

Cobase Cash Pooling



Many treasury and finance teams operate in a multibank environment, holding accounts at different banks to support various business units, currencies, and regional operations.

Traditional bank-based cash pools often limit companies to a single banking group, making it difficult to fund and sweep across multiple institutions. Manual processes—like logging into different bank portals to check balances, transferring funds before cutoff times, or trying to invest surplus cash—become both labor-intensive and prone to error. This is where Cobase's Balance Optimisation module transforms the day-to-day work of liquidity management.

Cobase delivers a truly multibank solution, enabling you to set rules for optimizing balances in accounts held at multiple banks. You can define specific lower and upper limits on each monitored account, dictating when surplus funds are swept into a pooled or interest-bearing account and when an underfunded account is topped up. What sets Cobase apart is its ability to manage these processes seamlessly across several banking partners rather than being restricted to a single bank's cash pool offering. The module is also designed to operate intelligently in line with your business realities. Key to this is its rules-based approach, which can factor in different days of the week, time windows, and local cutoff times.

Moreover, Cobase can take into account *scheduled payments*, ensuring the platform anticipates upcoming outflows and times its funding or sweeping actions precisely. By taking into account scheduled payments, the system can adjust balances proactively, thereby minimizing the risk of late or insufficient funding and reducing the likelihood of holding unnecessary excess cash in any given account.

Authorized users can define or adjust the rules that govern funding and sweeping following a 4-eye principle. After these rules are set and approved by the appropriate stakeholders, Cobase automatically initiates and executes the corresponding payments without requiring further manual authorization. This approach not only maintains a high level of governance but also streamlines operations by eliminating repetitive approval steps once the underlying logic is confirmed.

By unifying these processes on a single platform, Cobase significantly reduces the workload involved in managing multibank accounts. Finance teams can shift from manually monitoring each bank's balance to focusing on strategic tasks such as forecasting cash flow, analyzing interest rate scenarios, and aligning funding strategies with overall corporate goals.

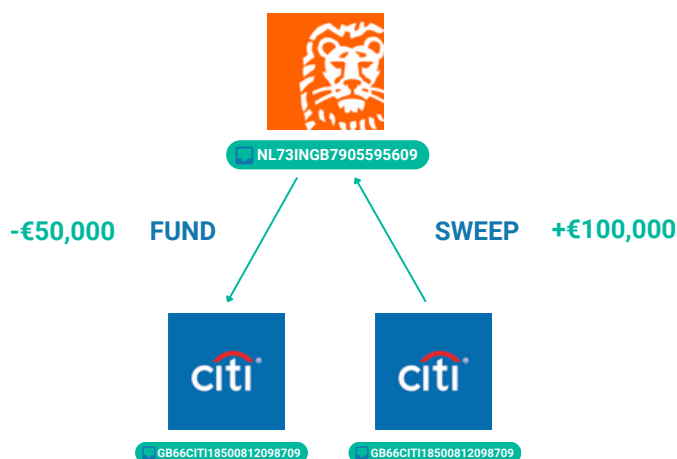
The real-time visibility provided by Cobase allows you to see consolidated balances across all banks, while automated alerts and notifications keep you informed of any anomalies or thresholds that are approached.

Not only does this setup help avoid costly overdrafts, but it also ensures that surplus funds are promptly moved to higher-yielding or more strategic accounts. When organizations must deal with multiple jurisdictions, currencies, and banking relationships, the ability to automate liquidity management across this complex landscape translates into tangible cost savings and improved efficiency.

Finally, for companies looking to expand their capabilities, Cobase's In-House Banking module can be integrated alongside Balance Optimisation. If multiple entities are involved and balance optimisation creates intercompany debt positions, Cobase's IHB module automatically tracks the interest that must be paid on these positions. By automating and recording intercompany transactions and positions in real time, different market rates can be applied and monitored internally. This enhanced framework for managing internal funding flows and repayment schedules ensures even more efficient use of company-wide liquidity, without introducing additional administrative burdens.

Key advantages of Cobase balance optimisation

- **No single-bank dependency:** Create a multibank cash pool without the high setup fees or restrictions from one bank.
- **Automated funding and sweeping:** Define thresholds for each account and let Cobase handle transfers in real time, ensuring optimal balances across multiple banks.
- **Reduced costs and complexity:** Avoid hefty bank fees and manual balance checks by centralising all accounts in one platform.
- **Scheduled payment insights:** Cobase factors in upcoming outflows, adjusting balances proactively to minimise idle cash and overdrafts.
- **Governance:** Set up custom rules, approve them once, and let Cobase execute funding and sweeping without repeated manual interventions.
- **Seamless integration:** Combine with the Cobase in-house banking module for auto-administration of intercompany positions on top of the Cobase cash management and payments modules.



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