



## International Cash and Liquidity Management Audit Service

### BelPay introduces a novel service for internationally trading corporations

In the recent months, rapid and unpredictable movements of currency exchange rates have heavily affected Belgian's industries. As a result, even profitable exporters and importers often lose money due to the unexpected currency volatility. This is likely to intensify with the current European financial crisis.

In its new *International Cash and Liquidity Management Audit Service* to the internationally trading corporations, BelPay defines individualized written policies and guidelines for your corporate treasury needs based on the comprehensive analysis of your international operations. The resulting guidelines will help your international treasury to better monetize international cash operations by controlling risks and losses when changing from one currency to another, investing or transferring money across the globe.

The following elements have been included in the BelPay's corporate guidelines for transparent supervision, monetizing and optimization of foreign exchange trading, foreign currency supply chain finance and risk management functions:

- Currency exchange; harnessing currency volatility (hedging); foreign currency term deposits; foreign currency accounts receivable and accounts payable; money transfer
- Minimizing the effects of foreign exchange movements on your corporate profit margins and costs
- Describing how your corporation can mitigate cross-border corporate payments risks
- Defining internal authorization structure and assigning responsibilities and authorization limits to the managers of trading operations
- Ensuring controls, reporting and review processes to avoid foreign exchange related losses
- Novel corporate approaches to monetize international cash operations

**For a typical Belgian exporting/importing company, *International Cash and Liquidity Management Audit Service* has the potential to pay for itself after the first year of corporate policy development and to start saving precious currency resources after that.** The new service comes with a highly unusual corporate guaranty – if proactive implementation of the comprehensive and individualized written policies and guidelines would not save the client the equivalent of the project's cost within the next 18 months from the project's completion, BelPay will refund the difference back to the client\*. Such a tough guaranty is also first in Belgium.

BelPay offers comprehensive and cost-effective liquidity management and payment solutions to the commonly experienced corporate administrative challenges in support of international trade. Our services support your corporate treasury and various functions related to payment services in international transactions. Through extensive technical and financial research, we are able to suggest to the internationally trading corporations the latest and most advanced means of monetizing your international cash operations and managing cross-border transactions that are usually available only to large multinationals.

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\*Conditions apply. Please inquire.



**BELPAY**  
BUSINESS TO BUSINESS PAYMENTS

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### Top benefits to be considered by the CFOs and corporate treasurers

- Using advanced and proven in the North America corporate financial analysis methods introduced by BelPay to Europe, Belgian corporations involved in multinational trade can radically improve the efficiency of their cross-border payment systems.
- BelPay will help your company to drive up its profit margins – by monetizing international cash operations and achieving substantial savings of the administrative overhead when managing international cash and liquidity and lines of credit.
- Ease of use. You can use your existing banks and financial institutions in Belgium and abroad to take advantage of our service. Based on our analysis you would be able to manage better your international cash and liquidity requirements and existing payment relations.
- If your company requires specialized help for monetizing and managing liquidity risk challenges, BelPay will help your to identify required top support from around the globe.
- Substantial currency exchange and wires savings. According to industry sources, development of highly individualized and written policies and guidelines for your corporate treasury based on the comprehensive analysis of the cash flows from your corporate international operations **could save your company as much as 10 to 20% of foreign accounts receivable and payable\*\***.
- For money strapped corporations, a modest investment in BelPay's *International Cash and Liquidity Management Audit Service* might result in the substantial improvements in the corporate bottom line.
- *International Cash and Liquidity Management Audit Service* can be set up precisely for client's individual needs. 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 you export substantially from China, or import occasionally to Brazil, or need to efficiently implement regular payroll payments for your subsidiary in Moldavia, BelPay can help you to optimize such currency payment and hedging operations – effectively, accurately and competitively priced.
- Companies that are able to minimize their foreign exchange losses, take advantage of foreign currency liquidity and to monetize supply chain finance have a real competitive advantage over those that still have not rationalized their complex currency exchange operations. BelPay's new service for the corporations with annual international trade trading volumes above 1M € has been introduced in Belgium for the first time. Previously, such a comprehensive specialized service was only available to large multinationals.

**Take advantage of our offer – email or call us today**

**Start saving money on your currency operations – by using BelPay's  
*International Cash and Liquidity Management Audit Service***

**See the dramatic difference in the profitability of your global operations!**

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\*\*Note that exact results might vary depending on the implementation. Please inquire.