

# The Bank for Banks.

## UBS US Dollar Clearing Service.

One of the key challenges for banks in the USD clearing landscape is the constant pressure to reduce operational costs while catering to the diverse needs of clients. Complying with the tight risk and regulatory requirements and staying abreast of technological change also add to this challenge. Partnering with UBS is the right solution if you would like to reduce operating costs and offer your clients a wide range of USD clearing products. It also allows you to focus on your core competencies.

UBS can offer you a comprehensive range of USD payment solutions tailored to your specific needs. A dedicated sales and advisory team with years of experience is at your disposal to discuss our integrated service offering.

UBS has a long-standing commitment to US dollar clearing. Since the establishment of our New York branch in 1939, UBS has provided US dollar clearing services to its branches and to other financial institutions and corporates around the globe.

### Key features

- UBS has a highly automated global payment system to process instructions submitted via SWIFT or via our electronic banking tool UBS KeyLink. This is evidenced by a consistent straight-through processing (STP) rate above 90% for all electronic payments. Such a high degree of automation frees up our staff to address the more complex needs of our clients.
- UBS is the first foreign bank invited to join the Clearing House Interbank Payments System (CHIPS) and has since played an active role in numerous CHIPS committees helping to shape the US dollar landscape. Today we are represented on The Clearing House Payments Company L.L.C. board as well as on the New York Federal Reserve Board Payments Systems Risk Committee. We have direct access to the two major clearing systems in the US, Fedwire and Clearing House Interbank Payment System (CHIPS).
- With our Automated Overnight Investment Service (AOIS), we can offer sophisticated cash management solutions.

- Our range of real-time cash reporting products provide accurate and immediate account and transaction information that is necessary for effective cash management and liquidity decision-making.
- We offer flexible and transparent pricing with quality and volume discounts.

### Key benefits

- UBS's excellent credit rating assures access to liquidity and prompt execution of payments.
- Our multi-lingual and multi-cultural client advisors are highly trained and experienced in providing tailor-made cash clearing solutions to meet your needs.
- Extend the value proposition – you can offer your clients products and services without having to invest in new infrastructure and human resources.
- Efficient payment processing with the highest possible level of service – streamline your payments with useful tools to achieve a higher level of automation.

### Why UBS?

- The UBS philosophy of "The Bank for Banks" means we focus on providing the highest quality of service to financial institutions.
- Excellence in servicing our clients: Our experienced Customer Service representatives support our clients by promptly resolving payment-related inquiries.
- Professional business continuity management teams are in place, with detailed and tested plans to handle any kind of service interruption.
- As a world-leading global financial institution, UBS uses its proprietary USD clearing and settlement system to process payments worldwide. This assures our commitment to remaining at the forefront of technology and service offerings while complying with the growing regulatory requirements.

### Value-added services

- UBS's automated inquiry and cancellation service SwisInq enables your institution to initiate standardized inquiries and cancellations of payments by sending specially formatted SWIFT messages to UBS.
- Utilizing our proprietary products Paytime and Delayed Payment Time, you can control the flow of your outgoing funds by adding time criticality to your instructions.
- SwisMAP is our detailed SWIFT message quality report to assist you in improving your STP rate. Payment orders are listed with suggestions on how to format them for straight-through processing.

### Related products

UBS can offer your institution a comprehensive range of global financial products and services, customized to meet your specific needs.

#### UBS Swiss Franc Clearing

UBS is the global market leader in Swiss franc clearing with a complete suite of products to meet all of your Swiss franc clearing needs.

#### UBS Euro Clearing

With our direct connection to the euro clearing systems through our Frankfurt branch, UBS can offer you a single point of entry for euro-denominated payments.

#### UBS EasyFxPay

We offer your bank an interesting value proposition to execute payments in all major currencies and some exotic ones via your USD account with UBS, without the need to open additional accounts. UBS clients benefit from a simplified process and competitive exchange rates.

#### UBS Multi Currency Clearing

This solution reduces the financial costs and infrastructure maintenance associated with international payments, providing you with a single entry point for all your payment needs.

#### UBS CLS Third Party Service

This service offering provides your institution with easy access to the CLS system, eliminating FX settlement risk in the process. UBS is the global market leader in terms of implemented mandates.

If you have any questions or would like to receive further information, please contact our cash client advisors in Wholesale Cash Solutions.

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