



Open for
global business

Making cross-border
banking easier

Pleased to meet you

We are IBOS, an international bank association with members from around the world. All the banks in our network are committed to providing the best local banking services to global clients. In a nutshell, we offer banks and their clients local knowledge on a global scale, so they can successfully expand their business internationally



Introducing IBOS

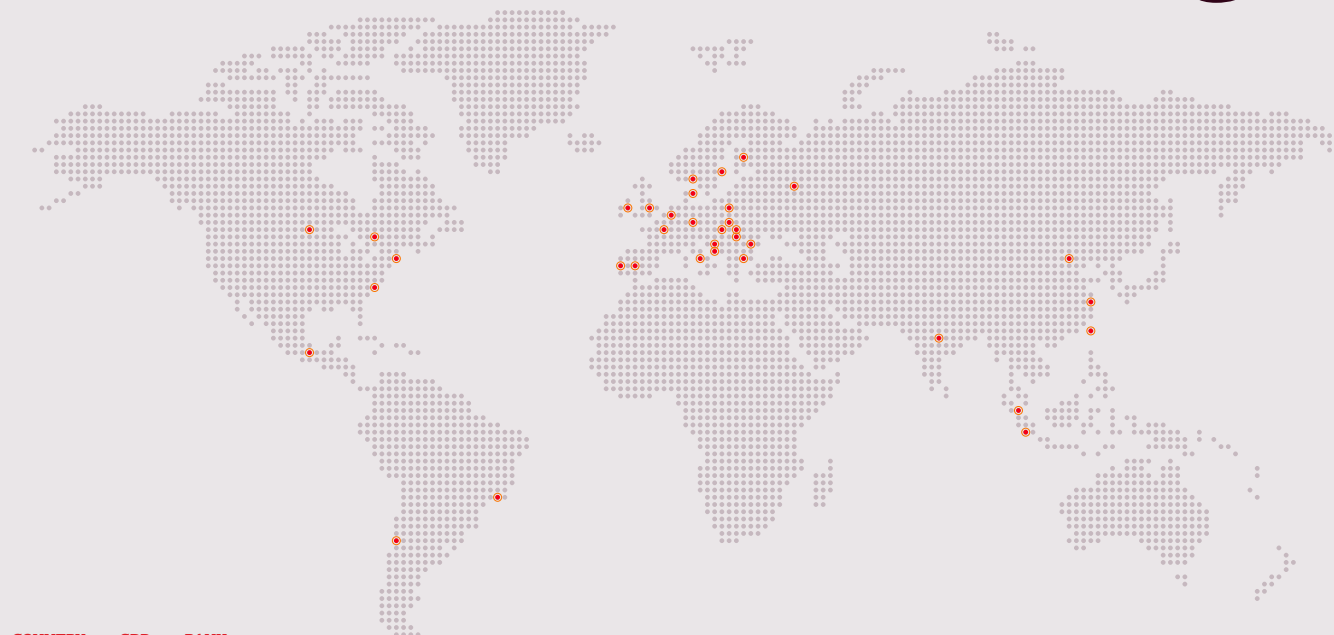
IBOS is an international banking alliance that provides connectivity for key corporates looking to expand beyond their borders. With some of the biggest commercial banks from across the globe as our members, we're confident that we can offer effective and thorough cash management in regions where your local bank does not offer access.

Through their membership of IBOS, banks can access a wider range of services they can offer to clients, providing international organisations with market-leading local banking support.

By working together and sharing each other's services, members of the IBOS alliance can open up accounts for their corporate clients across different markets, earning the right to be the client's first choice.

Each of our 34 members is a local banking leader in their domestic markets, bringing with them a wealth of experience, a history of success, a large local market share and competitive prices.

Worldwide coverage



\$59,608tn

IBOS Global GDP

out of \$85,804tn

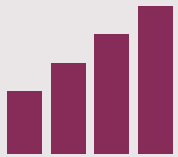
91% IBOS/Americas
89% IBOS/Europe
50% IBOS/Asia & Pacific

75% IBOS/Americas, Europe,
Asia & Pacific combined

70% IBOS/Global

COUNTRY	GDP	BANK									
USA	20,494	PNC Bank, Silicon Valley Bank, US Bank National Association	Brazil	1,868	Banco Santander (Brasil) SA	Norway	398	Nordea Bank AB, Norway	Czechia	215	Ceskoslovenska obchodni banka, a. s.
			Canada	1,712	Royal Bank of Canada	Singapore	364.2	Standard Chartered Bank	Romania	211	UniCredit Bank SA.
China	13,608	Bank of Shanghai, Standard Chartered Bank	Russia	1,657	AO UniCredit Bank	Hong Kong	362.7	Standard Chartered Bank	Hungary	138	K&H Bank
Germany	3,996	Intese SanPaolo - Frankfurt, UniCredit Bank AG	Spain	1,426	Banco Santander	Malaysia	358.6	Standard Chartered Bank	Slovakia	95	CSOB Slovakia
			Mexico	1,223	Santander Mexico	Ireland	333	Ulster Bank	Bulgaria	56	United Bulgarian Bank AD
UK	2,825	Natwest UK	Taiwan	586.1	Standard Chartered Bank	Denmark	324	Nordea Bank AB, Danmark	Croatia	54	Privredna banka Zagreb
France	2,777	CIC Credit Mutuel, KBC Bank NV France	Sweden	538	Nordea Bank AB, Sweden	Chile	298	Santander Chile	Slovenia	48	Intesa Sanpaolo Bank Slovenia
India	2,718.7	Standard Chartered Bank	Poland	524	Santander Bank Polska, S.A.	Finland	275	Nordea Bank AB, Finland			
			Belgium	492	KBC Bank NV	Portugal	217	Banco Santander Totta SA			
Italy	2,073	Intese Sanpaolo S.p.A., UniCredit SpA	Austria	416	UniCredit Bank Austria AG						

Services



Global services

The same range of global services clients would have access to locally, including Credit, FX, deposit and investment services and facilities, as well as electronic banking and statements



Local expertise

Local expertise and efficient local payment **(MT101)**, cash management and treasury services



Effective solutions

Effective solutions accessible to clients of all IBOS member banks at lower rates



Streamlined account opening

Streamlined account opening through unified processes and documents for all bank members and their corporate clients



Same day transactions

Same day transactions in any country, at the same rate – no international transaction delays, checks, or extortionate fees



Balance and Transaction Reporting

Previous-Day and Intra-day Balance and Transaction Reporting



Complete liquidity management

Complete liquidity management, including cross-border sweeping and cross-border payments (**MT101 and MT103**)



Cross-Border Zero-Balancing in Euro

Automated Cross-Border Zero-Balancing in Euro - Corporate client resources are collected in one pot from across bank accounts in different countries and member banks (Aggregation of account information and concentration of multi-currency balances)



Credit cards, payments & cash facilities

Credit cards, payments and cash facilities - ATM/POS fees are unified. No cross-currency differences anywhere in the world - it's as if you're taking money out from your own bank

Our Members

Working with corporate banks across the globe, at IBOS we are open at all hours. Our sweeping geographic presence, combined with our strong reputation, makes us a desirable alliance for a number of leading banks from all corners of the world.

Whether you're refocusing on your bank's core domestic market and looking for a global partner to help with your international business, or you need support providing effective and thorough cash management across multiple regions, becoming an IBOS member benefits both your organisation and your corporate clients.



Corporate clients

Corporate clients trading internationally via member banks of IBOS can enjoy a more seamless, centralised and enhanced experience when it comes to cash flow. Working with an IBOS bank, you can do business with your entire global supply chain as easily as if you were using just one bank.



Benefits for Members

More compelling proposition to prospective clients



In a world of increasing regulations, IBOS makes accessing banking services easier through uniform forms, documentation and processes for the entire association



Expansive contact network enables easier flow of information, accessible in all languages for both banks and their clients



Combining the offering of fellow IBOS banks, members can provide their clients access to a wider range of services



Greater geographic coverage spanning the IBOS network gives clients better scope for international business



Clients can access quality services around the globe at more attractive, competitive prices

Uniform, high-quality service provided by all IBOS members



Unified client onboarding and service processes make partnerships between IBOS banks seamless



Dedicated multi-lingual teams in each bank can provide efficient support and assistance with local issues



Access to a wide network with clear processes, quality checks and escalation procedures in place to ensure issues can be resolved quickly and efficiently

Access to an international network of banks and affiliates



Find the best partners internationally from a pool of nominated affiliates that other members work with



IBOS offers banks access to the best service at the best price, anywhere in the world



Greater opportunities for business deals through an expansive network in each country



Save on the costs of international agreements by utilising the network of local IBOS members



Benefits for Corporate Clients

Centralised local and cross-border banking



As a corporate client of one IBOS bank, customers can access the services and benefits offered by all IBOS members through one single point



IBOS members have the widest banking networks in their respective countries to guarantee clients the best services on the market

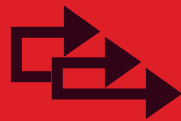


With an extensive knowledge of local market and practices, IBOS banks can advise clients which services are best for supporting their cash management needs in each country

Streamlined account opening



Host banks take care of paperwork, providing a synchronised experience for corporate clients



IBOS members are dedicated to providing support with both documents and logistics



In case of blockages to account opening, local IBOS members can provide information on what the issue is and how to resolve it

Global adoption of local clients



New customers automatically gain access to the services and expertise of all IBOS members



IBOS can recommend the IBOS bank who can offer the best solutions on their local markets



All IBOS member partnerships with clients are based on their customer profiles and requirements



Dedicated IBOS teams in each bank take care of customer needs

Consistent service across global markets



Uniform processes when working with IBOS banks across multiple countries



Corporate partnerships made easier when both parties bank with IBOS members



Setting up subsidiaries in areas with IBOS coverage enables quicker cash flow and distribution of resources



Doing business through IBOS means no hefty international fees and lengthy delays on STP payments



How IBOS works

Client Account Setup

Corporate clients of all IBOS members are offered a seamless banking experience. They deal exclusively with their local IBOS bank, which in turn deals with all global partners, handling accounts and services, electronic banking and relationship management.



Clients can access their Central Treasury through the electronic banking of their local IBOS member. Through that portal they can make payment instructions (**MT101 and MT103**) and receive payment confirmations (**MT940/1/2**) for all their international transactions.

If clients have accounts with two IBOS banks in the same country, they can also order local payments based on **MT101**.

At the other end, subsidiaries can also use their local IBOS member's electronic banking to instruct payments, manage daily balance and receive statements for reconciliation.

The overall process, which usually spans a couple of days or costs an extra fee to speed up, is made quicker and easier for clients of IBOS members, who can receive payments immediately, as if they were transferring money within the same bank.

Network Coverage

The IBOS global banking network brings market leading banks from across the world together to create an alliance which offers local coverage on an international scale. Our members are currently spread across 70% of the world, from Central, Eastern and Western Europe to China, North and South America, and our reach is growing all the time.



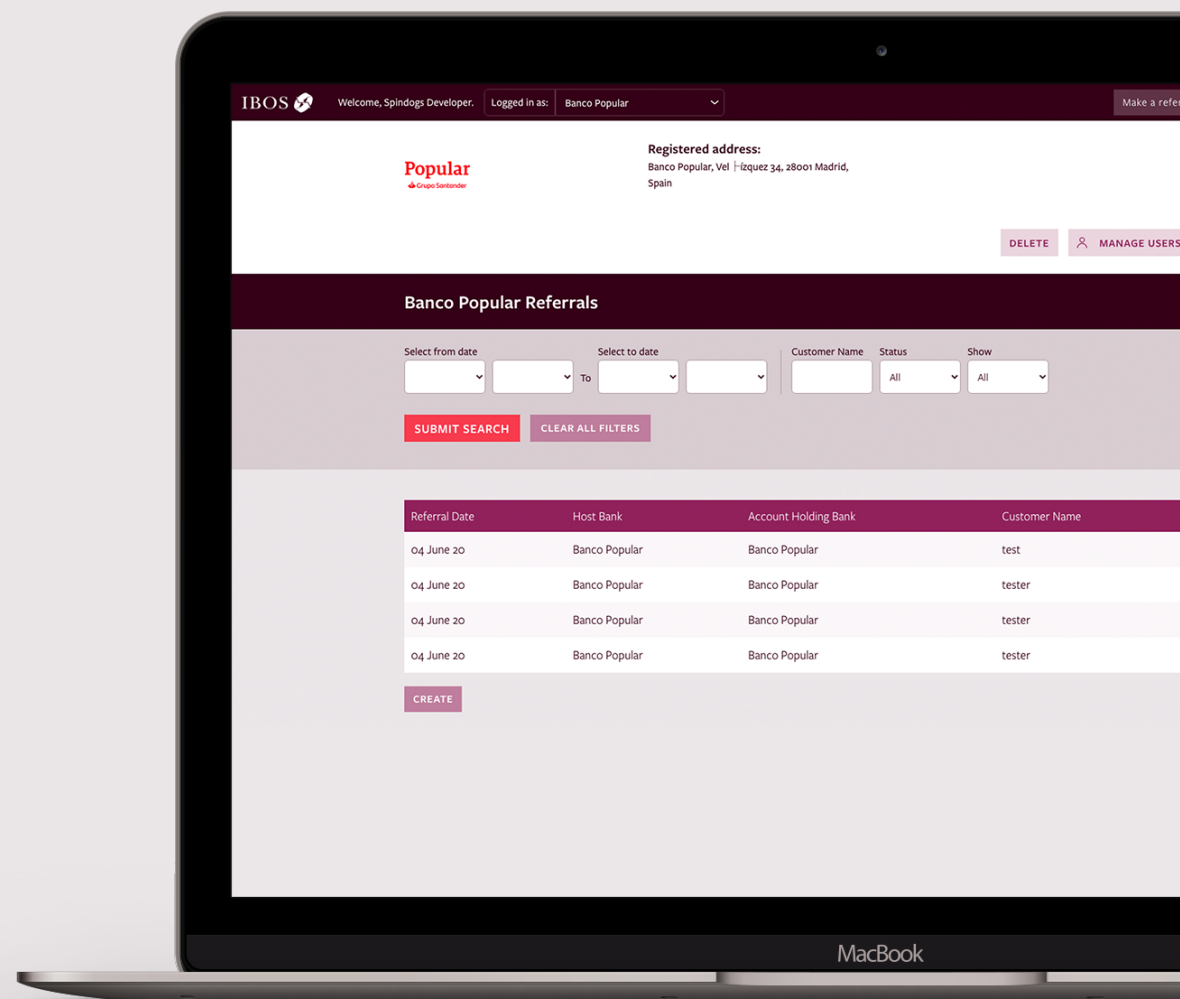
Network Coordination

IBOS has a central support office in London where dedicated teams look after the activities of all member banks for a particular banking service. This way we can ensure there are processes in place to achieve a unified experience for corporate clients across different banks and countries within the IBOS network.

The IBOS Platform

Through our online portal, IBOS members can access everything they need from a centralised dashboard. From easily looking up IBOS banks by country or group to accessing detailed information about each member, our member platform makes international collaboration easier.

- Make the most of various online resources
- Easily view and manage existing referrals, authorised signatories and account information
- Broadcast important messages and updates to larger groups of members
- Access relevant contacts for each IBOS bank
- Review all portal users associated with your bank

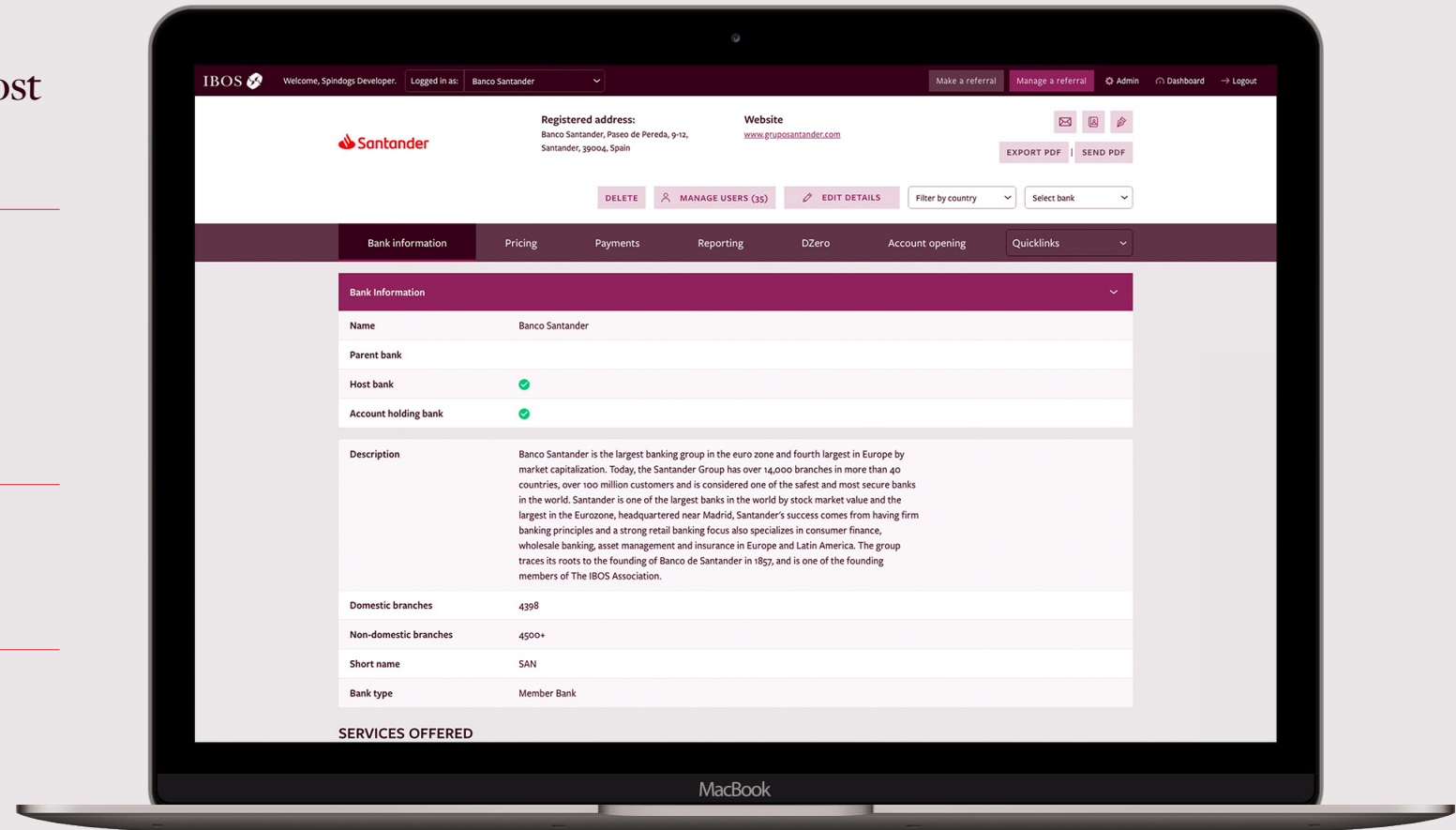


Individual logins for each host bank (HB)

Dropdown list of account holding banks (AHB) to choose from

Clear audit trail

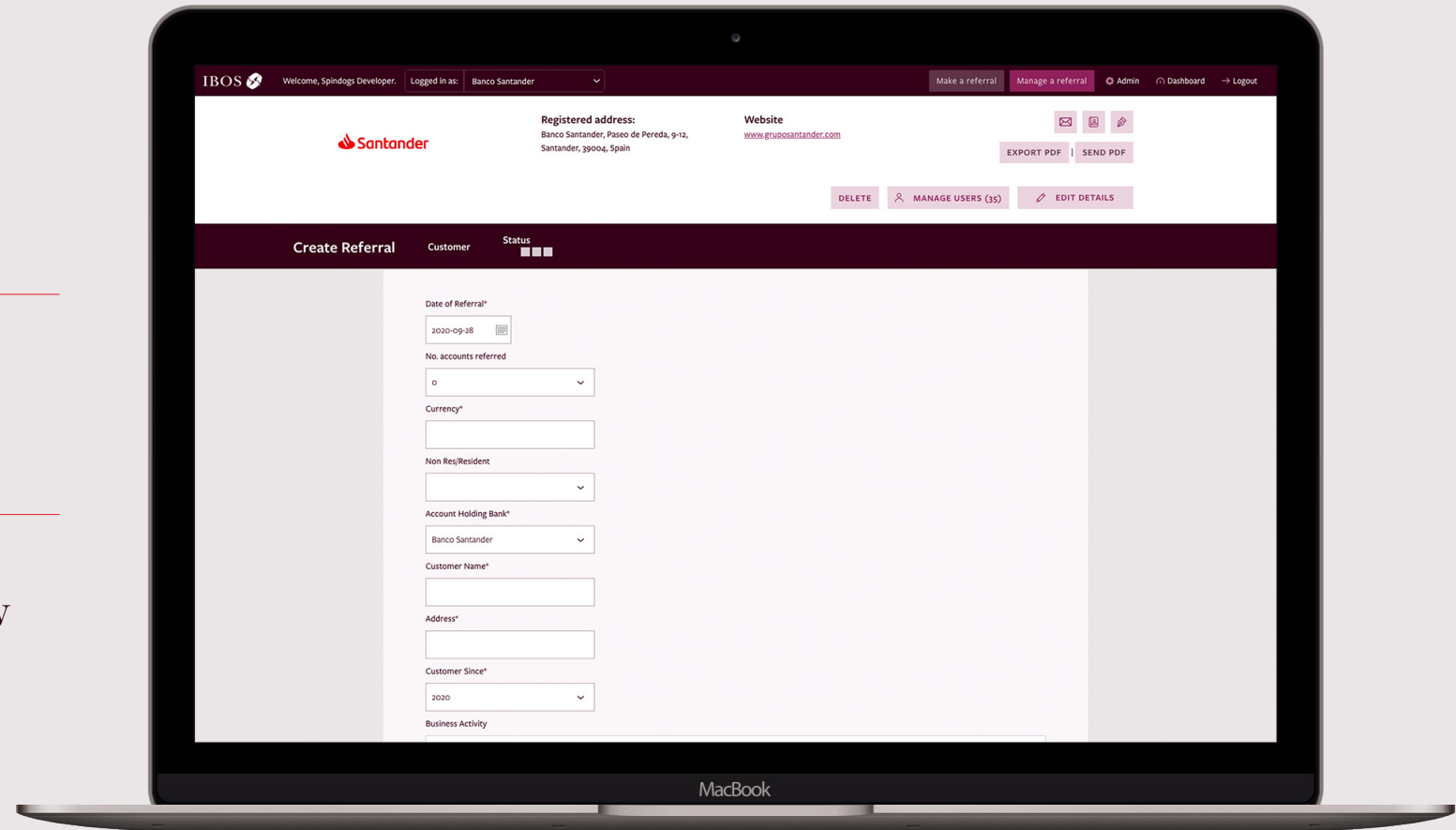
Regular email updates



User-friendly new referral forms

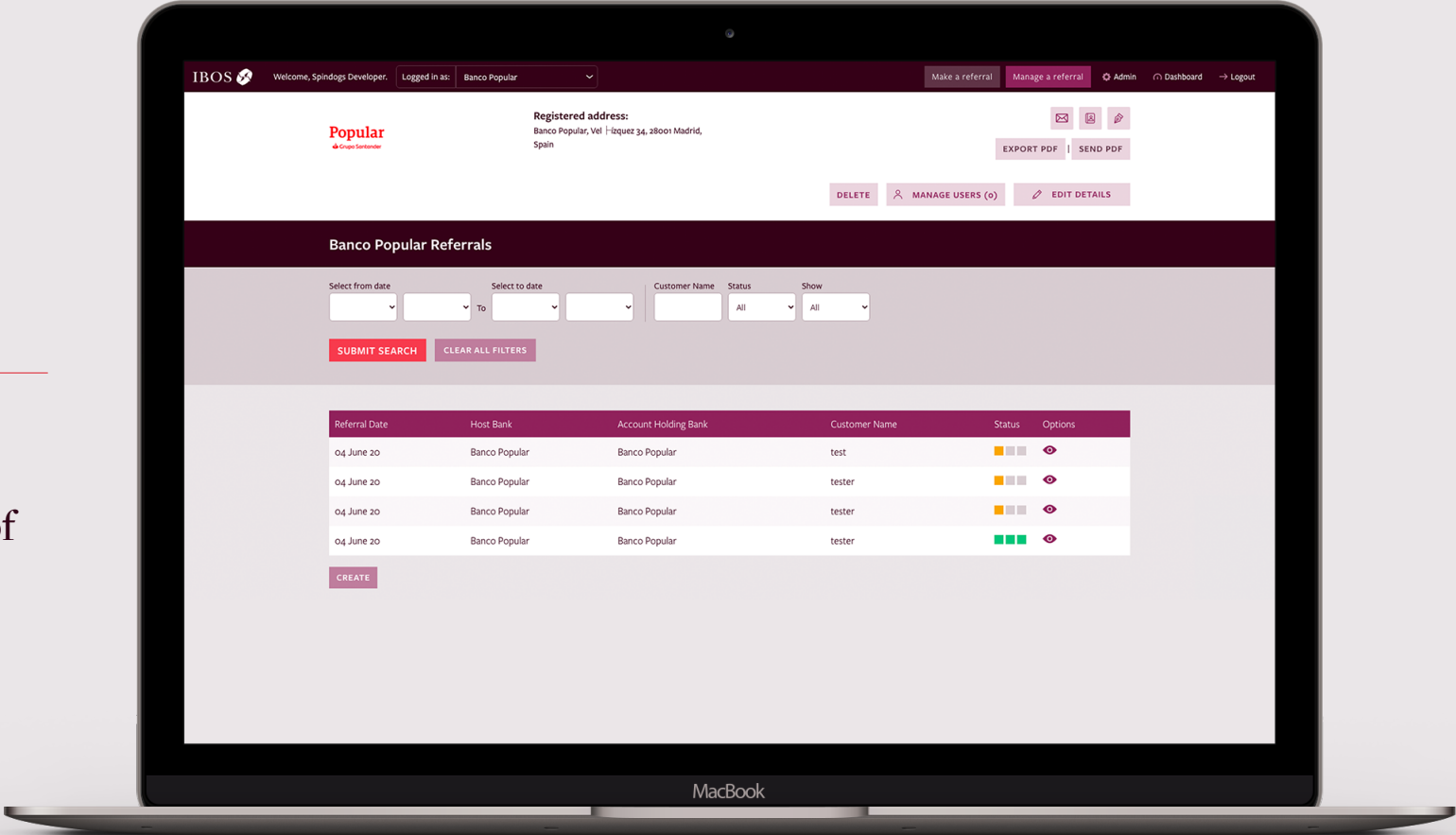
Real time referral status updates

New referrals easy to review and update



All relevant AHB referral
process details accessible in
one place

Dedicated Due Diligence
section to easily keep track of
documents and compliance
procedures



Efficient RFP Handling

When handling RFP from prospective clients, IBOS members can provide solid responses thanks to our established business model.

The IBOS alliance is robust enough to meet the standardised RFP requirements for Global Treasury Services established by the AFP

Global IBOS partners fit seamlessly into the 'Managed Network' of each member, alongside their own units

IBOS members can confidently fill in both elements relating to the individual bank and sections addressing their international network



The IBOS Difference

When it comes to choosing your banking network, there's no better choice than IBOS. We offer a range of benefits both for banks looking to improve their offering both in-country, and internationally.

All of our members are market leaders committed to providing only the highest level of service to all IBOS banks and their clients. Through vigorous quality control and open collaboration, we ensure that all of our members can access the best of what each bank has to offer and guarantee a seamless experience for all their corporate clients.

Each IBOS bank is part of a robust in-country network and offers clients access to a range of services through their choice of centralised or decentralised service model.

IBOS v Network Banks



Robust in-country network

All IBOS banks rank top three in their country and hold a major share of local payments, granting other members access to a full-service branch network with a variety of regional centres and diverse lines of business, supported by local relationship management.



Range of in-country services

The range of in-country services IBOS members provide extends beyond payments to include anything from leasing, pensions, and insurance to handling of paper instruments, cash and ATM services. And with DZero and day-to-day operations occurring at the same bank, there's no need for overlay.



Diverse customer service models

Alongside the central service in each of the countries from the IBOS network, our members can offer corporate clients access to branch-level RMs, or take the whole process off their hands with our fully centralised model.

IBOS v Bilateral Agreements



Commitment to cooperation

Instead of multiple one-to-one arrangements, all of our members collaborate through a many-to-many model. Each new bank can access the services of the entire network quickly by signing up via one set of documentation, which guarantees all IBOS members the same level of service.



The full package

Corporate clients can access the full range of IBOS services through their local IBOS bank at unified terms. From the process of opening an account to the pricing tariffs in key Euro countries, our member banks aim to provide customers with a unified experience anywhere across the globe by handling coordinating all aspects on their behalf.



Focus on the corporate customer

All IBOS products and related agreements have been designed with the needs of corporate clients in mind. Without any measurement of reciprocity or revenue-sharing, member banks are encouraged to always put the customer first.



DZero service

The international banking services provided by IBOS members are independent of cut-off times and offer clients a detailed view of end-of-day available balance within the same day's statements.



Promoting IBOS

Typical IBOS customers



Centralised Treasury with decentralised AP & AR

Customers need a comprehensive in-country payments service, along with in-country liquidity solutions. Using an **MT101** service or Dzero, they can transfer funds from their local accounts to the centralised Treasury accounts they maintain and control through their local IBOS bank.



Almost totally decentralised

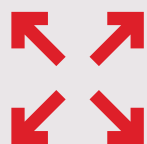
Customers can benefit from a full-service branch network spanning across their key countries of operation which can offer services beyond payments, including detailed reporting and relationship management.



Regional Shared Service Centre

Customers in the Nordics, Iberia, Germany and Austria can use the file transfer mechanism of their local IBOS member along with all our Centralised Treasury services.

At IBOS, we're all about cooperation, and making it easier for everyone to access all the benefits of the alliance. Making sure that your team and your corporate clients understand what we have to offer is an important step in reaping those benefits. Here's some key talking points you can focus on when promoting IBOS:



An extension of our bank's capabilities

IBOS is a component of our Managed Network, structured in the same way and managed by the same people as our own units to provide a single framework for electronic banking.



There when our customer requires it

How the IBOS services are integrated into our offering depends on the business model of our customers and the sphere they operate in. Through our IBOS membership, we can provide robust relationship management and a choice of customer service models.



Quality Assurance

The central IBOS office is on hand to monitor set-up processes and ensure each IBOS member is upholding the required service level. In case of deviations, the IBOS team will resolve any issues or escalate them to the Board.



Depth and breadth

The IBOS network coverage spans a number of countries where their member banks have a large presence and can offer full service, with the opportunity to scale each component.

Members & Associates

Austria	UniCredit Bank Austria AG	Germany	Intesa Sanpaolo – Frankfurt	Russia	AO UniCredit Bank
Belgium	KBC Bank NV	Germany	UniCredit Bank AG	Singapore	Standard Chartered Bank
Brazil	Banco Santander (Brasil) SA	Hong Kong	Standard Chartered Bank	Slovakia	CSOB Slovakia
Bulgaria	United Bulgarian Bank AD	Hungary	K&H Bank	Slovenia	Intesa Sanpaolo Bank Slovenia
Canada	Royal Bank of Canada	India	Standard Chartered Bank	Spain	Banco Santander
Chile	Santander Chile	Ireland	Ulster Bank	Sweden	Nordea Bank AB, Sweden
China	Bank of Shanghai	Italy	Intesa Sanpaolo S.p.A.	Taiwan	Standard Chartered Bank
China	Standard Chartered Bank	Italy	UniCredit SpA	UK	Natwest UK
Croatia	Privredna banka Zagreb	Malaysia	Standard Chartered Bank	USA	Silicon Valley Bank
Czechia	Ceskoslovenska obchodni banka, a. s.	Mexico	Santander Mexico	USA	PNC Bank
Denmark	Nordea Bank AB, Danmark	Norway	Nordea Bank AB, Norway	USA	US Bank National Association
Finland	Nordea Bank AB, Finland	Poland	Santander Bank Polska S.A.		
France	CIC Crédit Mutuel	Portugal	Banco Santander Totta SA		
France	KBC Bank NV France	Romania	UniCredit Bank SA.		



IBOS Association

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