

# Royal Ahold

Embracing connectivity with  
banks

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*Privileged and confidential*



# About us.

- An international retailing group, with strong local consumer brands in Europe and the United States; at the end of 2014...

- **3,206** stores

- **225,000** employees

- Net sales **€32.8** billion

- Underlying operating income **€1.3** billion

- Underlying operating margin **3.9%**

# Our banners in 2014

	Ahold USA	Ahold Europe
Stores	<p>765 stores (2014: +4)</p> 	<p><b>The Netherlands</b> 2,050 stores (2014: +57)</p> 
Online	<p>125 pick-up points (2014: +130)</p> 	<p><b>The Netherlands</b> 10 pick-up points (2014: +28)</p> 

## Ahold cash and liquidity management. Today.

- **TMS** – Wall Street Systems IT2
- **ERP** - Oracle Peoplesoft, direct host-to-host connectivity
  
- 170 bank accounts in Europe
- 400,000 incoming payments, 1.5 mln outgoing payments a year
- 500 outgoing wires a month
  
- A single bank proprietary host-to-host platform
- A single cash management bank in Europe...announced it's pulling out its international cash management services out of all the EU countries where Ahold operates.

## Ahold cash and liquidity management. Today.

- Challenge:
    - Select and implement new cash management bank (or banks) to replace current single cash management provider in Europe...ASAP
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- Standard solution:
    - X cash management banks = X connectivity channels and formats
  - SWIFT-based solution:
    - X cash management banks = 1 connectivity channel and format \*
    - Security
    - Unified and simplified controls
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# Ahold cash and liquidity management. Tomorrow.

