



**Corporate  
Cash Management**

# Credit Suisse

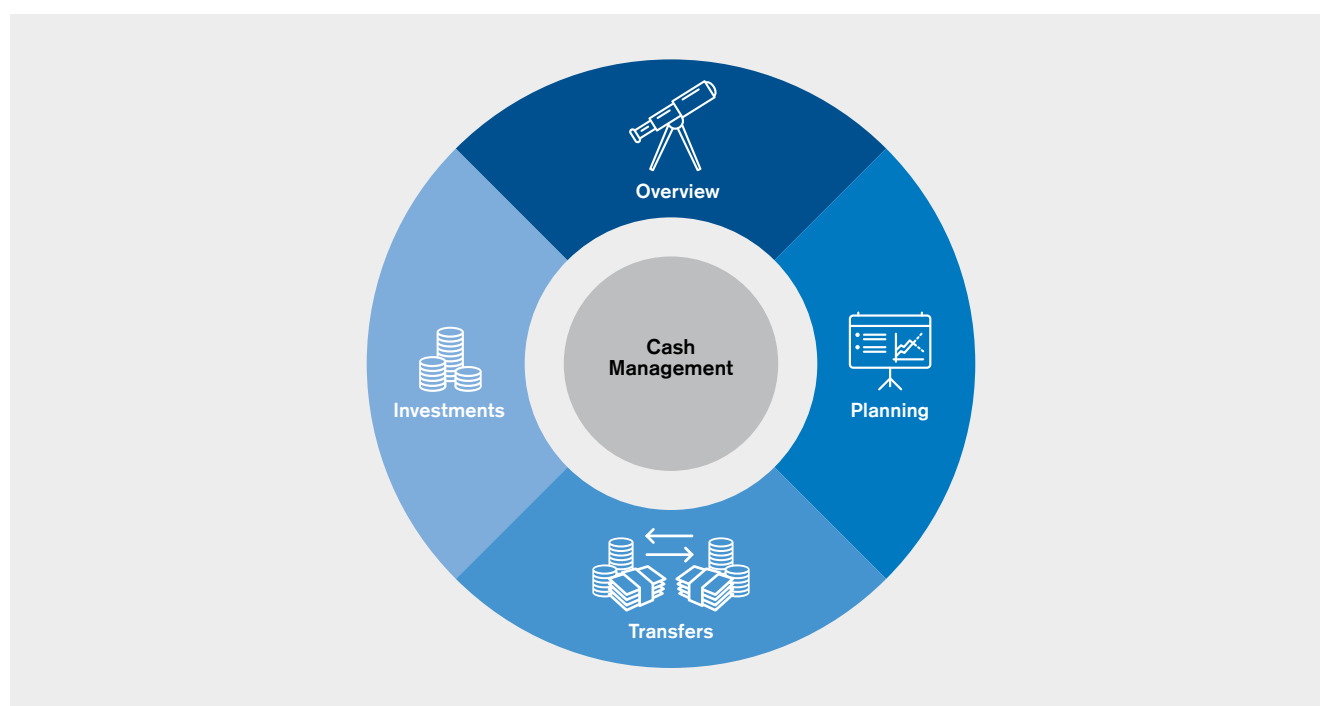
## Your Knowledgeable Partner for Integrated Cash Management

A company always needs to have enough liquidity for its business operations. At the same time, actively managing liquid funds that are not currently being used can help create additional income opportunities and attractive yields.

Integrated cash management is essential here. In a global economy that is becoming increasingly connected, the requirements for this are exceedingly complex. You should therefore have a partner that you can rely on to protect and manage your liquidity.

Credit Suisse has been the bank for entrepreneurs since it was founded in 1856. More than 100 000 companies count on our support in their financial matters. Thanks to

our longstanding collaboration with companies in a variety of sectors, we are also very familiar with the various needs that exist in the area of cash management. Based on this experience, we can provide you with personalized advisory services and solutions that are tailored to your needs: from **informational overviews** and **liquidity planning** to **transferring liquidity** and **financial investments** – all under one roof.



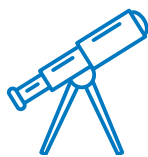
### Your company is as unique as our solutions.

The type of cash management you need will depend on the sector, focus, and size of your company. This is why we provide you with the precise products and services that you need to protect and manage your liquidity. Our essential solutions are based on payment transaction products that have been put to the test time and again. We provide you with special solutions that are tailored to your particular needs and demands as

appropriate. This allows us to provide you with comprehensive support by serving as your one-stop shop for reviewing your liquidity, planning your needs carefully, transferring your liquid assets efficiently, and using cash holdings that you do not currently require to invest at preferential terms and conditions.

## Overview

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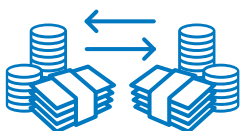


In particular, companies with an international scope typically have accounts at multiple financial institutions. Their cash flows also operate in different currency areas or need to be reconciled within complex corporate structures. We make sure that you have a complete overview of the liquid assets that are available at any given moment.

- Paper-based account statements, including detailed booking information for all accounts held at Credit Suisse
- Electronic account statements implementing SWIFT standards, including the option of requesting account information updates several times a day so you can automate your reconciliation and booking processes
- Global access to your domestic and foreign accounts held with Credit Suisse and other banks through one single electronic interface
- The world's top research with relevant market information

## Transfers

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Your liquidity needs can change daily. You need to have sufficient liquid assets in the right places so that payment orders can be processed reliably. We provide you with solutions for using simple automated processes to transfer liquidity, and these solutions can be readily adapted to the technical infrastructure that you have in place.

- Cash pooling solutions using a single account and automatic initiation of transfers between national and/or international accounts based on your settings
- Electronic interfaces for directly, securely, and automatically connecting your compatible standard financial software to Credit Suisse and third-party banks
- Innovative account solutions to optimize your direct international payment transactions from Switzerland to the EU, the EEA, and China

## Planning

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Your company always needs to have liquidity for its business operations. By carefully planning your national or international cash flows, you can prevent negative balances and liquidity squeezes and minimize financial risks. Our innovative solutions are compatible with multi-bank operations and allow you to target the management of your assets and liabilities.

- Transparency regarding the status and projected development of your liquidity as well as your assets and liabilities
- Virtual consolidation of your bank deposits broken down by bank, currency, region, and banking relationship
- Access to all bank account details and banking information using one set of login credentials on our payment transaction interfaces
- Optimized incoming payments provide quick access to liquidity

## Investments

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Liquid assets that you do not require can be identified through careful planning. They can then be actively managed, providing you with additional yield. We offer you a wide range of investment products focusing on the short to long term. This enables you to obtain more attractive returns on your cash holdings, particularly when interest rates are low.

- Attractive, reliable investment opportunities for short, medium, and long investment time horizons
- Automatic transfers into account solutions with better interest rates based on your instructions
- A variety of hedging and investment opportunities in foreign currencies

## Our expertise for your success.

Using integrated cash management is complicated and it involves different challenges for each particular company. Your personal advisor is always available to assist with any questions you may have. Our knowledgeable experts at the **Electronic Banking Desk** can also be consulted as

needed. We are your one-stop shop for professional support for everything from evaluating your current situation and deciding which solution you will implement to continuously handling your integrated cash management.

### Electronic Banking Desk

#### Consulting

- Professional advice on all products tailored specifically to your needs
- Optimizing cash management processes and selecting the ideal cash management solution for your company

#### Onboarding

- Ensuring that your cash management solution is quickly put into operation
- Close collaboration when rolling out your electronic payment transaction products

#### Support

- Professional support geared specifically to the needs of corporate clients and provided in German, French, Italian, and English
- Readily available, quick response times, and comprehensive problem-solving

## Find out more.

Contact our experts at the **Electronic Banking Desk** today. We will work with you to select the ideal cash management solution for you.

**0800 88 11 88\***

#### Available around the clock

During business hours: Monday to Friday,  
7:30 a.m. to 5:30 p.m.

\*Telephone calls may be recorded.

**24/7**

#### Online

Contact us at  
[credit-suisse.com/cashmanagement](http://credit-suisse.com/cashmanagement)



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