



PRESS RELEASE

Global Finance Names The Innovators 2016 - Corporate Finance

NEW YORK, April 27, 2016 - *Global Finance* magazine has announced the Innovators 2016 - Corporate Finance. This is the publication's first annual listing of corporations that are engendering innovation in their field.

The Innovators 2016 - Corporate Finance list will be published in *Global Finance's* The Innovators Special Issue in June 2016. In addition to Corporate Finance, *Global Finance's* editors will recognize innovation in Transaction Services, Islamic Finance, Trade Finance and Foreign Exchange.

"The current crop of digital innovations in corporate finance are mostly about information networks. Some solutions centralize information for more secure and streamlined processing, while others de-centralize, sharing data through multiple points with vendors, clients and related parties," said Joseph D. Giarraputo, publisher and editorial director of *Global Finance*.

"What these innovations all do is enable their organizations to operate more strategically as well as efficiently."

All selections were made by the editorial board of *Global Finance*. The board considered nominations and submissions, key research and the input of experts in evaluating those banks and service providers that stand out for their transformative products and solutions. The OECD's Oslo Manual of Innovation was referenced when considering firms for inclusion. The Oslo Manual spells out four types of innovation: product innovation; process innovation; marketing innovation and organizational innovation.

The full list of The Innovators 2016 - Corporate Finance can be found on the following pages.

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Honorees will be recognized at *Global Finance's* Digital Bank Conference and Awards on October 18th in London.



The Reach of Global Finance

Global Finance, founded in 1987, has a circulation of 50,050 and readers in 191 countries. Its circulation is audited by BPA. *Global Finance's* audience includes chairmen, presidents, CEOs, CFOs, treasurers and other senior financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. *Global Finance* also targets the 8,000 international portfolio investors responsible for more than 80% of all global assets under professional management. Its website — GFMag.com — offers analysis and articles that are the heritage of 29 years of experience in international financial markets, and provides a valuable source of data on 192 countries. *Global Finance* is headquartered in New York, with offices in London and Milan.

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ORGANIZATION	TYPE OF INNOVATION	INNOVATION
Abercrombie & Fitch	Process Innovation Product Innovation	Online Collection and Cash Pool Solution in Asia with DBS
Al Tayer Group	Process Innovation	Cash Pooling Solution
ASICS Europe	Organizational Innovation	Global Treasury Center
CapitaLand Mall Asia	Process Innovation Product Innovation	Liquidity Management Solution with DBS
Cargill	Organizational Innovation	Treasury Management System (TMS)
Coca-Cola	Process Innovation	Earnings Credit Rate (ECR) Solution with Citi
Etihad Airways	Process Innovation	Treasury Management System (TMS) with The National Bank of Abu Dhabi
Honeywell	Process Innovation	Governance Risk and Compliance Solution with SAP
Hyundai Capital America (HCA)	Organizational Innovation	Treasury Transformation
Julius Meinl	Process Innovation	Mobile Cash Management Solution with Raiffeisen Bank International
Kenya Airways	Process Innovation	CitiDirect BE Tablet
Majid Al Futtaim Hypermarkets Georgia LLC	Product Innovation	Secure Internet Banking Solution with The Bank of Georgia
Menarini Group Pharmaceutical	Organizational Innovation	Bank Rationalization with UniCredit
Pemex	Process Innovation	Point of Sale (POS) Systems with Santander Mexico

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ORGANIZATION	TYPE OF INNOVATION	INNOVATION
PTT	Process Innovation Product Innovation	Automated Cash Management with Siam Commercial Bank
Sanofi	Organizational Innovation	Inhouse Bank - Bank Master Data Management
Saskatchewan Government Insurance	Process Innovation	Automated Disbursements with RBC Royal Bank
Shell	Process Innovation	Automated Cash Forecasting System with SAP HANA
Toyota Financial Services	Process Innovation	Analytics Forecasting Solution
Verizon	Process Innovation	Cloud-based Tax Solution with SAP
Vodafone	Process Innovation	KYC (Know Your Customer) Managed Service and Customer Onboarding Solution with Thomson Reuters
Volvo Car Corporation	Process Innovation Product Innovation	Treasury Transformation with FIS SunGard
UPS	Organizational Innovation	TMS Treasury Group
Xin Ren Group	Product Innovation	Cross-border Pre-shipment Financing Solution with DBS
Zendesk	Organizational Innovation	Cloud-based Data Analytics with Microsoft Outlook

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