

# Institutional Transaction Banking

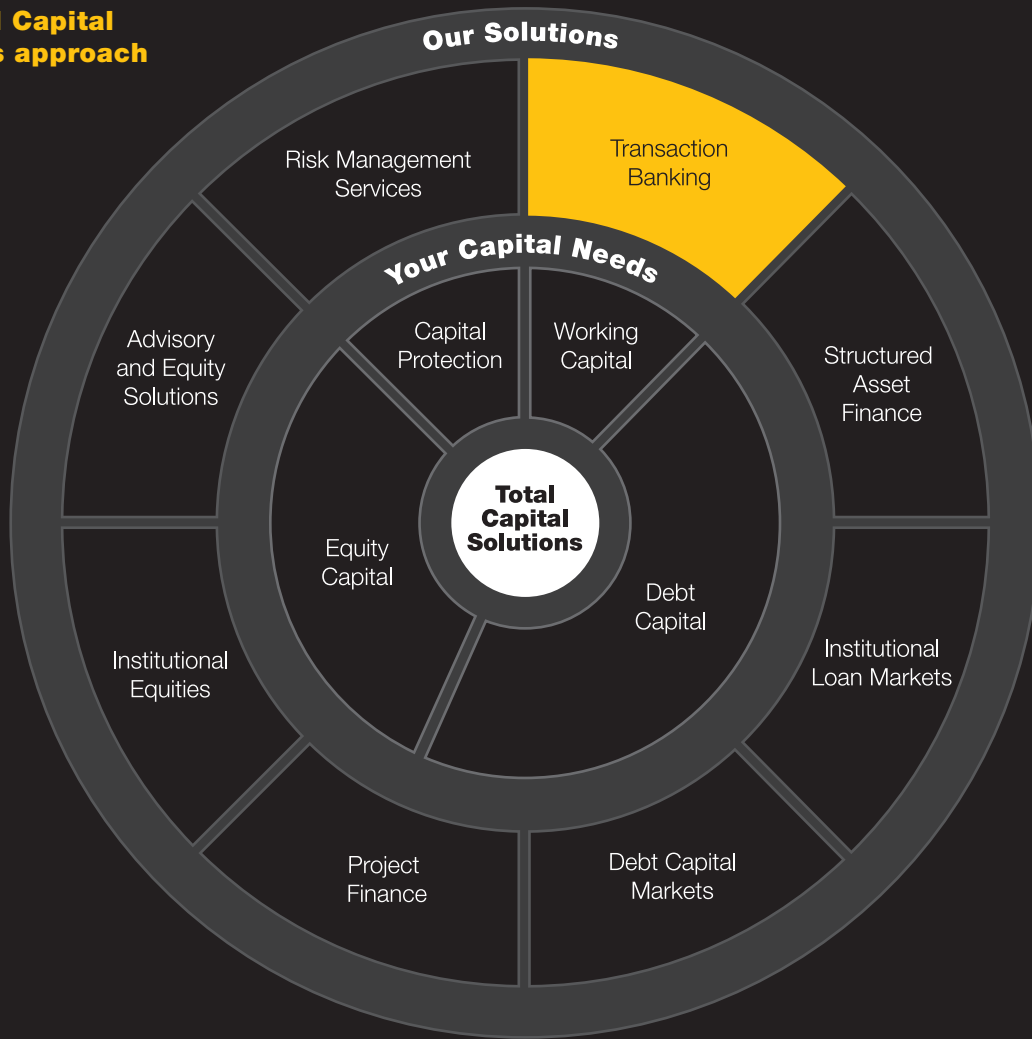


**Determined** to be different

Business and financial markets are subject to rapid and dramatic changes that can significantly affect your capital requirements. A stable, long-term relationship with a bank you can trust to provide informed advice and a comprehensive range of financial solutions can help mitigate risk and overcome barriers to success.

That's why the Commonwealth Bank takes a holistic approach to your financial needs. Our Total Capital Solutions approach provides specialist capabilities across the capital spectrum, from equity and debt funding to capital protection and working capital management.

**Our Total Capital Solutions approach**



Effective working capital management is a key part of our approach. Our Transaction Banking team helps you reduce your organisation's cost of capital by improving payment systems, through automation and process re-engineering, and by bringing greater transparency to your working capital flows. We also provide rich analytical insights that allow you to optimise your business processes, reduce overheads and identify growth opportunities. ■

# Our difference

Our scale, experience and cutting-edge technology can help create substantial efficiency gains and cost savings for your business, reliably and with less risk.



### **Bespoke approach**

Our specialist teams and industry experts will work with you to understand your requirements before developing a transaction banking solution tailored to your exact needs. With our help, you will be able to streamline internal workflows and processes, improve receivables collection, enhance risk management and optimise your working capital requirements.

### **Focus on innovation**

We are constantly innovating to improve your transaction banking experience. We introduced Australia's first reloadable prepaid corporate card and were a major driver behind the growth of contactless credit card transactions. CommBiz, our market-leading online business banking platform, is updated with new features every six months. We take your feedback into consideration when setting our development roadmap, to ensure our products deliver maximum value to our institutional clients.

Our focus on innovation led us to develop the first real-time banking service from a major Australian bank.\* Real-time banking will give you greater control of and deeper insights into your transactions by providing up-to-date account and transaction information 24 hours a day. Every action you take – from opening accounts to processing payroll transfers and activating overdrafts – will be reflected immediately in CommBiz.

Our introduction of everyday settlement\* will give businesses with merchant facilities timely access to money and tighter control of finances. We will be the first major Australian bank to enable you to settle to your account seven days a week, removing weekend cash flow gaps, improving reconciliation processes and reducing interest costs.

Our continuing investment in innovation ensures you will be among the first to access new products and technologies and benefit from the improved productivity, reliability and resilience that they deliver. Easier, more efficient and transparent banking will ultimately improve cash management and reduce costs.

\*Real-time banking and everyday settlement will be available from early 2012.



### **Efficient processing**

Every day, we process almost half of all banking transactions in Australia and more international payments than any other Australian bank. High-performance transaction banking can help save time, money and resources. Our transaction banking solutions can be integrated with your enterprise resource planning (ERP) system to enable straight-through processing, reducing manual activity and exception handling.

Our cash sweeping and pooling capability offers a high level of flexibility and customisation. By moving money automatically between transaction accounts, you will gain a better return on your funds and improve liquidity management.

### **Greater risk control**

We help you remove the risks associated with handling large numbers of complex transactions. Our streamlined reconciliation processes reduce the potential for errors, while a robust banking infrastructure that offers near 100 per cent uptime guarantees timely transaction processing. Furthermore, CommBiz incorporates world-leading security technologies to protect your transactions from unauthorised internal and external access.



### Powerful insights

Our dominant position in Australia's funds flow means we have the people, systems and data to provide rich analysis on a range of issues likely to impact your organisation. We offer BetterBusiness Insights, an analytics and market intelligence service that includes commentary about the economy and insights about your customers' behaviours and your organisation's performance against the market.

With this information at hand, you will be able to identify emerging trends in your sales and cash flow, put resources to work more efficiently and benchmark your financial performance. Our commitment to constant improvements means you will continually benefit from new data analysis tools and in-depth business and market reports.

### Seamless transition

Migrating to a new transaction banking platform is a major decision. We have in-depth discussions with you to ensure we understand your business's unique requirements and strategic aims, and work collaboratively to develop an implementation schedule that avoids interruptions to your operations. Our implementation specialists follow a strict and proven methodology that focuses on improving your processes during the migration, rather than replicating existing workflows.

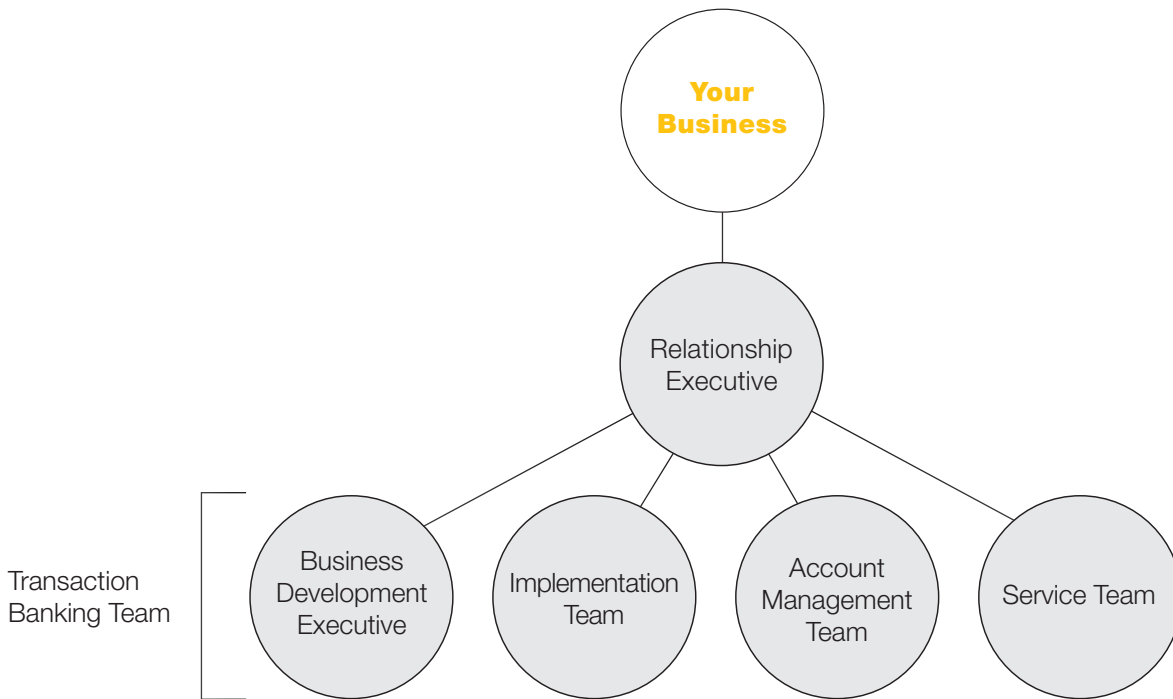
As the only bank with an Implementation team in every state, you have peace-of-mind that any issues during and after implementation can be rapidly resolved. This delivers a straightforward transition and ensures business continuity.

In a recent survey, 100 per cent of large corporate and institutional clients rated our transition capabilities as excellent or above average – our nearest competitor received a rating of 79 per cent.\* ■

\*Peter Lee Associates, Large Corporate and Institutional Transaction Banking Report 2011.

# Committed to service

When you choose us as your transaction banking partner, you'll be supported by a dedicated team with decades of industry experience.



### Specialists in transaction banking

Your Relationship Executive and a dedicated Business Development Executive will work with your key people to understand your business and design a customised transaction banking solution that meets your current needs and addresses future strategic priorities. Our team includes product and industry specialists with extensive banking, technology and project management skills, ensuring you are surrounded by people who understand your industry and business, and can recommend specific products and processes that optimise working capital management.

### Experienced implementation experts

Our state-based implementation teams draw on decades of knowledge and the vast resources of the Commonwealth Bank Group to build, implement and optimise your transaction banking platform. Our on-the-ground technical experts in every state are led by project managers who leverage their hands-on experience of large-scale implementations to keep the transition on schedule.

### Daily account management

Your account management team will oversee day-to-day operations and help identify further opportunities for cost savings and process efficiencies. We monitor our performance against your nominated criteria, to ensure you benefit from continuous improvement.

### 24-hour service

You can call on a dedicated 24-hour service team, backed by technical teams and product specialists, for day-to-day advice and quick problem resolution. You will also benefit from the convenience of Australia's largest financial services network and one of the most secure and high-volume transaction banking platforms in the southern hemisphere. ■

“When we went live on day one, nothing happened. The transition was seamless, staff knew exactly what to do, our members weren't affected and from where I sat, it was just business as usual.”

Vin Rossitto, Investment & Accounting Services Manager, IOOF Holdings Limited



# Customised solutions

By re-engineering processes and leveraging our market-leading business banking platform, our Transaction Banking team can deliver significant gains in operational efficiency, backed by products and payment systems that offer exceptional security, reliability, capacity and resilience.



### **Online banking**

CommBiz is the Commonwealth Bank's premium, multi-award-winning online transactional banking platform. Designed with institutional clients in mind, CommBiz gives you greater financial control, with real-time\* transaction data and the ability to perform day-to-day management tasks instantly. It can be easily integrated with existing financial and management systems, and sophisticated user controls enable you to define and delegate job roles and activities. In addition, we are the only bank in Australia to incorporate NetLock, one of the world's safest online banking security products, in our online banking platform. When using CommBiz, NetLock protects your transactions from malicious attacks.



Interactive Media  
Outstanding Achievement  
Awards 2010 and 2011  
CommBiz

### **Liquidity management**

We structure your accounts for maximum efficiency by consolidating account balances across your organisation. This allows you to harness free cash flow to earn more interest, invest overnight or pay down a revolving line of credit. We also provide treasury capabilities, enabling you to manage capital requirements and liquidity and enforce financial policies across divisions and subsidiaries.

### **Payables and receivables**

Our payables and receivables solutions deliver operational efficiencies, saving you time and money. By integrating CommBiz with your ERP system, you can automate the uploading and downloading of bulk payment files such as accounts payable and remittance advices. This reduces manual handling and improves the accuracy of reconciliations. Our receivables solutions make it easier and quicker for your customers to pay for goods and services, so you receive funds sooner.

CommBiz also provides a self-service portal for international money transfers, domestic telegraphic transfers and government direct entry system payments.



### **Merchant services**

With Australia's broadest range of mobile, e-commerce and point-of-sale merchant services, your customers will enjoy a choice of safe payment options, while you benefit from streamlined revenue collection and fast, secure settlements, every day of the year.\* Our EFTPOS systems offer 99.97\*\* per cent availability to ensure transactions are reliably processed. EFTPOS terminals can be replaced within four hours\*\*\* and customer support is available 24 hours a day, seven days a week.

### **Corporate cards**

As part of the global MasterCard network, our corporate cards can be used at more than 550,000 banks, 1.2 million ATMs and 33 million merchants worldwide. This saves you money by minimising surcharges, cash-out fees and expense processing costs. We can also help improve efficiency by simplifying your procurement practices and removing manual handling from traditional payment processes. You can streamline supplier management by consolidating purchases with preferred suppliers, and post invoices directly

to your ERP system and general ledger. By using CommBiz to manage your cards, you can monitor compliance with corporate policies, reduce fraud and compare efficiencies between departments.

### **International trade and payments**

Our national team of trade specialists and operations teams can simplify the complexities of international trade. We help you streamline international payments and manage currency risk, to make international transactions as easy as domestic transactions. Using CommBiz, you can manage foreign currency accounts and foreign exchange, including forward contracts. You can also pay multiple foreign beneficiaries and create, monitor and accept documentary credits and collections. ■

\* Real-time banking and everyday settlement will be available from early 2012.

\*\* Financial Year 2010/2011.

\*\*\* May take longer in remote areas.

# A record of achievement

With close to a century of experience,  
our record speaks for itself.

For almost 100 years, the Commonwealth Bank has worked in partnership with Australia's leading companies. Today, our institutional clients include household names from every major industry sector, including infrastructure, utilities, resources, energy, property, telecommunications and government.

Our proven infrastructure and depth of experience is combined with dedication to exceptional service. We strive to build genuine, long-term partnerships with each of our clients. It's one of the reasons why we are recognised as Australia's leading institutional banker, ranked first for loyalty to client relationships and our ability to understand your business.\* ■



**Money Magazine Awards Winner,**  
Bank of the Year 2010 and 2011



**THE ASIAN BANKER**  
Best Domestic Cash Management Bank  
Australia

TRANSACTION BANKING AWARDS 2011

**Asian Banker Transaction Banking  
Awards Best in Cash Management in  
Australia 2010 and 2011**

**East and Partners, Australian  
Institutional Banking Markets,  
Market Analysis Report, April 2011**

No 1 in Understanding of  
Customer's Business

No 1 in Loyalty to the Relationship

\*East and Partners, Australian Institutional Banking Markets, Market Analysis Report, April 2011.

# Contact us

We welcome the opportunity to demonstrate how your organisation could benefit from a Commonwealth Bank Transaction Banking solution.

For more information, call your Relationship Executive or visit [commbank.com.au/corporate](https://www.commbank.com.au/corporate). ■

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