

GLOBAL TRANSACTION BANKING

WE MAKE YOUR BUSINESS FLOW



A CONSTANTLY GROWING SERVICE OFFERING

Our main objective is to assist clients in overcoming the challenges they face today, from global market issues to the need to compete in an environment in which speed, efficiency, safety and connectivity are the keys of success.

We manage Cash Management, Trade Finance, full service Trading, Post-Trading & Custody Services, ensuring an international coverage thanks to our subsidiary banks and fully operating foreign branches:

- **FOR SMALL AND MEDIUM-SIZED COMPANIES** that increasingly require the same services as larger ones, while maintaining simplicity and keeping an eye on costs;
- **FOR LARGE AND MULTINATIONAL COMPANIES** that need global centralized treasury management services;
- **FOR PUBLIC SECTOR** that has a growing need to shift to Digital and make easier and easier the access to their services to customers;
- **FOR SUPPLY CHAINS** that need seamless integration and services based on uniform standards;
- **FOR FINANCIAL INSTITUTIONS** looking for a partner who can supply innovative, customized solutions to overcome market challenges.



INTESA SANPAOLO GROUP



FINANCIAL HIGHLIGHTS

Total Assets
€ 858.648 m

Loans to Customers
€ 403.337 m

Direct Deposit from Banking Business
€ 437.806 m

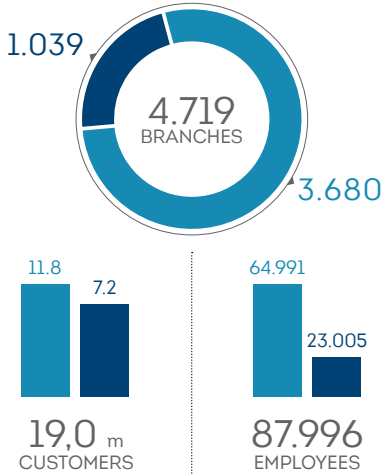
Direct Deposits from Insurance Business and Technical Reserves
€ 163.903 m

Shareholders' Equity⁽¹⁾
€ 58.582 m

1H19 Net Income
€ 2.566 m

Market Capitalisation⁽²⁾
€ 31.1 bn

Figures as at 30 June 2020
(1) Including Net Income
(2) As at 30 September 2020



Figures as at 30 June 2019

ITALY
ABROAD

REPRESENTATIVE OFFICES

- BEIJING
- BEIRUT
- BRUSSELS*
- CAIRO
- HO CHI MINH CITY
- JAKARTA
- MOSCOW
- MUMBAI
- SEOUL
- SYDNEY
- WASHINGTON D.C.

* European Regulatory & Public Affairs



OUR BUSINESS SOLUTIONS

CASH MANAGEMENT

Full range of Payments & Collections products, Accounts and Payments Statements and tracking, serving both Domestic and International / Global, Centralized and Decentralized Treasury Management, including:

- GPI (Global Payments Innovation – SWIFT);
- SEPA Credit Transfer Instant;
- Virtual Accounts;
- International zero balance cash pooling (USA, ASIA coverage and unparalleled Country Coverage in Europe);
- Top Class Payment Factory Services (unparalleled coverage on Central Eastern Europe and Balkans);
- Multibank Cash forecasting and Credit Line Management;
- Fully Web Based Liquidity Management;
- Simplified Banking Fees invoicing (including CAMT 86);
- MyBank, the European IBAN Based ePOS serving B2C and B2B eCommerce;
- CBILL, the revolutionary Italian Bill Presentment and Collection Platform (for Italy only);
- pagoPA the unique platform used in Italy for all Public Sector payments. Solution available to debtors, creditors and third parties such as foreign banks;
- Invoice advance through Inbiz eBanking (Italy and foreign markets).

TRADE FINANCE SERVICES

We can offer both traditional and innovative Trade Finance products, services and assistance.

We offer a wide variety of services, compliant with international standards and regulations, aimed at mitigating or reducing the typical risks of international transactions, financing sales and purchases, securing performance or payments receipt and improving the working capital.

Among the Trade Finance Services, we provide:

- Documentary Letters of Credits (Import/Export);
- LC Import discount without recourse;
- Guarantees and Stand-by Letters of Credit (SBLC) with insurance coverage policy;
- Documentary Collection (Import/Export);
- Discount without recourse of promissory notes/trade receivables without recourse with insurance policy (Supplier's Credit);
- Trade finance receivable discount;
- Import financing;
- Export financing;
- Export Facile;
- Domestic & International Confirming;

ACQUIRING SERVICES

Our acquiring services allow merchants to accept/process payment documents/cards issued by the main international schemes at domestic and European level with custom and vertical solutions on the single sectors: on-store, online and in mobility. The service offer is extended to pre and post sales services with a VAS (Value Added Services) integration supplied also in conjunction with our international partners.

DIGITAL CHANNELS

We offer the most advanced digital channels opportunities, both as a banking platform and as an integration to some of the most used Treasury Management Systems:

- Global Web Banking InBiz, enabling Centralized International control of Cash Management throughout Intesa Sanpaolo Group and easy / digital management of traditional and innovative Trade Finance products and services;
- Top class Centralized Payment Factory Services based on international standards like SWIFTNet (FIN/Fileact) (*);
- Host2Host (FTP/Ebics), proprietary group network (*);
- Intesa Sanpaolo Payment Factory supports ISO 20022, XML CGI, SWIFT FIN, Italian CBI and provides flexibility to implement customization according to client needs;
- API Access via our Open Banking Platform: <https://openbanking.intesasanpaolo.com/#/> (*);
- Multi Bank TF Platform and Trade Finance ePresentation (*);
- SWIFT MT798 full capability (*).

GLOBAL FINANCIAL INSTITUTION SERVICES

- Agency Payments and Clearing Solutions;
- Mass Payments and Pension Payments;
- Instant Payment;
- Open Banking Platform;
- Cheques and Cash Letter Services;
- Branch Usage Agreement;
- CLS;
- On-Line Invoicing;
- Securities Services Offer;
- Intesa Sanpaolo Strategy within Consolidation Target2/Target2S/ISO20022;
- Integrated Solutions and Specialized Operations Hub;
- Securities Services Specialists to Support Clients;
- Integrated Liquidity Management.

PROMOTIONAL MESSAGE

For the contractual conditions, please consult the relevant information sheets available on the Bank website as well as in the Bank branches.

The sale of banking products and services is subject to approval by the Bank. Granting of loans is subject to approval by the Bank.

Follow Intesa Sanpaolo on:

www.group.intesasanpaolo.com
www.imi.intesasanpaolo.com
www.world.intesasanpaolo.com

(*) The exchange of messages created by third-parties' platforms or standards adopted by Customers can be connected and integrated with Intesa Sanpaolo systems.