



Unique Cash Management Platform in China



BNP PARIBAS
CORPORATE & INVESTMENT BANKING

| The bank for a changing world

October, 2012

Agenda

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- 2 Collection Solution**
- 3 Cross-Border Payment Solution**
- 4 Multi-Bank Solution**
- 5 Contact Details**

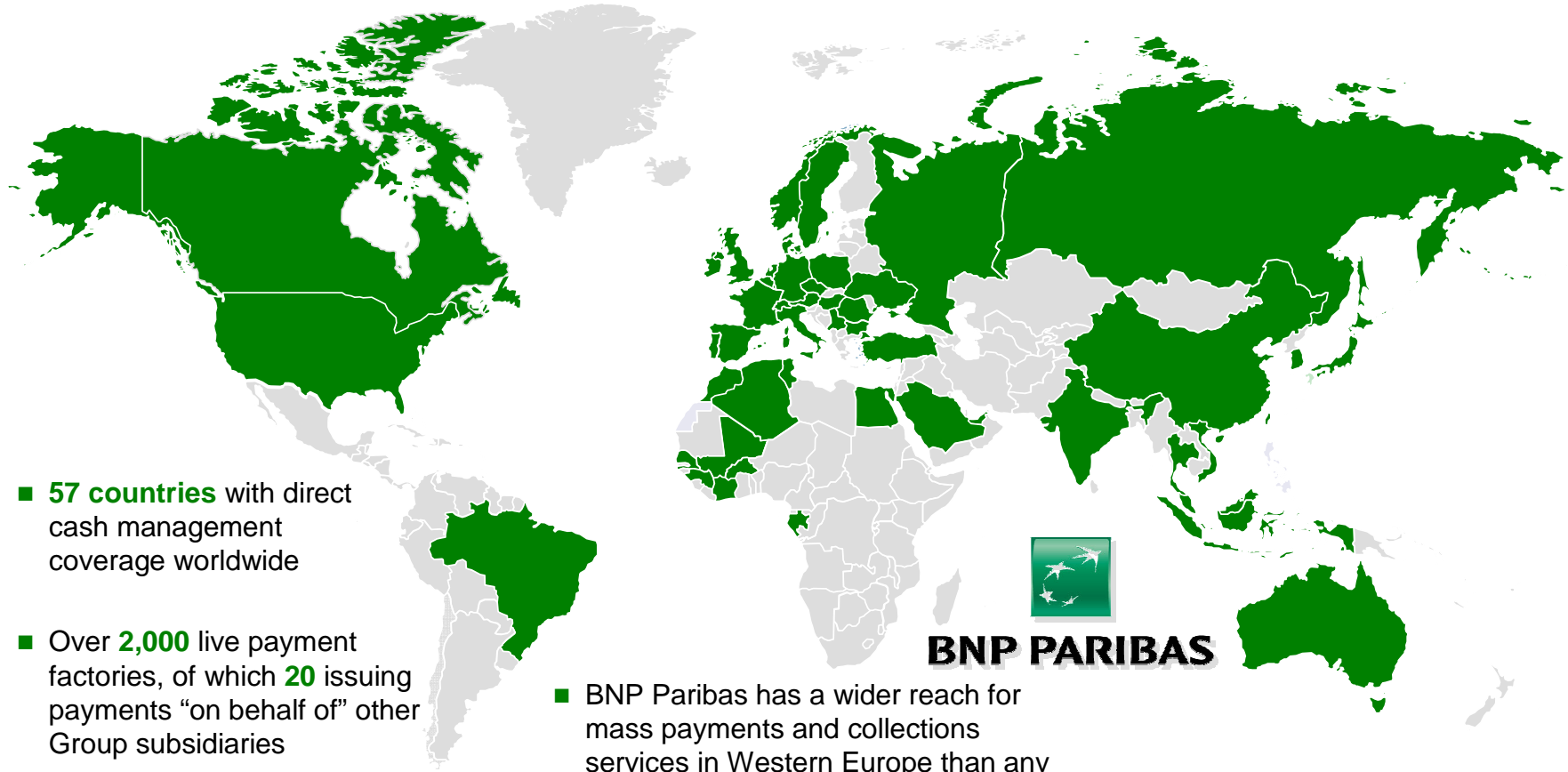
Appendix



1. BNP Paribas Cash Management



A Strong Worldwide Coverage of Cash Management



- **57 countries** with direct cash management coverage worldwide

- Over **2,000** live payment factories, of which **20** issuing payments “on behalf of” other Group subsidiaries

- Local clearing houses’ direct access in **11** Countries in Euro-zone, in **25** countries across Europe, and in **12** countries across Asia Pacific region

- BNP Paribas has a wider reach for mass payments and collections services in Western Europe than any other European bank

- Connexis web based banking platform available in **45** Countries, in **14** languages and live for more than **3,800** customers

- Host to host SWIFTNet solution deployed in **15** European countries, in **29** countries worldwide and for **170+** customers



BNP PARIBAS



A Recognized Franchise



Best Electronic Banking Solution in China (H2H)

2012



#2 Best Trade Finance Bank in Asia Pacific

2012



#4 Best Cash Management Bank in Asia Pacific

2011



#3 Best Cash Management Bank in India

2009-2011




Best Cash Mgmt Deals in India
Volkswagen Finance

2011



Best Global/Local Bank Solution in China (MBS)

2011



Best Electronic Receipts Solution in India (E-Receipt)

2010



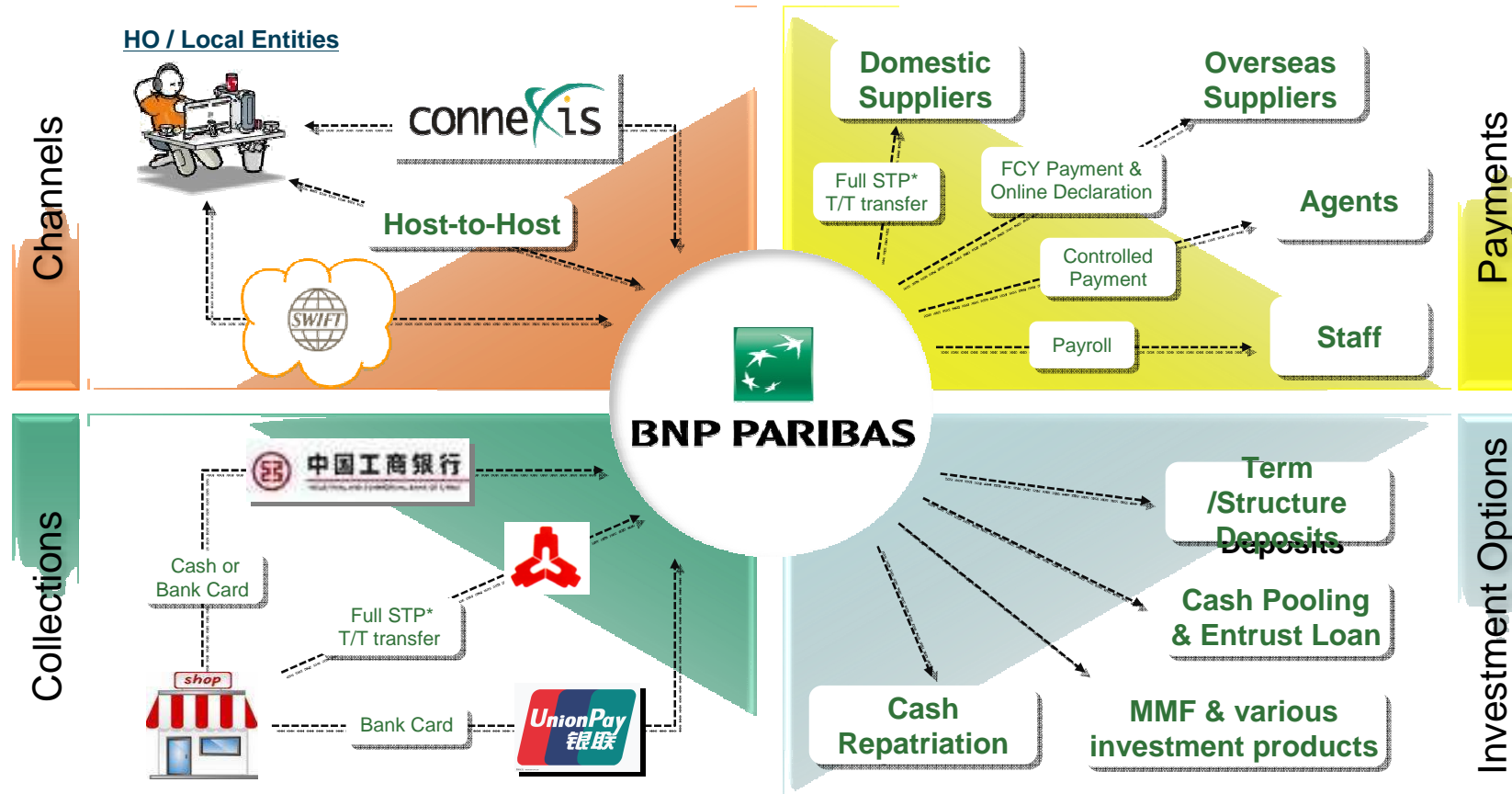
Highly Commended Cash & Liquidity Management Solution in China (OIRS)

2010



Overview of the Cash Management Platform

- An Unique Cash Management Platform covering all your treasury requirements in China



* STP = Straight Through Processing



2. Collection Solutions



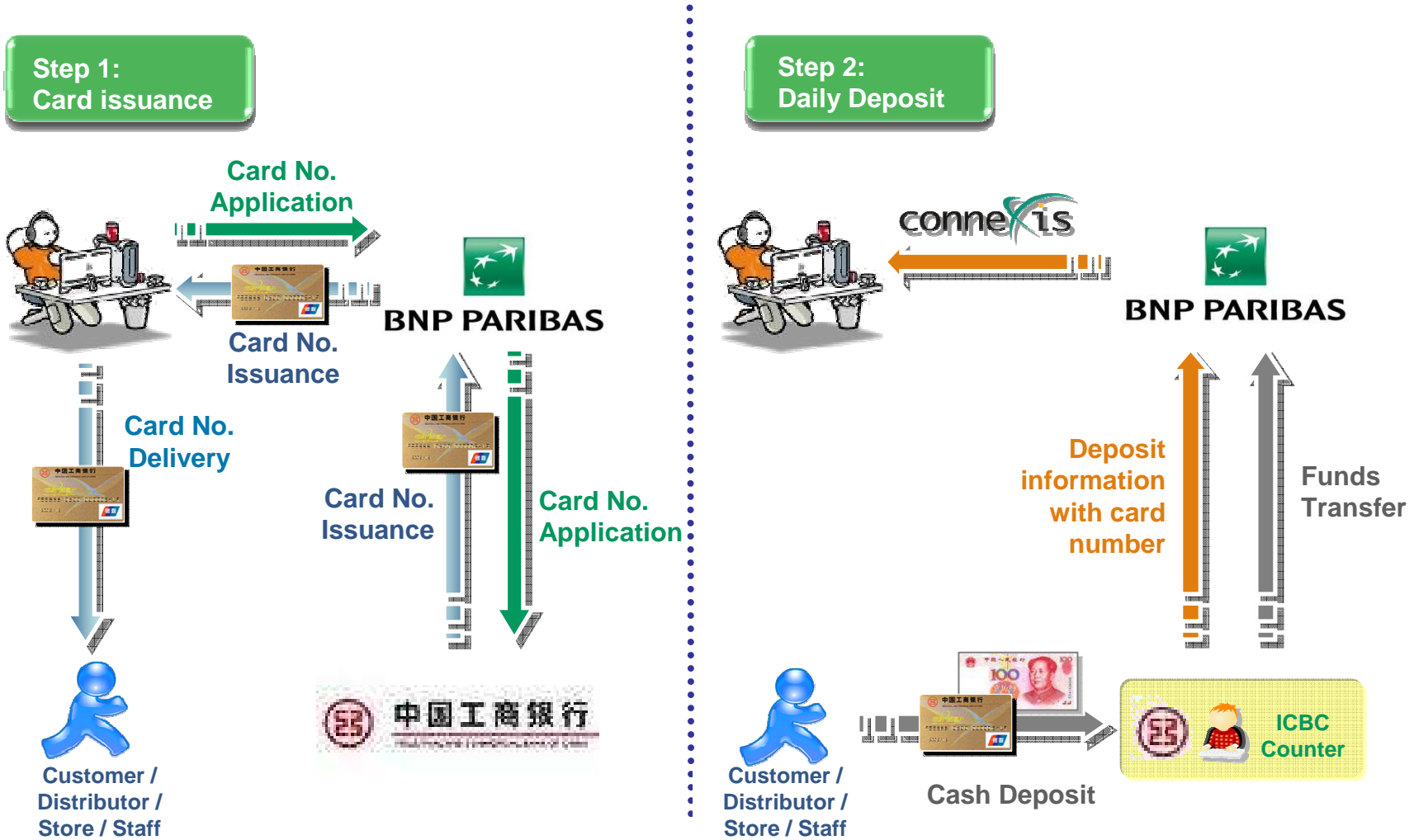
Cash Pick-Up Service

- ✓ Cash Pickups at BNP Paribas and Partner Bank Locations
- ✓ Bank empanelled service providers with robust infrastructure
- ✓ Secure mechanism (using Hidden Code Identification methodology) and backup arrangement
- ✓ Flexible pickup time and frequency
- ✓ Pre agreed SLA
- ✓ Ability to fully in-source management of cash : Deployment of cashiers in the store
- ✓ Customized MIS reports that will facilitate reconciliation

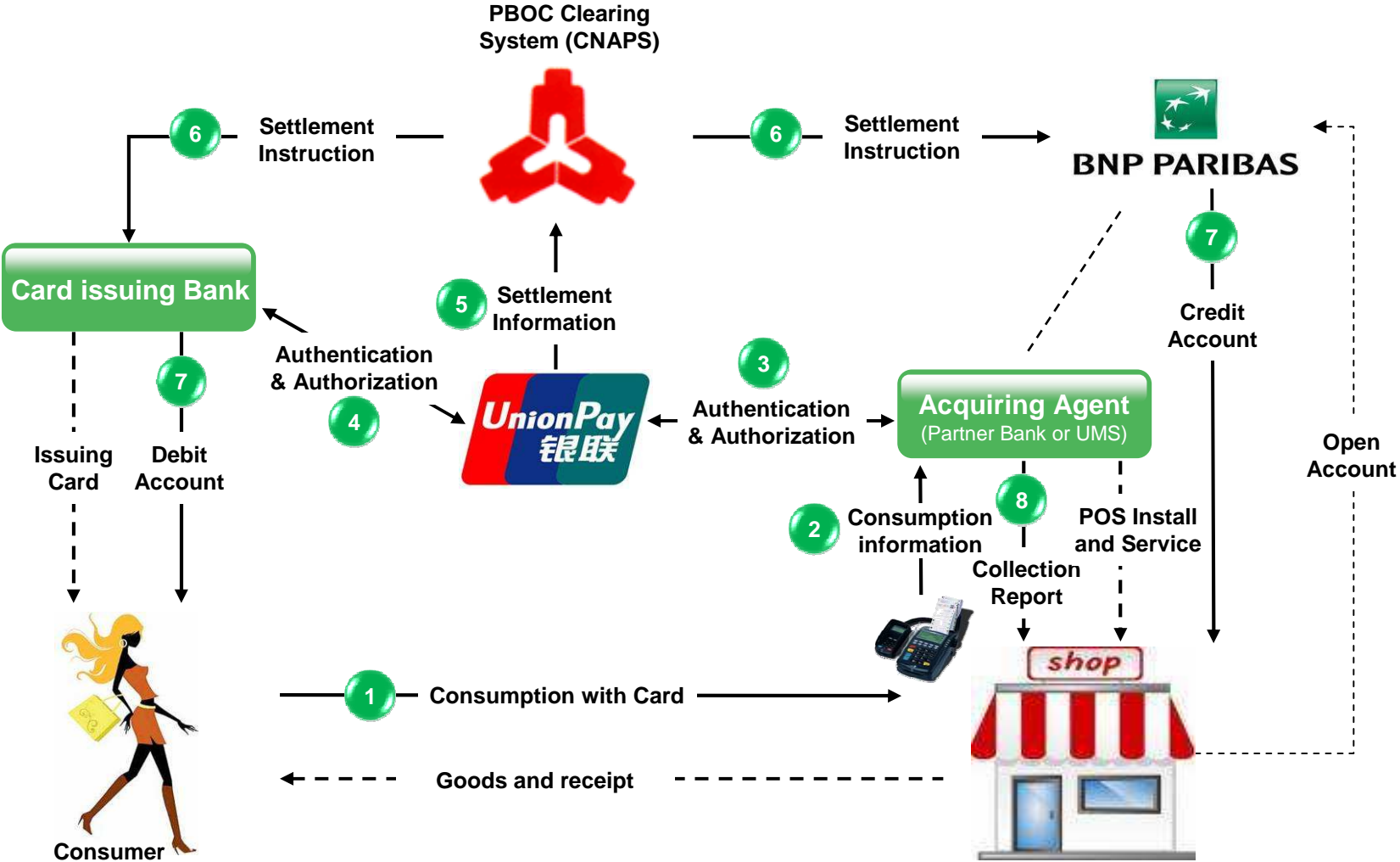


Cash Deposit Service

Alliance Bank Solution – Cash deposit Card (alliance with ICBC)



Merchant Acquiring Service

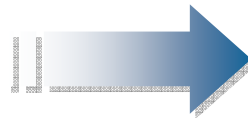


3. Cross-Border Payment Solutions



Connexis - Online SAFE Declaration

BNP Paribas is the first / only bank in China to introduce an online **SAFE declaration** to effect straight-through-processing of payments. This tool has been approved by SAFE's head office and is an efficient and effective solution for all payments



- Fully compatible with “CNY Cross-Border Settlement”
- Payment and declaration forms all in one screen for ease of use and processing
- Hard-copy of “Application for Fund Transfer” will be printed out on the bank side in the SAFE standard format, so no signature is required again from client

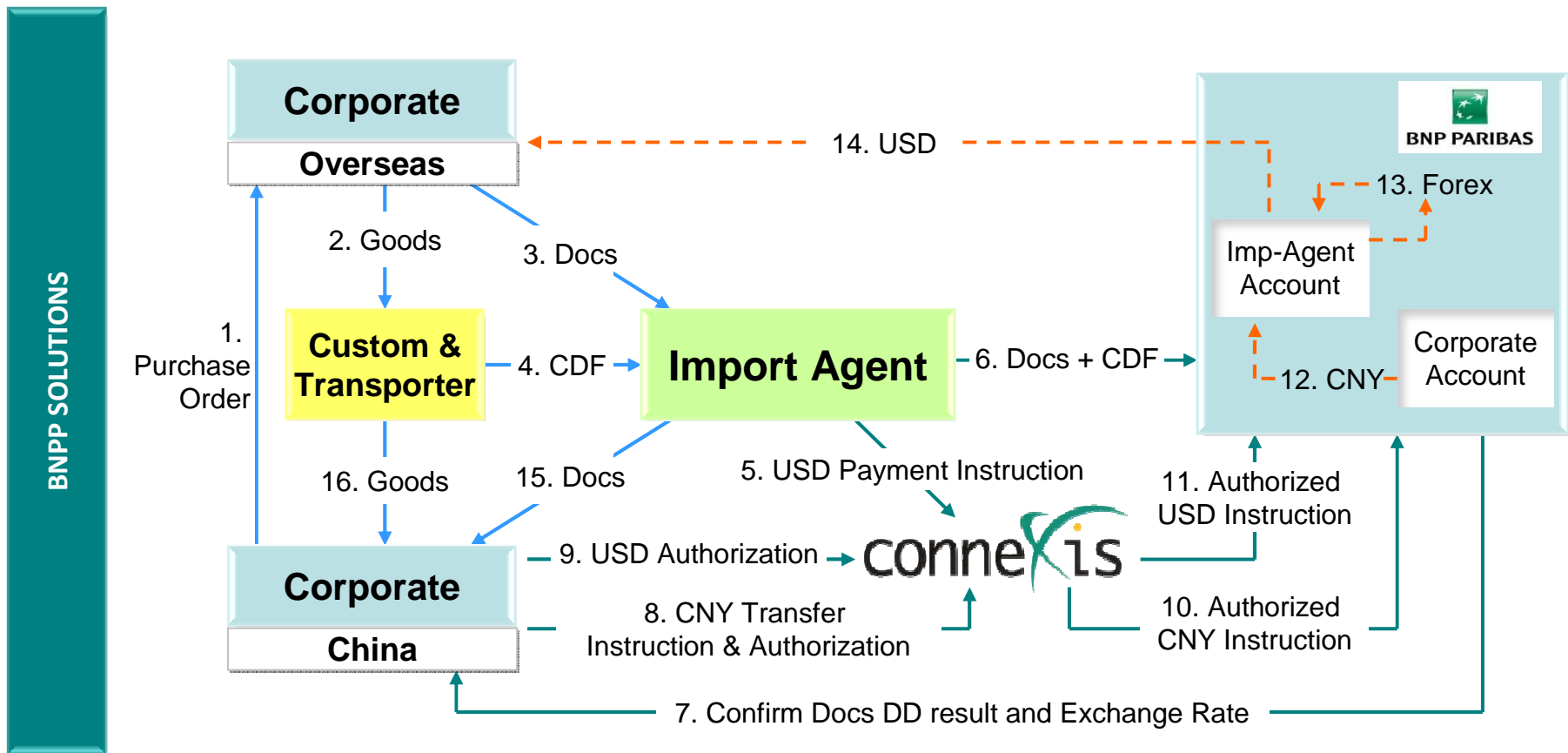


Enhanced Operation Flow

OBJECTIVES

- To control full cash flow cycle, avoid 3rd party risk
- To control the forex exchange rate, reduce cost
- To streamline the process, improve transaction STP

Operation Flow Under Full Control



BNPP SOLUTIONS



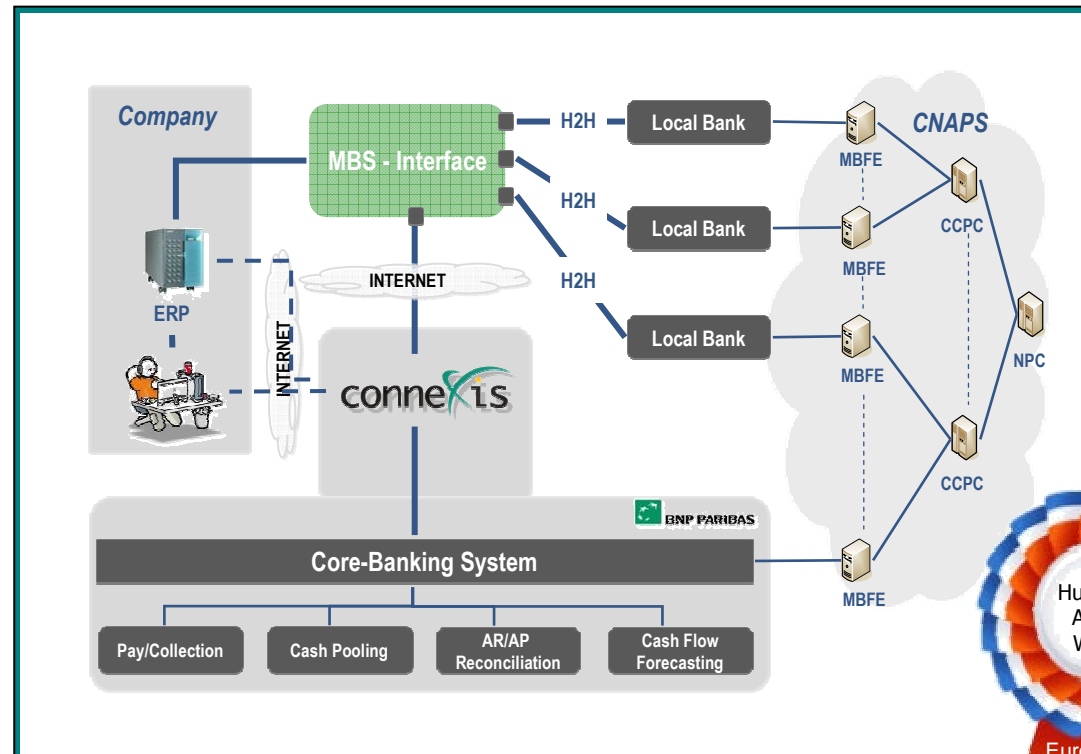
4. Multi-Bank Solution



MBS - Multi-Bank Solution

BNP Paribas' **Multi-Bank Solution (MBS)**, enables in-country treasurers to have full account visibility, efficient monitoring and management of accounts maintained with various local banks.

- First of its kind in China
- Receive real-time reporting on accounts with local banks
- Initiate and authorize payment out of accounts with local banks
- Achieve multi-bank pooling via concentration to BNP Paribas
- One ID/ password Multiple Bank Access
- Fully automated and runs on a real-time basis



List of Banks Supported by MBS

Banks with Connectivity ready

ICBC  中国工商银行

 中国农业银行
AGRICULTURAL BANK OF CHINA

 中国银行
BANK OF CHINA

 中国建设银行
China Construction Bank

 交通银行
BANK OF COMMUNICATIONS

 中信银行
CHINA CITIC BANK


 中国光大银行
CHINA EVERBRIGHT BANK

 招商银行
CHINA MERCHANTS BANK

 深圳发展银行
SHENZHEN DEVELOPMENT BANK

 浦发银行
SPD BANK

 中国民生银行
CHINA MINSHENG BANKING CORP., LTD.

 广发银行 | CGB

 兴业银行
INDUSTRIAL BANK CO., LTD.

Abbr.	Full Bank Name
ICBC	Industrial and Commercial Bank of China
ABC	Agriculture Bank of China
BOC	Bank of China
CCB	China Construction Bank
BCM	Bank of Communication
CITIC	China CITIC Bank
CEB	China Everbright Bank
CMB	China Merchant Bank
SDB	China Shenzhen Development Bank
SPDB	Shanghai Pudong Development Bank
CMBC	China Minsheng Bank
CGB	China Guangfa Bank
CIB	China Industrial Bank

Banks under UAT Testing

Abbr.	Full Bank Name
HXB	China Hua Xia Bank
PSBC	Post Saving Bank of China
BOS	Bank of Shanghai
BOB	Bank of Beijing
BON	Bank of Nanjing
GZCB	Bank of Guangzhou
JRCB	Jiangsu Jiangyin Rural Commercial Bank
HFCB	Huishang Bank
WZCB	Bank of Wenzhou



Key Benefits

■ Support for multi bank account management

- Innovative account management solution, MBS' would provide cross bank payment, reporting and sweeping functions
- Streamlined cooperation amongst many bank relationships across different cities
- Easiest way to facilitate buy-in and standardization of information.
- Organized enterprise internal communication with tangible audit trail.

■ Streamlined and standardized system interface management

- One integrated solution to interface with multiple ERP/accounting systems of Inditex.

■ Scalability

- Available capacity to address future expansion and ad hoc activities.
- To best leverage the benefit of MBS, it's able to deliver the trio of capability, competency and cost-effectiveness, put simply, it's about doing things smarter to make the best use of time and resources, without wasting either. The litmus test of MBS for success is in treasury's ability to respond to and guide the organization today, and in the future, and to manage change of cost that is both planned and unpredictable.

■ Risk Management

- Effective risk management - with fewer relationships and accounts to manage, it is easier to enforce bank account management policy and monitor potential fraud and losses.
- Reduce manual intervention - with the single platform and fully integrated system, end-to-end automated processing can minimize the human error.

■ Ease of implementation

- Phased implementation approach will be fast on-boarding, lower implementation costs and fewer resources required to implement



5. Contact Details



Contact Detail



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BNP PARIBAS CASH MANAGEMENT COMMITTED TO CASH

Your Business, Our Strategy

We commit that cash management is, and will remain, a key activity for BNP Paribas. We make long-term decisions that are right for your business.

At Home and Away

We commit to working with you as **One Bank** across Europe and beyond, combining 150 business centres across 23 European countries with an expanding presence worldwide. Our network provides global reach, a strong local offering and industry-leading expertise to meet your needs both at home and away.

Today's Needs, Tomorrow's Aspirations

We commit to implementing and supporting solutions that are specifically designed to meet your operational requirements today and strategic ambitions for the future.



Appendix



Capabilities and presence : China



■ ■ ■ Comprehensive capabilities
 ■ ■ Competitive capabilities
 ■ Partnership with major local bank

	Solutions	Capabilities
Liquidity Management	Physical Cash Pooling	■ ■ ■
	Notional Pooling / Interest Optimization	■ ■
	Term Deposit	■ ■ ■
Payment & Collection	Domestic Transfer	■ ■ ■
	International Transfer	■ ■ ■
	RMB Cross-Border Settlement	■ ■ ■
	Cash / Cheque	■ ■
	Direct Debit	■ ■ ■
	Payroll / Direct Credit	■ ■
	e-Receipt / Virtual Account	■ ■ ■
Global Trade Solutions	L/C issuance	■ ■ ■
	L/C advise / Confirmation / Collection	■ ■ ■
	Guarantee / SBLC	■ ■ ■
	Receivable Financing	■ ■ ■
	Payable Financing	■ ■ ■
	Documentary Discounting	■ ■ ■
Channels	Banker's Acceptance	■ ■ ■
	Global e-Banking / Connexis	■ ■ ■
	Host to Host / Connexis Connect	■ ■ ■
	SWIFTNet	■ ■ ■
	Local e-Banking solution (MBS)	■ ■ ■



Location : BNP Paribas ■ Client ■

Country Facts	
Business Centers	5
Beijing	
Shanghai	
Tianjin	
Guangzhou	
Chengdu	
(+ Hong Kong)	
(+ Taiwan)	
Local clearing access	
Direct	

- 1st foreign bank opening a representative office in Beijing in 1980, becoming a branch in 1997
- Full RMB license to serve all types of Corporate Clients in all currencies
- “Highly Commended” for “Cash & Liquidity Management in China” by Treasury Today (2010)
- “Best Global/Local Banking Solution” by Treasury Today (2011)
- “AAA – Best E-Banking Solution” by The Asset (2012)
- Innovative value-added services incl. an advanced cash pooling solution, multi-bank sweeping capabilities and automated foreign currency e-banking module
- A+ rated by S&P, one of the best rated bank in China

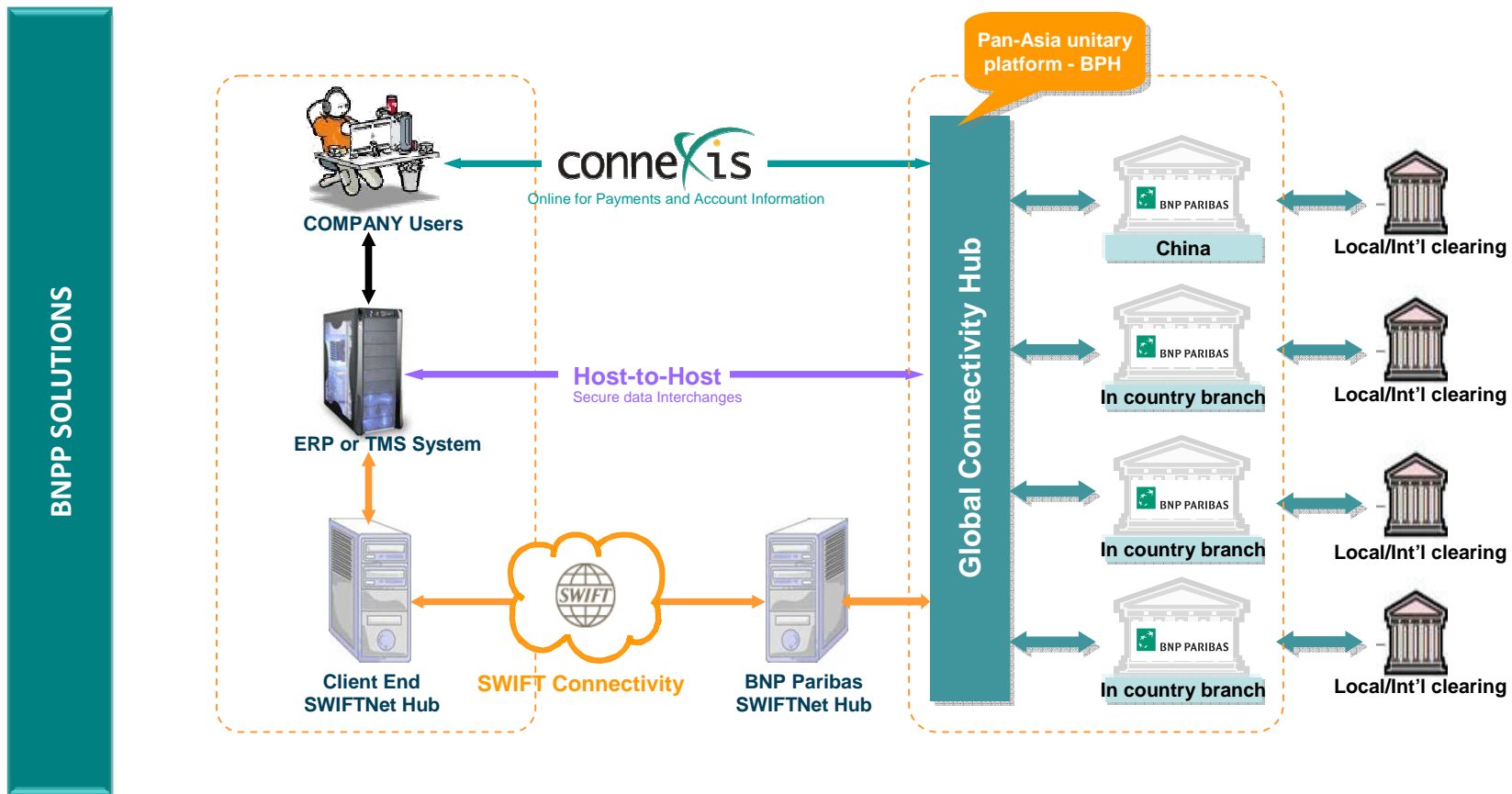


Flexible Connectivity

OBJECTIVES

- To manage accounts via one single platform
- To use international standards
- To achieve centralised transaction control

Unitary platform with Multi-Channel connectivity



Connexis Cash

Connexis Cash is BNP Paribas' global, internet-based, electronic banking solution, providing corporates with complete visibility and control over their accounts worldwide via a single, state-of-the-art platform



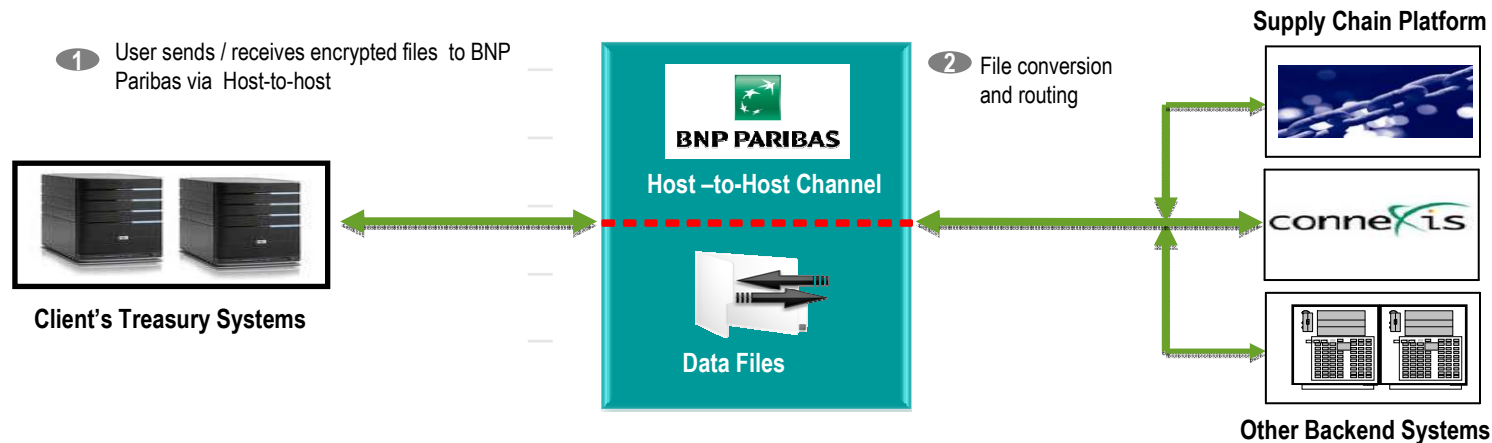
- Real-time visibility on all your account balances and transaction details
- Real-time consolidation of all your accounts in the currency and the exchange rate of your choice
- Extensive querying and reporting capabilities to facilitate management reporting and/or feed your treasury system
- On-line initiation of a wide range of payments/collections, domestic/cross-border
- File upload of payments/collections using a comprehensive range of file formats
- On-line tracking of the status of transactions on-line
- Deploy a transaction processing scheme tailored to your needs
- Full control over your users and their entitlements
- Deployment of a client-tailored workflow, replicating your internal control policies
- Full automation of the file exchange processes via the integrated Connexis Gateway solution
- Potential re-use of the powerful on-line authorisation capabilities



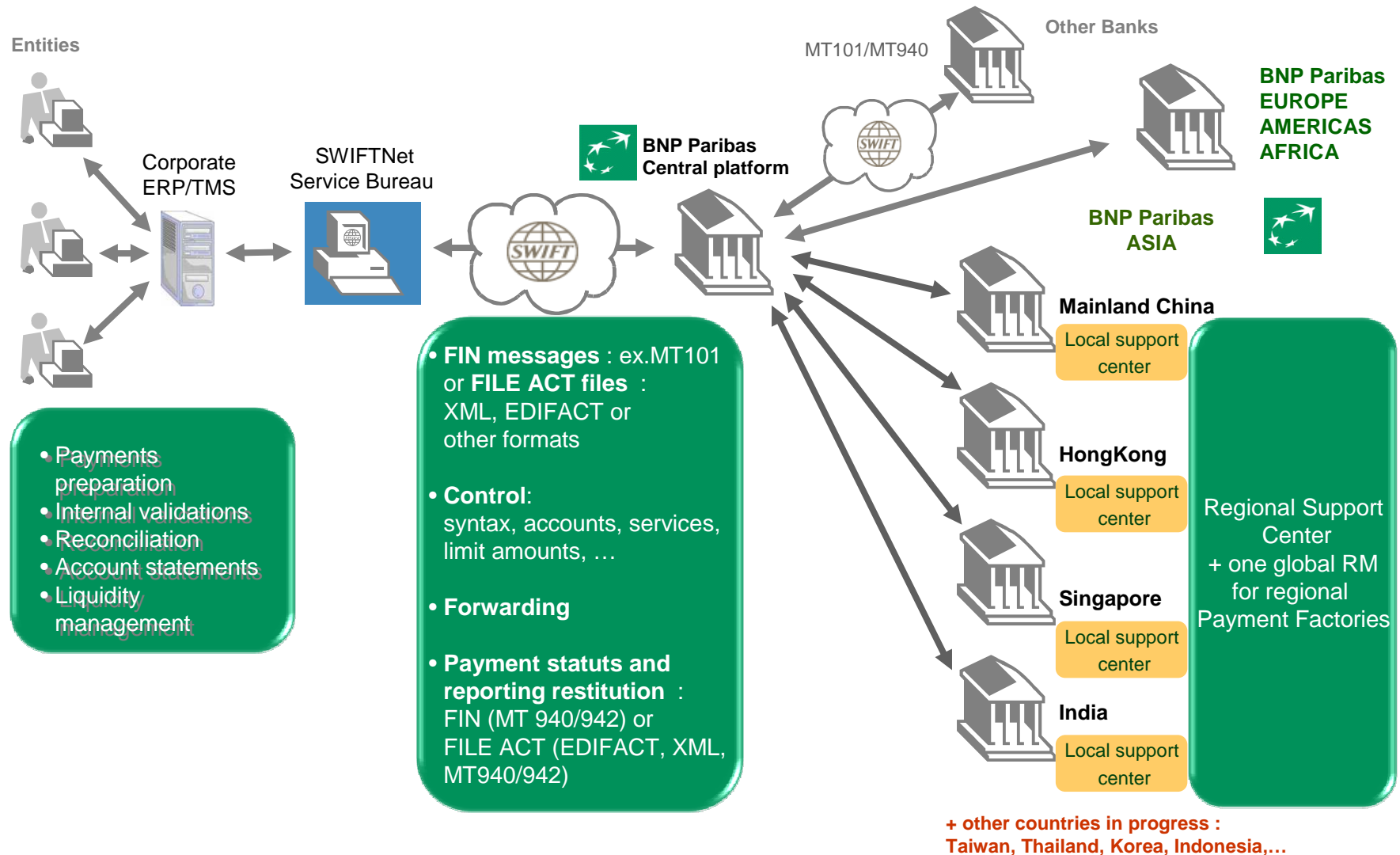
Connexis Connect – Host-to-Host

Connexis Connect offers high integration, straight-through connectivity to your treasury systems, enabling bi-directional secure transfer of data, with minimal implementation effort required on your end

- We offer total connectivity through a host-to-host connection, maximizing straight through processing with any treasury systems
- We further comply with highest security protocols to give you a peace of mind
- We accept any file formats and will convert them into respective formats required by local clearing houses
- We configure return files in your required format for direct upload into your backend systems
- We are committed to integrating Connexis Connect with minimal implementation effort and time, thus ensuring a smooth transition



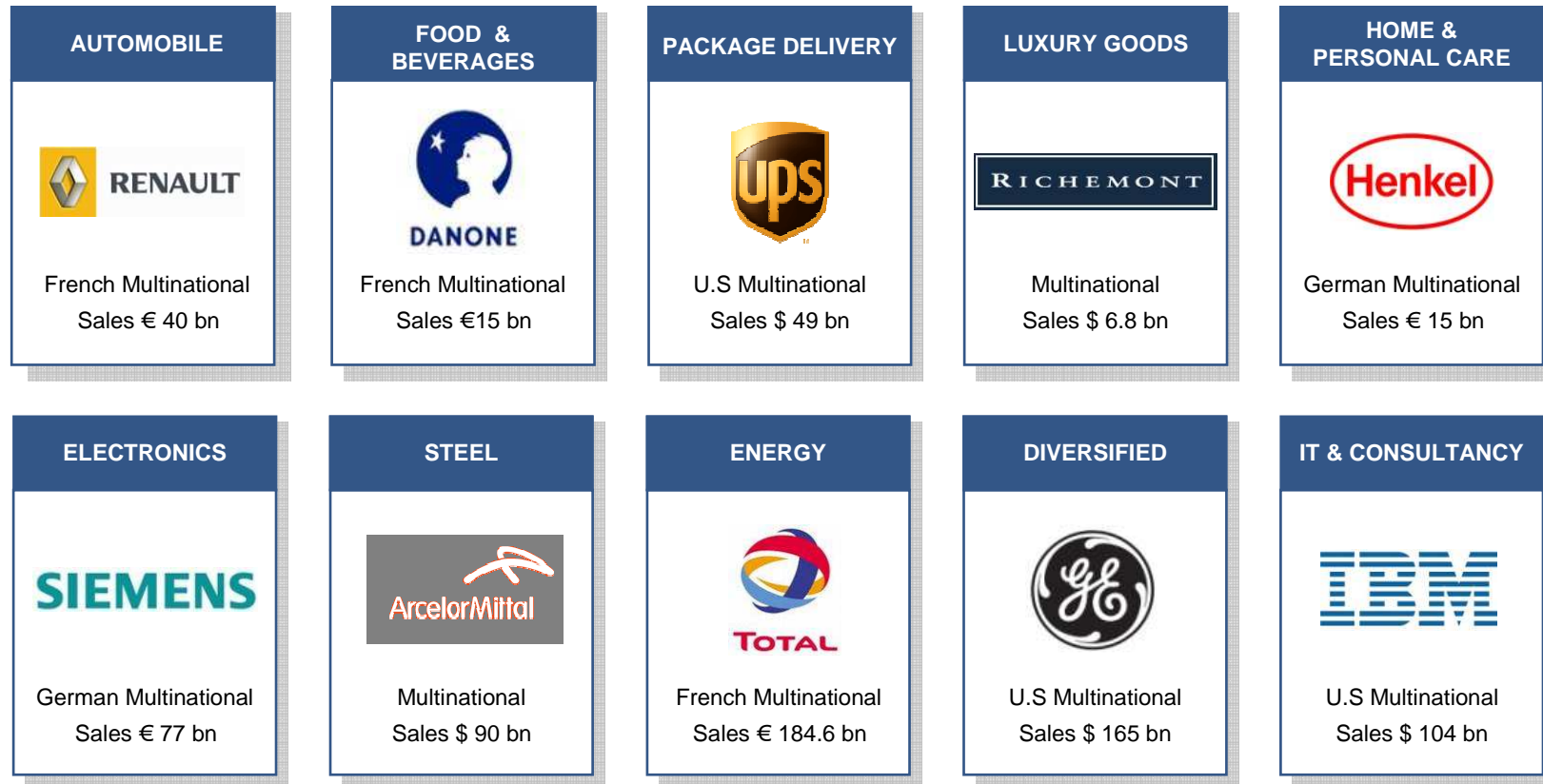
Delivery Channel – SWIFT Net



Selected Payment Factory references

CLIENT BEST PRACTICES

*BNP Paribas has implemented one out of two European projects**



1st SWIFTNet European Payment Factory

1st SWIFTNet World Payment Factory

* Source: BNP Paribas – Basis: number of Requests for Proposal for European Payment Factories responded by BNP Paribas (2004-2009)



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