

Fact sheet

Cash pooling

Traditional bank-based cash pools often limit companies to a single banking group, making it difficult to fund and sweep across multiple institutions. Manual processes—like logging into different bank portals to check balances, transferring funds before cutoff times, or trying to invest surplus cash—become both labor-intensive and prone to error.

Basic details

Account	 Company A NL91 CITI 0123 4567 89	EUR Current account 
Status	Active 	
Usage	Funding and sweeping 	
Scheduled days	<input checked="" type="checkbox"/> Mon <input checked="" type="checkbox"/> Tue <input checked="" type="checkbox"/> Wed <input checked="" type="checkbox"/> Thu <input checked="" type="checkbox"/> Fri <input type="checkbox"/> Sat <input type="checkbox"/> Sun	
Scheduled time	15:00  Europe/Amsterdam 	

Funding and sweeping account

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

Lower limit	Target balance
5,000 	20,000 

Sweeping

Upper limit	Target balance
40,000 	20,000 

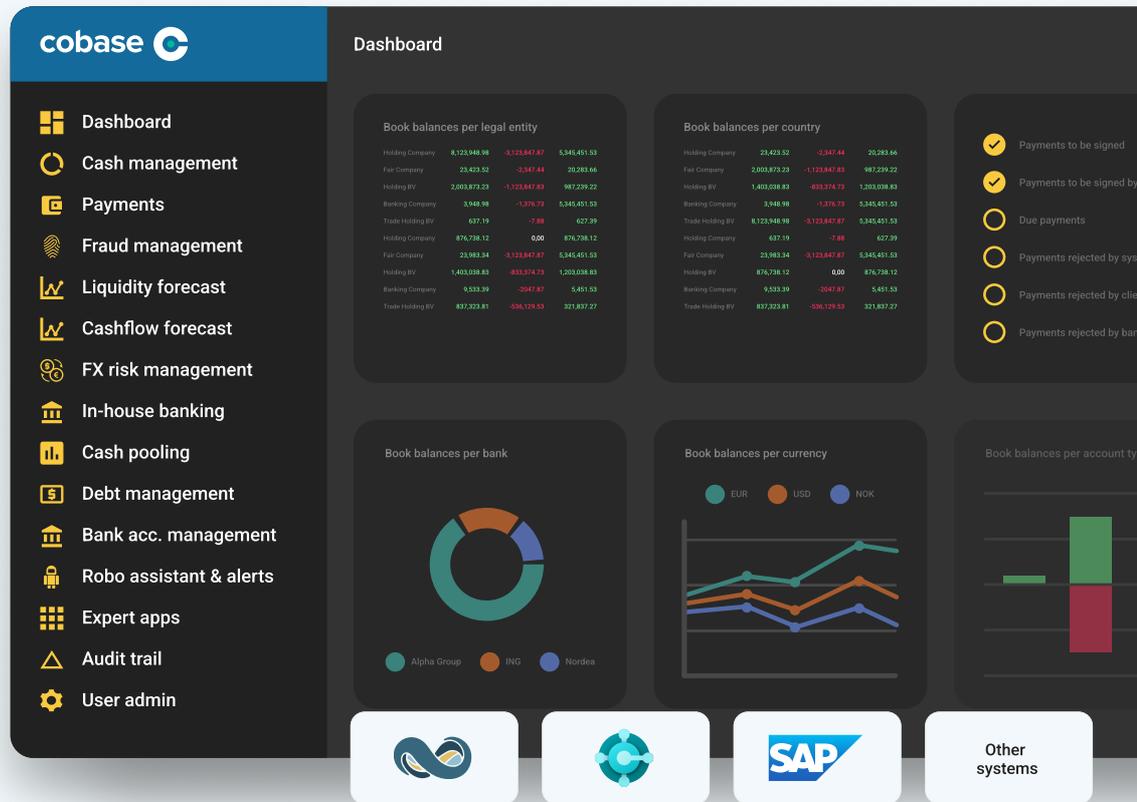
This is where Cobase's Balance Optimisation module transforms the day-to-day work of liquidity management.

Cobase delivers a truly multibank solution, enabling you to set rules for optimizing balances in accounts held at multiple banks. You can define specific lower and upper limits on each monitored account, dictating when surplus funds are swept into a pooled or interest-bearing account and when an underfunded account is topped up. What sets Cobase apart is its ability to manage these processes seamlessly across several banking partners rather than being restricted to a single bank's cash pool offering.

5,000+
Users

90+
Countries

300+
Banks



The module is also designed to operate intelligently in line with your business realities. Key to this is its rules-based approach, which can factor in different days of the week, time windows, and local cutoff times.

Cobase can take into account scheduled payments, ensuring the platform anticipates upcoming outflows and times its funding or sweeping actions precisely. By taking into account scheduled payments, the system can adjust balances proactively, thereby minimizing the risk of late or insufficient funding and reducing the likelihood of holding unnecessary excess cash in any given account.

Authorized users can define or adjust the rules that govern funding and sweeping following a 4-eye principle. After these rules are set and approved by the appropriate stakeholders, Cobase automatically initiates and executes the corresponding payments without requiring further manual authorization. This approach not only maintains a high level of governance but also streamlines operations by eliminating repetitive approval steps once the underlying logic is confirmed.

By unifying these processes on a single platform, Cobase significantly reduces the workload involved in managing multibank accounts. Finance teams can shift from manually monitoring each bank's balance to focusing on strategic tasks such as forecasting cash flow, analyzing interest rate scenarios, and aligning funding strategies with overall corporate goals.



Benefits of using Cobase

- Cobase provides real-time visibility of balances across all banks, with alerts for anomalies or threshold breaches.
- It helps avoid overdrafts and ensures surplus funds are moved to strategic or interest-bearing accounts.
- The system automates liquidity management across multiple banks, currencies, and jurisdictions.
- Intercompany positions are tracked automatically through the integrated In-House Banking module, including interest calculation.
- You can create a multibank cash pool without relying on a single banking provider or incurring setup fees.
- Cobase automatically transfers funds in real time based on account-specific thresholds.
- By centralising account management, manual checks are reduced and banking costs are lowered.
- Scheduled payments are factored in, allowing the system to proactively adjust balances.
- The module integrates seamlessly with Cobase's payments and cash management tools.
- Rules are approved once and executed automatically, eliminating repeated manual approvals.



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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

