BNY

LiquidityDirect℠

MULTIBANK INTEGRATION

Managing and optimizing your global cash has never been easier. With multibank integration capabilities on the LiquidityDirect platform, money automatically moves between BNY and all of your external accounts,* providing a single view of your global cash balances held in LiquidityDirect.

BENEFITS

1 **HOLISTIC CASH VIEW:** Complete view of your global cash balances all within LiquidityDirect.

2 **AUTOMATED MONEY MOVEMENTS:** Cash automatically moves between accounts based on balances received and pre-defined rulesets.

3 **OPTIMIZED CASH INVESTMENTS:** Eligible cash is automatically invested in money market funds (MMFs) based on pre-defined sweep rules.

4 **EASY AS 1-2-3:** The administration of linked accounts and the setting of sweep rules and parameters are easily managed within the LiquidityDirect environment.

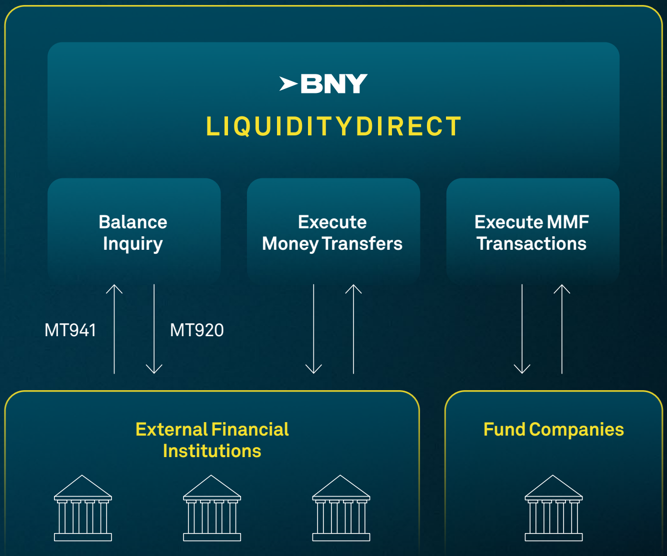
5 **AUTOMATED REPORTING:** Daily transactional and holding reports flow directly to your inbox and systems based on pre-determined parameters.

IT'S AS EASY AS 1, 2, 3

1. LINK EXTERNAL ACCOUNT
2. SETUP SWEEP RULES
3. CLIENT IS LIVE

HOW IT WORKS

1. Establish connectivity with your external bank account(s) using LiquidityDirect's Multibank Integration Tool
2. Configure sweep parameters with all in-scope external account(s)
3. LiquidityDirect processes daily external account balance movements via SWIFT
4. System automatically executes money transfers to meet target balances based on pre-defined sweep rules
5. Transactions and reports can be automatically pushed to your inbox and/or securely sent via sFTP to any treasury workstation or external system



Contact Us

To learn more about LiquidityDirect contact our team at:

Liquidity.Direct@bny.com

*External accounts are deemed eligible if the external financial institution can support the SWIFT messages required and can grant BNY authorization on the accounts to automate the balance and money movements.

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