

EUROMONEY

Corporate Banking

Cash Management Survey 2026

Final questionnaire

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The survey will commence on **30th March 2026**, with the following target closure dates:

- **24th May 2026** for all countries outside Middle East
- **7th June 2026** for Middle East countries

For weekly updates or any issues raised by participants, please contact [Olga Kontodimou](#).

Survey Outline

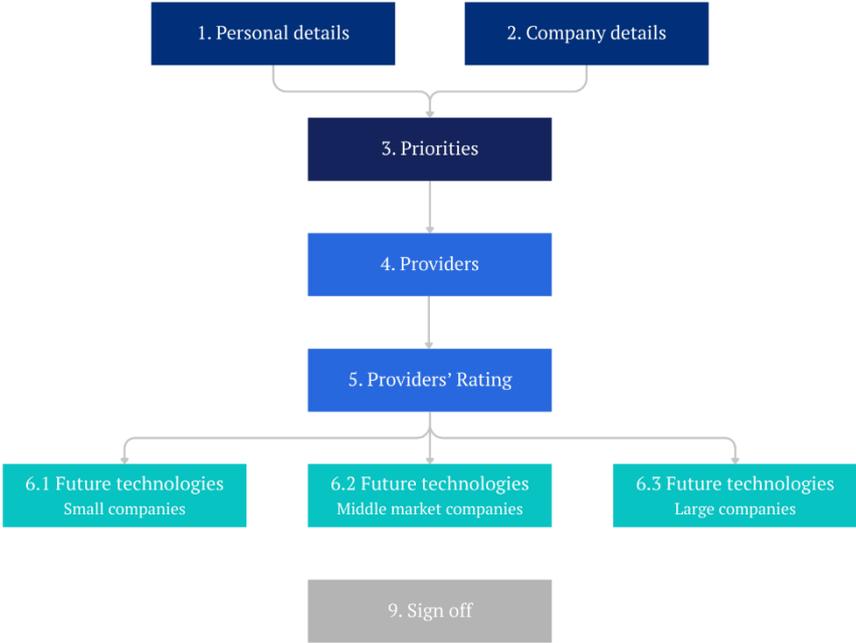
This year's survey was designed to bring a better user experience to participants:

- Streamlined the questionnaire by removing overlapping and low-impact questions, based on analysis of response patterns over the past three years
- Introduced a clearer and more consistent structure across products and client segments
- Added Net Promoter Score (NPS) questions to deliver a single comparable metric across banks and geographies

We have introduced new sections:

- A new set of questions on corporate spend, capturing both current allocation across banking providers and future spend intentions, to provide a clearer view of wallet distribution and potential growth opportunities
- A new deep-dive section focused on future technologies, designed to support three dedicated research reports tailored to different client segments:
 - Corporates with revenues below USD 50 million
 - Corporates with revenues between USD 50 million and USD 500 million
 - Corporates with revenues above USD 500 million

The survey will be adaptive, meaning respondents will only see questions relevant to their respective revenue segment:



Privacy Disclosure

Your personal data and the information you provide will be kept confidential, and collected, transferred and/or stored securely in compliance with Euromoney Data [Privacy Policy - Delinian](#).

By participating in this survey, and consenting to share your responses with banking providers, you will help them gain valuable insights which will help to refine their products, enhance technology, and improve client service, ultimately delivering a better experience for you. You may withdraw your consent at any time by contacting research@euromoney.com.

Respondents who participate in the survey may be contacted by Euromoney for validation purposes, with survey results, reports, notifications, rankings and invitations to participate in the next edition of the survey or related surveys.

Please click the following boxes if you agree to share the data contained in your response:

[tick] By ticking this box, I consent and agree to the collection and use of my survey responses, including personally identifiable information for the purpose outlined above. I understand and agree that my responses may be linked to my identity and used in a manner that may identify me and the company I represent.

[tick] By ticking this box, I consent and agree to the collection and use of my survey responses for the purpose outlined above. I agree that the data collected may be used in an aggregated, anonymised form without any personally identifiable information of me, or the company I represent, being disclosed.

<https://www.delinian.com/privacy-policy/>

Section 1: Personal Details

Q1	Full name	<i>Text</i>
Q2	Work email address	<i>Text</i>
Q3	Which of the following describes your role?	<i>Drop down</i>
Q4	What is the scope of your role: <ul style="list-style-type: none"> ○ Global ○ Regional ○ Domestic 	<i>Single choice</i>
Q4.1	Office location [Question will be presented only to regional and global respondents]	<i>Drop down</i>
Q4.2	Country you oversee [Question will be presented only to domestic respondents. The location question was split to improve clarity for respondents, as the answers determine the geography used for national rankings.]	<i>Drop down</i>
Q5	Which regions does your role cover? [Question will be presented only to regional and global respondents] <ul style="list-style-type: none"> ○ North Africa ○ Sub-Saharan Africa ○ North & Central Asia ○ South & East Asia ○ Oceania ○ Central & Eastern Europe ○ Western Europe ○ Central & North America ○ Latin America ○ Middle East 	<i>Multi choice</i>

Section 2: Company Details

Q1	Company name	<i>Text</i>
Q2	If your company is listed on a stock exchange, please enter your ticker/code/symbol?	<i>Text, optional</i>
Q3	Approximately, what is your company's turnover (global, regional or domestic) in USD? [Currency calculator included] <ul style="list-style-type: none"> ○ Less than USD \$10MM ○ USD \$10-\$50 MM ○ USD \$50-\$250 MM ○ USD \$250-\$500 MM ○ USD \$500-\$1BN ○ More than USD \$1BN 	<i>Single selection</i>

- Q4** Which of the below describes best the ownership of your company? *Single selection*
- Parent company
 - Treasury centre
 - Subsidiary of domestic company
 - Subsidiary of foreign company

Section 3: Your Priorities

- Q1** How important are the following cash management products and services to your business? *1 to 10 slider*
- [Rate each from 1 (low) to 10 (high). Option for each sub-category: currently not using this set of products. Refer to the appendix for the product taxonomy, which will be included in a hover over message over each item below]
- Advisory services
 - Corporate cards
 - Domestic payments
 - International payments
 - Investment tools
 - Liquidity management
 - Merchant services
 - Payables and receivables automation
 - Transactional foreign exchange
 - Virtual accounts

-
- Q2** How important are the following criteria when selecting your cash management provider? *1 to 10 slider*
- [Rate each from 1 (low) to 10 (high)]
- Advisory and thought leadership
 - Client service
 - Finance and credit
 - Incumbency (existing relationship with your cash management provider)
 - International capabilities
 - Local market presence
 - Overall relationship
 - Price
 - Product offering
 - Technology capabilities

-
- Q3** Approximately how much does your organisation spend per month on cash management services across all banking providers (including fees and other charges)? *Single choice, dropdown*
- For the purpose of this question, cash management spend includes all fees and charges paid to your providers in relation to payments and liquidity services. This covers, but is not limited to: payments, associated transactional FX, account and virtual account fees, connectivity charges, cash concentration or notional pooling structures, and fees linked to investment or liquidity management tools.*
- [Incremental bands for selection from 0 USD to 5,000,000 USD+]

Q4.1 How do you expect your cash management spend to change in the next 12-18 months? *Single choice*

- Increase
- Remain the same
- Decrease

Q4.2 By how much do you expect your cash management spend to [increase] [decrease] in the next 12-18 months? *%, optional*

Question skipped if response in Q4.1 is "remain the same". [Increase] [Decrease] adjusted based on response in Q4.1. Incremental banks of 10% from 0% to 100%+.

Section 4: Your providers

- Q1** How many cash management providers do you use? *Single choice*
- 1, 2, 3, 4, 5, 6 or more
-
- Q2** Please list them in order of priority *Drop down*
- Principal (main) bank [pre-defined drop down]
 - Secondary bank [pre-defined drop down]
 - Third bank [pre-defined drop down]
 - Fourth bank [pre-defined drop down]
 - Fifth bank [pre-defined drop down]
-
- Q3** In which region(s) do you use each of the banks? Think about all your Cash Management activities, including domestic and international. *Multi choice*
- [For regional and global respondents only, pre-populated question based on response from Section 1, Q6]
- North Africa
 - Sub-Saharan Africa
 - North & Central Asia
 - South & East Asia
 - Oceania
 - Central & Eastern Europe
 - Western Europe
 - Central & North America
 - Latin America
 - Middle East
-
- Q4** In which region(s) do you use each of the banks for international payments? *Multi choice*
- [For all respondents which are using international payments as a product, as per response in Section 3, Q1]
- North Africa
 - Sub-Saharan Africa
 - North & Central Asia
 - South & East Asia
 - Oceania
 - Central & Eastern Europe
 - Western Europe
 - Central & North America
 - Latin America
 - Middle East
-
- Q5** What is the approximate spend share for [provider name], across your total Cash Management spend, including fees, interest and other charges? *Number, percentage*
-
- Q6** Do you plan any significant redistribution of spend across providers? *Single option per provider*
- [Drop-down option for each provider cited for Increase Spend by 0-10% / Increase spend by 10%+ / Remain the same / Decrease Flows by 0-10% / Decrease spend by 10%+]

Section 5: Rate Your Providers

Q1	On a scale of 0 to 10, how likely are you to recommend [provider name] to a peer or another organisation like yours?	<i>1 to 10 slider</i>
Q2	Where does [provider name] most effectively support your treasury objectives?	<i>Text, optional</i>
Q3	How could [provider name] improve its offering or services to better support your future treasury priorities?	<i>Text, optional</i>
Q4	Rate each of your providers by quality of service in the following sectors: [Rate each from 1 (low) to 10 (high). Option for each sub-category: not applicable]	<i>1 to 10 slider</i>
	Product offering: <ul style="list-style-type: none"> ○ Advisory services ○ Corporate cards ○ Domestic payments ○ International payments ○ Investment tools ○ Liquidity management ○ Merchant services ○ Payables and receivables automation ○ Transactional foreign exchange ○ Virtual accounts 	
	Client service: <ul style="list-style-type: none"> ○ International capabilities ○ Local market presence ○ Overall relationship ○ Price ○ Customer on-boarding ○ KYC process ○ Performance of client service manager ○ Team preparedness and proactivity 	
	Technology: <ul style="list-style-type: none"> ○ API connectivity ○ Digital banking functionality and user experience ○ Security, incl. financial crime prevention ○ SWIFT or secure file transfer (host-to-host) connectivity 	
Q5	How well does [provider name] understand your business model, industry you operate in and treasury needs?	<i>1 to 10 slider, optional</i>
Q6	To what extent do you consider [provider name] a trusted long-term partner for your treasury operations?	<i>1 to 10 slider, optional</i>

Section 6: Future Technologies

The objective of this module is to measure adoption of new technologies and strategic intent, investment priorities and treasury transformation maturity. Questions in this section have been tailored based on the size and complexity of your treasury function.

[All questions in this section are optional.]

Section 6.1. - applied to companies with revenue below USD 50 MM:

- | | | |
|-------------|---|-----------------------|
| Q1 | Does your company currently use any FinTech / PayTech provider (non-bank payment specialist) for your cash management needs? | <i>Single choice</i> |
| | <ul style="list-style-type: none"> ○ Yes, alongside main bank(s) ○ Yes, as main payments provider ○ Currently exploring the alternative ○ No | |
| Q2.1 | Which PayTech providers does your company currently use / consider using? | <i>Dropdown</i> |
| | <i>[Question skipped is response to Q1 is "no"]</i> | |
| Q2.2 | How satisfied are you with the products and services offered by this provider? | <i>1 to 10 slider</i> |
| | <i>[For this provider mentioned in Q2.1. the slider will be included]</i> | |
| Q3 | For which use cases do you use PayTech providers in addition to banks? | <i>Multi choice</i> |
| | <ul style="list-style-type: none"> ○ Accepting online customer payments ○ Cross-border payments ○ Foreign exchange services ○ Instant / faster payments ○ Payment links / embedded checkout ○ Payroll payments ○ Recurring billing / subscriptions ○ Virtual IBANs or multi-currency accounts ○ Other - please specify | |
| Q4 | What was the main reason for choosing a PayTech provider over a traditional bank? | <i>Multi choice</i> |
| | <ul style="list-style-type: none"> ○ Better digital user experience ○ Faster onboarding ○ Greater innovation / product flexibility ○ Lower transaction costs ○ More transparent pricing ○ Stronger API integration ○ Support for international expansion | |

Section 6.2. - applied to companies with revenue **between USD 50 - USD 500 MM:**

- Q1** **How frequently does your treasury team have access to consolidated global cash positions?** *Single choice*
- Real-time / near real-time (continuous or <15 minutes)
 - Intraday (multiple scheduled updates per day)
 - Daily (end-of-day)
 - Less frequently than daily
 - Not fully consolidated
-
- Q2** **Over the next 24 months, how important is real-time global liquidity visibility to your treasury strategy?** *1 to 5 slider*
[Rate each from 1 (it won't make a difference in my business) to 5 (critical).]
-
- Q3** **Do you use any of the below tools from your banking providers?** *Tick box*
[A matrix view, with tick boxes for each provider. Each below line includes option "not applicable"]
- Autonomous liquidity optimisation (e.g. event-triggered sweeps)
 - Cash / liquidity forecasting tools
 - Cross-currency liquidity consolidation
 - Integrated receivables visibility - AR intelligence (e.g. real-time tracking of invoices, payment probability scores, late-payment notification, etc.)
 - Multi-bank account aggregation
 - Payment timing optimisation
 - Smart alerts (liquidity shortfall, FX exposure alerts, supplier timing optimisation suggestions, etc.)
 - Unified liquidity dashboard across entities
-
- Q4** **Is AI currently used within your treasury function?** *Single choice*
- Yes, in production
 - Yes, in pilot phase
 - Under evaluation
 - No current plans
-
- Q5** **In which areas are you considering using AI?** *Multi choice*
[Question skipped is response to Q5 is "no current plans"]
- Cash forecasting accuracy
 - Reducing manual reconciliation
 - Automating routine tasks
 - Fraud detection
 - Other - please specify

Section 6.3. - applied to companies with revenue over USD 500 MM:

Q1 Which of the following tokenised instruments does your organisation currently use / considering using? *Matrix*

[Question presented in a matrix format, with following options available: current using, considering, not applicable]

- Bank-issued tokenised deposits (e.g. on permissioned DLT platforms)
- Central bank digital currency pilots (e.g. Digital Euro, Digital Yuan)
- Stablecoins (e.g. USDC, USDT) for treasury or payments
- Tokenised money market funds

Q2 What is the primary driver for considering tokenised deposits or stablecoins? *Multi choice*

[Question skipped is response to Q1 is "not applicable" across all 4 instruments]

- Access to new digital ecosystems (e.g. tokenised assets)
- Diversification of counterparty risk
- Faster settlement / 24-7 availability
- Improved liquidity visibility
- Reduction in cross-border payment costs
- Regulatory or market pressure
- Programmability / smart contract automation
- No clear business case yet

Q3.1 Who provides your tokenised payment or digital liquidity solutions today (or in pilot)? *Tick box*

[Question skipped is response to Q1 is "not applicable" across all 4 instruments]

- Crypto exchanges
- Crypto-native firms
- Fintech / wallet providers
- Transaction banks
- In-house developed capability

Q3.2 Which providers do you use? *Dropdown*

[For each option ticked in Q3.1 a dropdown with companies in that category will be available, to pick providers. Other - please specify option also available]

Q3.3 How satisfied are you with the products and services offered by this provider? *1-10 slider*

[For the providers mentioned in Q3.2. the slider will be included]

- Q4** How do you expect your use of tokenised money and stablecoins to change in the next 12-24 months? *Single choice*
- Gradual increase – targeted use cases only
 - Reduce exposure
 - Remain limited to pilots
 - Replace some traditional bank deposits
 - Significant increase – integrated into core treasury flows
 - Too early to assess
-
- Q5** Is AI currently used within your treasury function? *Single choice*
- Yes, in production
 - Yes, in pilot phase
 - Under evaluation
 - No current plans
-
- Q6** In which areas do you consider using AI? *Multi choice*
[Question skipped is response to Q5 is "no current plans"]
- Cash forecasting accuracy
 - Reducing manual reconciliation
 - Automating routine tasks
 - Fraud detection
 - Liquidity & investment management
 - Other - please specify

Section 7: Sign off

As a thank you for participating in this survey, we are offering you 12-month free subscription to Euromoney.com. You will be able to review our rankings of the leading cash management providers and access research and opinion on corporate treasury, banking, capital markets and more.

[tick box]

Yes, please send me a registration email for 12-month free access to Euromoney.com

Thank you for the participation!

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