



International Payments Product Card

International payments bring specific challenges

A global economy implies international flows, and these are on the uptrend. Post SEPA, European corporations are looking ahead and are ready to address the challenges of international payments. But while SEPA harmonises the payment landscape within Europe, it remains largely heterogeneous outside.

How can your company optimise its international payment flows?

1 BNP PARIBAS BRINGS ADVICE

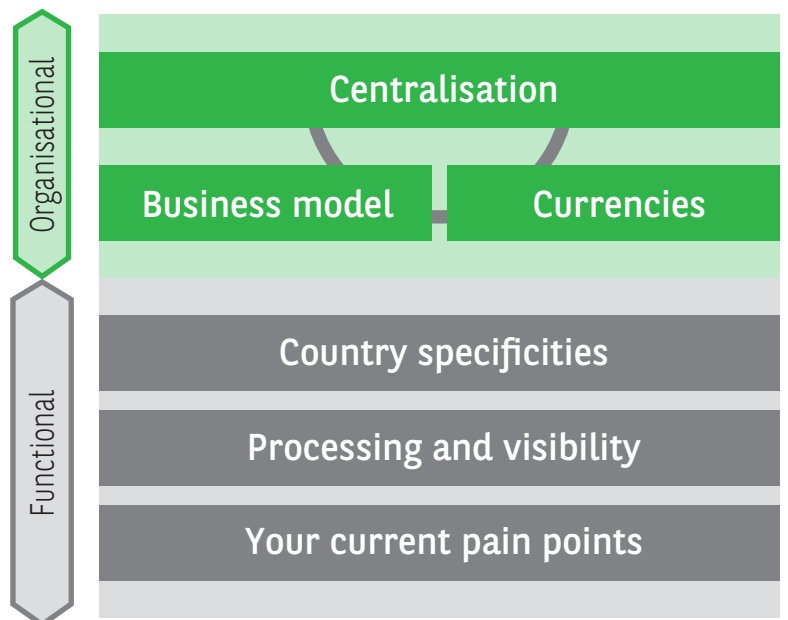
Based on a thorough 6-dimension diagnostic our cash management officers, reinforced by a dedicated team of product experts, advise you on the optimisation of your international payment flows.

Your organisational set-up:

- Payment factory
- Sensitive transactions
- FX policy

Your functional questions:

- Country specific requirements for opening accounts and formatting payments
- Streamlined processing and improved visibility of your flows the location of your cash
- International payment issues you are dealing with



BNP Paribas Cash Management accompanies more than 40,000 corporate clients around the world. We ask the right questions and deliver the solutions and expertise to help you optimise your flows.

Do not hesitate to contact your cash management relationship manager to perform a custom diagnostic for your organisation.

BNP PARIBAS SA HAS A SHARE CAPITAL OF 2.490.325.618 EURO - REGISTERED OFFICE: 16 BLD DES ITALIENS 75009 PARIS - RCS PARIS - NO 662 042 449 IDENTIFIÉ PAR LE N° SIREN 76662042449 - REGISTERED AS INSURANCE BROKER AT ORIAS NO 07 022 735 | OCTOBER 2014



2 BNP PARIBAS BRINGS SOLUTIONS

To support these challenges, BNP Paribas offers tailor-made solutions for:

■ **Payment factory**

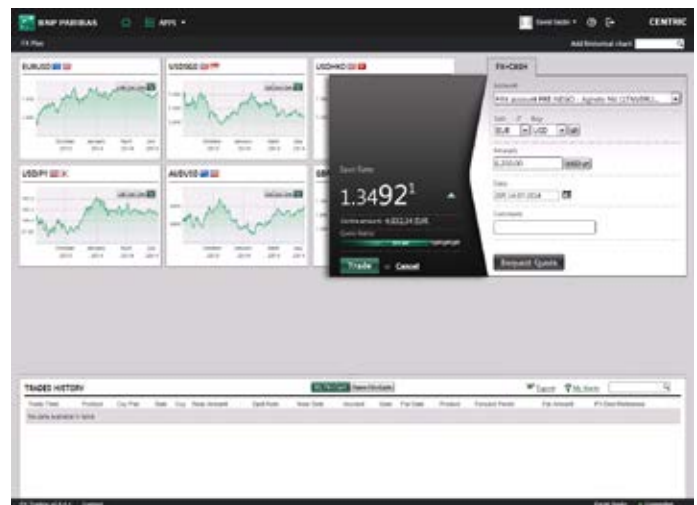
A Payment factory is an Accounts Payable (AP) structure that centralises activities and standardises processes which previously took place at a subsidiary level. The concept of a Payment Factory comprises advisory and implementation support on the underlying bank account structure, systems integration, bank connectivity, reporting a smooth and secure execution of all payments.

■ **Cross-currency payments**

More than 130 currencies are available for your cross-currency payments from one single account, with powerful foreign exchange (FX) capabilities and innovative e-banking channels.

■ **Strong processing capabilities**

The ability to cope with large volumes, a reliable corresponding banking network and top class client service are high up on our priority list.



And there is much more...

3 BNP PARIBAS BRINGS CONFIDENCE

With Cash Management being a key activity, BNP Paribas has developed unique capabilities for ensuring fast, precise and secure international payments.

We are committed to continuous investments in our offerings and always strive to go the extra mile on advisory, implementation and client servicing, to deliver you the best service possible.

Why BNP Paribas

1. **Extensive network** with a Cash Management presence in 65+ countries and a worldwide corresponding banking network supporting efficient and cost effective end-to-end processing.
2. **Recognised Forex powerhouse** with eight further principal trading hubs in Paris, Brussels, Luxembourg, Singapore, Hong Kong, Tokyo, New York and Sao Paulo, with additional offices in all regions.
3. **Dedicated experts** work on the continuous product evolution and focus on advisory to best support the development of our clients' international business & associated flow banking.