# What a bank wants to see over time

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An account that is opened can be closed. Banks in both hubs review digital-asset clients annually and close relationships that have drifted from the business described at opening. The ways to keep an account are the same as the ways to open one. Tell the bank before the business changes. Keep the inflows within the forecast or explain the deviation before it arrives. Maintain the analytics screening and share the reports. Treat the bank's compliance officer as a counterparty to be informed and never as an obstacle to be managed. A group with accounts in both hubs should give each bank the same information, because the two banks may compare notes through their correspondent relationships. An inconsistency is fatal.

## Cross-border perspective

A dual-hub group should plan its banking so that each entity banks where its inflows are easiest to explain. The Swiss foundation or AG, which receives the token-sale proceeds and converts the treasury, banks in Switzerland with a specialist or cantonal bank that has seen such flows before. The Singapore company, which receives service fees from the Swiss entities and pays Singapore salaries, banks in Singapore with a local bank that sees a regulated parent and predictable fiat. Neither entity should route the other's flows through its account. A group that observes that division opens both accounts within a quarter and keeps them. A group that tries to bank its treasury conversions in Singapore spends a year without an account.

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