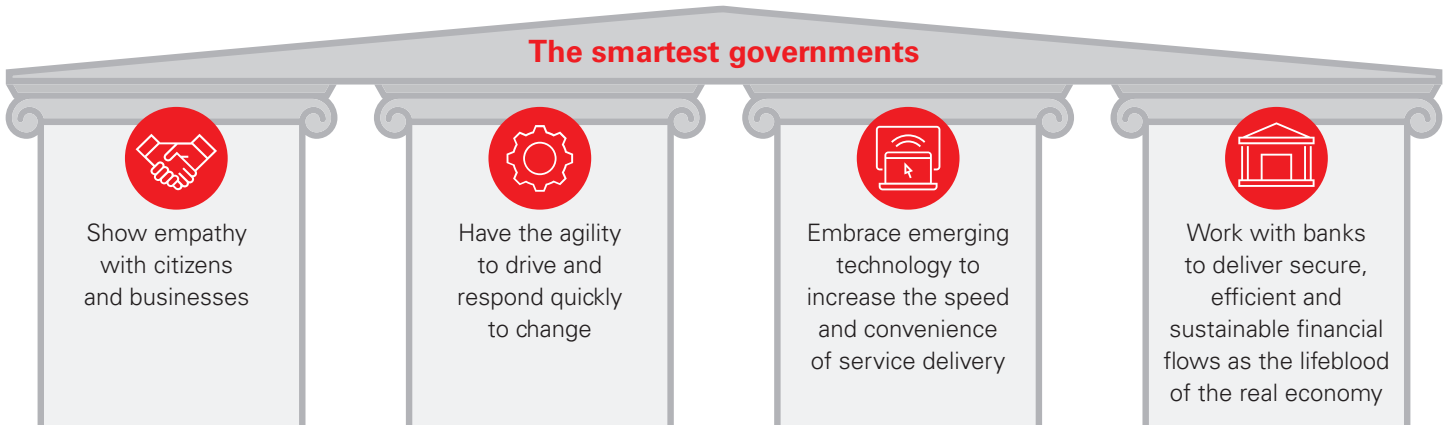


Smarter Thinking for Smart Governments



But they face a variety of challenges

Citizen expectations



85% expect the same, or better, quality of service from their governments as private sector organisations¹

Financial inclusion



1.7 billion globally remain unbanked



56% of unbanked are women

Social and environmental pressures



5 billion people will live in cities by 2030²



50% increase in global energy demands from 2010 to 2050³



3x more vehicles from 2010 to 2050⁴

To deliver on citizen and business demands, governments and public sector entities need to



Create robust financial and legal infrastructures



Leverage open data



Embrace evolving digital technologies and channels



Protect public money and data against fraud and cyber-attack



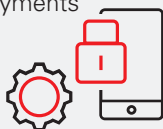
Streamline incoming and outgoing flows



Create public benefit in welfare, health and inclusion

Treasury and finance teams need to consider

- **Digital banking channels** and treasury solutions for security, efficiency and business continuity planning
- **Efficient, secure outgoing flows** including emergency payments, support for Government-to-Citizen flows to e-wallets and proxy addresses, use of card programmes
- **Simple, secure incoming flows** – digital payments and platforms, QR codes, virtual accounts
- Access to a bank's **global disbursement capabilities** for cross-border flows



HSBC can meet Smart Governments' needs

- Secure **digital e-channels and APIs** for seamless connectivity
- **Commercial cards** across 50 countries
- **Virtual account** solutions in >20 currencies
- **Global disbursement** solution to make foreign currency payments/collections
- Leader in **sustainable financing** e.g. green bonds and green deposits programme



Find out more by downloading the full report 'Smarter Thinking for Smart Governments' at www.gbm.hsbc.com

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¹ <https://www.accenture.com/sg-en/insights/public-service/living-government>

² <https://www.un.org/development/desa/en/news/population/2018-revision-of-world-urbanization-prospects.html>

³ <https://www.eia.gov/todayinenergy/detail.php?id=41433>

⁴ <https://www.fuelfreedom.org/cars-in-2050/>