

CTP Test Specifications Linked to Knowledge, Skills and Abilities			
Domain	Weight		KSA ID
1	25%	Maintain corporate liquidity required to meet current and future obligations in a timely and cost effective manner.	
1.A		Manage optimal cash positioning through short-term investing and borrowing activities	
		Ability to calculate pricing, returns, and yields (including total returns calculation, taxable v. nontaxable, benchmarking investment metrics)	A04
		Ability to calculate revolving debt interest and fees	A05
		Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
		Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	
		Ability to comply with loan agreements and financial covenants(including repayment terms, material adverse changes)	A09
		Ability to evaluate costs of borrowing (including interest rate, credit risk, credit enhancement letters of credit, guarantees, maturity, market conditions, term, used/unused facility fees, commitment fees, agency fees, syndication of banks, day count conventions)	A12
		Ability to execute intercompany transactions (including in-house banking, transfer pricing, loans, dividends, royalties)	A14
		Ability to execute various payments (including electronic payments, checks)	A15
		Ability to make use of cash concentration system tools and methods (including virtual vault, remote deposit, zero balance account, pooling)	A18
		Ability to manage debt portfolio (e.g., fixed/floating ratio, domestic or foreign denominated, interest rate, derivative instruments, liability management)	A19
		Ability to manage liquidity (including short-term borrowing, short-term investing, cash concentration)	A21
		Ability to manage timing of maturities (including yield, matching maturities with cash outflows)	A23
		Ability to perform cash management activities (including daily reconciliation; calculating cash position; cash flow forecasting; receipts and disbursements)	A26
		Ability to produce forecasts using forecasting methods (including receipts and disbursements; sources and uses; distribution forecasting; statistical forecasting)	A31
		Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02
		Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	KP6
		Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
		Knowledge of cash conversion cycle (including customer-to-cash, purchase-to-pay, forecast-to-fulfill, float schedule)	K08
		Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09

	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of credit markets (including credit facilities, syndications)	K13
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of dividend policies and regulations	K17
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
	Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
	Knowledge of portfolio management (including diversification, asset allocation, custodial services, reporting, accounting standards)	K55
	Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59
	Knowledge of regulations affecting intercompany financing	K65
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of revolving credit facility mechanics (including overnight borrowing rate, LIBOR or its replacements, interest expense, fees, documentation)	K68
	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Knowledge of roles of investment advisors, custodians, and trustees	K74
	Knowledge of short-term borrowing vehicles (including revolving credit facility, repurchase agreements)	K78
	Knowledge of short-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K79
	Knowledge of short-term investment vehicles (including money market funds, commercial paper, repurchase agreements)	K80
1.B	Forecast/manage cash receipts and disbursements [cash flows]	
	Ability to communicate with other departments	A06
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to execute FX transactions (including forwards and futures)	A13
	Ability to execute various payments (including electronic payments, checks)	A15

Ability to make use of cash concentration system tools and methods (including virtual vault, remote deposit, zero balance account, pooling)	A18
Ability to manage liquidity (including short-term borrowing, short-term investing, cash concentration)	A21
Ability to manage timing of maturities (including yield, matching maturities with cash outflows)	A23
Ability to perform cash management activities (including daily reconciliation; calculating cash position; cash flow forecasting; receipts and disbursements)	A26
Ability to perform variance analysis	A28
Ability to produce forecasts using forecasting methods (including receipts and disbursements; sources and uses; distribution forecasting; statistical forecasting)	A31
Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
Knowledge of cash conversion cycle (including customer-to-cash, purchase-to-pay, forecast-to-fulfill, float schedule)	K08
Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
Knowledge of corporate bank account structures and funds flow	K12
Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
Knowledge of dividend policies and regulations	K17
Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
Knowledge of financial supply chain methods (including open account, letters of credit, bank guarantee, surety bond)	K28
Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
Knowledge of research tools/publications available to determine and analyze market and credit conditions (including Bloomberg, Reuters, Federal Reserve/European Commission publications/reports, Dun & Bradstreet, etc.)	K36

	Knowledge of long-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K44
	Knowledge of medium- and long-term borrowing vehicles (including bonds, term loans, medium-term notes, leasing, promissory notes)	K46
	Knowledge of medium- and long-term investment vehicles (including bonds, agencies, medium-term notes, certificates of deposit, government-issued debt, equities)	K47
	Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48
	Knowledge of methods of accounts receivable (A/R) monitoring (including days sales outstanding, aging, percentage of automated cash application)	K49
	Knowledge of A/R management (including reduction of A/R balances and aging; objectives of trade credit; collection system)	K50
	Knowledge of objectives of disbursement management (including increasing days payable outstanding, reducing cost, managing information access)	K52
	Knowledge of payment terminology (including payer, transit routing number, settlement date, correspondent bank)	K54
	Knowledge of portfolio management (including diversification, asset allocation, custodial services, reporting, accounting standards)	K55
	Knowledge of receivables billing, collection, and payment terms and types (including third-party payment providers, electronic data interchange)	K58
1.C	Leverage cash concentration/pooling structures	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to calculate pricing, returns, and yields (including total returns calculation, taxable v. nontaxable, benchmarking investment metrics)	A04
	Ability to calculate revolving debt interest and fees	A05
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to execute intercompany transactions (including in-house banking, transfer pricing, loans, dividends, royalties)	A14
	Ability to execute various payments (including electronic payments, checks)	A15
	Ability to make use of cash concentration system tools and methods (including virtual vault, remote deposit, zero balance account, pooling)	A18
	Ability to manage liquidity (including short-term borrowing, short-term investing, cash concentration)	A21
	Ability to perform cash management activities (including daily reconciliation; calculating cash position; cash flow forecasting; receipts and disbursements)	A26
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16

	Knowledge of documentation required for intercompany financing (including legal, tax)	K18
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of in-house banking	K37
	Knowledge of international banking practices (including anti-corruption practices, "know your customer" requirements)	K39
	Knowledge of international banking regulations	K40
	Knowledge of regulations affecting intercompany financing	K65
1.D	Manage foreign exchange (FX) exposure	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to communicate with other departments	A06
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to execute FX transactions (including forwards and futures)	A13
	Ability to execute intercompany transactions (including in-house banking, transfer pricing, loans, dividends, royalties)	A14
	Ability to execute various payments (including electronic payments, checks)	A15
	Ability to hedge FX, interest rate, and/or commodities exposure	A16
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Ability to produce forecasts using forecasting methods (including receipts and disbursements; sources and uses; distribution forecasting; statistical forecasting)	A31
	Knowledge of arbitrage (including interest rates, currency, commodities)	K03
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of debt compliance reporting requirements	K15
	Knowledge of documentation required for intercompany financing (including legal, tax)	K18
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22

	Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of FX processes, tools, and hedging instruments (including forwards, futures, swaps, options, spots)	K29
	Knowledge of impact of global, fiscal, and monetary policies on interest rates, FX rates, derivatives, currency controls, and taxes	K33
	Knowledge of impact of FX rates	K35
	Knowledge of international banking practices (including anti-corruption practices, "know your customer" requirements)	K39
	Knowledge of international banking regulations	K40
	Knowledge of mark-to-market principles	K45
	Knowledge of regulations affecting FX processes (including tax implications)	K60
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of risk management and mitigation techniques (including insurance, hedging, policies, diversification, tolerance, SSAE/ISAE/SOC)	K69
	Knowledge of rules/regulations related to payments and international trade restrictions (including Office of Foreign Asset Control)	K75
	Knowledge of sovereign risk	K81
	Knowledge of types of systems involved in FX hedging	K87
1.E	Manage trade financing (including letters of credit)	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to communicate with other departments	A06
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to evaluate costs of borrowing (including interest rate, credit risk, credit enhancement letters of credit, guarantees, maturity, market conditions, term, used/unused facility fees, commitment fees, agency fees, syndication of banks, day count conventions)	A12
	Ability to execute various payments (including electronic payments, checks)	A15
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Knowledge of cash conversion cycle (including customer-to-cash, purchase-to-pay, forecast-to-fulfill, float schedule)	K08
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of corporate bank account structures and funds flow	K12

	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of financial supply chain methods (including open account, letters of credit, bank guarantee, surety bond)	K28
	Knowledge of regulations affecting trade financing	K64
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Knowledge of rules/regulations related to payments and international trade restrictions (including Office of Foreign Asset Control)	K75
1.F	Manage intercompany financing (including loans, repatriation, in-house banking)	
	Ability to calculate pricing, returns, and yields (including total returns calculation, taxable v. nontaxable, benchmarking investment metrics)	A04
	Ability to communicate with other departments	A06
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to comply with loan agreements and financial covenants (including repayment terms, material adverse changes)	A09
	Ability to evaluate costs of borrowing (including interest rate, credit risk, credit enhancement letters of credit, guarantees, maturity, market conditions, term, used/unused facility fees, commitment fees, agency fees, syndication of banks, day count conventions)	A12
	Ability to execute FX transactions (including forwards and futures)	A13
	Ability to execute intercompany transactions (including in-house banking, transfer pricing, loans, dividends, royalties)	A14
	Ability to execute various payments (including electronic payments, checks)	A15
	Ability to hedge FX, interest rate, and/or commodities exposure	A16
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02
	Knowledge of cash conversion cycle (including customer-to-cash, purchase-to-pay, forecast-to-fulfill, float schedule)	K08

	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of dividend policies and regulations	K17
	Knowledge of documentation required for intercompany financing (including legal, tax)	K18
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of FX processes, tools, and hedging instruments (including forwards, futures, swaps, options, spots)	K29
	Knowledge of in-house banking	K37
	Knowledge of international banking practices (including anti-corruption practices, "know your customer" requirements)	K39
	Knowledge of international banking regulations	K40
	Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59
	Knowledge of regulations affecting intercompany financing	K65
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of requirements regarding repatriation of capital (including tax implications, cash flow planning, investment rules)	K67
	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Knowledge of sovereign risk	K81
1.G	Review cash balances and reconcile transaction activity to ensure accuracy	
	Ability to communicate with other departments	A06
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to perform cash management activities (including daily reconciliation; calculating cash position; cash flow forecasting; receipts and disbursements)	A26
	Ability to perform variance analysis	A28

	Knowledge of bank account management (including country-specific documentation requirements, interest-bearing accounts, bank fees, signatories)	K01
	Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02
	Knowledge of bank reconciliation process	K04
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
	Knowledge of in-house banking	K37
	Knowledge of methods of accounts receivable (A/R) monitoring (including days sales outstanding, aging, percentage of automated cash application)	K49
	Knowledge of objectives of disbursement management (including increasing days payable outstanding, reducing cost, managing information access)	K52
	Knowledge of payment terminology (including payer, transit routing number, settlement date, correspondent bank)	K54
	Knowledge of receivables billing, collection, and payment terms and types (including third-party payment providers, electronic data interchange)	K58
	Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
1.H	Optimize treasury operations (including considerations for roles/responsibilities and outsourcing options)	
	Ability to assess proposals for services	A02
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to make use of cash concentration system tools and methods (including virtual vault, remote deposit, zero balance account, pooling)	A18
	Ability to assess potential impact of technology changes	A29
	Knowledge of cash conversion cycle (including customer-to-cash, purchase-to-pay, forecast-to-fulfill, float schedule)	K08
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21

	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of functions of shared service centers (including cross-border considerations, tax domicile, centralized v. decentralized processed)	K31
	Knowledge of in-house banking	K37
	Knowledge of outsourcing options and opportunities	K53
	Knowledge of potential impacts of business combination/reorganization (including mergers and acquisitions; reorganization; regulatory changes; technology)	K56
	Knowledge of roles of independent auditors, internal auditors, directors, and board members	K71
	Knowledge of roles and responsibilities of the treasury department (including execution of transactions, confirmations, record keeping, cash position, borrowing, investments, risk mitigation)	K72
	Knowledge of treasury/finance organizational structure	K85
	Knowledge of types of systems involved in FX hedging	K87
1.1	Calculate, analyze, and evaluate financial ratios to optimize financial decision making	
	Ability to calculate financial ratios (including performance, operating, leverage, return)	A03
	Ability to communicate with other departments	A06
	Ability to comply with loan agreements and financial covenants(including repayment terms, material adverse changes)	A09
	Ability to evaluate costs of borrowing (including interest rate, credit risk, credit enhancement letters of credit, guarantees, maturity, market conditions, term, used/unused facility fees, commitment fees, agency fees, syndication of banks, day count conventions)	A12
	Ability to manage debt portfolio (e.g., fixed/floating ratio, domestic or foreign denominated, interest rate, derivative instruments, liability management)	A19
	Ability to perform capital budgeting and financial analysis (including cost/benefit analysis, net present value)	A25
	Ability to perform financial calculations (including discount, interest, ratios, opportunity costs, EBITDA, free cash flow, financial statement analysis)	A27
	Ability to perform variance analysis	A28
	Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02
	Knowledge of benchmarking tools	K05
	Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
	Knowledge of debt compliance reporting requirements	K15
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of medium- and long-term borrowing vehicles (including bonds, term loans, medium-term notes, leasing, promissory notes)	K46
	Knowledge of medium- and long-term investment vehicles (including bonds, agencies, medium-term notes, certificates of deposit, government-issued debt, equities)	K47
	Knowledge of objectives of capital market investments (including growing balance sheet, diversifying risk, generating income)	K51

		Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
2	18%	Manage capital structure, manage costs of long-term capital, and quantitatively evaluate long-term capital resource investments.	
2.A		Negotiate and manage syndicated agreements	
		Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
		Ability to assess proposals for services	A02
		Ability to calculate revolving debt interest and fees	A05
		Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
		Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
		Ability to comply with loan agreements and financial covenants(including repayment terms, material adverse changes)	A09
		Ability to evaluate costs of borrowing (including interest rate, credit risk, credit enhancement letters of credit, guarantees, maturity, market conditions, term, used/unused facility fees, commitment fees, agency fees, syndication of banks, day count conventions)	A12
		Ability to manage debt portfolio (e.g., fixed/floating ratio, domestic or foreign denominated, interest rate, derivative instruments, liability management)	A19
		Ability to perform financial calculations (including discount, interest, ratios, opportunity costs, EBITDA, free cash flow, financial statement analysis)	A27
		Ability to prepare regulatory and compliance reports (including FBAR)	A30
		Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02
		Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
		Knowledge of credit markets (including credit facilities, syndications)	K13
		Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
		Knowledge of debt compliance reporting requirements	K15
		Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
		Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
		Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
		Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
		Knowledge of internal and external financial reporting (including regulatory reports, annual reports, local statutory reports)	K38
		Knowledge of medium- and long-term borrowing vehicles (including bonds, term loans, medium-term notes, leasing, promissory notes)	K46
		Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59
		Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66

	Knowledge of revolving credit facility mechanics (including overnight borrowing rate, LIBOR or its replacements, interest expense, fees, documentation)	K68
	Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Knowledge of short-term borrowing vehicles (including revolving credit facility, repurchase agreements)	K78
	Skill in building and maintaining relationships with external financial service providers (including service level agreements, bank report cards, pricing)	S01
	Skill in project management related to implementation of treasury products and services	S02
2.B	Manage investment portfolio	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to assess proposals for services	A02
	Ability to calculate pricing, returns, and yields (including total returns calculation, taxable v. nontaxable, benchmarking investment metrics)	A04
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to execute FX transactions (including forwards and futures)	A13
	Ability to execute various payments (including electronic payments, checks)	A15
	Ability to manage liquidity (including short-term borrowing, short-term investing, cash concentration)	A21
	Ability to manage timing of maturities (including yield, matching maturities with cash outflows)	A23
	Ability to perform financial calculations (including discount, interest, ratios, opportunity costs, EBITDA, free cash flow, financial statement analysis)	A27
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02
	Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
	Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26

	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of FX processes, tools, and hedging instruments (including forwards, futures, swaps, options, spots)	K29
	Knowledge of impact of global, fiscal, and monetary policies on interest rates, FX rates, derivatives, currency controls, and taxes	K33
	Knowledge of research tools/publications available to determine and analyze market and credit conditions(including Bloomberg, Reuters, Federal Reserve/European Commission publications/reports, Dun & Bradstreet, etc.)	K36
	Knowledge of long-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K44
	Knowledge of mark-to-market principles	K45
	Knowledge of medium- and long-term investment vehicles (including bonds, agencies, medium-term notes, certificates of deposit, government-issued debt, equities)	K47
	Knowledge of objectives of capital market investments (including growing balance sheet, diversifying risk, generating income)	K51
	Knowledge of portfolio management (including diversification, asset allocation, custodial services, reporting, accounting standards)	K55
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
	Knowledge of roles of investment advisors, custodians, and trustees	K74
	Knowledge of short-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K79
	Knowledge of short-term investment vehicles (including money market funds, commercial paper, repurchase agreements)	K80
	Knowledge of principles of fiduciary responsibility and agency dilemma	K82
	Skill in building and maintaining relationships with external financial service providers (including service level agreements, bank report cards, pricing)	S01
2.C	Issue debt and equity	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to assess proposals for services	A02
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to comply with loan agreements and financial covenants(including repayment terms, material adverse changes)	A09
	Ability to evaluate costs of borrowing (including interest rate, credit risk, credit enhancement letters of credit, guarantees, maturity, market conditions, term, used/unused facility fees, commitment fees, agency fees, syndication of banks, day count conventions)	A12
	Ability to execute various payments (including electronic payments, checks)	A15

Ability to manage debt portfolio (e.g., fixed/floating ratio, domestic or foreign denominated, interest rate, derivative instruments, liability management)	A19
Ability to manage liquidity (including short-term borrowing, short-term investing, cash concentration)	A21
Ability to manage timing of maturities (including yield, matching maturities with cash outflows)	A23
Ability to perform financial calculations (including discount, interest, ratios, opportunity costs, EBITDA, free cash flow, financial statement analysis)	A27
Ability to prepare regulatory and compliance reports (including FBAR)	A30
Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02
Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
Knowledge of credit markets (including credit facilities, syndications)	K13
Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
Knowledge of debt compliance reporting requirements	K15
Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
Knowledge of FX processes, tools, and hedging instruments (including forwards, futures, swaps, options, spots)	K29
Knowledge of impact of global, fiscal, and monetary policies on interest rates, FX rates, derivatives, currency controls, and taxes	K33
Knowledge of research tools/publications available to determine and analyze market and credit conditions (including Bloomberg, Reuters, Federal Reserve/European Commission publications/reports, Dun & Bradstreet, etc.)	K36
Knowledge of internal and external financial reporting (including regulatory reports, annual reports, local statutory reports)	K38
Knowledge of medium- and long-term borrowing vehicles (including bonds, term loans, medium-term notes, leasing, promissory notes)	K46
Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59
Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70

	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Skill in building and maintaining relationships with external financial service providers (including service level agreements, bank report cards, pricing)	S01
	Skill in project management related to implementation of treasury products and services	S02
2.D	Manage revolving debt agreements	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to assess proposals for services	A02
	Ability to calculate revolving debt interest and fees	A05
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to comply with loan agreements and financial covenants (including repayment terms, material adverse changes)	A09
	Ability to evaluate costs of borrowing (including interest rate, credit risk, credit enhancement letters of credit, guarantees, maturity, market conditions, term, used/unused facility fees, commitment fees, agency fees, syndication of banks, day count conventions)	A12
	Ability to execute FX transactions (including forwards and futures)	A13
	Ability to execute various payments (including electronic payments, checks)	A15
	Ability to manage debt portfolio (e.g., fixed/floating ratio, domestic or foreign denominated, interest rate, derivative instruments, liability management)	A19
	Ability to manage liquidity (including short-term borrowing, short-term investing, cash concentration)	A21
	Ability to manage timing of maturities (including yield, matching maturities with cash outflows)	A23
	Ability to perform financial calculations (including discount, interest, ratios, opportunity costs, EBITDA, free cash flow, financial statement analysis)	A27
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Knowledge of credit markets (including credit facilities, syndications)	K13
	Knowledge of debt compliance reporting requirements	K15
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
	Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of FX processes, tools, and hedging instruments (including forwards, futures, swaps, options, spots)	K29
	Knowledge of internal and external financial reporting (including regulatory reports, annual reports, local statutory reports)	K38
	Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59

	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of revolving credit facility mechanics (including overnight borrowing rate, LIBOR or its replacements, interest expense, fees, documentation)	K68
	Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Knowledge of short-term borrowing vehicles (including revolving credit facility, repurchase agreements)	K78
	Skill in building and maintaining relationships with external financial service providers (including service level agreements, bank report cards, pricing)	S01
	Skill in project management related to implementation of treasury products and services	S02
2.E	Assess impact of mergers, acquisitions, and divestitures	
	Ability to calculate financial ratios (including performance, operating, leverage, return)	A03
	Ability to communicate with other departments	A06
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with loan agreements and financial covenants (including repayment terms, material adverse changes)	A09
	Ability to evaluate costs of borrowing (including interest rate, credit risk, credit enhancement letters of credit, guarantees, maturity, market conditions, term, used/unused facility fees, commitment fees, agency fees, syndication of banks, day count conventions)	A12
	Ability to perform capital budgeting and financial analysis (including cost/benefit analysis, net present value)	A25
	Ability to perform financial calculations (including discount, interest, ratios, opportunity costs, EBITDA, free cash flow, financial statement analysis)	A27
	Ability to assess potential impact of technology changes	A29
	Ability to produce forecasts using forecasting methods (including receipts and disbursements; sources and uses; distribution forecasting; statistical forecasting)	A31
	Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02
	Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
	Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
	Knowledge of credit markets (including credit facilities, syndications)	K13
	Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
	Knowledge of debt compliance reporting requirements	K15
	Knowledge of dividend policies and regulations	K17
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22

	Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
	Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of functions of shared service centers (including cross-border considerations, tax domicile, centralized v. decentralized processed)	K31
	Knowledge of geopolitical risk	K32
	Knowledge of impact of global, fiscal, and monetary policies on interest rates, FX rates, derivatives, currency controls, and taxes	K33
	Knowledge of governing bodies and regulatory agencies	K34
	Knowledge of impact of FX rates	K35
	Knowledge of research tools/publications available to determine and analyze market and credit conditions(including Bloomberg, Reuters, Federal Reserve/European Commission publications/reports, Dun & Bradstreet, etc.)	K36
	Knowledge of international banking practices (including anti-corruption practices, "know your customer" requirements)	K39
	Knowledge of international banking regulations	K40
	Knowledge of long-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K44
	Knowledge of objectives of capital market investments (including growing balance sheet, diversifying risk, generating income)	K51
	Knowledge of potential impacts of business combination/reorganization (including mergers and acquisitions; reorganization; regulatory changes; technology)	K56
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of roles of independent auditors, internal auditors, directors, and board members	K71
	Knowledge of sovereign risk	K81
	Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
2.F	Evaluate current market conditions (including credit availability, spreads, interest rates, terms, risk) as they relate to long-term borrowing strategies	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to calculate pricing, returns, and yields (including total returns calculation, taxable v. nontaxable, benchmarking investment metrics)	A04
	Ability to calculate revolving debt interest and fees	A05
	Ability to communicate with other departments	A06
	Ability to evaluate costs of borrowing (including interest rate, credit risk, credit enhancement letters of credit, guarantees, maturity, market conditions, term, used/unused facility fees, commitment fees, agency fees, syndication of banks, day count conventions)	A12
	Ability to perform capital budgeting and financial analysis (including cost/benefit analysis, net present value)	A25

		Ability to perform financial calculations (including discount, interest, ratios, opportunity costs, EBITDA, free cash flow, financial statement analysis)	A27
		Knowledge of arbitrage (including interest rates, currency, commodities)	K03
		Knowledge of benchmarking tools	K05
		Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
		Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
		Knowledge of credit markets (including credit facilities, syndications)	K13
		Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
		Knowledge of dividend policies and regulations	K17
		Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
		Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
		Knowledge of geopolitical risk	K32
		Knowledge of impact of global, fiscal, and monetary policies on interest rates, FX rates, derivatives, currency controls, and taxes	K33
		Knowledge of research tools/publications available to determine and analyze market and credit conditions (including Bloomberg, Reuters, Federal Reserve/European Commission publications/reports, Dun & Bradstreet, etc.)	K36
		Knowledge of objectives of capital market investments (including growing balance sheet, diversifying risk, generating income)	K51
		Knowledge of portfolio management (including diversification, asset allocation, custodial services, reporting, accounting standards)	K55
		Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59
		Knowledge of requirements regarding repatriation of capital (including tax implications, cash flow planning, investment rules)	K67
		Knowledge of revolving credit facility mechanics (including overnight borrowing rate, LIBOR or its replacements, interest expense, fees, documentation)	K68
		Knowledge of risk management and mitigation techniques (including insurance, hedging, policies, diversification, tolerance, SSAE/ISAE/SOC)	K69
		Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
		Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
		Knowledge of roles of investment advisors, custodians, and trustees	K74
		Knowledge of short-term investment vehicles (including money market funds, commercial paper, repurchase agreements)	K80
		Knowledge of sovereign risk	K81
3	20%	Manage internal and external relationships	
3.A		Build, maintain, and review relationships with external financial service providers	
		Ability to create service provider selection documents (including Requests for Information, Requests for Proposal)	A10

Ability to prepare regulatory and compliance reports (including FBAR)	A30
Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
Knowledge of functions of shared service centers (including cross-border considerations, tax domicile, centralized v. decentralized processed)	K31
Knowledge of research tools/publications available to determine and analyze market and credit conditions(including Bloomberg, Reuters, Federal Reserve/European Commission publications/reports, Dun & Bradstreet, etc.)	K36
Knowledge of international banking practices (including anti-corruption practices, "know your customer" requirements)	K39
Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48
Knowledge of outsourcing options and opportunities	K53
Knowledge of receivables billing, collection, and payment terms and types (including third-party payment providers, electronic data interchange)	K58
Knowledge of requirements regarding repatriation of capital (including tax implications, cash flow planning, investment rules)	K67
Knowledge of roles and responsibilities of the treasury department (including execution of transactions, confirmations, record keeping, cash position, borrowing, investments, risk mitigation)	K72
Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
Knowledge of roles of investment advisors, custodians, and trustees	K74
Knowledge of service provider selection process (including Requests for Information)	K76
Knowledge of short-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K79
Knowledge of principles of fiduciary responsibility and agency dilemma	K82
Knowledge of process for issuing equity (including market selection, IPOs, private shares, general/preferred stock, ratios, valuation)	K83
Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
Knowledge of types of systems involved in FX hedging	K87
Skill in building and maintaining relationships with external financial service providers (including service level agreements, bank report cards, pricing)	S01

3.B	Evaluate and implement treasury products and services (including banking products, treasury workstations)	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to assess proposals for services	A02
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to create service provider selection documents (including Requests for Information, Requests for Proposal)	A10
	Ability to perform capital budgeting and financial analysis (including cost/benefit analysis, net present value)	A25
	Ability to assess potential impact of technology changes	A29
	Knowledge of bank account management (including country-specific documentation requirements, interest-bearing accounts, bank fees, signatories)	K01
	Knowledge of benchmarking tools	K05
	Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of debt compliance reporting requirements	K15
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of documentation required for intercompany financing (including legal, tax)	K18
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of FX processes, tools, and hedging instruments (including forwards, futures, swaps, options, spots)	K29
	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
	Knowledge of international banking practices (including anti-corruption practices, "know your customer" requirements)	K39
	Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48
	Knowledge of outsourcing options and opportunities	K53
	Knowledge of payment terminology (including payer, transit routing number, settlement date, correspondent bank)	K54

	Knowledge of Internet technology privacy and data security requirements	K57
	Knowledge of receivables billing, collection, and payment terms and types (including third-party payment providers, electronic data interchange)	K58
	Knowledge of revolving credit facility mechanics (including overnight borrowing rate, LIBOR or its replacements, interest expense, fees, documentation)	K68
	Knowledge of roles and responsibilities of the treasury department (including execution of transactions, confirmations, record keeping, cash position, borrowing, investments, risk mitigation)	K72
	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Knowledge of roles of investment advisors, custodians, and trustees	K74
	Knowledge of service provider selection process (including Requests for Information)	K76
	Knowledge of short-term borrowing vehicles (including revolving credit facility, repurchase agreements)	K78
	Knowledge of short-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K79
	Knowledge of process for issuing equity (including market selection, IPOs, private shares, general/preferred stock, ratios, valuation)	K83
	Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
	Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
	Knowledge of types of systems involved in FX hedging	K87
	Skill in building and maintaining relationships with external financial service providers (including service level agreements, bank report cards, pricing)	S01
	Skill in project management related to implementation of treasury products and services	S02
3.C	Administer bank accounts (including bank fee analysis) and maintain documentation	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to assess proposals for services	A02
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Knowledge of bank account management (including country-specific documentation requirements, interest-bearing accounts, bank fees, signatories)	K01
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30

	Knowledge of international banking practices (including anti-corruption practices, "know your customer" requirements)	K39
	Knowledge of international banking regulations	K40
	Knowledge of potential impacts of business combination/reorganization (including mergers and acquisitions; reorganization; regulatory changes; technology)	K56
	Knowledge of receivables billing, collection, and payment terms and types (including third-party payment providers, electronic data interchange)	K58
	Knowledge of roles of investment advisors, custodians, and trustees	K74
	Skill in building and maintaining relationships with external financial service providers (including service level agreements, bank report cards, pricing)	S01
3.D	Identify, negotiate, and select relationships and operational agreements with external service providers (including financial, technological, and investment/retirement advisors) to ensure best practices and competitive pricing	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to assess proposals for services	A02
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to create service provider selection documents (including Requests for Information, Requests for Proposal)	A10
	Ability to assess potential impact of technology changes	A29
	Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02
	Knowledge of benchmarking tools	K05
	Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
	Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48

	Knowledge of outsourcing options and opportunities	K53
	Knowledge of receivables billing, collection, and payment terms and types (including third-party payment providers, electronic data interchange)	K58
	Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59
	Knowledge of revolving credit facility mechanics (including overnight borrowing rate, LIBOR or its replacements, interest expense, fees, documentation)	K68
	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Knowledge of roles of investment advisors, custodians, and trustees	K74
	Knowledge of rules/regulations related to payments and international trade restrictions (including Office of Foreign Asset Control)	K75
	Knowledge of service provider selection process (including Requests for Information)	K76
	Knowledge of short-term borrowing vehicles (including revolving credit facility, repurchase agreements)	K78
	Knowledge of short-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K79
	Knowledge of principles of fiduciary responsibility and agency dilemma	K82
	Knowledge of process for issuing equity (including market selection, IPOs, private shares, general/preferred stock, ratios, valuation)	K83
	Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
	Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
	Knowledge of types of systems involved in FX hedging	K87
	Skill in building and maintaining relationships with external financial service providers (including service level agreements, bank report cards, pricing)	S01
	Skill in project management related to implementation of treasury products and services	S02
3.E	Serve as an internal trusted advisor and consultant (including Project Finance)	
	Ability to calculate financial ratios (including performance, operating, leverage, return)	A03
	Ability to communicate with other departments	A06
	Ability to create service provider selection documents (including Requests for Information, Requests for Proposal)	A10
	Ability to perform capital budgeting and financial analysis (including cost/benefit analysis, net present value)	A25
	Ability to assess potential impact of technology changes	A29
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Knowledge of benchmarking tools	K05
	Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
	Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09

	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of credit markets (including credit facilities, syndications)	K13
	Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
	Knowledge of debt compliance reporting requirements	K15
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of dividend policies and regulations	K17
	Knowledge of documentation required for intercompany financing (including legal, tax)	K18
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of methods of accounts receivable (A/R) monitoring (including days sales outstanding, aging, percentage of automated cash application)	K49
	Knowledge of A/R management (including reduction of A/R balances and aging; objectives of trade credit; collection system)	K50
	Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59
	Knowledge of roles and responsibilities of the treasury department (including execution of transactions, confirmations, record keeping, cash position, borrowing, investments, risk mitigation)	K72
	Knowledge of process for issuing equity (including market selection, IPOs, private shares, general/preferred stock, ratios, valuation)	K83
	Knowledge of treasury/finance organizational structure	K85
	Skill in project management related to implementation of treasury products and services	S02
3.F	Manage merchant services programs (including fees, risk, controls, card security compliance, retention requirements)	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to manage interchange fees and charge-backs	A20

	Ability to manage merchant service bank fees	A22
	Ability to assess potential impact of technology changes	A29
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Knowledge of cash conversion cycle (including customer-to-cash, purchase-to-pay, forecast-to-fulfill, float schedule)	K08
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
	Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48
	Knowledge of Internet technology privacy and data security requirements	K57
	Knowledge of regulations affecting merchant services (including Durbin Amendment)	K62
3.G	Build and maintain relationships with internal stakeholders (including accounting, IT, legal, and tax departments)	
	Ability to communicate with other departments	A06
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Knowledge of documentation required for intercompany financing (including legal, tax)	K18
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of internal and external financial reporting (including regulatory reports, annual reports, local statutory reports)	K38
	Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of roles of independent auditors, internal auditors, directors, and board members	K71

		Knowledge of roles and responsibilities of the treasury department (including execution of transactions, confirmations, record keeping, cash position, borrowing, investments, risk mitigation)	K72
		Knowledge of treasury/finance organizational structure	K85
4	25%	Monitor and control corporate exposure to financial, regulatory, and operational risk (including emerging and reputational risk)	
4.A		Comply with treasury policies and procedures (such as investment, FX, risk management, hedging, credit approval)	
		Ability to calculate financial ratios (including performance, operating, leverage, return)	A03
		Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
		Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
		Ability to comply with loan agreements and financial covenants (including repayment terms, material adverse changes)	A09
		Ability to draft business continuity policies (including disaster recovery policies)	A11
		Ability to execute FX transactions (including forwards and futures)	A13
		Ability to manage debt portfolio (e.g., fixed/floating ratio, domestic or foreign denominated, interest rate, derivative instruments, liability management)	A19
		Ability to prepare regulatory and compliance reports (including FBAR)	A30
		Knowledge of bank account management (including country-specific documentation requirements, interest-bearing accounts, bank fees, signatories)	K01
		Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
		Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
		Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
		Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
		Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
		Knowledge of corporate bank account structures and funds flow	K12
		Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
		Knowledge of debt compliance reporting requirements	K15
		Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
		Knowledge of dividend policies and regulations	K17
		Knowledge of documentation required for intercompany financing (including legal, tax)	K18
		Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
		Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
		Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
		Knowledge of FX processes, tools, and hedging instruments (including forwards, futures, swaps, options, spots)	K29

	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
	Knowledge of impact of FX rates	K35
	Knowledge of internal and external financial reporting (including regulatory reports, annual reports, local statutory reports)	K38
	Knowledge of long-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K44
	Knowledge of regulations affecting intercompany financing	K65
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of requirements regarding repatriation of capital (including tax implications, cash flow planning, investment rules)	K67
	Knowledge of risk management and mitigation techniques (including insurance, hedging, policies, diversification, tolerance, SSAE/ISAE/SOC)	K69
	Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
	Knowledge of roles of independent auditors, internal auditors, directors, and board members	K71
	Knowledge of roles and responsibilities of the treasury department (including execution of transactions, confirmations, record keeping, cash position, borrowing, investments, risk mitigation)	K72
	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Knowledge of roles of investment advisors, custodians, and trustees	K74
	Knowledge of service provider selection process (including Requests for Information)	K76
	Knowledge of share repurchase policies and regulations	K77
	Knowledge of short-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K79
	Knowledge of sovereign risk	K81
	Knowledge of principles of fiduciary responsibility and agency dilemma	K82
	Knowledge of treasury/finance organizational structure	K85
	Knowledge of types of systems involved in FX hedging	K87
4.B	Draft treasury policies and procedures for approval (such as investment, FX, risk management, hedging, credit approval)	
	Ability to calculate financial ratios (including performance, operating, leverage, return)	A03
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to draft business continuity policies (including disaster recovery policies)	A11
	Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
	Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of debt compliance reporting requirements	K15

Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
Knowledge of dividend policies and regulations	K17
Knowledge of documentation required for intercompany financing (including legal, tax)	K18
Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	L21
Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
Knowledge of financial supply chain methods (including open account, letters of credit, bank guarantee, surety bond)	K28
Knowledge of FX processes, tools, and hedging instruments (including forwards, futures, swaps, options, spots)	K29
Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
Knowledge of impact of FX rates	K35
Knowledge of internal and external financial reporting (including regulatory reports, annual reports, local statutory reports)	K38
Knowledge of long-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K44
Knowledge of objectives of capital market investments (including growing balance sheet, diversifying risk, generating income)	K51
Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59
Knowledge of regulations affecting FX processes (including tax implications)	K60
Knowledge of regulations affecting merchant services (including Durbin Amendment)	K62
Knowledge of regulations affecting trade financing	K64
Knowledge of regulations affecting intercompany financing	K65
Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
Knowledge of requirements regarding repatriation of capital (including tax implications, cash flow planning, investment rules)	K67
Knowledge of risk management and mitigation techniques (including insurance, hedging, policies, diversification, tolerance, SSAE/ISAE/SOC)	K69
Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
Knowledge of roles of independent auditors, internal auditors, directors, and board members	K71
Knowledge of roles and responsibilities of the treasury department (including execution of transactions, confirmations, record keeping, cash position, borrowing, investments, risk mitigation)	K72
Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
Knowledge of roles of investment advisors, custodians, and trustees	K74

	Knowledge of service provider selection process (including Requests for Information)	K76
	Knowledge of share repurchase policies and regulations	K77
	Knowledge of principles of fiduciary responsibility and agency dilemma	K82
	Knowledge of treasury/finance organizational structure	K85
	Knowledge of types of systems involved in FX hedging	K87
4.C	Detect and mitigate fraud (such as payments, bank transactions, internal, external)	
	Ability to communicate with other departments	A06
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to assess potential impact of technology changes	A29
	Knowledge of bank reconciliation process	K04
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of documentation required for intercompany financing (including legal, tax)	K18
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
	Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48
	Knowledge of payment terminology (including payer, transit routing number, settlement date, correspondent bank)	K54
	Knowledge of Internet technology privacy and data security requirements	K57
	Knowledge of receivables billing, collection, and payment terms and types (including third-party payment providers, electronic data interchange)	K58
	Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
	Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
4.D	Benchmark performance against external sources to ensure best practices (including banking fees comparative analysis)	

	Ability to calculate pricing, returns, and yields (including total returns calculation, taxable v. nontaxable, benchmarking investment metrics)	A04
	Ability to calculate revolving debt interest and fees	A05
	Ability to perform variance analysis	A28
	Knowledge of bank account management (including country-specific documentation requirements, interest-bearing accounts, bank fees, signatories)	K01
	Knowledge of benchmarking tools	K05
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of reference rates (including base rate, prime rate, London Interbank Offered Rate LIBOR or its replacements)	K59
	Knowledge of short-term borrowing vehicles (including revolving credit facility, repurchase agreements)	K78
	Knowledge of short-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K79
	Knowledge of short-term investment vehicles (including money market funds, commercial paper, repurchase agreements)	K80
	Skill in building and maintaining relationships with external financial service providers (including service level agreements, bank report cards, pricing)	S01
4.G	Evaluate and manage counterparty risk (including risk related to supply chain, banks, brokers, dealers)	
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
	Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
	Knowledge of cash conversion cycle (including customer-to-cash, purchase-to-pay, forecast-to-fulfill, float schedule)	K08
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26

	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of financial supply chain methods (including open account, letters of credit, bank guarantee, surety bond)	K28
	Knowledge of geopolitical risk	K32
	Knowledge of research tools/publications available to determine and analyze market and credit conditions(including Bloomberg, Reuters, Federal Reserve/European Commission publications/reports, Dun & Bradstreet, etc.)	K36
	Knowledge of long-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K44
	Knowledge of medium- and long-term borrowing vehicles (including bonds, term loans, medium-term notes, leasing, promissory notes)	K46
	Knowledge of medium- and long-term investment vehicles (including bonds, agencies, medium-term notes, certificates of deposit, government-issued debt, equities)	K47
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of risk management and mitigation techniques (including insurance, hedging, policies, diversification, tolerance, SSAE/ISAE/SOC)	K69
	Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
	Knowledge of roles of entities involved in a loan (including trustees, issuing and paying agents, attorneys, rating agencies, underwriters)	K73
	Knowledge of roles of investment advisors, custodians, and trustees	K74
	Knowledge of rules/regulations related to payments and international trade restrictions (including Office of Foreign Asset Control)	K75
	Knowledge of service provider selection process (including Requests for Information)	K76
	Knowledge of short-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K79
	Knowledge of sovereign risk	K81
	Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
	Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
4.H	Develop, maintain, and test business continuity plans (including bank balance reporting process, funds transfer capabilities)	
	Ability to communicate with other departments	A06
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to draft business continuity policies (including disaster recovery policies)	A11
	Ability to assess potential impact of technology changes	A29
	Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06

	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of documentation required for intercompany financing (including legal, tax)	K18
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
	Knowledge of geopolitical risk	K32
	Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
	Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
	Knowledge of treasury/finance organizational structure	K85
	Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
4.1	Hedge FX, interest rate, and commodities exposure	
	Ability to analyze financial service provider pricing (including compensating balances, earnings credit, bank fees, overdraft charges, billig codes, value dating, interest income)	A01
	Ability to communicate with other departments	A06
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to execute FX transactions (including forwards and futures)	A13
	Ability to execute intercompany transactions (including in-house banking, transfer pricing, loans, dividends, royalties)	A14
	Ability to execute various payments (including electronic payments, checks)	A15
	Ability to hedge FX, interest rate, and/or commodities exposure	A16
	Ability to manage debt portfolio (e.g., fixed/floating ratio, domestic or foreign denominated, interest rate, derivative instruments, liability management)	A19
	Ability to assess potential impact of technology changes	A29
	Ability to prepare regulatory and compliance reports (including FBAR)	A30
	Ability to produce forecasts using forecasting methods (including receipts and disbursements; sources and uses; distribution forecasting; statistical forecasting)	A31
	Knowledge of accounting terminology, concepts, and standards (including cash v. accrual, financial statements, hedge accounting)	K02

	Knowledge of arbitrage (including interest rates, currency, commodities)	K03
	Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
	Knowledge of credit markets (including credit facilities, syndications)	K13
	Knowledge of documentation required for intercompany financing (including legal, tax)	K18
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
	Knowledge of factors affecting forecasting (including horizon, industry, seasonality, forecasting tools, volatility, inventory management)	K25
	Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of FX processes, tools, and hedging instruments (including forwards, futures, swaps, options, spots)	K29
	Knowledge of impact of global, fiscal, and monetary policies on interest rates, FX rates, derivatives, currency controls, and taxes	K33
	Knowledge of impact of FX rates	K35
	Knowledge of research tools/publications available to determine and analyze market and credit conditions(including Bloomberg, Reuters, Federal Reserve/European Commission publications/reports, Dun & Bradstreet, etc.)	K36
	Knowledge of mark-to-market principles	K45
	Knowledge of regulations affecting FX processes (including tax implications)	K60
	Knowledge of relationship between treasury department objectives/strategy and corporate financial objectives	K66
	Knowledge of risk management and mitigation techniques (including insurance, hedging, policies, diversification, tolerance, SSAE/ISAE/SOC)	K69
	Knowledge of sovereign risk	K81
	Knowledge of types of systems involved in FX hedging	K87
4.J	Ensure regulatory compliance, and report internally and externally on compliance	
	Ability to calculate financial ratios (including performance, operating, leverage, return)	A03
	Ability to communicate with other departments	A06
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to comply with loan agreements and financial covenants(including repayment terms, material adverse changes)	A09
	Ability to manage debt portfolio (e.g., fixed/floating ratio, domestic or foreign denominated, interest rate, derivative instruments, liability management)	A19
	Ability to perform financial calculations (including discount, interest, ratios, opportunity costs, EBITDA, free cash flow, financial statement analysis)	A27
	Ability to prepare regulatory and compliance reports (including FBAR)	A30

Knowledge of bank account management (including country-specific documentation requirements, interest-bearing accounts, bank fees, signatories)	K01
Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
Knowledge of capital structure theory (including debt v. equity, dividends, weighted average cost of capital)	K07
Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
Knowledge of components of funds availability (including finality of settlement, value dating, float, image exchange/deposit)	K11
Knowledge of credit markets (including credit facilities, syndications)	K13
Knowledge of credit rating agencies and ratings (including Standard & Poor's, Moody's, Fitch)	K14
Knowledge of debt compliance reporting requirements	K15
Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
Knowledge of dividend policies and regulations	K17
Knowledge of documentation required for intercompany financing (including legal, tax)	K18
Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
Knowledge of credit facility types (including committed v. non-committed, secure v. unsecure, multicurrency, asset-backed lending)	K23
Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
Knowledge of governing bodies and regulatory agencies	K34
Knowledge of internal and external financial reporting (including regulatory reports, annual reports, local statutory reports)	K38
Knowledge of international banking practices (including anti-corruption practices, "know your customer" requirements)	K39
Knowledge of international banking regulations	K40
Knowledge of medium- and long-term investment vehicles (including bonds, agencies, medium-term notes, certificates of deposit, government-issued debt, equities)	K47
Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48
Knowledge of potential impacts of business combination/reorganization (including mergers and acquisitions; reorganization; regulatory changes; technology)	K56
Knowledge of regulations affecting FX processes (including tax implications)	K60
Knowledge of regulations affecting merchant services (including Durbin Amendment)	K62
Knowledge of regulations affecting trade financing	K64

		Knowledge of regulations affecting intercompany financing	K65
		Knowledge of requirements regarding repatriation of capital (including tax implications, cash flow planning, investment rules)	K67
		Knowledge of rules/regulations related to payments and international trade restrictions (including Office of Foreign Asset Control)	K75
		Knowledge of short-term investment objectives, strategies, and policies (including safety, liquidity, counterparty risk, maximization of return given acceptable risk parameters, operating parameters for trading)	K79
		Knowledge of sovereign risk	K81
		Knowledge of principles of fiduciary responsibility and agency dilemma	K82
		Knowledge of process for issuing equity (including market selection, IPOs, private shares, general/preferred stock, ratios, valuation)	K83
		Knowledge of types of systems involved in FX hedging	K87
5	12%	Assess impact of technologies on the treasury function.	
5.A		Leverage technology systems (including enterprise resource planning (ERP) systems and treasury management systems)	
		Ability to assess proposals for services	A02
		Ability to communicate with other departments	A06
		Ability to make use of cash concentration system tools and methods (including virtual vault, remote deposit, zero balance account, pooling)	A18
		Ability to assess potential impact of technology changes	A29
		Knowledge of bank account management (including country-specific documentation requirements, interest-bearing accounts, bank fees, signatories)	K01
		Knowledge of capital markets (including equity, debt issues, commercial paper, asset-backed securities)	K06
		Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
		Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
		Knowledge of debt compliance reporting requirements	K15
		Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
		Knowledge of dividend policies and regulations	K17
		Knowledge of documentation required for intercompany financing (including legal, tax)	K18
		Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
		Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
		Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
		Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
		Knowledge of financial institutions and service providers (including commercial banks, investment banks, brokerage firms, custodians, third party processors, insurance brokers)	K26
		Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30

	Knowledge of potential impacts of business combination/reorganization (including mergers and acquisitions; reorganization; regulatory changes; technology)	K56
	Knowledge of Internet technology privacy and data security requirements	K57
	Knowledge of receivables billing, collection, and payment terms and types (including third-party payment providers, electronic data interchange)	K58
	Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
	Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
	Knowledge of types of systems involved in FX hedging	K87
	Skill in project management related to implementation of treasury products and services	S02
5.B	Identify security issues and concerns associated with new and existing technology	
	Ability to communicate with other departments	A06
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to assess potential impact of technology changes	A29
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
	Knowledge of Internet technology privacy and data security requirements	K57
	Knowledge of receivables billing, collection, and payment terms and types (including third-party payment providers, electronic data interchange)	K58
	Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
	Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
	Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
	Knowledge of types of systems involved in FX hedging	K87
5.C	Identify cyber-related risks	

	Ability to communicate with other departments	A06
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to assess potential impact of technology changes	A29
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of corporate bank account structures and funds flow	K12
	Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
	Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
	Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
	Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
	Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
	Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
	Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
	Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48
	Knowledge of Internet technology privacy and data security requirements	K57
	Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
	Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
	Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
	Knowledge of types of systems involved in FX hedging	K87
5.D	Monitor information security risk and cyber-related risk (including e-mail scams, phishing scams)	
	Ability to communicate with other departments	A06
	Ability to comply with company policies, procedures, and guidelines (including resolutions, bank account authority, certificates of incumbency)	A07
	Ability to comply with internal controls (including roles of key personnel, segregation of duties, authorized signers, delegation of authority, transaction thresholds)	A08
	Ability to assess potential impact of technology changes	A29
	Knowledge of cash management objectives (including maintaining liquidity, optimizing cash utilization, reducing costs, preventing fraud, maximizing returns, preserving capital)	K09
	Knowledge of collection methods and systems (including bank deposits, remote deposit capture)	K10
	Knowledge of corporate bank account structures and funds flow	K12

Knowledge of disbursement methods and systems (including checks, electronic payments, letters of credit, payment cards, tax payments)	K16
Knowledge of domestic and global payment/collection systems and standards (including Single Euro Payments Area, NACHA, Bacs)	K19
Knowledge of emerging payment methodologies (including Faster Payments, mobile payments, FinTech, Early Warning Services)	K20
Knowledge of enterprise resource planning (ERP) concepts/applications and treasury management systems	K21
Knowledge of ethics standards and violation reporting processes (including Association for Financial Professionals' Code of Ethical Standards)	K22
Knowledge of financial legislation and regulations (including securities regulations, central bank regulations, Uniform Commercial Code)	K27
Knowledge of fraud prevention methods (including positive pay, account blocks, internal controls, filtering)	K30
Knowledge of merchant services methods, systems, and risks (including fees, controls, card security compliance, retention requirements)	K48
Knowledge of Internet technology privacy and data security requirements	K57
Knowledge of risk types (such as reputational, operational, credit, counterparty, systemic, market)	K70
Knowledge of treasury technologies (including information reporting, bank systems, data transmission, imaging, application service providers)	K84
Knowledge of information security risks and cyber-related risks (including types of risk, mitigation strategies)	K86
Knowledge of types of systems involved in FX hedging	K87