

PHYSICAL CASH POOLING

PRODUCT CARD

LIQUIDITY SOLUTIONS

Cash Management

Global liquidity management: physical cash pooling offering

> Your challenges

- Global cash visibility and control
- Local variations to legal and tax regulations as well as to market practices
- Risk assessment of non-familiar markets
- Management of a wide selection of "exotic" currencies

> Your needs

A tailored liquidity management strategy that takes into consideration corporate structures and their geographical footprint across different markets and regulations. A strategy that is flexible enough to cater for future expansion plans and for changes to regulatory requirements.

> Our solutions

BNP Paribas offers a comprehensive suite of liquidity management solutions to help corporates to centralise and manage group liquidity on a local, regional or global level.

Physical cash concentration allows corporates to optimise their liquidity across geographies. The effect is that surplus liquidity is consolidated and required capital is internally financed to the maximum extent possible.

Harmonised liquidity solutions across **50 countries** worldwide.

Over **4,200 cash pooling structures**, involving more than **40,000 accounts globally**.

All **free tradable currencies** supported.



BNP PARIBAS

The bank
for a changing
world



➤ Physical cash pooling

An automated transfer of account balances into a central account on a domestic, regional or global level.

KEY FUNCTIONALITIES:

- **A domestic and cross-border solution available across five regions:** Europe, Asia, the Middle East, North America and Africa. All main currencies are managed.
- A multi-banking solution that allows corporates' local bank accounts to be integrated into the liquidity structure.
- A choice among the most convenient master account locations to centralise liquidity cross-borders.
- A wide range of sweeping options allowing corporates to choose the frequency and type of sweeping, to configure thresholds, to set the minimum and maximum sweeping amounts... and much more!
- An optional cross currency solution, allowing accounts denominated in different currencies to be included in one cash pool structure. Cross currency transfers between accounts are fully automated. Cut-off times for currency pairs apply.

MAIN BENEFITS:

- Enhanced visibility and control over group cash.
- Improved cash forecasting, simplified reconciliation and detailed reporting.
- Real-time information.
- Reduced operating expenses.
- Maximised funds for investment.
- Reduced foreign exchange exposure and associated costs.
- Rationalised bank account structure: only core currency accounts are maintained at a central location.

➤ Liquidity management reporting

BNP Paribas liquidity solutions are complemented with a web-based reporting that enhances global visibility and control over cash and streamlines the management of group liquidity.

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Global Cash Positions - Dashboard level

● Ledger Balance ● Value Balance Booked Intraday Projected

	21/03/2017	26/03/2017	29/03/2017	30/03/2017	31/03/2017
> AUD	7906089,66	80747226,54	80747226,54	80747226,54	80747226,54
> CAD	9370019,70	9370019,70	9370019,70	9370019,70	9370019,70
> CHF	1772583,95	1382877,46	1382877,46	1382877,46	1382877,46
> CZK	39827021,73	30308091,52	30308091,52	30308091,52	30308091,52
> DKK	-1675882,88	6235547,87	6235547,87	6235547,87	6235547,87
> EUR	445027944,17	434427555,02	426607320,11	42747805,47	42747805,47
> GBP	-106528058,88	-66728893,21	-69236243,41	-69539456,15	-69539456,15
> HUF	25390256,20	24408821,50	24408821,50	24408821,50	24408821,50
> NOK	-36527965,61	3517270,61	3517270,61	3517270,61	3517270,61
> USD	6074822,71	75490380,79	77449038,98	77449038,98	77449038,98



Two complementary modules are available:

Cash Concentration Module

This highly flexible solution provides consolidated, detailed and customised views on cash positions within cash pooling structures. Transaction flows and cash pooling sweeps are shown in real time throughout the day, hence showing the **expected daily closing balance** available for cash investment or needing short-term financing. The global positions can be consolidated in a currency of choice.

KEY FUNCTIONALITIES AND BENEFITS:

- Web-based, user friendly.
- Real-time control over regional or global cash positions.
- Standardised and centralised data and reporting.
- Enhanced treasury operational efficiency and risk administration.

Cash Intercompany Module

A tailored solution enhancing the monitoring and management of centralised and streamlined intercompany term loans.

THE MODULE PROVIDES:

- Consolidated intercompany position of the accounts in a liquidity structure as well as a drill-down view on single account details.
- Accrued interest statements available between two close-of-periods and capitalised interest statements per currency for a selected period of time.
- **Automated intercompany interest settlement service, complemented with an optional authorization workflow within Connexis®.**

For more details about the
Liquidity Management offer or about
the other Cash Management solutions,
please contact your Relationship Manager.