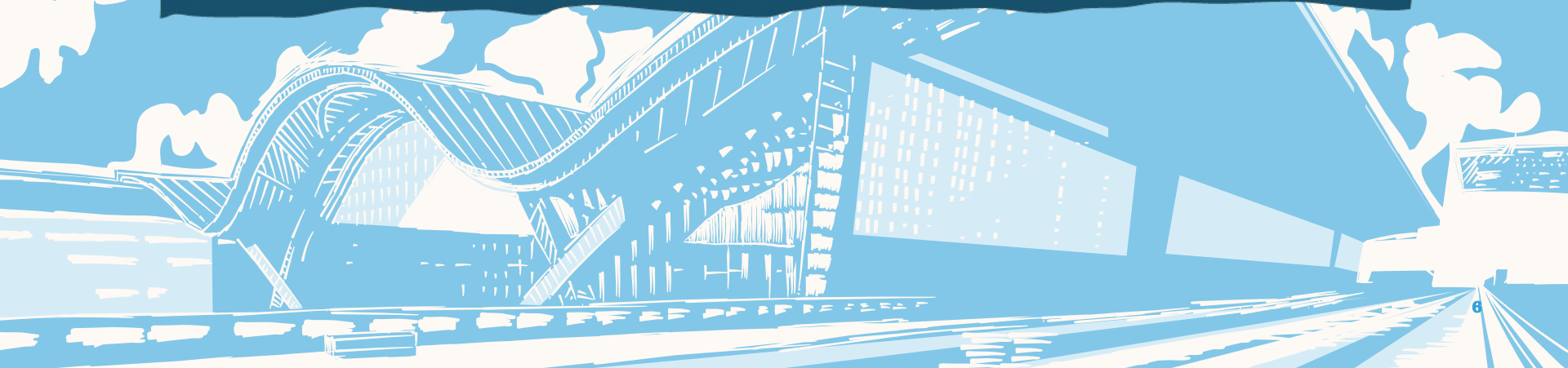
Debt Accounting

Lease & SBITA Accounting

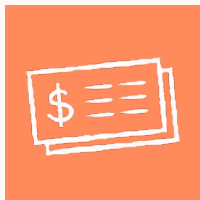
Contract  
Management

Q1 2026

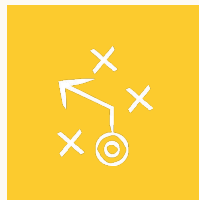
# The Critical Role of Cash Management



# The Critical Role of Cash Management



Cash Management **ensures sufficient liquidity** to meet obligations and keep operations running.



Without effective cash management, **organizations can miss strategic opportunities** or issues that can be costly.



Undisciplined cash management can result in **unnecessary expenses & lost interest revenue opportunities**.

The background of the slide is a stylized illustration of a harbor. In the foreground, a large, dark teal banner with a slightly wavy bottom edge contains the text 'Key Challenges' in white. Behind the banner, a city skyline is visible with various buildings, including a prominent one with a grid-like facade on the left. The harbor is filled with numerous sailboats, their masts creating a dense pattern of vertical lines. The water is depicted with horizontal, wavy lines in shades of blue and teal. The sky is a pale blue with a few stylized white clouds. The overall style is modern and graphic.

# Key Challenges



# What do our customers say about Cash Management?

“Understanding our  
**daily cash flow** is  
really challenging.”

“Most of our  
time is spent  
**working on data.**”

“**Lack of visibility** into  
our data stops us from  
making strategic  
decisions.”

“**We don’t have time  
or resources** to do  
all we want to do.”

# Key Challenges

Fraud, inaccurate GL  
postings, and  
unauthorized payments

Loss of investment  
income from idle cash

Higher bank fees & less  
favorable terms

Lack of confidence in  
cash forecast

Unexpected financial  
losses from human error

Loss of organization  
& public trust

# Best Practices

# Best Practice #1

Conduct cash forecasting on an ongoing basis, updating them frequently and regularly comparing forecasts to actuals

## Expected Outcomes

- More accurate and reliable forecasts by using:
  - Historical data and trends better informs forecasts
  - Variance analysis helps improve accuracy over time
- Increased visibility into future cash needs by aligning with budget planning and review



## Best Practice #2

Treat cash management as a daily discipline by monitoring cash positions on a daily basis

### Expected Outcomes

- Ensures you always have enough liquidity for upcoming payments
- Maintain an adequate buffer to handle unexpected expenses or timing gaps
- Idle cash is identified and put to work through short-term investments



## Best Practice #3

Establish strong internal controls to prevent fraud and document clear roles & responsibilities for cash management practices

### Expected Outcomes

- Ensures funds are being used appropriately
- Controls are enforced to prevent errors or fraud
- Daily review & matching of expecting transactions against prior forecasts reduces oversight lapses



# Best Practice #4

Unify data and increase visibility into your organizations financial operations

## Expected Outcomes

- Reduce risks and potential for fraud
- Unified data reduces manual work and increase opportunities for collaboration
- Sets organization up for future changes, either through growth or turnover



# Enabling Strategic Cash Management

## CENTRALIZED DATA MANAGEMENT

- ✓ Historical Record Transaction Data
- ✓ Multiple Banks & Accounts
- ✓ Direct Bank Connections
- ✓ Existing Debt Service
- ✓ Investment Portfolio\*\*



### CASH POSITIONING

- ✓ Automated Categorization
- ✓ Fraud Detection
- ✓ Split & Exclude Transactions

### CASH FORECASTING

- ✓ Short Term Forecasting
- ✓ Long Term Forecasting
- ✓ Statistical Modeling\*

### ANALYSIS & REPORTING

- ✓ Bank Fee Analysis
- ✓ Variance Analysis
- ✓ Bond Proceed Spend Tracking\*

### CONTROL & COMPLIANCE

- ✓ Debt Payment Reporting
- ✓ Bank Relationship Management\*
- ✓ Account Reconciliation\*\*

### STRATEGIC LIQUIDITY MANAGEMENT

- ✓ What-If scenarios\*
- ✓ Sizing Integration\*
- ✓ ERP Integration\*\*



The background is a stylized illustration of a harbor. In the foreground, a large, dark blue, rectangular banner with a slightly wavy bottom edge is centered. The banner has the text 'Q&A' written in a white, serif font. Behind the banner, the harbor scene is visible. The water is a light blue color with many horizontal, wavy lines representing ripples. In the middle ground, there are several sailboats with white masts and sails. To the left, a city skyline is visible with various buildings, including a tall one with a grid-like facade. The sky is a pale blue with a few white, stylized clouds. On the right side, there are some green, leafy branches or bushes. The overall style is clean and modern, with a focus on the central banner and the harbor scene.