



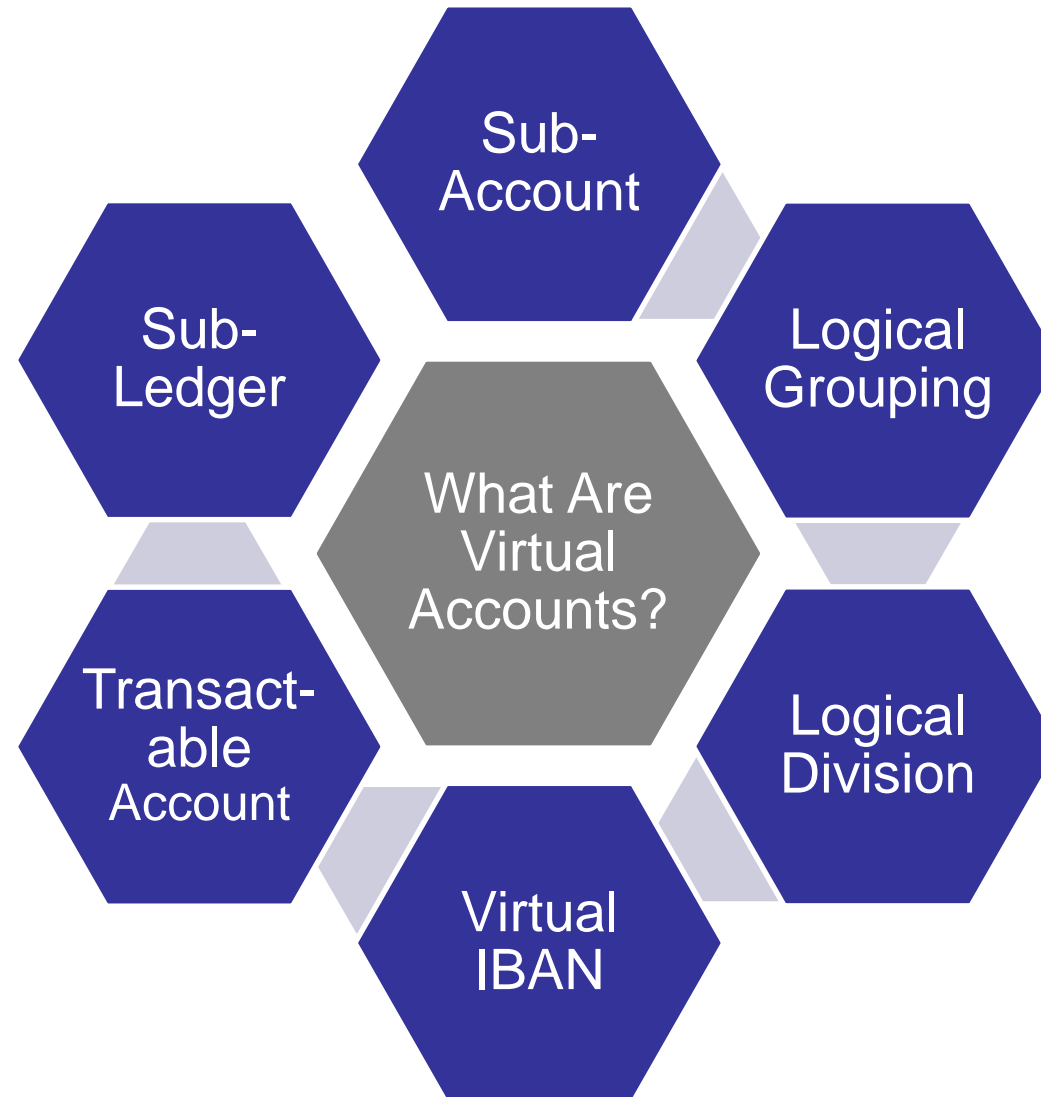
Trending Session : Virtual accounts

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ABE  EBA
EURO BANKING ASSOCIATION

Virtual Accounts



What purpose do virtual accounts serve bank's corporate customers?



• Self Service Capabilities

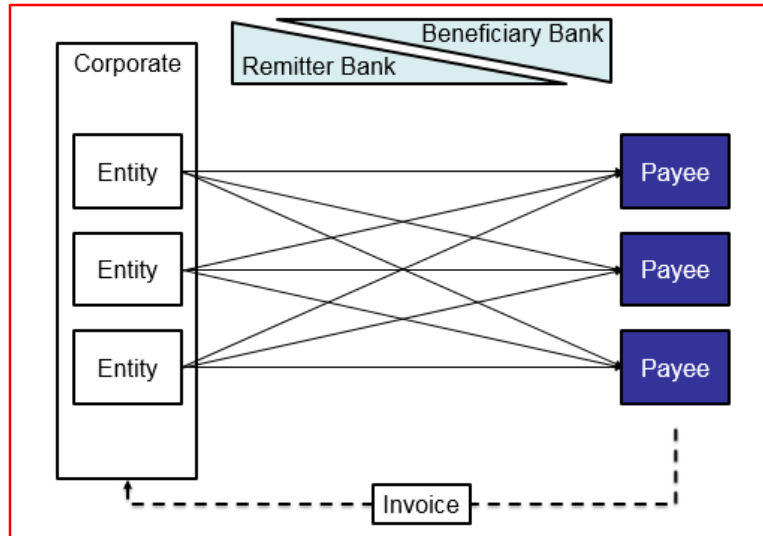
• Regulations

• Liquidity Management

• Centralisation

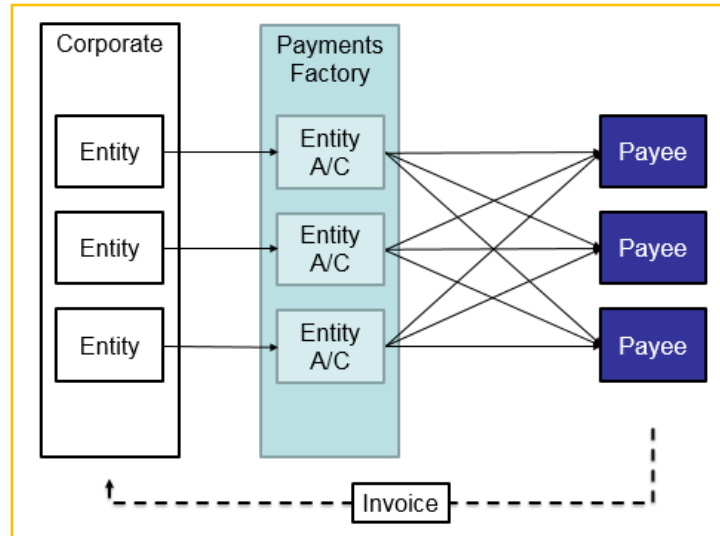
Streamlining Payments with Virtual Accounts

1



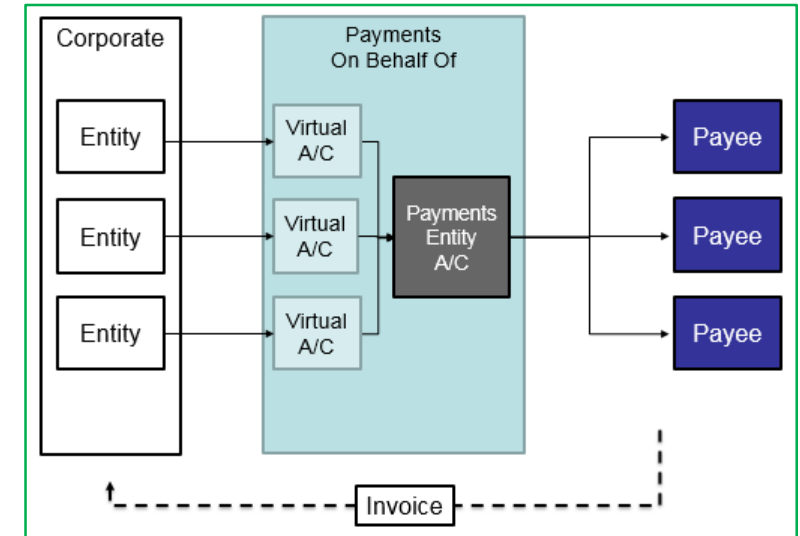
Each corporate division manages their own payments

2



Payment factory centralises the payment function

3



Payments streamlined with Virtual Accounts

Receivables: What does the corporate need to understand?




A limited perspective

- Historic data is useful, but has limitations
- Virtual accounts can offer a more holistic view...



Looking Ahead...



Provide a forward view
of cash & liquidity

Streamlined and
centralised Payments

Customer
productivity gains

Bank efficiency savings