



SUCCESS STORY

Keystart Home Loans

Keystart Loans is a Western Australian home loan provider that offers low deposit loans and has helped over 100,000 homeowners. Keystart's unique offering enables Western Australians to access affordable housing through a lower deposit scheme, no lenders mortgage insurance, no ongoing monthly account fees and education.

Keystart.

Key Takeaways

Successfully transitioned to managing treasury functions in-house

Greater control over all aspects of treasury system

Centralized and accessible treasury data allows for informed business decision making





Challenges

For more than a decade, Keystart had fully outsourced its treasury management function to an external service provider. However, with significant improvements in the staff capabilities and cost effectiveness of treasury management technologies, Keystart recognised an opportunity to achieve additional efficiencies by bringing treasury management in-house.



Solution

As Keystart is exclusively focused on providing affordable home loans, its treasury products comprise an array of various debt and investment products. It needed a treasury management tool that could support its current level of business and reporting requirements and the ability to scale quickly to support future business needs, including an increase in treasury complexity.

Keystart reviewed a range of treasury management solutions and, following a tender process, determined that GTreasury was best suited to its needs. It appreciated that GTreasury was:

- Cost-effective
- Fit for purpose
- User-friendly
- Had both the ability to support a small organisation and capacity to scale for future business growth
- Excellent customer service

GTreasury had a number of specific features that were appealing to Keystart and outperformed competitors. These included workflows with built-in automation, simple and effective reporting, the ability to drill down into data and model different scenarios, and a user-friendly design.

Despite the potential issues associated with in-sourcing an entire treasury management function spanning systems, people and processes, Keystart did not encounter any issues with the implementation of GTreasury. Ahead of the deployment, Keystart staff were trained to use GTreasury. Simple internal processes were designed around GTreasury to enable the treasury management function to run smoothly.



Results

Bringing the treasury management function in-house created a range of benefits for Keystart, including career opportunities for staff through learning new skills and systems. Staff in the finance team have also reported that they feel more engaged and enabled since the implementation.

More broadly, GTreasury has provided more clarity to management and staff in relation to business decision-making. With treasury data centralised and accessible in-house, Keystart is better able to review how business decisions are made. It also has the tools to assess the impact of each decision on other parts of the business.

By ending its outsourced Treasury Management arrangement, Keystart is realising cost efficiencies and improvements in its business processes. It has complete control of the end-to end treasury management process, which has provided the flexibility to adapt business processes and remove duplication.

“GTreasury is not a one-size-fits-all. It is a modular platform, allowing you to choose what you need rather than paying for extra functionality that you don’t use.”

Michael Verkuylen
Chief Financial Officer

About GTreasury

GTreasury provides CFOs and Treasurers with **The Clarity to Act** on strategic financial decisions with the world's most adaptable treasury platform, empowering them to face the challenges of today and tomorrow. Because each company faces different points of complexity and needs, our industry-leading solutions are purposefully designed to support every stage of treasury complexity, from Cash Visibility and Forecasting to Payments, Risk, Debt, and Investments.

With GTreasury, financial leaders gain comprehensive connectivity across all banks and ERPs to build an orchestrated data environment, enabling rapid value realization with implementations up and running in weeks. Plus, our unmatched industry expertise ensures your continued success through dedicated guidance and top-tier support.

Trusted by over 1,000 customers across 160 countries, GTreasury provides treasury and finance teams with the ability to connect, compile, and manage mission-critical data to optimize cash flows and capital structures. To learn more, visit GTreasury.com.

GTreasury is headquartered in **Chicago**, with locations serving EMEA (**London**, **Geneva** and **Dublin**) and APAC (**Sydney**, and **Singapore**).

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