



# International payments

Trends and solutions for today's  
global market

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*U.S. Bank Global Treasury Management*

# Today's presenters

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# Where the world stands and where it's going



## Current themes in international transaction banking

International payment evolution

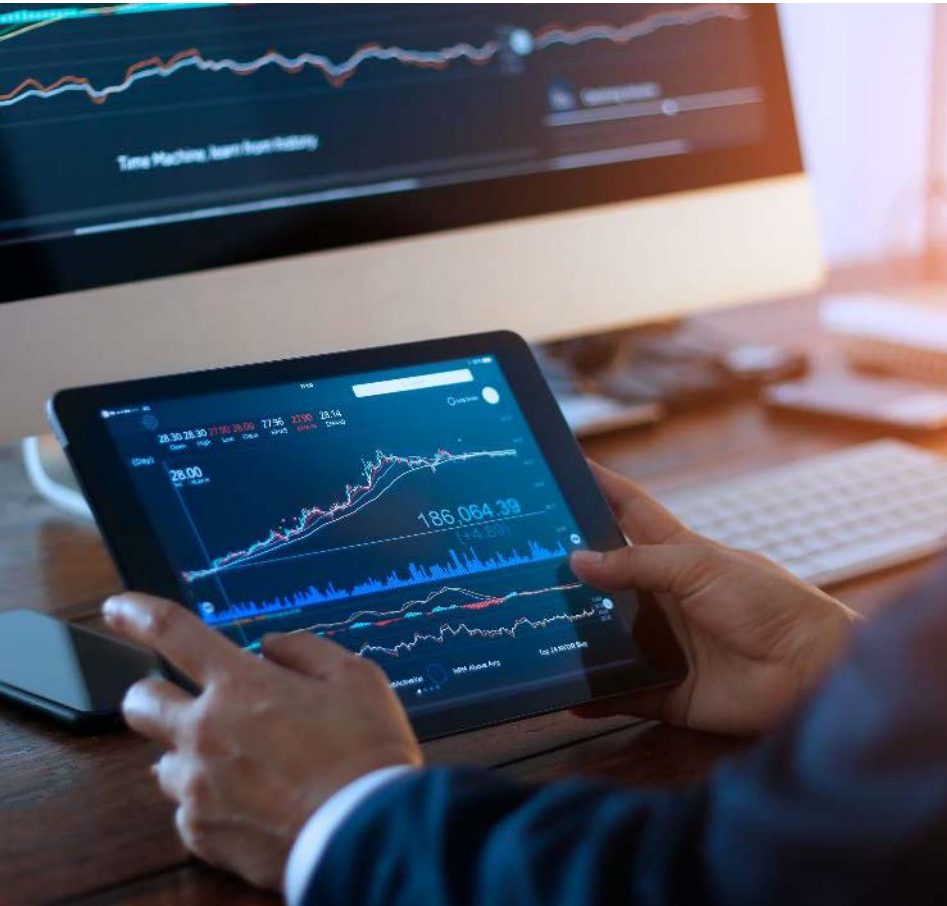
Uncertainty with exchange rates

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		
<b>Position summary of all account balances as of 06/09/2020</b>					
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					
<a href="#">Apply New Rate</a>					
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"/>	<a href="#">View</a>
ARS	N/A	N/A	0.014440	<input type="text"/>	<a href="#">View</a>
CAD *	3,150,415.97	\$2,363,757.10	0.750300	<input type="text"/>	<a href="#">View</a>
CHF	N/A	N/A	1.060445	<input type="text"/>	<a href="#">View</a>
CLP	N/A	N/A	0.001299	<input type="text"/>	<a href="#">View</a>
CNY *	39,423,972.14	\$5,583,380.62	0.141624	<input type="text"/>	<a href="#">View</a>
EUR *	40,594,106.10	\$46,317,875.06	1.141000	<input type="text"/>	<a href="#">View</a>
GBP *	-2,802,469.88	-\$3,588,562.69	1.280500	<input type="text"/>	<a href="#">View</a>
HKD *	21,749,569.87	\$2,806,368.75	0.129031	<input type="text"/>	<a href="#">View</a>
JPY *	1,399,992,861	\$13,074,533.32	0.009339	<input type="text"/>	<a href="#">View</a>
MXN *	7,224,451.22	\$332,259.74	0.045991	<input type="text"/>	<a href="#">View</a>
RUB	N/A	N/A	0.014646	<input type="text"/>	<a href="#">View</a>
TWD	202,413,197.00	\$6,856,747.05	0.033875	<input type="text"/>	<a href="#">View</a>

# 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

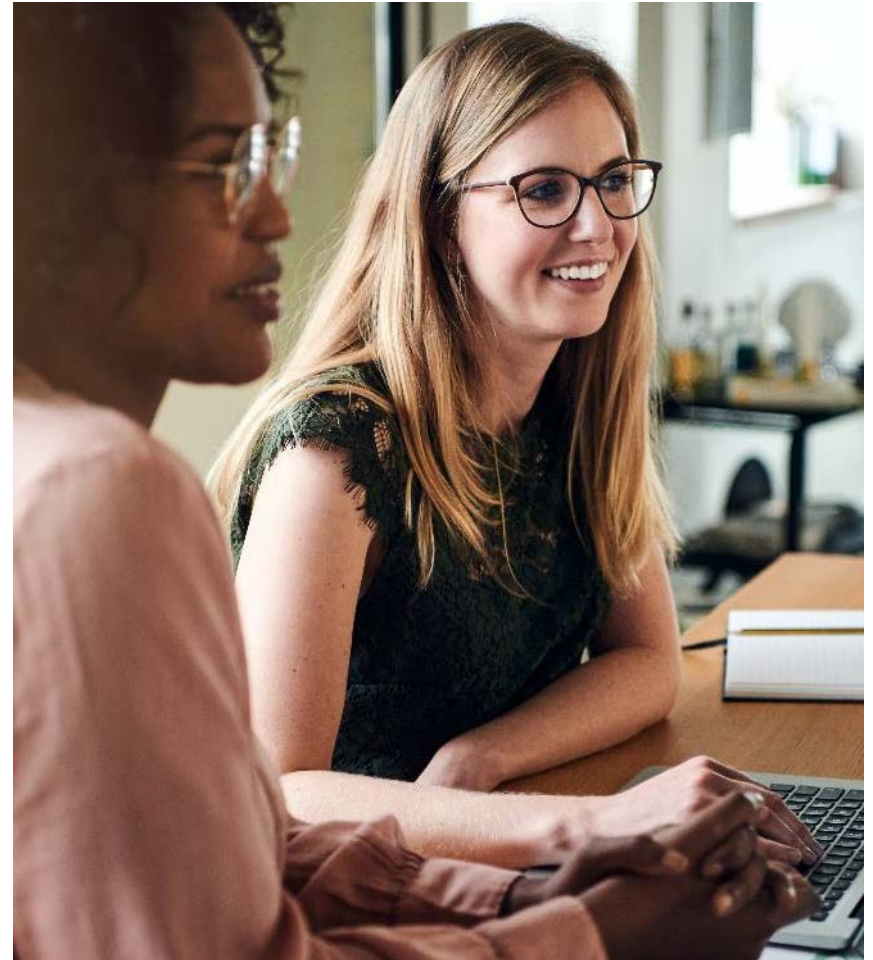
Send and pay with local currency

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:  
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# Disclosures

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