

## Fact sheet

# In-house banking

Managing liquidity efficiently can be a daunting task for organizations with multiple subsidiaries or divisions. Without a clear, unified view of surplus and deficit positions, companies may end up paying unnecessary interest on external financing while surplus cash sits idle elsewhere within the group.

### Interest period calculations

DATE	AMOUNT	CALCULATED INTEREST	APPLIED INTEREST RATE	DAYS COUNT METHOD	INTEREST RATE	RATETYPE
01 Apr	-90,593.93	-12.34	5.00%	Actual/360	5.00%	Fixed
12 Apr	-3,938,649.12	-12.34	5.00%	Actual/360	5.00%	Fixed
09 May	-151.74	-12.34	5.00%	Actual/360	5.00%	Fixed
21 May	-90,593.93	-12.34	5.00%	Actual/360	5.00%	Fixed
22 May	-90,593.93	-12.34	5.00%	Actual/360	5.00%	Fixed
04 Jun	-90,593.93	-12.34	5.00%	Actual/360	5.00%	Fixed
18 Jun	-90,593.93	-12.34	5.00%	Actual/360	5.00%	Fixed
03 Jul	-90,593.93	-12.34	5.00%	Actual/360	5.00%	Fixed

### Intercompany details

Intercompany loan ID	IL0938938
Type	Term loan
Intercompany loan name	IL0938938_TL 50K GBP

### Interest period details

Period	01 Apr 2025 - 30 Jun 2025
Kast accrual date	17 Apr 2025
Total accrued interest	-212.84 GBP

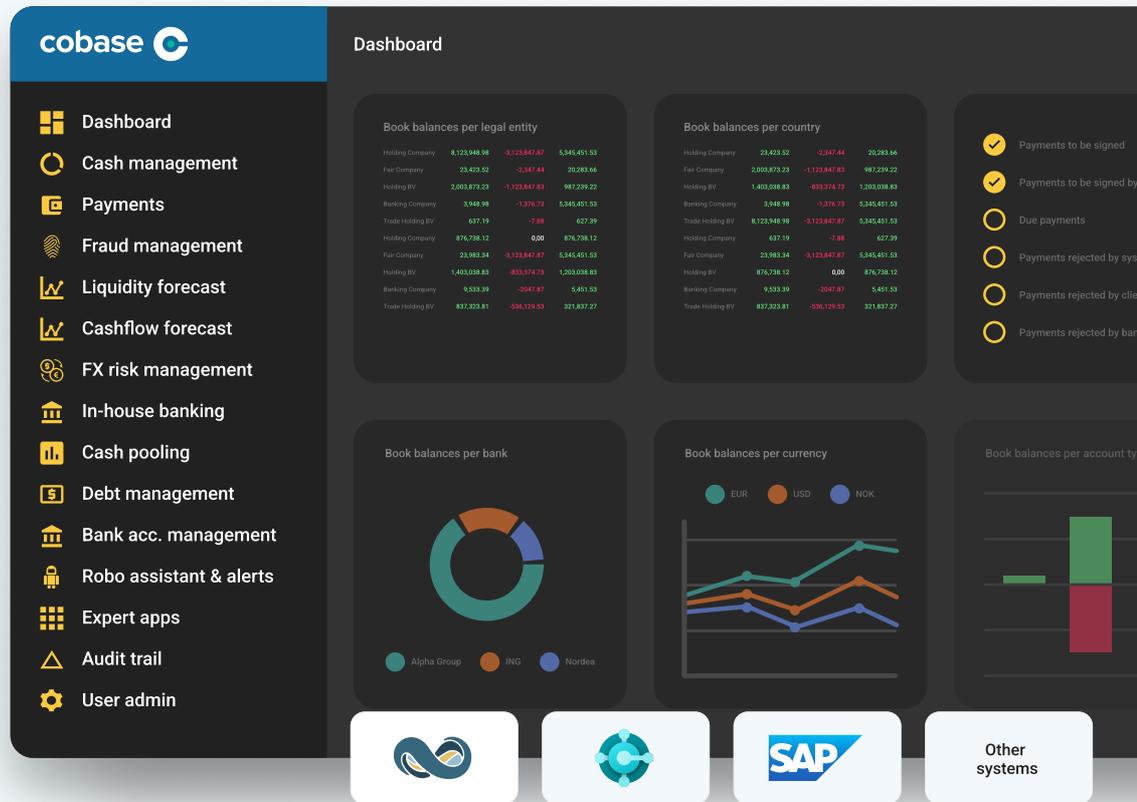
Reconciling intercompany transactions, maintaining accurate records of internal loans, and handling intercompany invoices can quickly become overwhelming—often relying on fragmented spreadsheets, manual approvals, and separate bank portals. These inefficiencies lead to higher costs, increased operational risk, and reduced financial visibility.

Cobase addresses these challenges by creating a single platform where treasury teams can automate, monitor, and control all intercompany financial flows. From centralizing cash and pooling funds across subsidiaries to administering intercompany loans and settling internal invoices, Cobase provides a one-stop solution that reduces complexity and boosts transparency.

5,000+  
Users

90+  
Countries

300+  
Banks



**Advanced pooling and balance visibility**

One major hurdle for finance teams is ensuring that cash is available where it's needed most. Traditionally, many rely on bank-managed cash pooling, where the bank sweeps surplus funds from local accounts into a master account. Cobase takes this a step further by monitoring each sweep. As funds move in or out of a subsidiary's external account, Cobase mirrors the transaction on the internal in-house accounts, updating balances across the organization.

Alternatively, Cobase's balance optimisation engine can manage pooling using custom rules. Instead of depending on the bank, Cobase tracks balances and executes transfers when thresholds are breached—offering full control over frequency, direction, and amount, without the need for repeated approvals or spreadsheet reconciliations.

**Intercompany loan administration**

Cobase centralizes the management of intercompany loans by allowing users to set up and track term loans or credit facilities. Drawdowns and repayments are recorded, and the system posts all debits and credits to the correct in-house accounts.

The platform supports both fixed and floating interest rates, allowing the use of external benchmarks (e.g., EURIBOR, LIBOR) or internal policies. Various day-count conventions are supported. Interest amounts are automatically calculated and posted at the end of each period or upon loan extension—eliminating manual recalculations and reducing error.

### Intercompany invoicing and netting

Beyond loans, Cobase supports day-to-day intercompany transactions. Internal payments can be manually initiated or uploaded as files, with all postings handled automatically. When multiple invoices exist between entities, Cobase calculates the net position and processes a single consolidated transaction—reducing the number of payments, bank fees, and foreign exchange risk. All postings are tracked in real time and can be reviewed via integrated reporting tools

### Reporting and statements

Cobase generates intraday statements that reflect live transactions, plus end-of-day statements for account summaries. Historical transactions are fully accessible and can be exported to ERP systems for deeper analysis. This improves forecasting accuracy, reduces reconciliation efforts, and supports compliance.

Users can also initiate payments directly from the In-House Banking module. Thanks to Cobase’s integration with its Payment module, transactions are executed securely and instantly reflected in reporting dashboards.

### Security and Control

Cobase enforces dual authorization for critical changes—such as editing thresholds, interest rates, or loan terms. Role-based access ensures that only authorized users can view or modify specific in-house accounts. Every action is logged and timestamped, maintaining a secure audit trail.

### The module

The module offers a unified solution to the challenges of managing liquidity, intercompany loans, and internal settlements across a group of companies.

By combining pooling, loan tracking, invoice management, and real-time reporting in one environment, it empowers treasury teams to optimize cash usage, reduce operational burden, and improve financial governance.

Whether supplementing existing bank cash pools or using Cobase’s own optimisation tools, the platform adapts to your workflows and growth.

**Basic details**

Account: Company A NL91 CITI 0123 4567 89 EUR Current account

Status: Active

Usage: Funding and sweeping

Scheduled days:  Mon  Tue  Wed  Thu  Fri  Sat  Sun

Scheduled time: 15:00 Europe/Amsterdam

**Funding and sweeping account**

Account: Company B GB54 HBUK 6016 1331 9268 19 GBP Current account

**Funding**

Lower limit: 5,000

Target balance: 20,000

**Sweeping**

Upper limit: 40,000

Target balance: 20,000



## Benefits of using Cobase

- Surplus cash is automatically moved where it's needed, reducing external financing costs.
- All intercompany loans, invoices, and balances are managed in one platform, eliminating spreadsheets.
- Real-time visibility of internal cash positions enables faster, informed financial decisions.
- Dual authorization and detailed logs reduce fraud risk and support audit readiness.
- The module scales easily with other Cobase tools like cash forecasting, FX, or payment factory features.
- Internal loans are fully automated, including drawdowns, repayments, and interest posting.
- Interest can be calculated using fixed or floating rates, including internal benchmarks and market references.
- Intercompany netting reduces the number of internal payments, lowering bank fees and FX exposure.
- Integrated reporting gives clear audit trails, historical tracking, and ERP export capability.
- Payments can be executed directly from in-house accounts via Cobase's secure payment engine.



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### Legal disclaimer

Cobase is part of Corpay Cross-Border Solutions, the global payments and currency risk management division of Corpay, Inc. (NYSE: CPAY). Cobase is ISO27001 certified by BSI under certificate number ISC 276 and has received an ISAE 3402 statement and SOC2 attestation.

### Certifications

