

Following you abroad

Streamlining your cash flow with UBS Treasury Services

Our professional treasury services optimize a company's working capital and efficiency challenges. UBS delivers accounts payable, accounts receivable and liquidity management services that support you in your daily activities.

Wire Transfer

UBS's payment system is fully automated and has a direct interface with SWIFT and the two major US Dollar Clearing systems in the USA, Fedwire and Clearing House Interbank Payments System (CHIPS). We were the first foreign bank to be invited to join CHIPS and the first to develop a direct link between SWIFT and CHIPS.

Automated Clearing House (ACH)

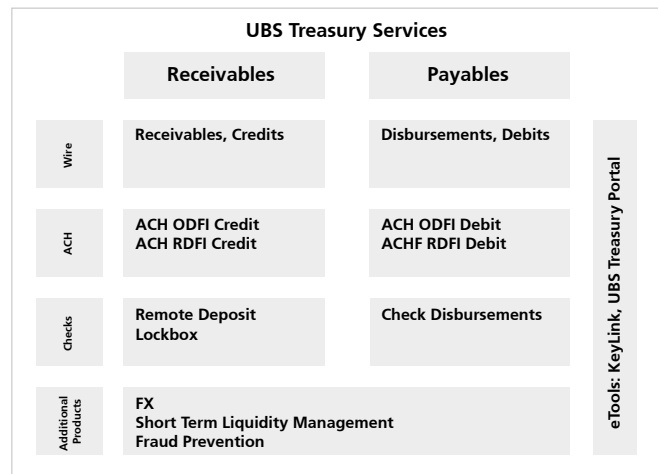
ACH is a US clearing system for low-value payments. ACH transactions are processed through the ACH Network, a highly reliable and efficient nationwide batch-oriented electronic funds transfer system governed by the ACH Rules. This system will reduce disbursement risk and tighten control over payments, thus reducing the risk of check fraud.

- **ACH Origination**

This service provides convenience and reliability by helping you establish an ACH debit and/or credit origination schedule to originate a payment from your client's account when a bill is due. It enables you to control the predictability of your flows.

- **ACH Receiving**

Similar to ACH Origination ACH Receiving allows for electronic transfer of funds (debits and/or credits).



Remote Deposit

Facilitates your deposit preparation and eliminates multiple trips to the bank to make deposits. Images of the checks are easily captured with their respective remittance coupons and then sent to us via a secure transmission for deposit into your account.

Lockbox

Our wholesale lockbox is a solution for companies that have branches throughout the country. It accepts check deposits and electronic transfers (ACH); and then consolidates them to create an efficient and comprehensive reporting statement. You will be allowed to choose from several processing facilities across the nation depending on where your clients are located. Lockbox will reduce the time spent in consolidating information and allow for a quicker availability of funds.

Checks Disbursement

With our tools you will be able to facilitate your disbursement needs through a combination of reconciliation services and fraud protection via Positive Pay. In addition, it will allow you to better forecast your daily cash accounts and thus capture any possible investment opportunities due to our system of early notification of daily disbursements or Controlled Disbursements.

eTools

KeyLink Cash offers a variety of reporting capabilities, such as End-of-Day, Intraday, Interim Cash Balance and Transactions, and Debit / Credit Advices, providing the most thorough and updated information possible.

UBS Treasury Portal is a secure portal for accessing our web-enabled Treasury Management services, such as ACH, Account Transfer, AVR Advantage (UBS' image-enabled lockbox receivables solution), Disbursements, and Information Reporting.

Other UBS Treasury Portal services

Our cash management offering is complemented by our corporate banking services such as:

- liquidity management
- financing solutions
- foreign exchange services
- standby letters of credit

How you benefit

Continue to bank with your trusted Swiss bank in the US.

- We already know you from your home market in Switzerland and can support you seamlessly.
- Achieve increased cost efficiency through access to the local clearing system.
- Access FX services and leverage your Swiss credit lines for all your operations in the US.
- Bank abroad with one of the world's best capitalized banks.

Is this service for you?

- You are a US domiciled subsidiary of a Swiss-based corporation.
- You are an existing UBS client in Switzerland and are interested in leveraging this relationship to expand your business in the US.
- You currently bank with multiple banking partners and intend to add UBS as one of your core banking partners for cash management.
- You are interested in standardizing your cash operations.
- You need support with the set-up of efficient cash and treasury operations in the US.

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