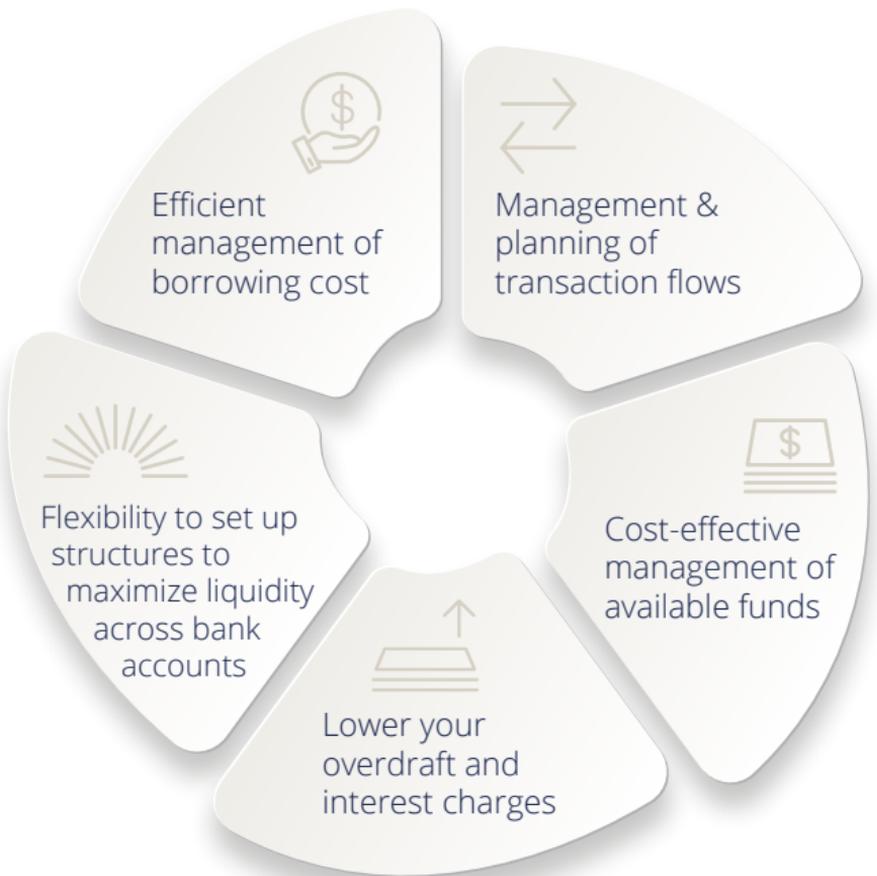**Emirates NBD**

CORPORATE AND
INSTITUTIONAL BANKING

Liquidity
Management
Services

Simplify liquidity management and optimize cash flows

Emirates NBD offers a whole suite of products, which are customized to your business to help you better manage your cash flow and account management. Our solutions help you make informed, data-driven decisions on funding and investment with easily accessible data & reports on a seamless digital platform. Liquidity Management Services will be offered through the bank's corporate online banking channel smartBUSINESS.

Benefits

- Efficient management of borrowing cost
- Management & planning of transaction flows
- Cost-effective management of available funds
- Lower your overdraft and interest charges
- Flexibility to set up structures to maximize liquidity across bank accounts

Key Features

- Simple customer on-boarding and setup process

- Cash pool reporting with enhanced visibility

- Link multi-currency accounts to a single smartBUSINESS subscription

- Link accounts held with different banks within the country

- Access to LMS product suite via single sign-in through smartBUSINESS

- Supports multi-user set up with different access rights and roles

- Online submission of requests for creation, modification or deletion of liquidity management structures

Cash Concentration

Improve the efficiency of cash management with the physical transfer of funds from different accounts held in Emirates NBD into a central account. The sweep is automatically initiated by the system at the end of the business day or intra-day. Zero Balance, Target balance or Range balance can be defined on each of the child accounts in the structure.

Notional Pooling

Offset your debit and credit balance across a group of accounts for interest calculations. Interest is computed periodically based on the group's pool balance and interest due from/to the bank is credited to/debited from the master account by the bank. There is no physical sweeping of account balances in the notional pooling concept.

Account Pool for Debit Cover

Pool together different currency accounts for debit cover. Net pool balance inclusive of sanction limits is considered as the 'Effective Available Balance' for each of the participating accounts and debit transactions on any account in the pool are honoured based on the effective pool balance.

Frequently Asked Questions

Q. How do I view the details of sweeps that have happened based on the structure set in LMS.

Reports available in LMS module gives an overview of the sweep transactions (where physical fund transfer is involved) executed as part of Liquidity Management.

Q. How does the fund transfer happen across different banks and other geographical locations?

Funds get transferred via SWIFT and account statements from other banks are fetched using MT940.

Q. How can I sign up for this service?

You need to sign a smartBUSINESS addendum to avail this service. Please contact your Relationship Manager for more information.

To know more and apply, get in touch with your Relationship Manager today.