

## TRANSACTION BANKING

The Transaction Banking division is a key element in our alignment as a ‘bank for entrepreneurs’. It stands for key corporate cross-selling products such as payment transactions and cash management, and it pools the Bank’s

expertise in foreign trade finance. Transaction Banking provides impetus from day-to-day business; it is the driver for innovation and pushes HSH Nordbank’s digital transformation forward.

*“We develop pioneering digital solutions and in this way support our clients in their day-to-day work.”*

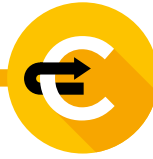


**YORAM MATALON**  
HEAD OF  
TRANSACTION BANKING



### **MOBILE. CONVENIENT. SECURE.**

With the **HSH BANKING APP** we have since 2015 been offering our clients extensive treasury functions – anytime, anywhere on mobile devices. In its development, we paid particular attention to the highest security standards and multi-bank capability. This for the first time enables decision-makers to easily keep track of their corporate finances and approve orders – of course also by applying the double sign-off principle.



**Strong for entrepreneurs**  
**TRANSACTION BANKING**

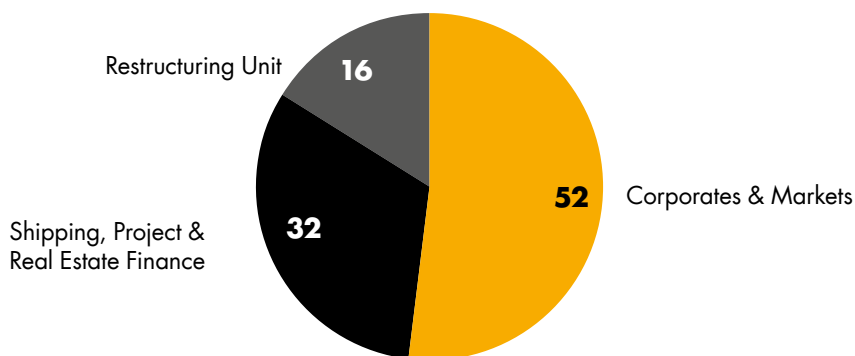
**UNDERSTAND** The importance of reliable cash management and global trade finance is growing in an accelerating and digital economy.

**RECOGNISE** With certified processes, we offer total care for all your national and international payments and hedge risks in import and export trading.

**SHAPE** Our dedicated, scalable solutions allow you to have an overview of your liquidity and payments at all times, leaving you free to focus fully on your core business.

**CROSS-SELLING PRODUCTS**

Income by segment (31.12.2015)  
 in %



With **SWIFT TRADE FOR CORPORATES: SCORE** (Standardised Corporate Environment) and **BOLERO** we have set up two further, innovative and internationally established multi-bank digital communication stand-

ards for our clients who operate globally. Our clients are at home throughout the world – we offer them future-proof, country and bank-overarching access to the financial sector.