

Table 5: International cash management services in Middle East and Africa 2010

Bank Name	Barclays	BNP Paribas	Citi	Deutsche Bank	HSBC	RBS	Standard Bank	Standard Chartered Bank
Region ICM Strategy	To support our customers in optimising working capital, providing access to efficient local and global information	To be able to provide both global and local domestic CM products and services to our corporates clients	To deliver superior treasury solutions that empower our clients	The premier provider of cash management services to the corporate and FI markets	To be the most admired and profitable transaction bank in the region	Help clients optimise working capital and expand within Middle East & to other regions	To provide a consolidated client offering, leveraging our extensive Africa footprint and transactional capabilities	Leading provider of international cash management solutions and be the core bank for our clients
Region Infrastructure and Country Coverage								
Bank processing systems for region:	Multiple/nlntegrated	One same BPS country	1	One per country	1 per country	Multiple	Multiple	Global and regional systems
SWIFT corporate access:	No. of Corporate users in region: 1-20	1-20	1-20	1-20	1-20	1-20	100+	21-50
Host-to-host connectivity	yes	yes	yes	yes	yes	yes	yes	yes
Direct interface to treasury systems:	No. of different systems covered: 0	20	8	20	0	5	1	7
Region country coverage								
	Own bank	Partner banks'	Own bank	Partner banks'	Own bank	Partner banks'	Own bank	Partner banks'
ME & NA Full service branch countries:	2	0	12	0	12	11	2	1
ME&NA Countries where direct access to:								
Paper based clearings:	2	0	12	0	12	11	0	0
Same day clearing systems:	2	0	12	0	12	11	0	0
Automated clearing house Systems:	1	0	12	0	12	11	0	0
Rest of Africa Full service branch countries:	11	0	8	0	11	0	16	0
Rest of Africa Countries where direct access to:								
Paper based clearings:	11	0	8	0	11	10	16	0
Same day clearing systems:	11	0	8	0	11	0	16	0
Automated clearing house systems:	10	0	8	0	11	0	12	0
Country full service branches:								
	Own bank	Partner banks'	Own bank	Partner banks'	Own bank	Partner banks'	Own bank	Partner banks'
Middle East & North Africa:								
Kuwait:	0	0	1	0	1	54	0	0
Turkey:	0	0	622	0	2	0	8	0
Qatar:	0	0	1	0	1	22	0	0
Saudi Arabia:	0	0	1	0	0	209	0	0
UAE:	2	0	4	0	5	0	0	0
Egypt:	65	0	61	0	11	48	0	0
Morocco:	0	0	252	0	2	0	0	0
Rest of Africa:								
Kenya:	111	0	0	0	2	84	16	0
Nigeria:	0	0	0	0	13	590	63	0
South Africa:	975	0	0	0	3	1,200	664	0
Tanzania:	32	0	0	0	1	55	11	0
Zambia:	60	0	0	0	2	33	11	0
Region Payment Services (No. of countries where available)								
	Own bank	Partner banks'	Own bank	Partner banks'	Own bank	Partner banks'	Own bank	Partner banks'
Mass payments:	12	0	15	0	23	9	15	0
Mass collections:	12	0	15	0	23	21	15	0
Payment Cards - debit and credit - issued:	9	0	13	0	4	0	13	0
- pre-paid - issued:	0	0	13	0	1	0	0	0
Payment Card - acquiring for merchants:	11	0	12	0	0	1	13	0
Mobile payment services:	3	0	4	0	2	0	2	0
Region Liquidity Management Services								
Multi-Lateral Netting	Possible number of currencies: 0		80+		81		50	
	No. of countries covered: 0		6		1		8	
Notional Pooling (No. of countries where available)								
Single Country	Single currency - Full offset: 1		21		0		9	
	Partial offset: 1		21		24		1	
(All accounts in same location)	Multi-currency - Full offset: 0		12		0		0	
	Partial offset: 0		12		24		1	
	Number of pooling currencies supported: 1		15		26		99	
Location where master site/pool can be located:			21		24		Turkey	
Multi-Country	Single currency - Full offset: 0		12		0		9	
	Partial offset: 0		12		24		1	
(Leave funds locally in each country)	Multi-currency - Full offset: 0		6		0		0	
	Partial offset: 0		6		24		1	
Sweeping (No. of countries where available)								
Zero/Target Balancing	Domestic: 13		9		22		1	
	Cross border within region: 0		8		11		0	
	Cross regional: 0		8		11		0	
Automatically Triggered Intra-day	Between own branches: 0		9		4		1	
	With MT101 agreement banks: 0		10		58		0	
Overnight sweep & funds returned next day	0		6		11		0	
Location where master site/pool can be located:	In country		9		11		Turkey	
Automated sweeps into money market funds	In which currencies: 0		All if available in country		USD, EUR, GBP,		USD, GBP, EUR, AED, SAR	
	No. of money market funds: 0		6		15		0	
Provision of ICM Solutions Outside the Region								
Via own branches in:	Europe	Asia/Pacific, Europe, Latin America, North America	Asia/Pacific, Europe, Latin America, North America	Asia/Pacific, Europe, Latin America, North America	Asia/Pacific, Europe, Latin America, North America	Asia/Pacific, Europe, Latin America, North America	Asia/Pacific, Latin America	Asia/Pacific, Europe, Latin America, North America
Via partner banks and/or banking club(s):	Partner banks only	Partner banks & Banking Club(s)	Correspondent banks only	Partner banks only	Partner banks only	Partner banks only	Correspondent banks only	Partner banks only
Provision of off-shore banking services in Seychelles or Mauritius	yes	no	no	yes	yes	No	yes	yes
Delivery & Customer Service								
No. of countries with resident cash management specialist:	13	21	23	2	12	2	16	19
Single customer service department for region & location:	no	yes	yes	yes	yes	yes	yes	yes
Single customer service contact for whole region:	no	yes	yes	yes	yes	yes	no	yes
Customer service department/country:	yes	yes	yes	yes	yes	yes	yes	yes
Customer service performance level guaranteed:	yes	no	yes	yes	yes	yes	yes	yes
Opening hours:	08:00am - 05:00pm	Branches' opening hours	08:30-18:00	Standard business hours	8 hours	Standard banking hours	Country specific bus. hrs	Standard banking hours
Contact Information								
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