



Monetizing International Cash and Liquidity Management Service

BelPay introduces a novel service for its banking partners

In recent years, banks profits have been consistently eroded – due to the general economic uncertainty, new regulatory requirements, introduction of competitive online/mobile banking and cost transparency. To endure and prosper, financial industry has to find new revenue sources. Unlike low-margin retail banking, corporate banking services could provide **highly profitable opportunities** through reengineering of **Business-to-Business (B2B) international payments and Supply Chain Finance (SCF)**.

Many *corporate banking clients* face a severe liquidity crunch that forces them to use SCF as the last remaining source of cash, especially to finance their global sales. To fund their clients and vendors, some large corporates even started their own private banks. However, success rate of such corporate banking operations is low, as they are quite demanding, require advanced payment innovation, specialized expertise and impose high regulatory burden.

For banks, profitable international cash and liquidity management services could only result from the development of new high-margin SCF operations. Their scalability and long-term sustainability could be achieved by utilizing sophisticated financial engineering, agile technology, advanced compliance and risk management, liquidity management optimization methods and aggressive database marketing.

With its new *Monetizing International Cash and Liquidity Management Service*, BelPay guides globally operating banks in their effort to monetize international B2B cash operations. The following *elements are included* in BelPay's value-add banking service for monetizing SCF and addressing corporate banking clients' needs:

- Defining and introducing corporate banking services – innovative, highly profitable
- Addressing corporate banking clients needs with the agile financial engineering and technology-driven models of SCF and international payment services
- Creating a specialized management platform – in support of SCF and B2B international payments
- Commencing aggressive marketing/sales campaign – to attract mid-size profitable corporate clients
- Improving efficiency and margins – by mitigating SCF risks and reducing corporates overhead
- Assessing and defining client's internal authorization structure and assigning responsibilities and authorization limits to the managers of corporate trading operations
- Conducting necessary training – support vital culture change, to evolve to an intrapreneurial organization!

For a typical bank, *Monetizing International Cash and Liquidity Management Service* has the potential of rapidly building a highly profitably SCF and B2B payment service for its top business clients.



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Top benefits to be considered by the banking executives

- You can leverage your bank's existing corporate banking services to take advantage of our offering. Based on our analysis, you would be able to better manage your business clients' international cash and liquidity requirements and payment relations.
- Using advanced and proven in the North America financial analysis methods recently introduced by BelPay to the European market, Belgian bank involved in multinational trade can radically improve profitability of their cross-border payment services for business clients.
- BelPay could help your bank to drive up its profit margins – by monetizing SCF operations of its business clients and achieving substantial savings of the administrative overhead when managing their international cash, liquidity and lines of credit. BelPay can rapidly analyze and identify potential monetizing benefits in the payments value chains.
- BelPay's *Monetizing International Cash and Liquidity Management Service* could be set up precisely for the individual needs of your bank and its corporate customers. Conducting ongoing adjustments to new business, regulatory and competitive requirements.
- Our monetizing approach is customizable to specific trading patterns of a company – with changes in time, geographies, liquidity needs and transaction values – and is focused on the evolving trading patterns with the company's growth. For example, if bank's client company exports substantially from China, or imports occasionally to Brazil, or needs to efficiently implement regular payroll payments for its subsidiary in Moldavia, BelPay can help corporate banking services to optimize such currency payment and hedging operations – effectively, accurately and ensuring high profit margins.
- Conducting workshops and executive retreats – supporting essential culture change to an innovative and intrapreneurial financial institution!
- Payments maturity assessment and improvement roadmap. Prototyping and development of novel SCF services and creating agile international payments and liquidity management platform – resulting in increased banks profits.
- Commencing aggressive B2B marketing probe campaigns, selecting and attracting profitable mid-size corporate clients. BelPay will support your bank's negotiations with the corporate clients and drafting proactive SLA/teaming agreements to maximize mutual benefits. Bank/corporates partnership could be structured as an exclusive club, with the participation granting sustainable privileges and benefits.
- BelPay Payment Business Process Modeling (BPM) practices –accelerating value creation with BelPay BPMN 2.0 (Business Process Management Notation) templates. BPMN 2.0 ensures agile capturing and documenting of complex international payments and liquidity management processes – at your bank, corporate treasury or for worldwide vendors, clients and partners.

Take advantage of our offer – email or call us today

Use BelPay's *Monetizing International Cash and Liquidity Management Service* – to rapidly build profitable payment services for your business clients

See the dramatic difference in the profitability of your B2B banking operations!