



HSC

WHOLESALE BANK ACCOUNT
INTERGRATION



Wholesale Bank Account Is For:

HSC

Low-Volume, High-Value Transactions
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AGENDA

Executive Summary

Business Use Case / Model

Why a Wholesale Bank Account

Transaction Profile

Account Requirements

Compliance & Risk Management

Benefits to the Bank

Getting Startes

The logo for HSC, consisting of the letters 'HSC' in a bold, sans-serif font. The logo is positioned in the center of a large, white-outlined geometric shape that resembles a stylized 'H' or a series of overlapping lines. The background of the slide is black with a complex pattern of white, overlapping geometric lines that create a sense of depth and movement.

EXECUTIVE SUMMARY

Techniques for connecting

Purpose: Request to open a wholesale banking account designed to handle fewer but significantly larger transactions based on Wholesale payment system clarified within the [Federal Financial Institutions Examination Council Handbook](#).

Business Nature: Digital asset and liability investment credit transfer, B2B payments, trade finance, etc.

Key Requirement: A secure and efficient account structure that prioritizes compliance, liquidity, and high-value transaction processing.



BUSINESS USE CASE / MODEL

Securities Depository and Clearing of Digital Investments under UCC 4 and 4A to maintaining composure for confidence and authority for the following:

- ✓ Non-Consumer large investor deposits
- ✓ Settles high-value trades with counterparties
- ✓ Transfer and withdrawals only after strict compliance review
- ✓ Seeks a trusted banking partner for liquidity management



WHY WHOLESALE BANKING ACCOUNT

- ✓ Designed for **institutional or corporate use**
- ✓ **Handles large-value transactions** securely
- ✓ Offers **customized treasury solutions**
- ✓ **Lower fees per dollar** for high-value activity
- ✓ **Enhanced reporting and reconciliation tools**

TRANSACTION PROFILE

Feature	Value
Monthly Transaction Volume	5–15 transactions
Average Transaction Value	\$100,000–\$2,000,000
Primary Currencies	USD and EURO (and others if applicable)
Origin/Destination	Domestic and international
Transaction Purpose	Investments, Transfer, Payments, Settlements



ACCOUNT REQUIREMENTS

- **Funds Transfer Support** (H2H, SWIFT, Fedwire, CHIPS)
- **Barcode and QRC** Capabilities (if available)
- **High Transaction Thresholds** without holds (Pending KYC, AML, OFAC)
- Access to **relationship manager** or dedicated advisor
- **SFTP API or portal access** for credit transfer, account monitoring and batch uploads (optional)



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COMPLIANCE & RISK MANAGEMENT

- ✓ **Full KYC / OFAC documentation** provided
- ✓ **Source of funds:** Investment Securities, Digital Funds, as M2, M3, M4 Reserves.
- ✓ **AML/CFT** compliant procedures in place
- ✓ Seeking bank support for **sanctions screening, reporting, and transactional oversight**
- ✓ Online data transparency for all parties involved



BENEFITS TO THE BANK

Low operational burden due to low transaction frequency

Stable deposit relationships with strong capital backing

Potential for cross-selling (FX, trade finance, escrow, etc.)

Opportunity to build a **long-term institutional partnership**

Large Transaction Fees on deposit face value as net debits, frequent withdrawals, and transfers, and can vary based on the transaction type.

TRANSACTION FEE.

Wholesale transaction discounting is the process of determining the present value of the community investment, payment or a stream of payments that is to be received and processed through the settlement bank.

METRIC	ASSESSMENT	INTERCHANGE	ACTUAL
Cash	10%	5%	15%
Securities	15%	6%	75
Checks	?	?	?
Voucher	20%	7%	27%
Cards	5%	3%	8%



GET STARTED

- Review of business and compliance documentation
- Schedule a discovery call with your relationship team
- Finalize account terms and services
- Begin onboarding and system access setup

ENGAGEMENT METRICS

IMPACT FACTOR	MEASUREMENT	TARGET	ACHIEVED
Underwriting Fee	(%)	Agents	Indirect
Custody Fee	(%)	Treasury Bank	Indirect
Clearing Fee	Average rating	HSC	Indirect
Bank Fee	5 to 15%	Wholesale Bank	Indirect
Merchant Fee	Direct Funds	Merchant Account	Direct
Grantor fee	%	Guarantor Account	Direct
Dividends	%	Beneficiary Accounts	Direct

THANK YOU

FOR MORE INFO CONTACT



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