

Africa

Asia-Pacific  
Europe  
North America  
South America

### Why Choose HSBC?

Our experience servicing clients large and small, our market knowledge, geographic presence and innovative solutions are unsurpassed. Whether you are a multinational corporation, small-to-medium size enterprise or financial institution, when it comes to cash management, HSBC is your banking partner of choice.

### Integrated Solutions

Our cash management solutions are designed to integrate with your business systems and are delivered via HSBCnet and HSBC Connect, HSBC's global Internet banking platform and host-to-host delivery channels. Through our consultative approach in tailoring a cash management solution that works best for your company, HSBC brings you 'truly integrated' solutions.

### Globally

HSBC has over 9,500 offices in 86 countries and territories. As "The world's local bank," we have the global coverage and local capabilities to provide you with innovative cash management solutions tailored to your needs. Through dedicated sales, product management, implementation, integration and customer service teams, we provide a comprehensive range of integrated products and services to help our clients maximise their working capital.

### Find out more

For more information about HSBC's Integrated Payments Solutions, please contact your relationship manager or cash management specialist today.

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#### Integrated Cash Management Solutions

Integrated Delivery Channels  
Integrated Liquidity Solutions  
Integrated Payments Solutions  
Integrated Receivables Solutions

Certain product and service offerings are subject to local availability and/or regulations. Terms and conditions apply, relevant products are available on request and service charges are applicable.

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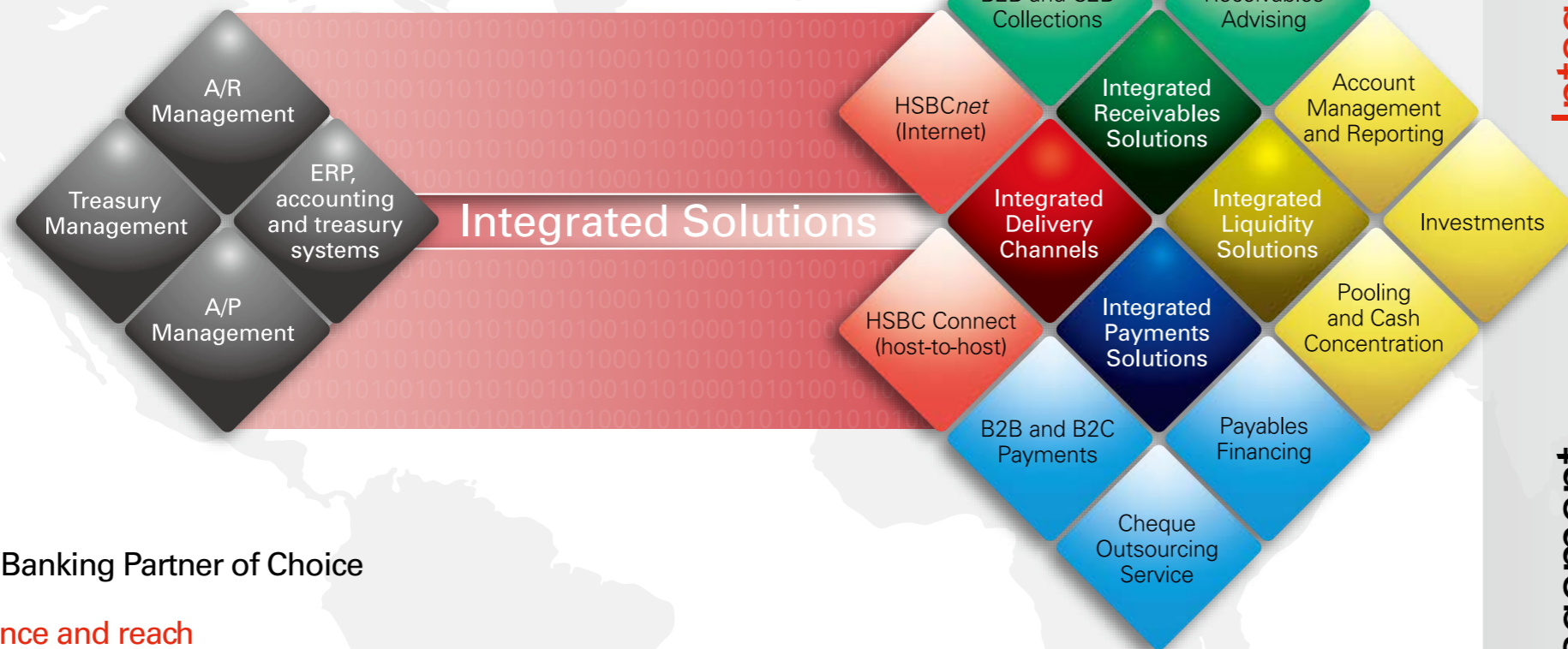
# Integrated Solutions

*iconic cash management*

# ▶ Integrated Cash Management Solutions

HSBC is committed to providing best-in-class solutions that support your cash management needs. In addition to our extensive geographic coverage across the world, we are continually investing in cash management products and services to deliver value-added solutions that enhance your working capital management and meet the evolving needs of your business.

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## HSBC –Your Banking Partner of Choice

### Global presence and reach

*Dedicated in-country specialists that shine.*

HSBC has a presence in 86 countries and territories globally. Our client relationship model is built on a strong network of global and regional teams working together closely with dedicated specialists in countries your business has a presence. Whether that means helping you to understand local regulations or practices or developing country specific solutions, trust us to interpret your needs from every perspective.

### Tailored solution engineering

*Building foundations for your success.*

Let us tailor a cash management solution that works best for your company. HSBC's cash management franchise features highly knowledgeable and experienced industry specialist teams that build cash management structures and solutions which address your company's needs. From your suppliers to buyers, we design and deliver solutions that will put you and your partners in the forefront of best cash management practices.

### Leading client management approach

*Because we care.*

Excellent client service comes as standard at HSBC. Our dedicated team offers detailed understanding of your industry's cash management needs and works closely with you to facilitate a smooth implementation and efficient delivery of your cash management solution, right through to ongoing service and support. We make a difference to your business by delivering on our promises.

Integrated Solutions.

### Integrated Payments Solutions. *orchestrate your payments to perfection.*



- ▶ A complete range of electronic and paper-based, high and low value, international and domestic payments
- ▶ Online real-time payments initiation and a robust cheque outsourcing service
- ▶ Delivery of rich information to beneficiaries and third-parties
- ▶ Comprehensive buyer-centric supply chain financing solution
- ▶ Fully automated accounts payable reconciliation

### Integrated Receivables Solutions. *fast forward your receivables.*



- ▶ Comprehensive range of B2B and C2B collections, including electronic and paper-based, international and domestic collections across multiple geographies
- ▶ Receivables Management System, tailored to enhance financial intelligence reporting and receivables reconciliation
- ▶ VirtualAccount for improved payor identification and reconciliation
- ▶ Receivables Advising to fast track collection process and shorten days sales outstanding (DSO)

### Integrated Liquidity Solutions. *maximise your returns.*



- ▶ Flexible account structures, tailored to customer needs across geographies
- ▶ Range of cash concentration and notional pooling structures that operate on single or multiple locations, currencies and participants
- ▶ Portfolio of investment options, onshore and offshore, traditional and structured
- ▶ Online and real-time access for enquiry, reporting and monitoring of liquidity positions and investments

### Integrated Delivery Channels. *cash management at your command.*



- ▶ Secure and interoperable delivery channels – global Internet banking platform HSBCnet, and host-to-host channel HSBC Connect
- ▶ Increased automation and straight-through processing tailored to different business structure and requirements
- ▶ Comprehensive balance and transaction reporting
- ▶ Ease of integration with SWIFTNet, Enterprise Resource Planning (ERP), Treasury Management Systems (TMS), or other cash management systems

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