



## IN-HOUSE BANK OR VIRTUAL ACCOUNTS: WHICH ONE IS RIGHT FOR YOU?

The centralization of cash and finance processes continues to be a key objective for many corporate Treasurers as they are attempting to achieve real-time cash visibility. Centralization helps free trapped liquidity from local subsidiaries and bank accounts, and it allows optimization of working capital on a group-level. Much of this can be achieved with either virtual accounts or an In-House bank. Which one is right for you?

ISSUE	VIRTUAL ACCOUNTS		IN-HOUSE BANK
CENTRALIZE COLLECTION OF PAYMENTS	Bank specific solution	VS	Multibank solution with no additional effort per bank
RATIONALIZE BANKING STRUCTURE	Bank specific solution	VS	Bank independent
MATCHING INCOMING PAYMENTS TO INVOICES	Requires one virtual account per invoice	VS	Automatch against open Accounts Receivable items
BATCHING INVOICES INTO A SINGLE PAYMENT	Not possible	VS	One2many and many2one automatch
PROCESS MAINTENANCE	Separate process for each bank	VS	One harmonized process for all banks and entities
BANK INDEPENDENCE	Solution is per bank	VS	Totally independent of banks. Easily change banks if needed
CASH VISIBILITY BY ENTITIES	Balances in different banks making visibility an issue	VS	One balance per entity in IHB, including multibank virtual accounts
INTEREST CALCULATION	Manual work to consolidate any interest calculations done by banks	VS	Automatic calculations based on daily balances in IHB accounts

### OPUSCAPITA CASH MANAGEMENT SOLUTIONS

OpusCapita is a leading cash management provider with over 800 customers across more than 100 countries. Our secure, cloud-based solution enables Treasury and Finance professionals to harmonize global processes and policies, centralize treasury and finance operations and reduce complexity. We simplify the management of all cashflows and liquidity, and automate the processing of both payments and collections. All of this ensures full visibility to your cash while reducing the risk of fraud.

#### Collection Management

Optimize your working capital by centralizing account reporting and receivables at the group level

#### AR Matching

Automate and streamline your reconciliation process

#### Liquidity Management

Understand your daily cash position, create better cash forecasts and allow your excess liquidity to work harder for you

#### Payment Management

Integrate all of your financial systems into one secure gateway and mitigate the risk of fraud and cybercrime

#### Global Bank Connectivity

Integrate all of your banks to any financial back office system while gaining access to over 11 000 financial institutions globally

#### In-House Banking

Decrease your banking costs and cover your internal financing needs more efficiently while gaining the visibility and control that comes with a centralized Treasury

OpusCapita enables organizations to sell, buy and pay quickly and securely, with a real-time view of their business. Visit us at [www.opuscapita.com](http://www.opuscapita.com)

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