

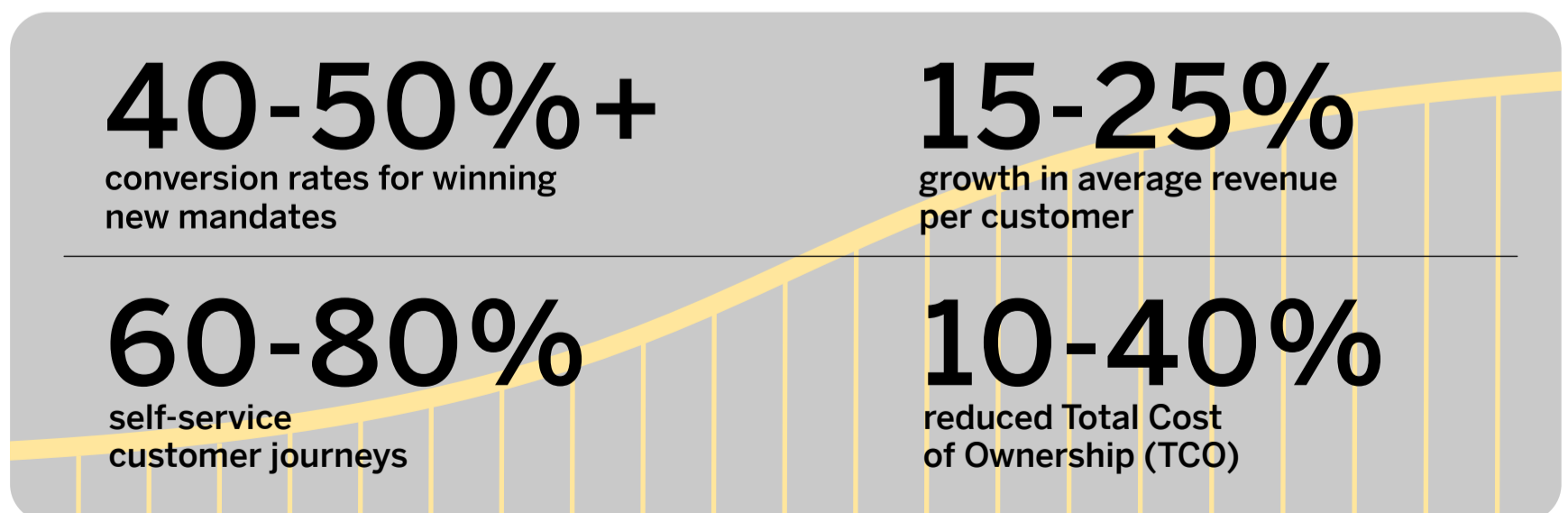
Cash management

Traditional vs Virtual Account Management

Learn how Virtual Account Management (VAM) transforms visibility, liquidity, operations, and flexibility.

Traditional	VAM-enabled
Visibility	
Sequential view and manual data consolidation across accounts.	Virtual accounts provide a complete drill-down of funds while cash is concentrated on one real account that allows to get a consolidated view of entire cash position across all virtual accounts.
Liquidity management	
Segregated liquidity structures hinder savings and investment opportunities, while pooling agreements add costs and operational complexity to cash consolidation.	Virtual accounts enable real-time cash centralization, simplifying liquidity management compared to notional pooling or physical cash concentration.
Reconciliation	
Manual reconciliation processes error-prone, and time-consuming.	Simplified, streamlined reconciliation as funds is routed automatically through a configurable routing mechanism.
Flexibility	
Inflexible, time-consuming account changes, with separate accounts for each entity.	Scalable, customizable virtual accounts under one master account with self-service capabilities putting control into the hands of the bank's customers.
Regionality	
Rigid structures and high maintenance costs for managing individual accounts per currency.	Flexible hierarchies for multi-entity and cross-border operations, with currency and regional overlays.
Setup & maintenance	
Lengthy process requiring paperwork and approvals, plus ongoing account fees.	Quick and automated, often self-service set up, with low-cost virtual sub-ledgers.

Impact snapshot: by implementing VAM, banks can expect a significant influence on their business KPIs



Ready to strengthen your cash management?

[Explore how VAM can transform your corporate treasury.](#)