

INTERNATIONAL PAYMENTS

PRODUCT CARD

PAYING HERE & ABROAD

Cash Management

➤ 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 in the rest of the world.

➤ How can your company optimise its international payment flows?

1 ➤ BNP Paribas brings advice

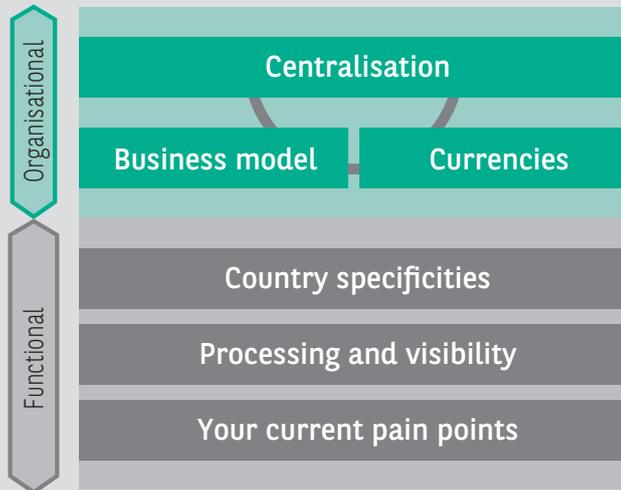
Based on a thorough 6-dimension diagnostic, our cash management officers, supported by a dedicated team of product experts, advise you on the optimisation of your international payment flows.

➤ Questions on your organisational set-up:

- Treasury organisation and accounts structure
- Types of payments and receipts
- FX treasury policy

➤ Functional questions on:

- Countries and currencies you are dealing with
- E-banking tools and processes to handle payments
- Specific payment issues you might encounter



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

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



BNP PARIBAS

The bank
for a changing
world



2 > BNP Paribas brings solutions

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

> FX payments

By combining the strengths of BNP Paribas' Cash Management and Global Markets teams, we have created leading edge cross-currency capabilities. We are offering a seamless and complete solution for FX conversion, payments and settlement. Payments in more than 130 currencies can be initiated from a single account generating cost savings through greater efficiency and account consolidation. Full reporting options are available to provide transparency and help maintain control over the payment lifecycle.

> Processing requirements

A high degree of automation with extensive auto-repair options, our improved cut-off times, our specific routing options and pricing flexibility all lead to the processing of your international payments with very beneficial conditions related to both pricing and value dating. Our platform is able to efficiently process mixed or large bulk payment files, and specific cost-reducing processes are in place to handle high volume / low value payments (e.g. salaries, pensions, dividends) with integrated services, such as global booking, auto-repair and automatic FX.

> Centralisation projects

In search of increased efficiency and control, many companies are considering centralising their treasury activities or even implementing a Payment or a Collection Factory. Our specialists can advise on the treasury setup, the underlying bank account structure, systems integration, bank connectivity and reporting; while our front -and back-end tools are fully adapted to support the processing of payments in a centralised organisation.

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 commit to continuous investments in our offerings and always strive to go the extra mile on advisory, implementation and client servicing.

Why BNP Paribas

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