



Ideas and Insights

Welcome to the latest edition of *Ideas and Insights*. View relevant articles and thought leadership to stay informed in the financial services industry.

NOVEMBER EDITION

Ideas and Insights brings you our take on the news affecting your business now. It's valuable information in a format you can use.

HOT TOPICS



Cautious optimism as economists predict a "soft landing"

Recession fears are ebbing, but large-company Chief Financial Officers remain watchful. In our "Voice of the CFO," we share their views, alerting readers to their concerns and the steps they're taking to anticipate and remediate risks. [Read more.](#)



How financially stable are we?

The Federal Reserve's semiannual Financial Stability Report painted a reassuring picture. Corporate bond spreads narrowed; balance sheets remain solid; and the banking sector remains sound. However, potential risks—higher interest rates, systemic stress from commercial real estate, slowing company revenue growth, etc.—remain. [Here's what we expect.](#)



Amending the Interchange Fee Cap: What will it mean for you?

The proposed amendments to the Debit Interchange Fee Cap and its methodology could bring a significant fee drop, an increase in fraud prevention costs, and more frequent adjustments. [See what the proposed changes could mean for you.](#)



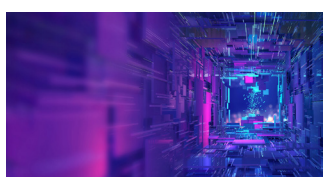
How today's companies are redefining the procurement process

To improve business turnaround time and increase transparency, KPMG is actively addressing procurement's agility and scalability challenges. Read how KPMG digital technology solutions enable collaboration, reduce cycle time, and simplify the user experience [here.](#)



Government gives guidance for climate-related financial risk management

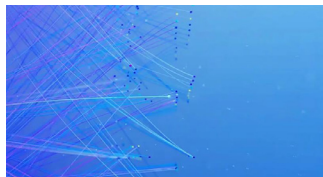
Large banks now have official interagency guidance to help them identify, measure, monitor, and control climate-related financial risks. Our report lays out the principles and explains them. [Learn more.](#)



Light at the end of the tunnel? Q3 M&A trends say "maybe."

The value of Q3'23 technology, media and telecom deals climbed 35 percent over Q2'23, even as deal volume declined. Fears of more interest rate hikes and a recession began to dissipate as well. We believe, however, that high borrowing costs, high valuations and an unfavorable regulatory climate will slow an anticipated rebound. [Here's why.](#)

ARTIFICIAL INTELLIGENCE AND TECHNOLOGY



Generative AI: From buzz to business value

An exclusive KPMG survey reveals how top business leaders are approaching and implementing this transformative technology. See how businesses are using generative AI and understand the opportunities and threats it presents. [Read now.](#)



Data, analytics and talent: Laying the foundation for an AI future

With new technologies such as AI poised to transform the business landscape, a strong data and analytics foundation is a necessary part of the modern finance organization. See what it means for Controllers and Chief Accounting Officers [here.](#)



It's not stressful anymore: How technology and data analytics transform the stress testing process

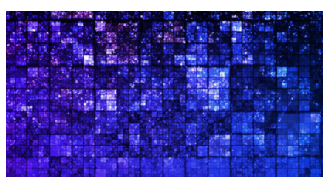
Banks are finding opportunities to enhance their stress testing processes with AI, machine learning, and data analytics technologies. In this webcast, speakers from Workiva and KPMG provide new insights into how leading institutions are transforming their stress testing practices with these advanced tools. [Watch now.](#)

WEBCASTS AND PODCASTS



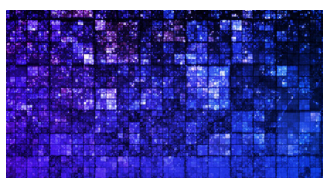
Real Estate tax chat series: Year-end tax planning 2023

In this webcast, our team discusses preparing to issue 1099-DIVs, carried interest planning, distressed debt matters, state and local planning, and more. The session is hosted by KPMG Building, Construction Real Estate. [Watch now.](#)



Tax Managed Services and the evolution of a connected tax operating model

How can tax organizations deal effectively with their compliance burdens, disruptive technology, talent challenges and more? In this webcast, KPMG explains the strategic and operational benefits of Tax Managed Services in helping tax departments address these issues. [Watch now.](#)



Year-end payroll considerations for 2023 reporting and 2024 compliance

Leaders from the KPMG Employment Tax practice address the challenges related to reporting compensation for your workforce, including multi-state reporting and withholding for remote/hybrid workers and other key topics in this one-hour webcast. [Watch now.](#)



Building stakeholder trust in risk transformation

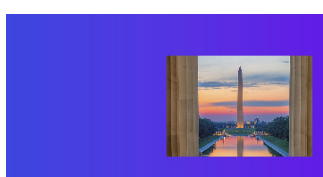
Watch as Partners from our Risk Services network discuss the Chief Risk Officer Survey report; and learn what it reveals about the most pressing issues on CRO agendas. See how to use the five intersecting drivers of risk transformation [here.](#)

TAX TALK



How will you shape your ESG tax story?

ESG is now a chief measure of corporate behavior, and tax plays a key part. Time to adjust your tax strategies and reporting processes to address transparency demands, demonstrate a sustainable approach to tax, and take advantage of green tax incentives. [Here's what you need to know.](#)



IRS to step up enforcement

With \$80 billion in new funding, the IRS plans to dramatically improve service and expand enforcement activity on taxpayers with complex tax filings and high-dollar noncompliance. See what else the IRS is planning—and what it could mean for you. [Read now.](#)

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