

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.

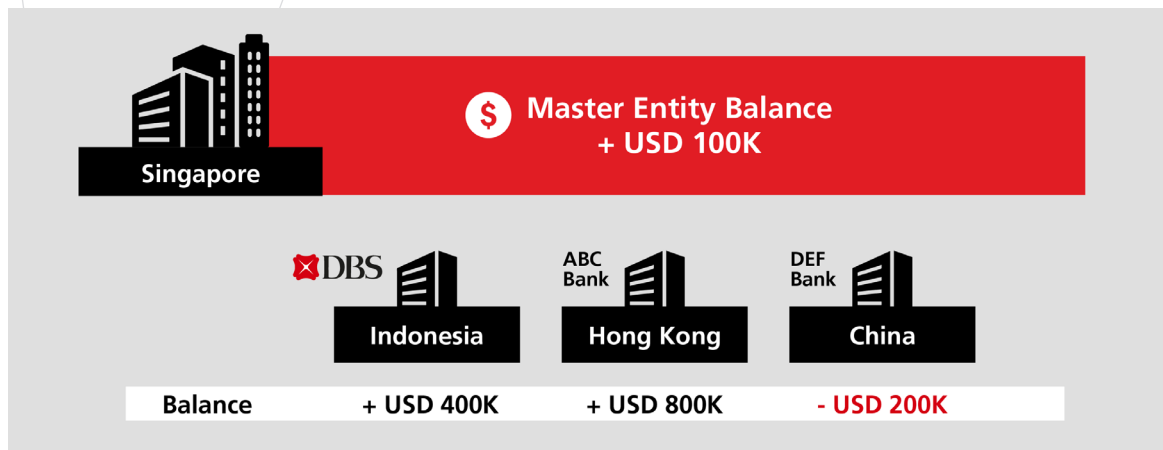
Your benefits

- 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.

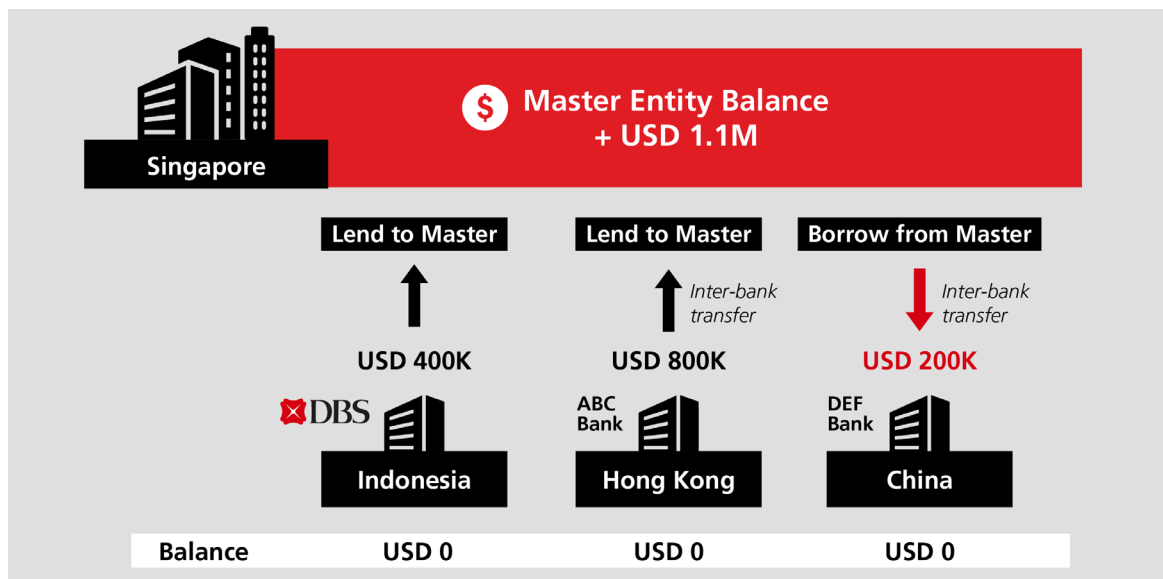
Our solutions

- 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



Cash Concentration arrangements are also available across accounts held by a single entity, in which case no inter-company lending will occur.

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).

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