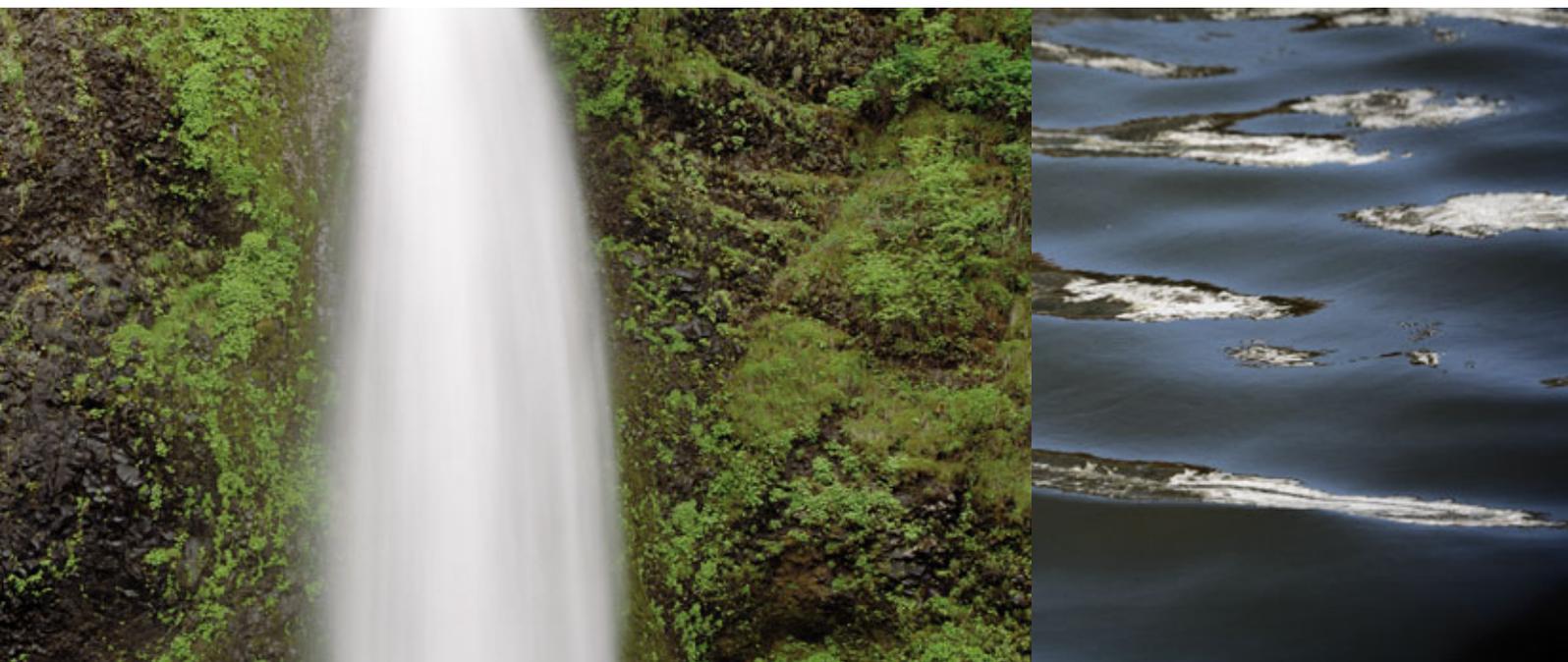


UBS Cash Management for companies. Knowing and managing liquidity.





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Flexible and individual: Payment transactions and customized liquidity management.

To efficiently structure your company's cash management, you need to know your current cash positions inside and out. A customized cash management solution can help you by providing a streamlined system to monitor and manage your cash flows within Switzerland and abroad.

Integrated solutions for all situations

UBS can offer you flexible and transparent holistic solutions for your business activities both in Switzerland and abroad. As a leading Swiss financial institution and the ideal partner for transactions to Europe and all over the world, UBS has your requirements covered in terms of cash overview, cash movements, cash investments and system integration.

UBS Cash Management at a glance

Cash Overview	Cash Movement	Cash Investment
Comprehensive reporting provides a full overview of all your cash movements and how much cash you have, in which accounts, and at any time.	A wide range of payment solutions enable you to move your money efficiently both within and outside Switzerland.	Depending on the cash you have available, you can invest your capital where you need it in line with your particular liquidity requirements – drawing on the targeted advice and support of our specialists, as needed.
System Integration		
With our support, you can link your accounting and treasury management systems simply and securely to UBS.		

Helping you make your money work for you. Within Switzerland and across borders.

Whether you do business abroad or just within Switzerland, UBS can offer you a broad range of products to optimize your cash management. Drawing on this product portfolio, we work with you to create a solution in the areas of Cash Overview, Cash Movement, Cash Investment and System Integration geared towards your specific needs, expectations, infrastructure and working processes. A UBS Current Account serves as the foundation for processing your entire portfolio of business transactions, including payments and investments.



Cash management with a special focus on Switzerland

Your business activities are focused primarily on your domestic market. From time to time, however, you also conduct payments abroad. That's why you require high-performance and simplified working processes in partnership with a reliable financial institution.

Cash Overview: An up-to-date summary of your account balances and transactions

UBS provides you with precise account and transaction information in various forms for your accounting and treasury management needs.

UBS Cash Reporting allows you to keep an eye on your business activity with UBS how you need it, when you need it. Our broad spectrum of paper-based and electronic reporting notifications provide you with flexible and up-to-date information to reconcile your accounting reports and assist you in making cash management decisions. Electronic reporting enables you to receive account information in real time, available both intraday and end-of-day independent of the electronic product. UBS also provides you with a cash overview for your accounts at third-party banks.

Cash Movement:**Payment transactions made easy.**

Efficient incoming and outgoing payments are the foundation for effective cash management. No two businesses use the same working procedures or have an identical infrastructure – which means that their payments needs are bound to be different too. This is why we don't offer standardized solutions. To help you process your incoming and outgoing payments, we provide you with a comprehensive range of products and services for Switzerland and abroad. As a provider of international services, it goes without saying that you should benefit from our preferential conditions when making foreign payments – especially euro payment transactions (SEPA) – as well as from our worldwide network of over 150 partner banks.

You can use our secure, electronic channels to transmit your individual and collective orders, standing orders and salary payments in Switzerland or abroad in the most common formats at any time. We will then execute your payment order reliably and on time.

We ensure that your incoming receivables are processed correctly using direct debit (e.g. LSV+ and BDD), invoices with paying-in slip (e.g. BESR) and electronic invoicing (e-bill). And of course we make sure that your incoming payments are credited without delay.

Alongside these electronic products for your incoming and outgoing payments, we also offer a range of form-based products (UBS easy, UBS easy international, UBS global) and appropriate credit cards and Maestro cards.

System Integration:**Electronic access to your accounting and treasury management systems.**

Your accounts department here, UBS and third-party banks there. In order to integrate your accounting and treasury management systems directly to UBS's systems as simply and effectively as possible, we offer you proven and secure system-to-system solutions.

- Automatic delivery of the complete Cash Overview
- Professional processing of your cash transactions
- Cost reductions through automation in day-to-day business
- Lower vulnerability to errors

UBS e-banking: Manual import and export of data.

UBS KeyDirect: The direct interface for payment transactions and cash reporting in your accounting and treasury management systems. Your secure connection to UBS as well as to other partner banks (multibanking).

UBS KeyLink: The software ensuring transparency and availability of your payments within Switzerland and abroad at UBS and your partner banks (multibanking), as well as the option to trigger and confirm forex transactions at UBS.

Cash Investment:**Investments in various investment forms and terms.**

UBS supports you when making your investments in line with your specific liquidity requirements. Depending on the cash you have available, we advise you on the appropriate investment forms and terms. Our specialists are on hand to provide you with advice and support.

Internationally successful: Global services.

In addition to our cash management offering with a focus on Switzerland, we also offer a customized range of products for your transactions to Europe and across the globe. As a global financial institution and a leading bank in Switzerland, we help shape the way payments are transacted in Europe and around the world. With our tailor-made services and our wide variety of transmission options, we ensure that you can transfer money safely, quickly and cost-effectively to the beneficiaries.

Cash Management Switzerland/Europe

You have a dynamic company with numerous client contacts in Europe. You also have some service providers in the EU who work for you on a regular basis. You need your cash management solution to be extremely flexible and offer cost-efficient, streamlined processes for Europe-wide payments.

SEPA payment transactions

Euro payment transactions are one of UBS's core competences. This is why UBS is a founding member of the European Payments Council, which is responsible for developing and promoting the Single Euro Payments Areas (SEPA) since it was established in January 2008. This means that you benefit from simpler and cheaper payments in euros. At UBS you have the additional benefit that payment orders submitted in good time are forwarded on the same day even if a change of currency is involved.

For urgent payments in euros or other currencies, we also offer a range of different, tried-and-tested products with flexible cut-off deadlines.

Direct access to the EU and EEA

Simplify the cash management of your business relationships with companies in the EU and the EEA. Cover your electronic incoming and outgoing euro payments directly via foreign currency accounts from within Switzerland. This, in turn, partially or fully negates the need for local banking relationships

while at the same time giving you direct access to all sales volumes in the EU and the EEA – at better rates and more rapidly than with most other providers.

If the money is in your accounts in Switzerland, you have all services at your disposal.

Cash Management Switzerland/world

As a company headquartered in Switzerland with an international focus, UBS gives you the option of managing your cash holdings at local third-party banks while concentrating on Switzerland.

International payment transactions

Do you need to make international payments quickly, securely and at a low cost? With UBS, the world is your oyster. We offer you a comprehensive range of efficient services for your incoming and outgoing payments in all tradable currencies. Our international network of over 150 partner banks, the direct access to all major clearing systems, our in-depth specialist knowledge and our experience ensure that your transactions are processed rapidly and reliably. What is more, unlike many other financial institutions we also guarantee that the funds are credited to your account as quickly as possible (no delay in value date), meaning that you have more money at your disposal to invest in short or long-term projects.

Multibanking solutions

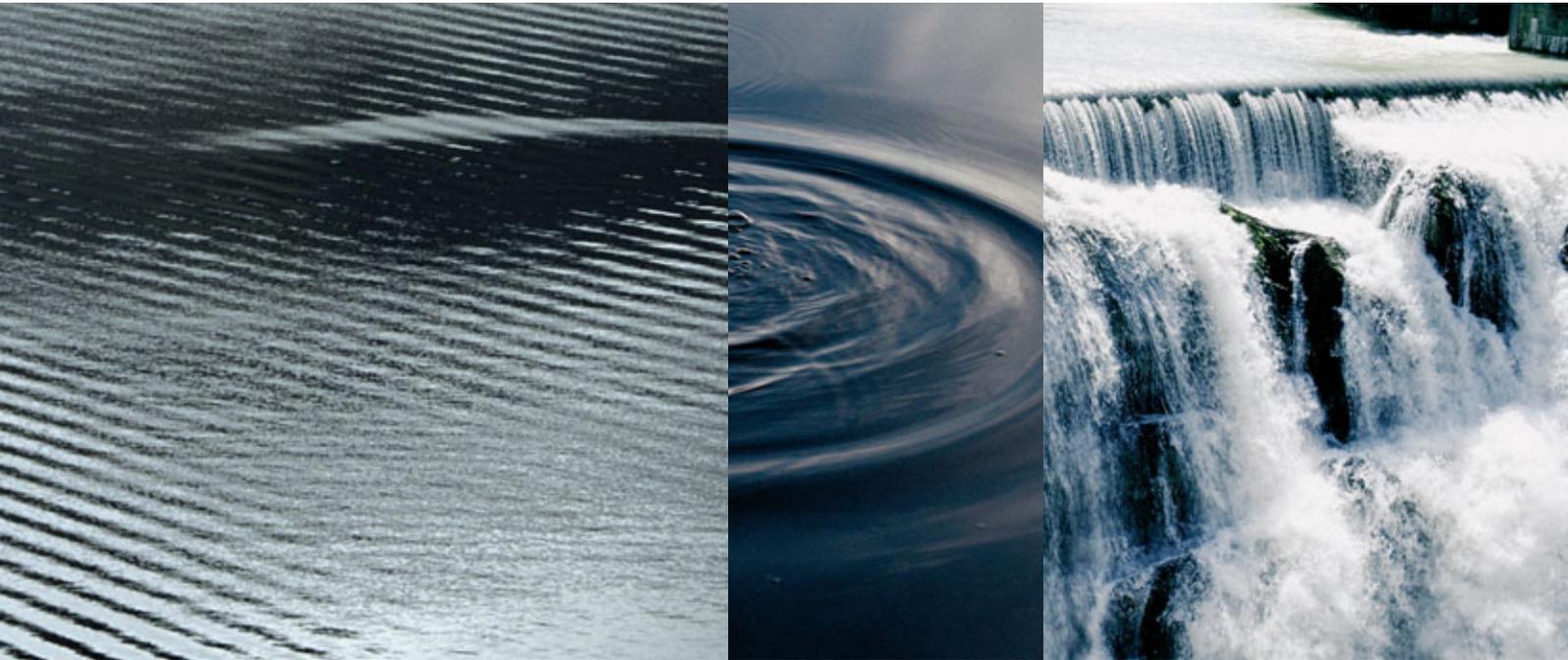
Do you need information on your accounts at third-party banks or do you want to make payments from these accounts? UBS Multibanking Services gives you access to your bank accounts at third-party banks so that you have a daily cash overview of your accounts across the globe. Thanks to cooperation agreements with several other banks, we also offer the option of executing cash movements via these third-party bank accounts. Access is provided either through an integrated interface in your accounting and treasury management system via UBS KeyDirect or through UBS KeyLink, the UBS-developed, Internet-based treasury management system.

Conclusion

As a result, the greater part of your money is concentrated in accounts at UBS in Switzerland. This, in turn, gives you comprehensive and flexible solutions for liquidity management within your group.



Diagnosis and action:
A solution as individual as your company.



Specialists are the key to success.

Collection and payment services, electronic channels and liquidity management (from Cash Overview and Cash Movement to Cash Investment and System Integration): the entire liquidity management process is tailored to your goals and requirements.

Every client has different needs. In order to meet these specific needs, you also have access to our cohesive and effective team of specialists in e-consulting, investment advisory and other areas that are of interest to you, in addition to your client advisor as your first point of contact.



After analyzing your specific situation we will draw up a customized proposal consisting of all the right components and taking into account the aspects of an effective cash management solution that meet your needs.

We are always looking out for opportunities to further improve the high quality of our services. By keeping a close eye on the markets and incorporating your feedback we are continually adapting our services to new developments and growing requirements in order to remain a competent and reliable partner for you in the future as well.

Point by point with UBS. The key benefits at a glance.

- Professional advice and service on the topic of cash management for companies
- Customized, integrated solutions for Cash Overview, Cash Movement, Cash Investment and System Integration
- Quickest possible credits to your account
- Best cut-off times for outgoing payments
- Allows you to concentrate cash in a single place
- A wide range of client-oriented reporting options
- Electronic connection to your accounting and treasury management system
- State-of-the-art technology
- Very good value for money

Your client advisor or our UBS Service Line for SMEs (0844 853 004) will be happy to answer any questions you may have.



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