NeuGroup

NeuGroup for Retail Treasurers

2022 Overview and Plan

Connect. Exchange. Distill.

NeuGroup for Retail Treasurers 2022 Plan

Formed in 2019, the Retail group discusses topics including optimizing processing fees, real estate strategies, contactless, wire and ACH payments. The group spans subsectors including food service, clothing, sporting goods, and large multiproduct retailers.

Current Members

Company	Member Title
Best Buy	Vice President, Treasurer
BJs Wholesale Club	Senior Vice President and Treasurer
Calares	Vice President, Internal Audit
Chipotle Mexican Grill	Director, Treasury
Columbia Sportswear	Assistant Treasurer
Dick's Sporting Goods	Vice President - Finance
Dollar Tree Inc.	Assistant Treasurer
Gap Inc.	Assistant Treasurer
IKEA	Treasurer
McDonald's	SVP – Treasurer & Investor Relations Officer
Microsoft	Sr. Treasury Manager
National Veterinary Assoc.	Vice President and Treasurer
NIKE, Inc.	Sr. Director, Head of Global Cash and Banking
Office Depot	Director of Treasury
Panera Bread Company	VP Treasury
REI	Director, Corporate Liquidity & Treasury Operations
Restaurant Brands Int'l	VP, Treasurer and Head of Real Estate
Ross Stores	Vice President, Treasury
Starbucks	Vice President and Treasurer
Target	Vice President and Assistant Treasurer
The Home Depot	Senior Treasury Manager, Capital Markets
TJX	Senior Vice President, Corporate Treasurer
Victoria's Secret & Co	Assistant Treasurer
Walmart	Vice President and Assistant Treasurer
Williams-Sonoma, Inc.	VP and Treasurer
Yum! Brands	Treasurer

Alumni / Guest Attendees

- 7-Eleven
- Albertsons
- Auto Zone
- Bath & Body
- Chick Fil-A
- Costco
- Chanel
- Inspire Brands
- Kroger
- Levi Strauss
- Lowe's Corp
- Macy's
- Nordstrom
- Sherwin Williams
- Walgreens
- Wendys
- and others

NeuGroup for Retail Treasurers 2022 Plan

Discussion Topics:

Payments / Retail-specific topics

- Real Estate strategies
- Courier Services
- Payments (Apr 2021)
  - Wire and ACH payments.
  - Reducing card processing and interchange fees
  - RFPs for vendor fees
  - Crypto/Blockchain (July 2021)
  - Using data to optimize processing fee value
  - Real-Time (RTP (Nov 2021)
  - Deposits/by mail (Dec 2021,

Treasury Planning / Team Mgmt

- Retail Treasury KPIs
- Treasury Roadmaps – multi-year vs. 6/12 month
- Bank Revolvers (5-year+)
- Capital planning processes
  - Share repurchase
  - Dividend strategies
  - ASRs/EMORs / VWAP (Feb 2021)
- Return expectations
  - WACC hurdle rates
  - Segmentation of capital,
  - Governance

General Treasury Topics

- Banking relationships.
- Cash mgmt strategies (Covid) (Jan 2021)
- Derivatives risks/opportunities
- Captive Insurance Cos. (Mar 2021)
- Supply Chain Financing, early pay, discounting programs (May 2021)
- ESG impacts on Retail (Feb 2022)
- Compliance/ Fraud / KYC) (June 2021)
- Rating Agency Views (Sept 2021)
- Future of Treasury (Feb 2022)

Coordination with Boards

- Board management roles (Treasury vs. Audit vs. FP&A, etc.)
- Standardizing board agendas

Technology

- TMSs (May 2022)
- ERPs,
- Risk Management systems
- FinTech innovations

NeuGroup for Retail Treasurers 2022 Plan

Recent and 2022 Planned Sessions

2nd Thu each month, 2-3pm EST

Monthly sessions at consistent times each month, augmented by full-day semi-annual meetings and a Microsoft Teams page for member collaboration.

Date	Sponsor	Topic	Description
2020 Summer	U.S. Bank	Pilot Retail Sessions	6+ sessions to gather interested companies & discussions
Sep 29	U.S. Bank	**Semi-annual meeting**	Full day virtual meeting: ESG, capital structure, other topics
2021 Jan 14	Members	Cash Mgmt during Covid	Comparing cash management strategies during covid.
Feb 11	Members	Capital Planning Strategies	Process and strategies (buy backs, share repurchase, etc.)
Mar 11	Members	Captive Insurance Cos.	What are benefits and risks for Retailers?
Apr 8	Members	Card Processing Fees	Latest trends in reducing card processing fees, RFPs, etc.
May 13	C2FO	Supply Chain Financing	Benchmarking vendors strategies: (early pay, etc.)
June 10	SWIFT	KYC Registry for Corps.	Current environment, overview of new KYC registry
Jul 14	JPMC / Flexa	Crypto & Blockchain	Guest update on use of Crypto and Blockchain by Retailers
Aug 12	Members	Speed Networking	Members one-on-one for short 10 min sessions
Sep 9	Agencies	Retail rating perspectives	Feedback and discussion with Moodys, S&P, Fitch analysts
Sept 21		**Merchant Advisory Group (MAG) Annual Conference**	
Oct 14	JPMC	**Semi-annual meeting**	Full day virtual meeting: ESG, capital structure, other topics
Nov 7-11		**AFP**	
Nov 16	JPMC	Real Time Payments	How well is RTP living up to its ambitious promise?
Dec 9	JPMC	Cash Deposit solutions 1	Member case study on bank account mgmt w/ DTS Connex
2022 Jan 13	Members	Cash Deposit strategies 2	Solutions to get cash to banks using cash by mail, others
Feb 10	Poly	The Future of Treasury	A look at trends and likely look in five years
Mar 10	Members	Projects and Priorities	Including results of NeuGroup-wide member survey
Apr 14	US Bank	Early Pay Solutions	Including Paycard and other new innovations
May 12	US Bank	Treasury Work Stations	Latest Trends, Solutions, economic update
Jun 8-9	US Bank	**Semi-annual meeting**	Minneapolis, MN. Best Buy HQ, in person meeting
July 14	TBD	TBD	TBD
Aug 11	TBD	TBD	TBD