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FOR IMMEDIATE RELEASE

Survey: Cash Flow Management and Liquidity Chosen as Top Concern for Treasury Management Industry

Treasury and finance professionals would be most likely to invest in data aggregation and analytics

New York (June 2, 2015) – Cash flow management and liquidity was chosen as the leading concern (60 percent) for what keeps treasury and finance professionals up at night, according to a survey conducted by Capital One’s Treasury Management Group. This worry far outweighed survey respondents who identified regulatory concerns or antiquated infrastructure and technology as their top concern (20 percent).

When asked how they would invest an extra dollar for treasury management, industry professionals chose data aggregation and analytics (37 percent), receivables solutions (22 percent) or a commercial card program (17 percent), with advanced risk management/fraud prevention tools (10 percent) further down the list.

"It's not surprising that treasury management professionals would spend extra money to address that primary concern of cash flow — better data for prediction and reconciliation, receivables solutions to collect money faster, and commercial card programs to have more time to pay off business expenses such as employee travel, office supplies, IT equipment and shipping fees," said Colleen Taylor, Head of Treasury Management and Enterprise Payments at Capital One Bank. "In this persistent, low-interest rate environment, companies are increasingly demanding capabilities to help them better understand and manage payments and liquidity. Navigating data analytics is an ongoing challenge for today's businesses. "

"Capital One Bank's Treasury Management Group works with corporate treasury departments to understand their unique needs as they adapt to different market and rate cycles. We partner with our customers to ensure that they are investing wisely in the customized tools and solutions that will meet the strategic needs of their business," continued Taylor.

The survey, conducted at the Alliance of Texas Treasury Associations' TEXPO 2015 conference in April, gauged the sentiment of industry professionals about current trends and concerns across treasury management.

Additional survey findings:

- Nearly all survey respondents (97 percent) feel "very prepared" or "somewhat prepared" for their treasury and finance departments to continue with "business as usual" after a cyber attack or data breach.
- Eighty-four percent of the professionals surveyed use hard or soft tokens to access their online banking systems and corporate portal information. Just 16 percent of respondents do not currently have multi-factor authentication in place.

Note to Editors

Capital One Bank's survey was conducted at the TEXPO 2015 treasury management conference in San Antonio, Texas, on April 20-21, 2015. The survey aimed to gauge trends and concerns in treasury management and product usage from treasury and finance professionals. Results are based on 115 responses.

About Capital One

Capital One Financial Corporation (www.capitalone.com) is a financial holding company whose subsidiaries, which include Capital One, N.A., and Capital One Bank (USA), N. A., had \$210.4 billion in deposits and \$306.2 billion in total assets as of March 31, 2015. Headquartered in McLean, Virginia, Capital One offers a broad spectrum of financial products and services to consumers, small businesses and commercial clients through a variety of channels. Capital One, N.A. has branches located primarily in New York, New Jersey, Texas, Louisiana, Maryland, Virginia and the District of Columbia. A Fortune 500 company, Capital One trades on the New York Stock Exchange under the symbol "COF" and is included in the S&P 100 index.

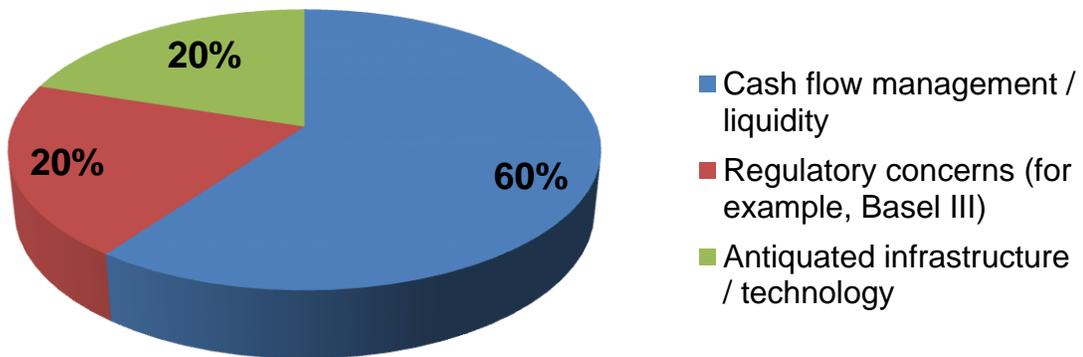
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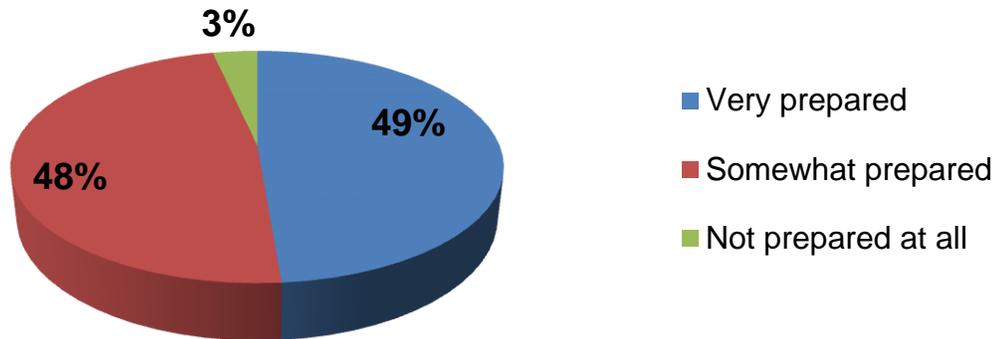
Background

Capital One conducted a survey of conference attendees at TEXPO 2015 in San Antonio, Texas on April 20-21, 2015. The survey was developed to gauge the sentiment of the treasury management community in the coming year. Respondents included various financial management professionals with treasury management responsibilities. Percentages are based on 115 responses.

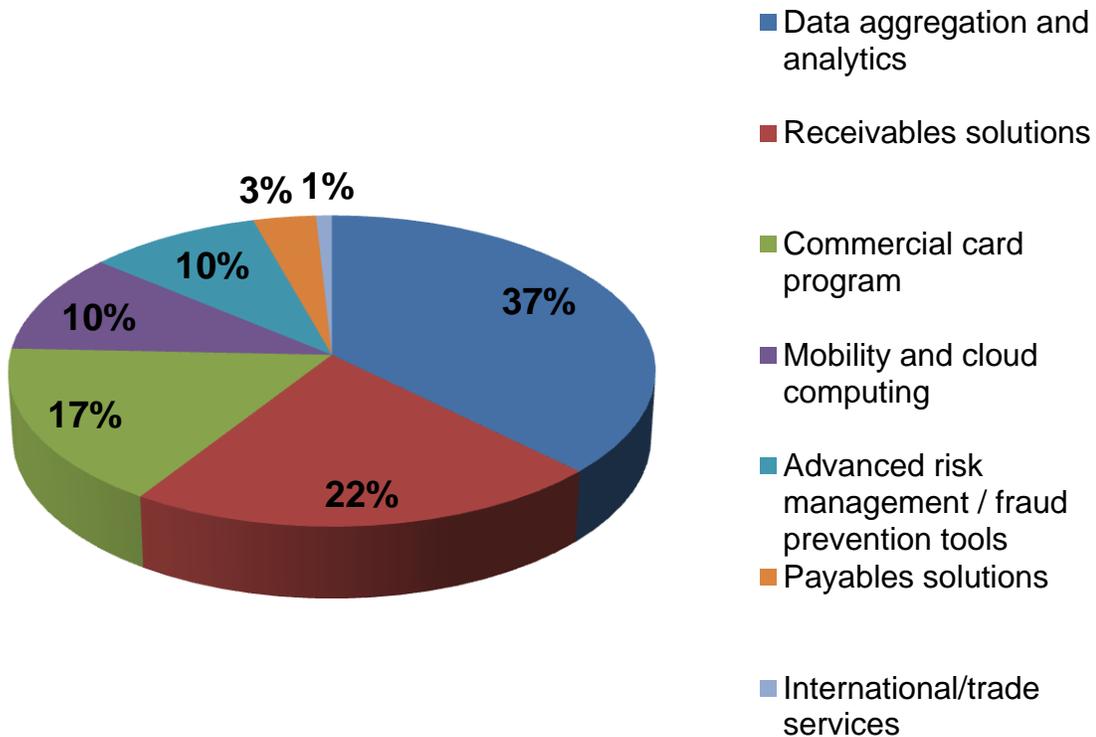
1. What keeps you up at night?



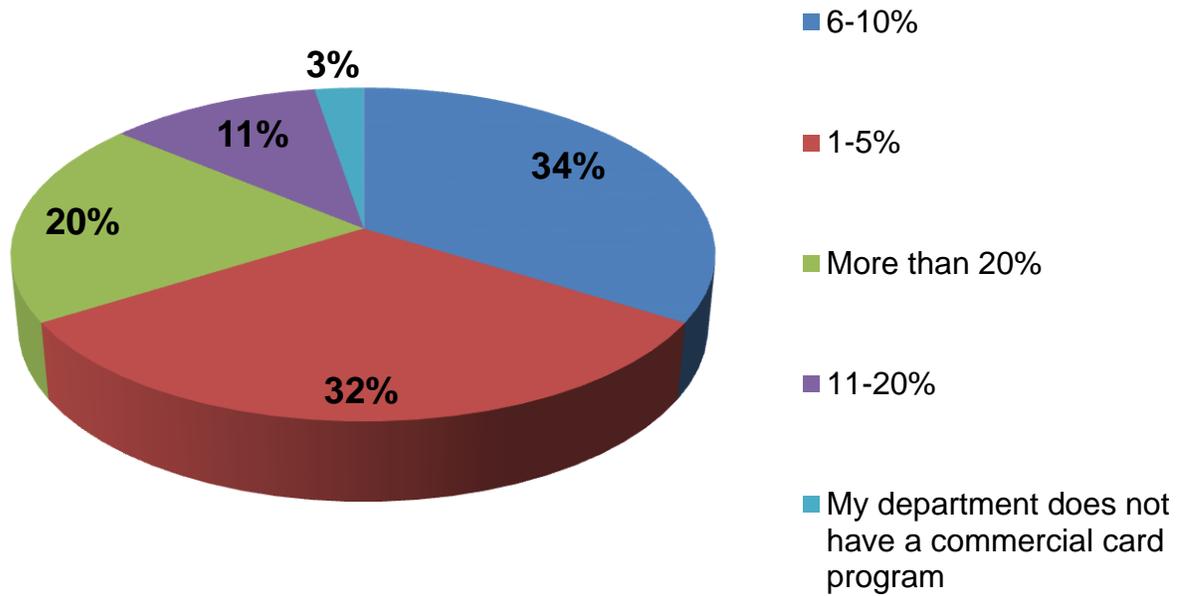
2. Based on your organization’s current cyber security infrastructure, how prepared is your treasury department to continue “business as usual” if a cyber attack or data breach occurred?



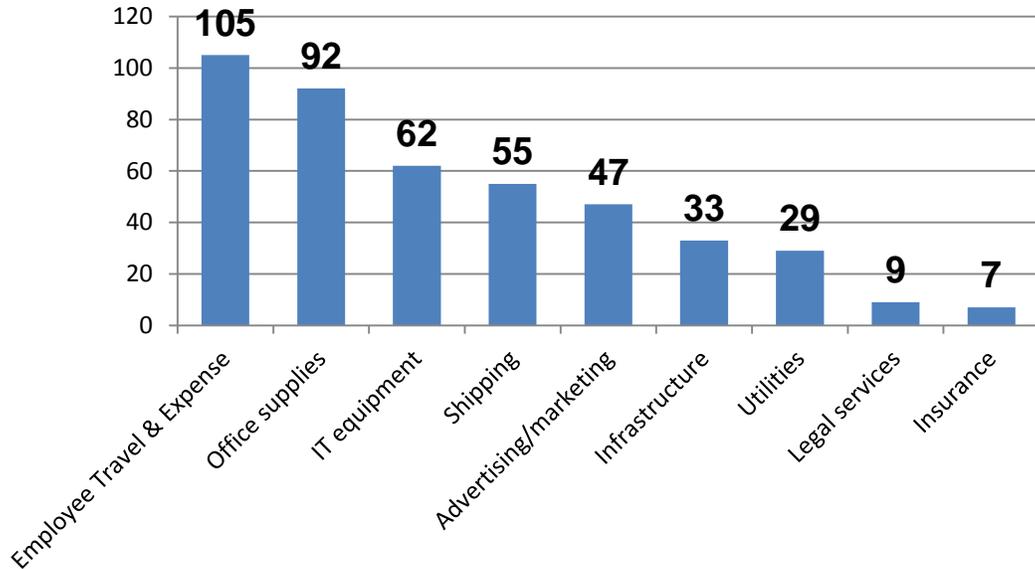
3. If your organization had an extra dollar for treasury management investments, where would you spend it?



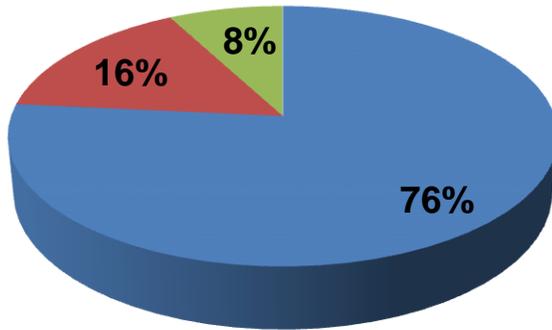
4. Roughly, what percentage of your business purchases are made with a commercial credit card?



**5. Which of the following has your treasury department paid for with a commercial card?
(Select all that apply)**



6. Does your organization currently have multi-factor authentication for accessing your online banking systems and corporate portal?



- Yes, my organization uses a hard token to access information
- No, my organization does not have multi-factor authentication
- Yes, my organization uses a soft token to access information