



BUSINESS BANKING

A BIGGER-PICTURE APPROACH TO YOUR BUSINESS

see money differently

NEDBANK



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A BIGGER-PICTURE BUSINESS PARTNERSHIP

We understand that a simple change in your business
can have a far-reaching impact.

That's why our **bigger-picture approach to business banking**
addresses every aspect of your business's needs holistically,
integrating all our solutions into a full suite of Nedbank Business
Banking products, each designed for overall operational
efficiency, profitability and sustainability in the market



A BIGGER-PICTURE BUSINESS PARTNERSHIP

At Nedbank we know that success in business is all about partnerships, and that is why we put the building of deep, lasting, value-adding relationships at the centre of everything we do. This means your goals are our goals, your vision is our vision, and your success is our success.

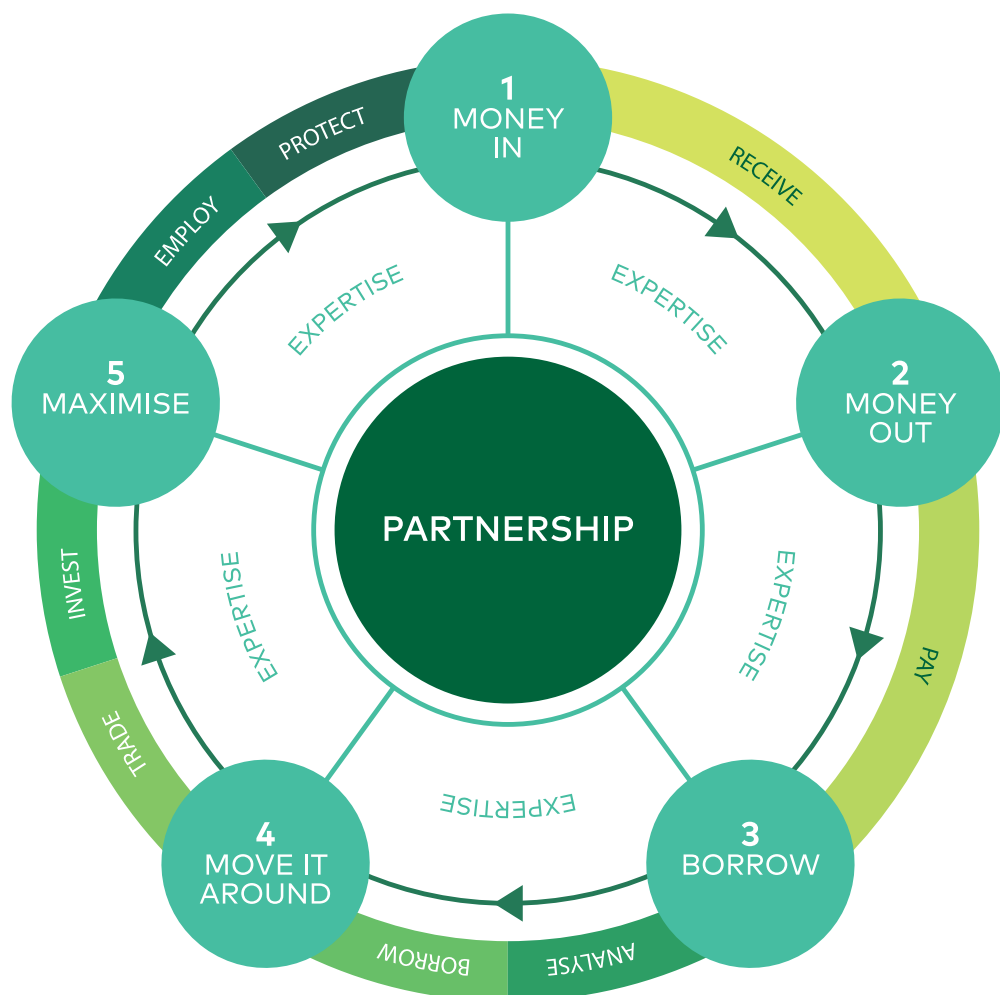
Through our bigger-picture approach, we immerse ourselves in your business and your industry so that we can be an extension of your team, with a full understanding of your business requirements. This enables us not only to provide you with the banking solutions you need, but also to give you a bigger-picture view of how each of our products connects to create a framework that yields maximum impact across every facet of your business and beyond.

Add to this the insights and expertise available to you across Nedbank’s extensive network of multidisciplinary specialists, and you know that you have a banking partner who will be with you throughout your business journey.

WELCOME TO NEDBANK BUSINESS BANKING

At Nedbank we recognise that transacting and borrowing form just a part of your business banking needs. That’s why our dedicated team of specialists are there to partner with you and provide you with the unique perspective that our bigger picture approach can bring to your business – the kind of perspective that matches your goals to what you need.

Nedbank Business Banking also ensures that we continually seek new and innovative ways to help you manage and grow your money to help you see money differently. That means that together we can develop unique solutions to help take your business to the next level.



A close-up photograph of green leaves, with one leaf in sharp focus in the foreground and others blurred in the background. The lighting is soft, highlighting the texture of the leaves.

Receive local and
international
payments
through multiple
channels easily.

01

MONEY
IN



RECEIVE

The best cash acceptance devices and solutions in the market.

Solutions to handle cash, card, electronic, mobile and digital receipts.

If you're looking for ...

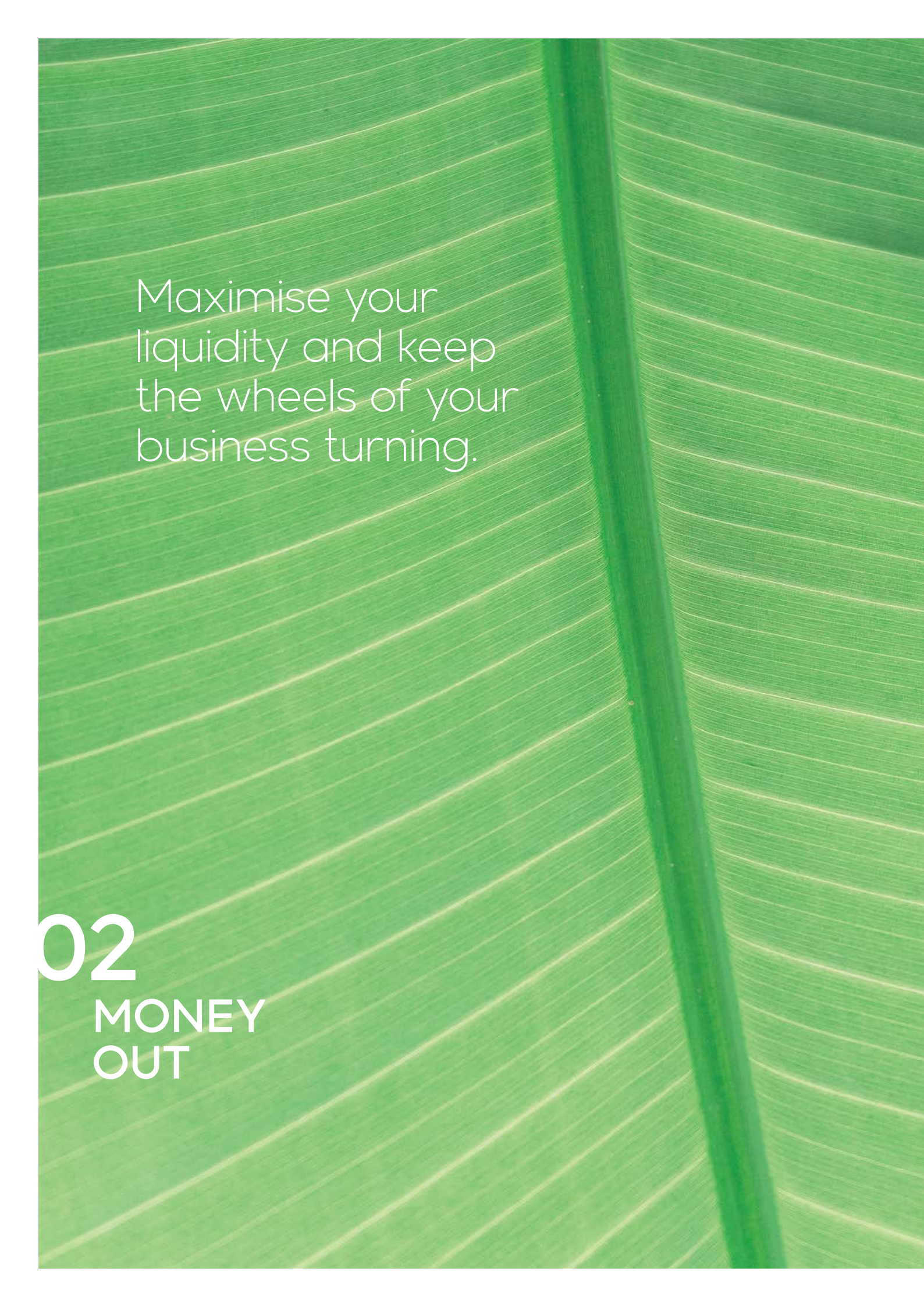
solutions for handling cash, card, electronic, mobile and digital receipts so that you will be able to manage the way you collect your money effectively as your business expands ...

we can offer you ...

- appropriate account structures to optimise liquidity;
- debit order collections;
- cash handling;
- card acquiring;
- notifications of payments and receipts; and
- reconciliations of payments received from debtors.

Discover how our solutions enable you to manage the way you collect money and receive local and international payments through multiple channels easily, efficiently and securely.

Experience the benefits of being able to integrate your business systems securely and directly with Nedbank.

A close-up photograph of a green leaf, showing a network of veins. A prominent central vein runs vertically down the right side of the frame. Numerous smaller, parallel veins branch off from this central vein, creating a textured, ribbed appearance across the entire surface of the leaf. The lighting is even, highlighting the natural patterns of the leaf's structure.

Maximise your
liquidity and keep
the wheels of your
business turning.

02

MONEY
OUT



PAY

Worldclass payment processing integrating your line-of-business system into the bank.

Effective ways to handle cash, card, electronic, mobile and digital payments.

If you're looking for ...


effective ways to handle cash, card, electronic, mobile and digital payments as your business grows, so that you can make local and international payments easily and securely at times that are convenient for you ...

we can offer you ...

- electronic banking;
- mobile banking;
- integrated host-to-host solutions;
- procurement cards;
- account verification services; and
- human resources and payroll solutions.

Discover how, with the perspective that Bigger-Picture Business Banking brings, we can design integrated solutions that maximise your liquidity.

Experience how you can improve your payment processes.



A range of analytical
tools to suit your
business needs and
aspirations.

03

ANALYSE



ANALYSE

Our range of analytical solutions can maximise the potential of your business.

If you're looking for ...

a range of analytical tools to suit your business needs and aspirations.

we can offer you ...

- market data services
- accounting services
- notification services
- fleet management solutions
- estatement and e-messenger services

Discover how our knowledge and understanding of your vision, your business and your industry enable our specialists to structure the most appropriate analytical solutions for you.

Experience how our range of analytical solutions can maximise the potential of your business.



Structure the
most appropriate
financing solution
for you.

04

BORROW



BORROW

Advances against your card sales – the only bank to do so.

Secured and unsecured financing options to suit your business needs and aspirations.

If you're looking for ...

secured and unsecured financing options to suit your business needs and aspirations, in keeping with your vision as a business owner of how to maintain and expand your business ...

we can offer you ...

- working capital finance;
- customised trade finance;
- property finance;
- invoice discounting;
- structured financing; and
- advances against future card receivables.

Discover how our knowledge and understanding of your vision, your business and your industry enable our specialists to structure the most appropriate financing solution for you.

Experience how our range of financing solutions can maximise the potential of your business.



Manage your foreign
exchange needs,
while mitigating
the risk.

05

MOVE IT
AROUND



TRADE

Unique trade solutions based on your needs.

Trade offering
to support your
international
business.

If you're looking for ...


a local trade offering to help you manage the business you do outside South Africa with the right systems to facilitate your crossborder payments and trade ...

we can offer you ...

- foreign exchange hedging;
- derivative instruments;
- investment accounts in local or foreign currency;
- cash management; and
- documentary trade solutions.

Discover how real-time settlement of crossborder transactions can be flexible, simple and cost-effective.

Experience how we can manage your foreign-exchange needs, while minimising the risks associated with trading globally.



Meet your liquidity
requirements
and optimise your
excess funds.

06

MAXIMISE



INVEST

A variable access deposit account to optimise your interest.

Superior
product and
expertise to
maximise your
money.

If you're looking for ...

a superior product and the expertise to help you unlock the full potential of your money so that you can meet your liquidity requirements and optimise your excess funds ...

we can offer you ...

- investment accounts in local or foreign currency;
- cash management pooling;
- cash management sweeping; and
- financial planning.

Discover the insights that our investment experts will be able to bring both to your specific business requirements and to the market.

Experience how these insights enable us to structure the most appropriate portfolio of investments.

The background of the page is a close-up photograph of green leaves, likely from a plant like a banana or a similar broad-leafed species. The leaves are layered, creating a sense of depth, with some leaves in sharp focus and others blurred in the foreground and background. The lighting is bright, highlighting the veins and textures of the leaves.

07

EMPLOY



EMPLOY AND PROTECT

Adding value to your business – employ and protect

We understand that supporting the financial wellbeing of your staff contributes to a better business and to the success of the local economy. Because we understand that, as an employer, you need to ensure that your employees are taken care of, we can offer you:

- human capital management; and
- personalised banking and comprehensive financial advice for your employees through Workplace Banking.

Protect

Discover how our range of solutions can help protect your most precious assets and help minimise the risks associated with, among other things:

- cash;
- trade;
- assets; and
- key individuals.



**Contact us to find out how our
specialist teams can assist you.**

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**FOR MORE INFORMATION PLEASE VISIT
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