



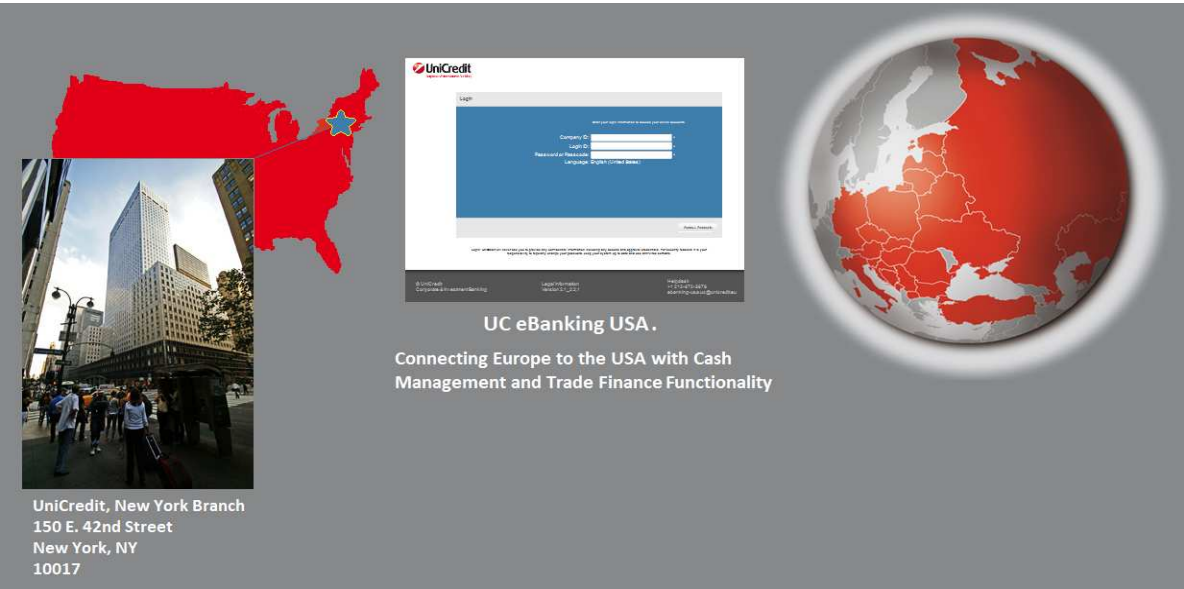
UniCredit, New York Branch

Cash Management Solutions

New York

Our Cash Management Value Proposition

Combine UniCredit's
comprehensive suite of **Cash Management solutions** and a state-of-the-art **eBanking platform**
with our distinguished **Customer Service**
to deliver a compelling offering to European clients in the United States



UniCredit, New York Branch
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10017

UniCredit
eBanking USA

Connecting Europe to the USA with Cash Management and Trade Finance Functionality

Suite of Cash Management Services

Account Services

- Demand Deposit Accounts
 - Resident and non-resident
 - USD & Foreign Currencies
 - EUR, GBP, JPY, etc.
- Domestic and International Wires
- ACH Transactions



Collection & Cash Concentration Services

- Remote Check Deposits
- Lockbox Service
- End-of-day domestic Cash Pooling
 - Single or multi legal entity structures
- Global Liquidity Management
 - Link to European Cash Pool



Treasury Services

- Short-term Investments
 - Time Deposits
 - CD's
 - Commercial Paper
 - Arabella (Black Forest)
 - 4(2) CP Programs
 - UniCredit Delaware Inc./ UniCredit US Finance Inc.
 - UniCredit New York Yankee CD's
- Foreign Exchange
 - Trading in all major and CEE currencies
 - Spot
 - Forward
 - Non-deliverable Forward
 - Options

UC eBanking USA

Brand new and state-of-the-art Electronic Banking solution for the US, that serves as the platform for our Suite of Cash Management Services.

UC eBanking USA Overview

- **UC eBanking USA:** A state of the art eBanking solution to better meet the growing account management and trade finance demands of our European corporate clients doing business in the USA.
- **UC eBanking USA** allows you to conduct your banking no matter where you are: from your desk at work or at head office, the privacy of your home or while traveling. All that is required is a web browser and internet connection.
- With **UC eBanking USA** you profit from:
 - Convenient management of your US accounts and Letters of Credit.
 - Intuitive, self-explanatory portal solution – no additional hard- or software required.
 - Elimination of paper based banking, making transaction activity less cumbersome.
 - High level of security through advanced entitlements and electronic signatures.
 - On-demand history online of past banking activity.
 - Full Customer Support via online help and a dedicated eBanking hotline support team.
 - Improved transparency through electronic account statements via MT940/1/2

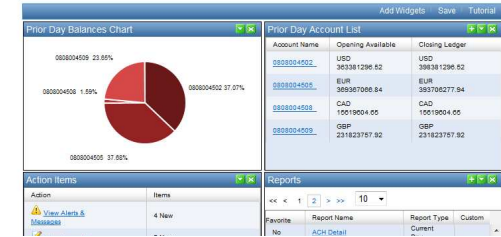
For further details please refer to the UC eBanking USA v2.1 brochure



Information Reporting Payments Check Services File Services Admin Trade Finance Logout Timeout: 0:26:28

Today's Business Dashboard

- Select a Shortcut
- Select a Shortcut
- Add a New User
- Create a Wire Payment
- View IR Report



Information Reporting Payments Check Services File Services Admin Trade Finance Logout Timeout: 0:29:33

Transactions in Process

Use this screen to modify, delete or Approve any of the transactions for which you have entitlement.

Filter by: Status: All Transaction Statuses Instrument Type: All Instrument Types Type: All Transaction Types Customer Reference: Amount: From To

Transaction Type	Customer Reference	Amtd. Seq.	Bank Reference	Status	Counter Party	Transaction Amount
DOCUMENTARY LETTER OF CREDIT (2) [HIDE SHOWS]						
Transaction Amendment	ABC Inc. 1		ICT400002	Pending Approval (0 of 1)	Jared Bennett	1,000,000.00 USD
Transaction Origination	ABC Inc. 1		ICT400002	Pending Approval (0 of 1)	Jared Bennett	10,000,000.00 USD
DOCUMENTARY LETTER OF CREDIT (2) [HIDE SHOWS]						
Transaction Amendment	Dea Service 1		SBT300002	Pending Approval (0 of 1)	Jared Bennett	43,423,423.00 EUR
Transaction Origination	Dea Service		SBT300002	Pending Approval (0 of 1)	Jared Bennett	43,423,423.00 EUR

Information Reporting Payments Check Services File Services Admin Trade Finance Logout Timeout: 0:28:50

Wire Pending Payments

Search for Sequence Number: Status: Search Advanced Search

Select	Sequence Number	Execution Date	Benef Name	Benef Bank Name	Benef Bank ID	Debit Acct Number	Payment Type	Status	Debit Amount
<input type="checkbox"/>	190001 Bill9	04/27/2012	Jared Bennett	UNICREDIT SPA	121456789	2345234502 USD Account 2	US Dollar Wire	Pending Add Approval	\$987,844.98
<input type="checkbox"/>	190006 8678	04/27/2012	Jared Bennett	UNICREDIT SPA	12145678	2345234501 USD Account 1	US Dollar Wire	Pending Add Approval	\$138,967.99
<input type="checkbox"/>	190002 Jara	04/19/2012	Jared Bennett	UNICREDIT SPA	121456789	2345234501 USD Account 1	US Dollar Wire	Pending Add Approval	\$987,845.00

Buttons: Delete Payment, Reprint, Approve, Export Wire Payment

UC eBanking USA Supported Functionality

PAYMENTS:

- Wires
 - US Dollar (MT101)
 - Foreign Currency (MT101)
- F/X Trading Payments
 - Non-Account Currency (MT103)
- ACH
 - CCD & PPD Order Types
- File Upload (MT101 & ACH)
- Beneficiary Management
- Template Management
- Payment Reports

ADDITIONAL SERVICES:

- Alerts and Reminders
 - e.g. Payments made, Payments due, Pre-defined Account Balance reached
 - e-mail notification
- Dashborad View
- “Secure Messages“ with Attachments

INFORMATION REPORTING:

- Balances
 - Prior Day (MT940)
 - Current Day (MT941/MT942)
- Transaction Details
 - Prior and Current Day
 - Fully Exportable Content
- Reports
 - Customizable content with various export formats
- Electronic end-of-month statements

TRADE FINANCE:

- Documentary Letters of Credit
 - Applications & Amendments
- Standby Letters of Credit
 - Application & Amendments
- Template Management
- Transaction Party Management
- Standard Clause Management
- Secure Messages for the delivery of documents to the Bank

ADMINISTRATION:

- Granular User Entitlements granted directly by the Customer’s designated “System Administrators”
 - Functional Access
 - Account Services
 - Payment Limits per user per payment type
- Enhanced electronic signatures
 - RSA token one-time passwords + PIN
- “4 eyes principle” for all administration actions
- Panel Authorization
 - Customizable robust signature pattern and limit tier administration
- Administration Reporting
 - Functional Logging

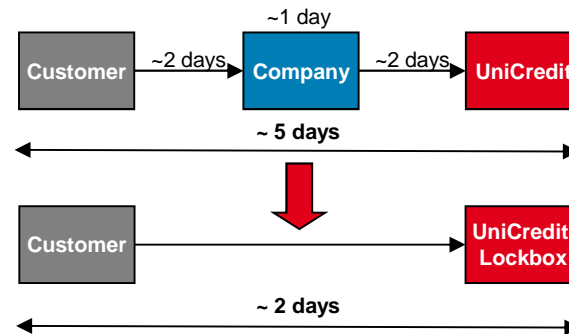
CHECK SERVICES:

- Image Search
 - Search and view scanned images of all Debit / Credit Checks
 - Positive Pay

Cash Management Services

Lockbox Services

- A company directs its customers to send their checks directly to UniCredit, instead of the company's office, reducing the number of days to deposit a check.



- UniCredit receives and processes the checks throughout the day. UniCredit converts the check into a digital image and collects the digital checks electronically, further accelerating the collection cycle.¹
- Checks received are deposited by UniCredit to the Client's account and copies of collected checks are available in UC eBanking, allowing the Client to close-out open invoices in its ERP system (e.g. SAP, Oracle, etc.). Copy of any attached correspondence, such as remittance advices, can also be made available to the Seller electronically or by fax/mail.

UniCredit Advantage

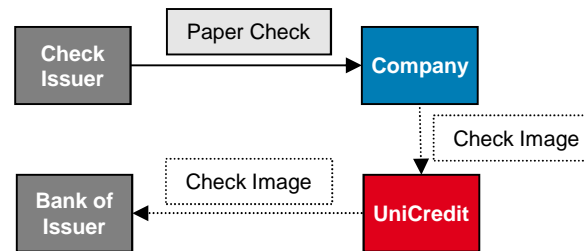
- Dedicated customer service team
- Seamless integration with UC eBanking USA
- Check images are available online on a same day basis and are accessible for 1 year.
- Remittance documents can be made available in electronic format on a same-day basis via e-mail.

¹ The Check Clearing for the 21st Century Act allows banks to create a digital image of an original check and to collect the check electronically instead of forwarding the original to the issuing bank.

Cash Management Services

Remote Check Deposits

- The customer scans checks it receives at its office, converting the original check into a digital image, and transmits via the internet the digital check to UniCredit for deposit.
- UniCredit collects the digital check electronically¹ from the issuing bank.



UniCredit Advantage

- Deposit checks to your account from the comfort of your desk
- Check imaging and transmission over the internet allow you to:
 - accelerate check collection times
 - reduce transportation cost
 - avoid delays or risk of loss
 - extend cut-off times for same-day processing
- Check images accessible in UC eBanking USA
- Easy implementation (approved scanner, software and internet access are required)

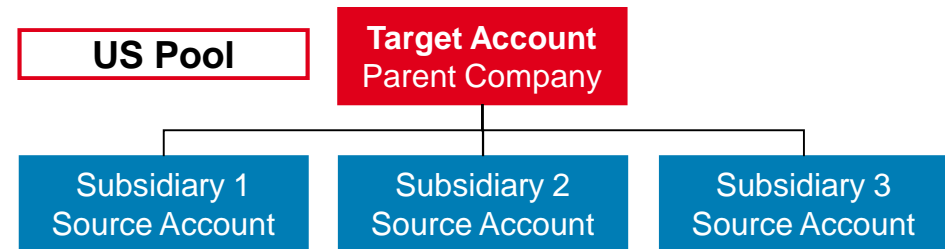
¹ The check will not be replaced by the data representing the check (as is the case in some European countries, e.g. "BSE Check"); instead the actual digital image will be exchanged between the banks involved in the collection cycle.

Cash Management Services

Cash Pooling

Manage your Liquidity

- Automatic transfers between participating Source Accounts to concentrate liquidity in one Target Account at the end of each day (US Pool):
 - allows you to manage banking transactions for participating accounts more efficiently
- Concentration of liquidity:
 - Improves transparency
 - provides interest optimization
 - reduces interest expense through “internal financing”
 - avoids “over funding”
 - allows investment of surplus liquidity

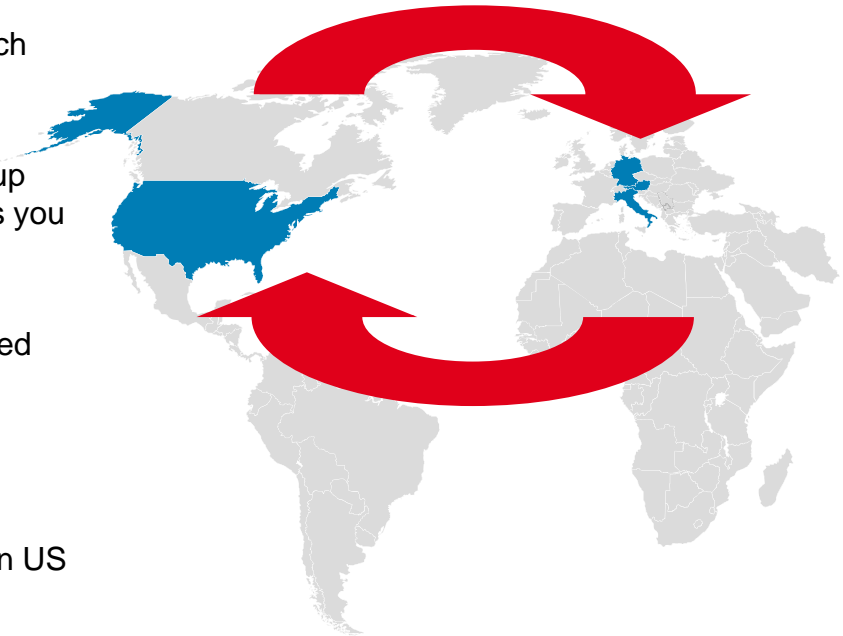


Cash Management Services

Global Liquidity Management

Manage Liquidity & Centralize Treasury Functions on Group Level

- Automatic transfers between participating US accounts to concentrate liquidity at the end of each day.
- Electronic account statements via MT940 to Group European Treasury at end of business day allows you to:
 - Establish global liquidity position
 - Record banking transactions in a centralized ERP system
- Link of US Pool with European Cash Pool:
 - European Group Treasury can dispose of credit balance or cover overdraft position in US Pool with value T+1.



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