

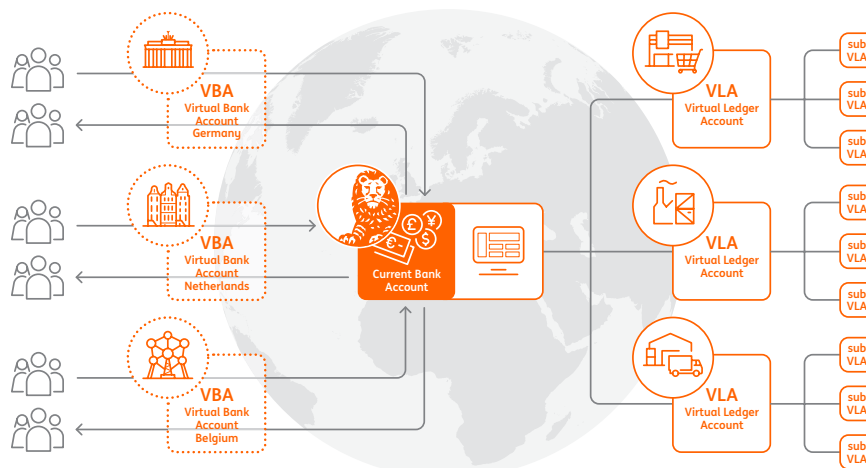
# ING Virtual Cash Management

[ Achieving full cash visibility, access and control ]

## What?

ING Virtual Cash Management combines a cross-border Virtual Bank Account structure with Virtual Ledger Accounts displayed in an advanced multi-bank cash management dashboard.

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
- Rationalise bank accounts
- Support timely and better strategic decision making regardless of the current financial IT landscape.

## How?



### Full visibility and control

- Manage your current cash positions from anywhere in the world
- Gain a complete overview of 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
- Build enriched tailor-made reporting.



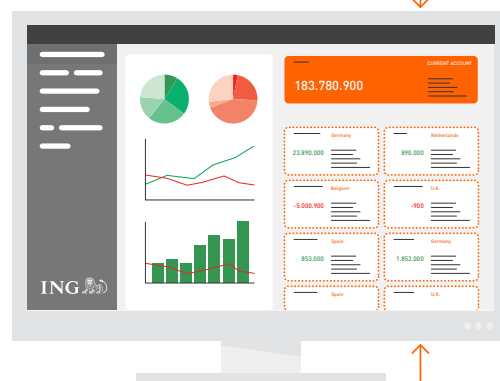
### Full centralisation

- Process and reconcile straight through
- Pay and collect on-behalf-of group entities (POBO/COBO)
- Streamlined Order-to-Cash and Purchase-to-Pay processes.



### Self-learning system

- Automatic recognition and allocation of incoming transactions
- Self-learning and direct matching of receipts to outstanding invoices.



## Next?

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

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