

# ING Virtual Cash Management

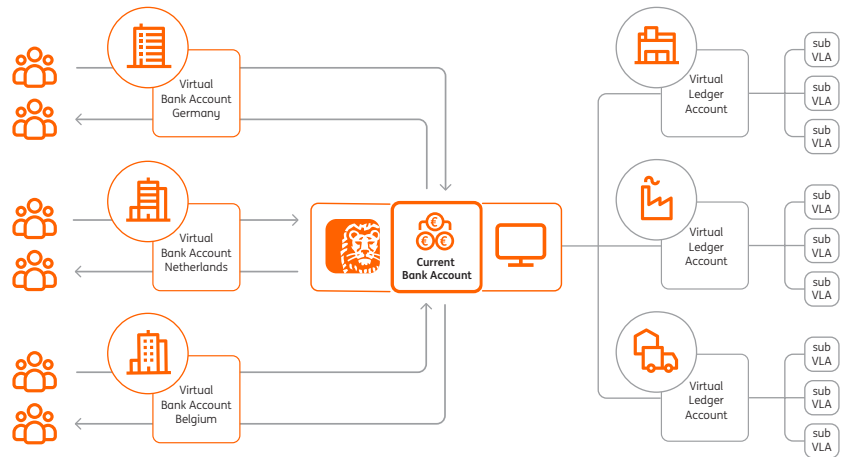
Achieving full cash visibility and near real time cash availability

## What?

ING Virtual Cash Management (VCM) is a continuous real-time cash concentration and funding solution that enables efficient and effective management of transaction flows, risk, and liquidity. It allows consolidation of funds from multiple virtual bank accounts into a single balance position and categorise and report these transfers using a virtual ledger account arrangement.



It offers full cash concentration with complete overview and control of cash positions from anywhere at any time.



Cross-border Virtual Bank Accounts, all linked to one master current account

Advanced multi-bank cash management dashboard

Virtual Ledger Accounts with allocated sub-account hierarchy

## Why?

- Improve cash visibility, access and reconciliation
- Centralise multi-entity cash and transactions
- Helps rationalise bank accounts
- Support timely and better strategic decision making regardless of the current financial IT landscape
- Increase straight-through processing and reconciliation
- Lower barriers to entry around on behalf of structures
- Reduce credit utilisation for the company
- Facilitates working capital optimisation.

## How?



### Full visibility and control

- Manage your current cash positions
- Centralise and control all payments, collections and cash across the group
- Manage and administer your intercompany loan positions.



### Optimise your cash control framework

- Configure your own account structure, set overdraft limits, interest rates and position alerts
- Creating overview and control, thereby mitigating fraud risk.



### Full centralisation

- Process and reconcile straight through
- Supports in the centralisation proces of your organization
- Streamlined Order-to-Cash and Purchase-to-Pay processes.



### Flexibility

- Ability to add virtual ledger accounts via the portal
- Tailored domestic and cross-border virtual account structures to fit your operating model



## Next?

Make better strategic decisions - let Virtual Cash Management be your first.

[ingwb.com/vcm](http://ingwb.com/vcm)

Please contact your ING contactperson for more information.