

# Cross-Bank Cash Concentration

## Centralise your liquidity across banks



**Establish direct group control of global liquidity.**



**Optimise self-funding across multiple bank relationships with group-controlled lending and borrowing.**



**Administration of inter-company lending by DBS.**

### At a glance

- Automated physical funds transfer between master account in DBS and subordinate accounts in different banks.
- Consolidation of liquidity via target balance of the subordinate account (zero or pre-determined amount).

### Designed for

- Conglomerates with multiple operating bank relationships that aim for consolidated management of liquidity in a single bank.
- Businesses that rely on larger banking network to increase efficiency in the collection process, and with more centralised disbursements.
- Companies that may consider inter-company lending approach to consolidate liquidity.

### How it works

#### Your benefits

- **Direct control of group liquidity to optimise self-funding across different banks and jurisdictions.**

#### Our solutions

- Automated physical movement of funds from different banks to a pre-determined account in DBS to consolidate excess liquidity on daily/periodic basis based on your choice.

## Your benefits

- Full governance over lending and borrowing, intra-group and externally, inclusive of entity-level lending control compliance.
- Ease administrative burden of computing, allocating and settlement of inter-company interest and transfers.

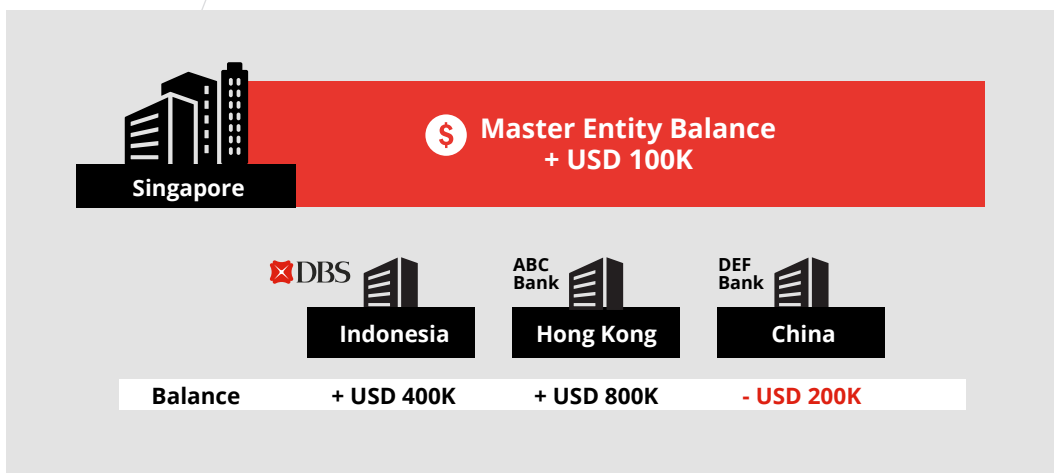
- Control over excess liquidity and funding achieved by parameterised execution with triggers customised to your business needs.

## Our solutions

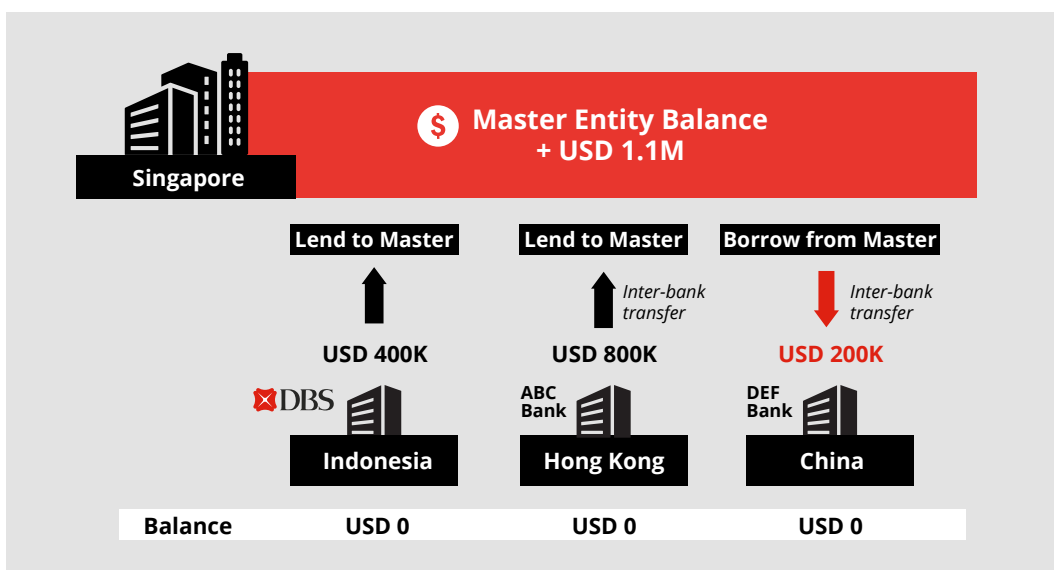
- Automated system transfers, interest computation, allocation and settlement performed by DBS on your behalf (requires pre-arrangement with counterparty bank).

- Broad selection of sweep parameters, such as:
  - Direction of sweeps (one-way/two-way)
  - Frequency (daily/weekly/monthly)
  - Target balance (zero/pre-set amount)
  - Timing

## Before Cross-Bank Cash Concentration



## After Cross-Bank Cash Concentration



## What makes us different

### Why we are different

- **Wide banking network associated with in-depth knowledge of local clearing practices.**
- **Our solution can be combined with other liquidity management techniques.**

### How it helps you

- Expedite inter-bank arrangements and optimise the timing of transfers.
- Enjoy an integrated and holistic liquidity management solution to match your diverse treasury function.

### Find out more today

Partner with DBS today so you can live more, bank less.

For more information on our products and services, please contact your Relationship Manager, or call **1800 222 2200** (8:30 am to 8:30 pm Mon - Fri excluding Public Holidays).

#### Disclaimer and Important Notice

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Global Bank of the Year 2018, The Banker  
Best Bank in the World 2018, Global Finance  
World's Best Digital Bank 2018, Euromoney  
Safest Bank, Asia 2009 – 2018, Global Finance