



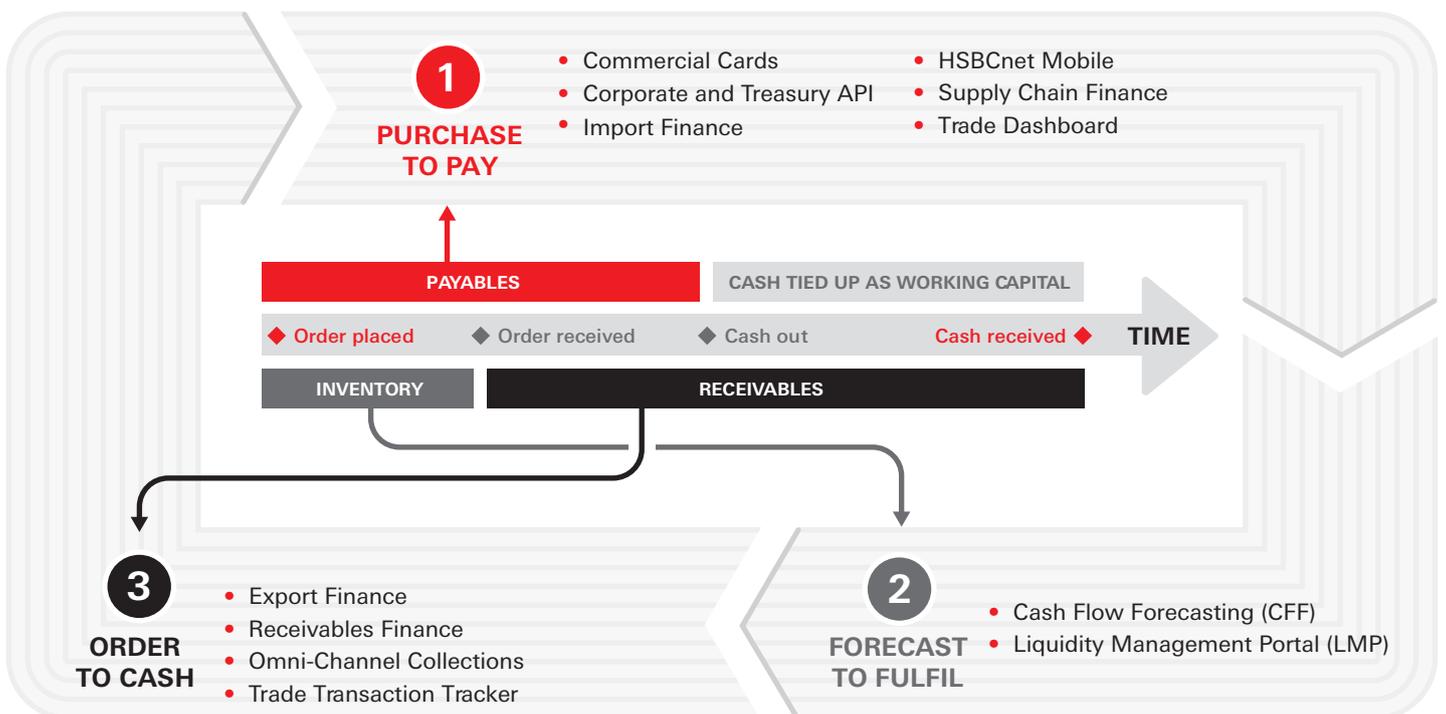
Smartly manage your working capital cycle with HSBC digital solutions

Many companies have felt the impact of the COVID-19 pandemic. Treasuries have dealt with a wide range of issues that negatively affects the availability of working capital - including late payments to customers, disruptions to the supply chain, and incorrect forecasts. As an outcome of the pandemic, working capital has become a key strategic priority that is integral to any plan for the future.

The pandemic is more than a short-term shock. It has generated an uncertain business environment that will require long-term planning among treasurers to ensure that companies have adequate working capital. By rethinking how it operates, a treasury can make material improvements – such as increasing visibility of working capital across the organisation, as well as changing how it handles payables and receivables, and interacting with financial partners via efficient digital channels. Technology can play a key role here, and our corporate banking platform HSBCnet hosts a suite of powerful, intuitive online tools to help you manage even the most complex banking and reporting needs.

Efficient working capital practices not only assists a company weather the pandemic's current economic effects, they also create tangible benefits that will help when the recovery comes around. Integrating digital solutions into a treasury's operations can therefore have a material impact on a company's success far into the future.

Our digital solutions for your entire working capital cycle





PURCHASE TO PAY

Commercial Cards

- Manage travel and entertainment payments and day-to-day expenses in a more effective and transparent manner
- Access to over 47M merchants with interest-free period providing flexibility on working capital
- Use virtual cards to securely make large value, high volume or repeat payments to suppliers

Corporate and Treasury API

- A cost effective solution with real-time domestic and cross-border capabilities
- Facilities automation with single and bulk payment initiation

Import Finance

- Issue and amend documentary credits
- Manage import bills instructions
- Create and manage buyer loans

HSBCnet Mobile

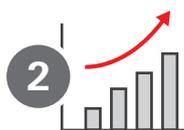
- Access to trade and wire transactions on-the-go
- Authorise import trade and priority payment transactions
- Approve documentary credits applications and amendments

Supply Chain Finance

- Covers a wide range of tradeable currencies including RMB
- Early payments to suppliers are extended on buyer-approved invoices
- Buyer can provide irrevocable payments to HSBC to settle approved invoices

Trade Dashboard

- A single, global view of your trade transactions and outstanding portfolio
- Highlights transactions that need your attention



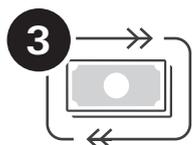
FORECAST TO FULFIL

Cash Flow Forecasting (CFF)

- Increase the accuracy, consistency and quality of cash forecasting
- Compile a forecast of all cash movements that impact your organisation's day to day cash position

Liquidity Management Portal (LMP)

- Giving enterprise-wide visibility of cash positions across multiple banks and products
- Self-manage liquidity and investments without having to call the bank



ORDER TO CASH

Export Finance

- Apply for pre and post shipment finance
- Documentary credits transfers and confirmations

Receivables Finance

- Upload eligible receivables onto HSBCnet for drawdown
- Review and request funding

Omni-Channel Collections

- A one-stop solution that allows companies to collect payments from a range of cards and e-wallets
- A consolidated view of collections - both traditional and digital which reduces operational costs associated with multiple platforms

Trade Transaction Tracker

- Global view of your trade transactions on the HSBCnet Mobile app
- 24/7 access to real-time transaction and document status
- Real-time courier tracking of export documentation

Simplicity, connectivity and security matter more than ever.

For more information on how we can integrate our advanced digital solutions in your treasury operations, to help you increase productivity and manage cash flow, please contact your HSBC Relationship Manager today.

Please note availability of the products and features described may vary across different markets. For more information please visit our website.

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