Providing working cash management solutions across Africa

Standard Bank’s cash management solutions provide you with the tools to administer your business accounts reliably, cost effectively and efficiently. We offer a number of local and regional solutions to ensure our clients have end-to-end management and visibility of their cash.

We leverage our extensive African footprint and understanding of the banking landscape to give you advice on cross-border account selection and the rules and conditions that apply when operating foreign bank accounts.

With our sophisticated range of cash management services, you stay in control of your funds at all times.

Expert account management as a foundation for your business in Africa

Account management forms the base for all banking services. We support local and multinational clients to administer their businesses centrally, with appropriate levels of automation reducing costs and providing a range of reports to give you real-time visibility of your funds and transactions. Our experienced account specialists help you open and administer accounts, and connect you to the full capabilities of Standard Bank.

Resident and non-resident accounts are available in multiple African and non-African currencies and additional currencies can be added if you require.

Account types to suit your business requirements

We have a range of account types to suit your company’s requirements:

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<thead>
<tr>
<th>Account category</th>
<th>Account type</th>
<th>Key features</th>
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</table>
| Transactional    | Current account | • Efficient management of funds through full electronic access, including viewing and transacting online  
                      • Immediate access to funds  
                      • Daily, weekly or monthly statements |
| Investment       | Call account    | • Low-tier interest earning account with principle guaranteed  
                      • Account available through electronic channels with funds available immediately (no set tenor)  
                      • Monthly statements |
| Notice deposits  |                 | • Mid-tier interest earning account (with funds locked in for a more definitive period) with principle guaranteed  
                      • You are required to give notice before funds are available  
                      • Monthly statements |
| Fixed deposits   |                 | • Higher interest earning account (with funds locked in for a defined period) with principle guaranteed  
                      • Set time period (set tenor) before funds are available  
                      • Monthly statements |
| Loan             | Overdrafts      | • Available on current accounts, a credit facility that rolls over from month to month, providing access to additional funds for working capital needs  
                      • Fluctuating principle amount with interest charged on daily balance |
|                  | Term loans      | • Set loan amount which you can draw down at a specific time and repay over a defined period  
                      • Interest charged on loan amount  
                      • Monthly statements |
Note:

- Term loans and overdrafts require credit approval
- Standard Bank offers a range of loans with variable tenors (overdrafts) and term loans with set tenor. Speak to your Transactional Banker about options best suited to your business needs
- We provide accounts in multiple currencies where permitted by local regulations. In addition, your Transactional Banker can connect you to our Global Markets experts for comprehensive foreign exchange solutions
- Standard Bank also offers trade loans (such as Letters of Credit), which can be a suitable alternative when funding working capital needs. Trade loans typically have a lower cost of capital.

Supporting clients across different regulatory environments

Part of the complexity of doing business across Africa is due to the different regulations and systems in place. With our long history on the continent and on-the-ground presence, Standard Bank has the local knowledge and experience to understand how best to structure your accounts to manage your working capital.

Brendon Bouwer
Head: Liquidity Management and Account Services Products, Transactional Products and Services

We help our clients navigate and conform to regulations around accounts in areas including:

- Credit facilities – many countries regulate the level of indebtedness particular clients are allowed to operate under
- Interest rates – central banks regulate the reference rates that are used to price both assets and liabilities. Also, the maximum interest rate charged to a client is often regulated
- Terms and conditions – including the process of registration for a new account (such as acceptable proof of address and identification).

Ensuring visibility of your cash flow through balances and statements

Standard Bank provides a wide range of reports to help you monitor and manage your day-to-day cash flow.

Balances – viewed electronically or provided as printed statements. Balances reflect cleared or un-cleared funds so you can see which funds are immediately available and which are waiting normal clearance procedures (of, for example, cheque payments).

Statements – to help you manage your accounts and reconcile transactions, through:

- Intraday statements – display all movements on your accounts, showing the movements for the day on the account up to the statement time. You can also specify if statements should only show movements on the account from the time of the last statement.
- End of day statements – display all movements on your account for the previous day. These statements are normally sent during the end-of-day process or start-of-day process, depending on the bank’s core banking system in each country.

Notifications – keep you informed of movements on your accounts. Notifications are typically real time, and provide information on transactions on both debits and credits.

Notifications can be sent via:

- SWIFT as MT900 (Confirmation of Debit) and MT910 (Confirmation of Credit)
- Email
- SMS
- Fax

Get in contact

For information on how our comprehensive suite of account management products can help your business, please contact your Transactional Banker or Relationship Manager.

Account Management capabilities per country

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<tr>
<th>Country</th>
<th>Angola</th>
<th>Botswana</th>
<th>DRC</th>
<th>Ghana</th>
<th>Ivory Coast</th>
<th>Kenya</th>
<th>Lesotho</th>
<th>Malawi</th>
<th>Mauritius</th>
<th>Mozambique</th>
<th>Namibia</th>
<th>Nigeria</th>
<th>South Africa</th>
<th>South Sudan</th>
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