



International payments

Trends and solutions for today's
global market

July 2020

U.S. Bank Global Treasury Management

Today's presenters

Bryan Schneider



Working Capital Consultant
U.S. Bank

Adam Towers



Group Product Manager
International Treasury Management
U.S. Bank

Where the world stands and where it's going



Current themes in international transaction banking

International payment evolution

Uncertainty with exchange rates

Uncertainty in cashflow

Employees are stretched

Lack of control and transparency

International payments evolution



Challenges

Cost

Speed

Visibility

Solutions to consider

- Payment types
 - Low value versus high value
- Local versus USD
- New payment rails
 - Blockchain, ripple, stable coin

Uncertainty about exchange rates

Challenges

Volatility

Revenue
impact

Cost impact

Solutions to consider

- Local versus USD
- Forward contracts
- Options



Uncertainty in cashflow

Tools to consider:

Cashflow
management
solutions

Treasury
management
systems

Speed of
international
payments

Global cash
platforms

Currency Summary	Country Summary	Bank Summary	Custom Groups Summary		
Position summary of all account balances as of 06/09/2020					
To replace the spot rate with a new rate, enter the new rate(s) in the field(s) and click Apply New Rate to update the balances. Rates will be applied to only this currency summary table					
Apply New Rate					
Currency ▲	Cash Position Summary ?	USD Equivalent Summary ?	Spot Rate ?	New Rate ?	Actions
AED	4,692,818.88	\$1,277,601.17	0.272246	<input type="text"/>	View
ARS	N/A	N/A	0.014440	<input type="text"/>	View
CAD *	3,150,415.97	\$2,363,757.10	0.750300	<input type="text"/>	View
CHF	N/A	N/A	1.060445	<input type="text"/>	View
CLP	N/A	N/A	0.001299	<input type="text"/>	View
CNY *	39,423,972.14	\$5,583,380.62	0.141624	<input type="text"/>	View
EUR *	40,594,106.10	\$46,317,875.06	1.141000	<input type="text"/>	View
GBP *	-2,802,469.88	-\$3,588,562.69	1.280500	<input type="text"/>	View
HKD *	21,749,569.87	\$2,806,368.75	0.129031	<input type="text"/>	View
JPY *	1,399,992,861	\$13,074,533.32	0.009339	<input type="text"/>	View
MXN *	7,224,451.22	\$332,259.74	0.045991	<input type="text"/>	View
RUB	N/A	N/A	0.014646	<input type="text"/>	View
TWD	202,413,197.00	\$6,856,747.05	0.033875	<input type="text"/>	View

Employees are stretched



Challenge

- Employees wear multiple hats
- Not enough time in the day

Solutions to consider

- Template and batch payments
- File import
- API and file integration
- International bank validation
- SWIFT GPI

Lack of control and transparency

Challenge

- Unexpected exchange rates
- Unexpected fees
- Delays by overseas banks

Solutions to consider

- USD versus local currency
- Swift GPI (launching soon)
- Foreign currency accounts
- Global cash position



Solutions to discuss with your banking partner

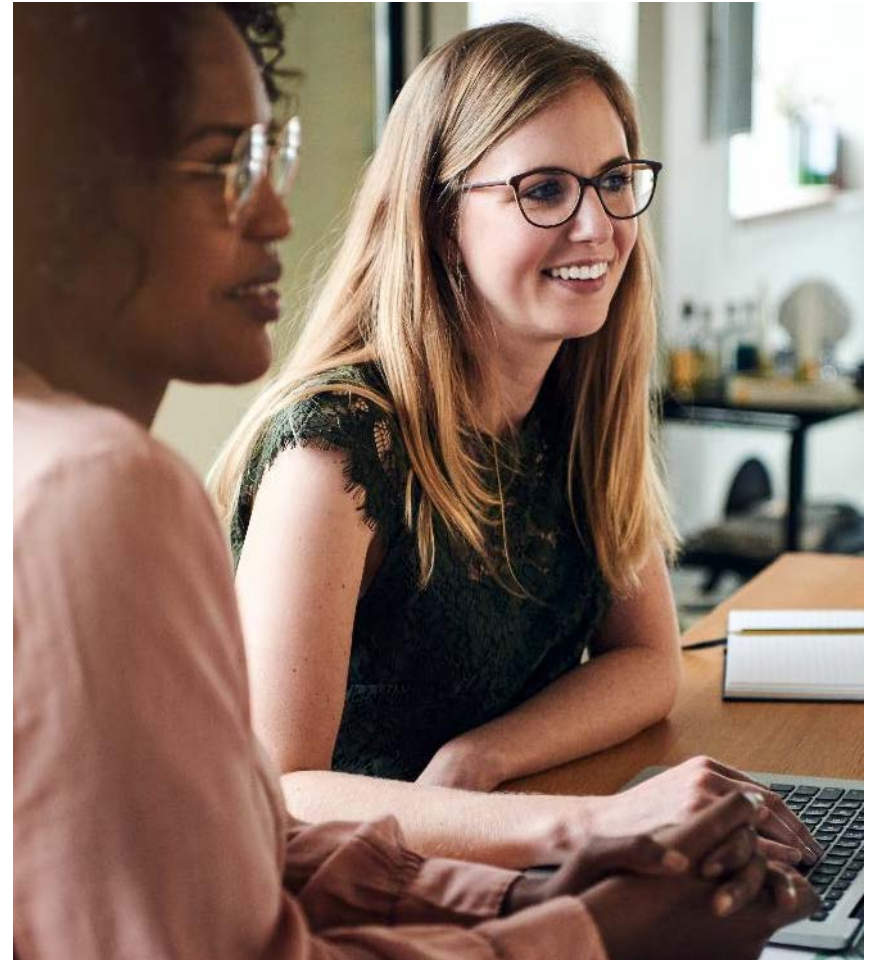
Send and pay with local currency

Leverage tools to simplify view of international accounts

Consider lower cost payment channels based on needs

Optimize hedging strategies that are right for you

Aggregate same currency payments for best FX rates





Join us for next month's webinar



The future of digital onboarding for U.S. Bank clients

Thursday, August 20, 2020
11 a.m. PT, noon MT
1 p.m. CT, 2 p.m. ET

 Learn more at Financial IQ:
<https://financialiq.usbank.com/index.html>

 Follow us on LinkedIn:
<https://www.linkedin.com/showcase/corporate-and-commercial-banking/about/>

Disclosures

Notice: Foreign-denominated funds are subject to foreign currency exchange risk. Customers are not protected against foreign currency exchange rate fluctuations by FDIC insurance, or any other insurance or guaranty program. Deposit accounts with non-U.S. financial institutions offered through U.S. Bank are not deposits of U.S. Bank and are not insured by the FDIC or guaranteed by any governmental agency or authority, or by U.S. Bank.

Deposit products offered by U.S. Bank National Association. Products and services may be subject to credit approval. Eligibility requirements, restrictions and fees may apply. Member FDIC. ©2020 U.S. Bank