

Do you have visibility across all accounts?

If you are looking to manage your in-house bank just like any commercial bank but without the fees—GTreasury has the answers.

GTreasury provides full visibility across all accounts so you can track and manage your liquidity requirements. Holistically view all of your funds and dedicate them to other internal entities where required—reducing the cost of external banking requirements. Pair in-house banking with the GTreasury payments solution to handle all foreign debt and lending activities in one centralized location, eliminating unnecessary currency exchange fees.

Intelligent monitoring facilitates real-time decisions.

Our in-house banking module proactively monitors, reports and takes action on balances associated with any in-house account(s). Your treasury is able to set up auto transfers on target balances, and if a threshold is breached, we automatically suggest the recommended transfer. This eliminates the need to constantly check activity and empowers you to make more real-time decisions. In-house bank statements can also be generated and automatically sent out on a configurable basis.

Internal payments are tailored to your organization.

Transfers can also be conducted through an in-house banking structure(s), including notional and physical transfers between accounts based on the region. Users can net all internal invoicing activity and internal transfers by creating custom pools and structures within GTreasury—in a way that best suits the organization.

Internal loans decrease external borrowing costs.

Your treasury will have the ability to track in-house balances across your organization and calculate the appropriate interest earned/paid over any given time period. Borrowing from cash rich operations enables cash poor operations to be supported by internal loans, versus leveraging more expensive external financing.

Reduce bank accounts for greater efficiency.

Manage granular transaction activities for each banking unit within GTreasury without the need to create external bank accounts and having to work in external reporting systems.

Pooling Worksheet

GTreasury's in-house banking and pooling worksheets help visualize and manage overall liquidity, applying intercompany interest for each and across all entities.

Account by User Code	Opening Balance	Misc Settlements	ZBA Activity	Non Cash Items	Netting Sweep Credit	Netting Sweep Debit	Net Position	Ending Position	Pooling Interest
7/22/2020 (We)	Est	Est	Est	Est	Est	Est	Est	Est	Est
Entity A - ***	0.00						0.00	0.00	0.00
Loan USD - USD	-481,630,070.75		10,000.00				0.00	481,620,070.75	48,162.01
Loan EUR - EUR	10,000,000.00						0.00	10,000,000.00	1,000.00
Loan GBP - GBP	10,000,000.00						0.00	10,000,000.00	1,000.00
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Entity B - ***	0.00						0.00	0.00	0.00
Loan USD - USD	-23,366,932.67						0.00	-23,366,932.67	-2,336.69
Loan EUR - EUR	30,768,442.30	150,000.00					0.00	30,618,442.30	3,061.84
Loan GBP - GBP	24,979,347.60						0.00	24,979,347.60	2,497.93
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Entity C - ***	0.00						0.00	0.00	0.00
Loan USD - USD	39,964,946.20						0.00	39,964,946.20	3,996.49
Loan EUR - EUR	25,542,207.24						0.00	25,542,207.24	2,554.22
Loan GBP - GBP	30,000,000.00			35,000.00			0.00	30,035,000.00	3,003.50
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Using our in-house banking capabilities, your teams can:

- Set up participants and track inflows/outflows
- Track daily balances and automatically send summary statements
- Import AP/AR invoices automatically and compare by entity
- Sum results and view netted results at the center level
- Settle physically or notionally based on country requirements
- View optimal suggestions generated by the system and settle with confidence
- Automatically generate statements and distribute them to participants
- Optimize investment returns by pooling all the organization's balance instead of having them idle in subsidiary accounts
- In global organizations, FX and cross border payments can be optimized by centralizing the payment operations at the corporate level
- GTreasury in-house banking functionality can be paired with our netting capabilities or accounting module for even more powerful capabilities to help illuminate your liquidity

GTreasury provides the clarity to act.

GTreasury is the leading innovator of integrated SaaS treasury and risk management solutions for the digital treasurer. We offer any combination of cash management, payments, financial instruments, risk management, accounting, banking and hedge accounting—all seamlessly integrated, on-demand worldwide and fully secured. Headquartered in Chicago, with offices serving EMEA (London) and APAC (Sydney), our global community includes more than 750 customers and over 30 industries reaching 160 countries worldwide.

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