

# Kim Teck Cheong Group

## Company Background



金 德 昌 控 股 集 团  
KIM TECK CHEONG GROUP OF COMPANIES

### HISTORY

- ▶ 1938 - Establishment of Kim Teck Cheong, a sundry shop in Papar.
- ▶ Founded by the late Datuk Lau Yeong Ching
- ▶ 1975 – Incorporation of Kim Teck Cheong Sdn Bhd, expanded business to include wholesale distribution of FMCG
- ▶ Operation coverage: From south-east coast of Sabah to major towns in Sabah.



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# Kim Teck Cheong Group

## Our Vision

### COMMON ISSUES FACED BY SMEs

How do we expand or sustain our businesses but at the same time improve our business processes and maximize our resources?



### PROCESS IMPROVEMENTS

Revolutionised the typical SME business model by leveraging on modern information technology



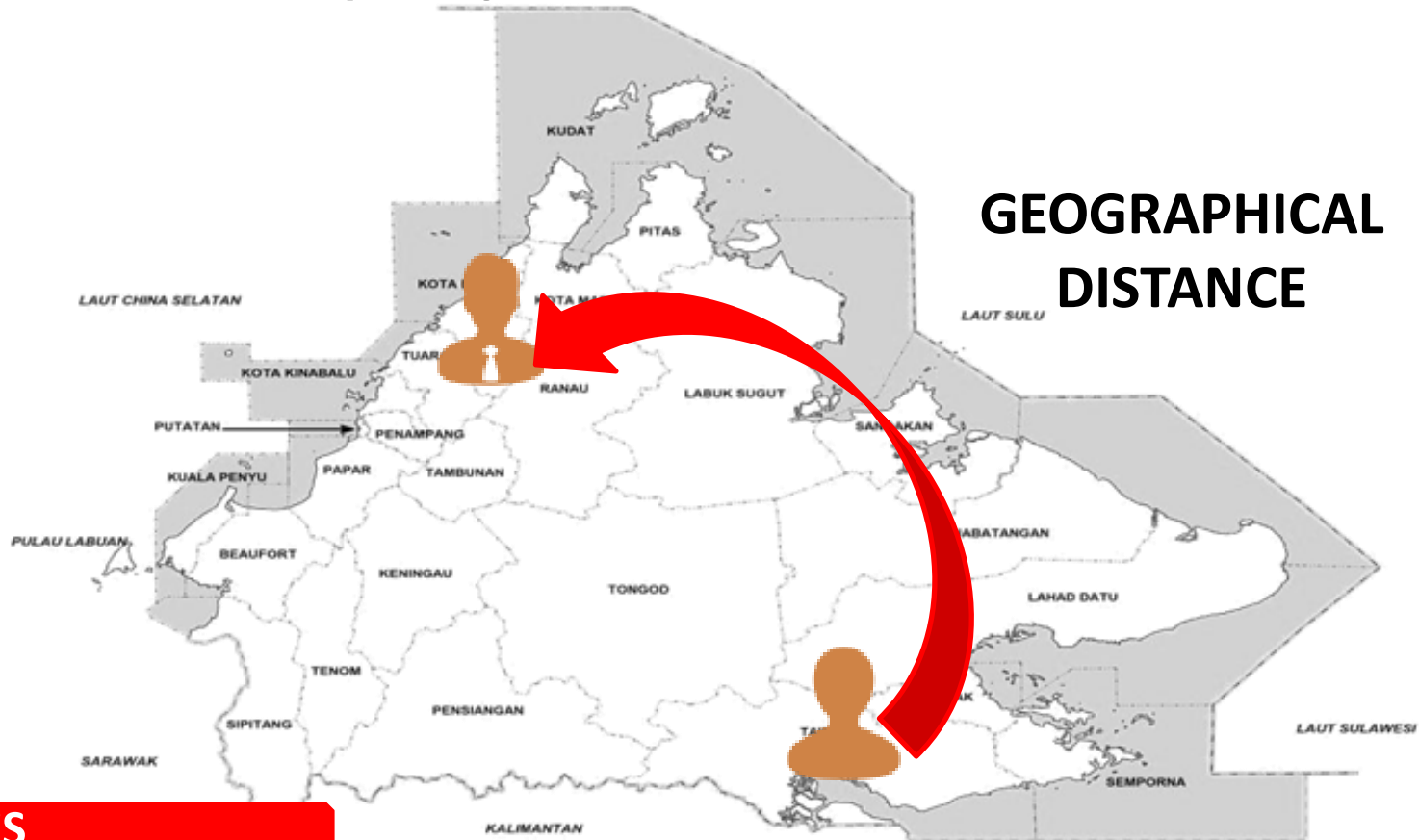
**HSBC** 

As our Process Consultants

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# E-Payment Adoption

## Problems with Cheque Payments



### ISSUES



- Need to monitor Managing Director's schedule and travel plans to avoid delay in payments.
- Additional costs to courier cheques from Tawau to Kota Kinabalu.
- Excessive paperwork involved.

# E-Payment Adoption

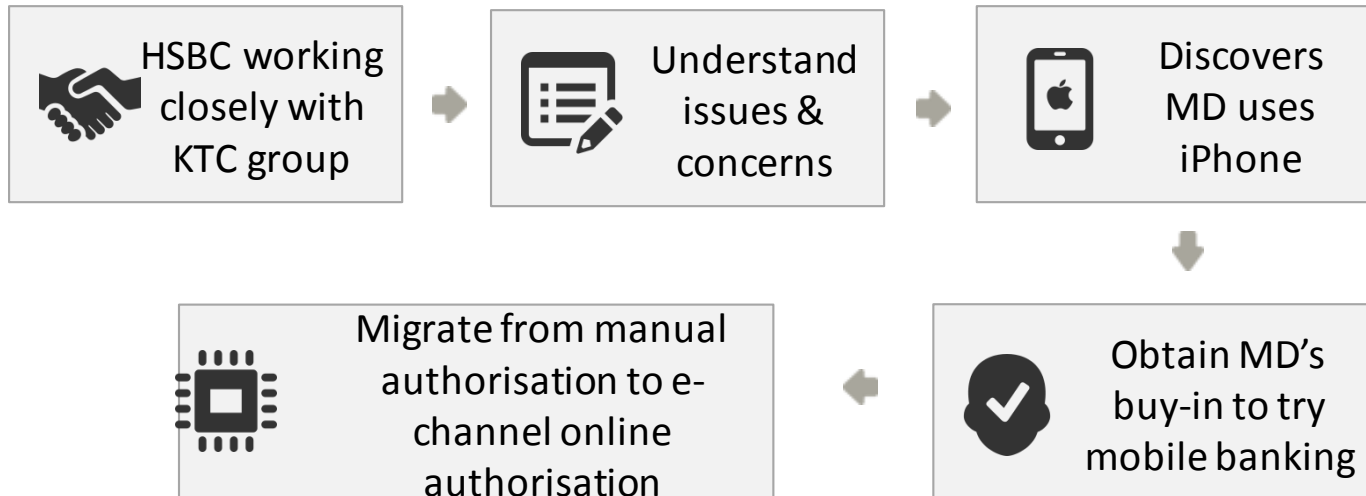
## Challenges and Solutions

### TECHNOLOGY



- Managing Director not comfortable with technology and has never authorised payments online.

### Solution: Mobile Banking as an alternative for On-Line Authorization



# E-Payment Adoption

## The Journey

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### Payment

By using manual cheques, KTC was exposed to risk and payment delays. With the HSBCnet Integrated Payment Solutions, payments are now more efficiently managed

HSBCnet 



### Liquidity

Funds consolidation between entities to gain better control on the company's cash flow and this will be enabled with HSBC's Liquidity Solutions

### Visibility

With enhanced visibility, better control over daily cashflow

HSBCnet 



### Receivables

Using our Integrated Receivables Solutions, reconciliation process was simplified

HSBCnet 



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# HSBC and You

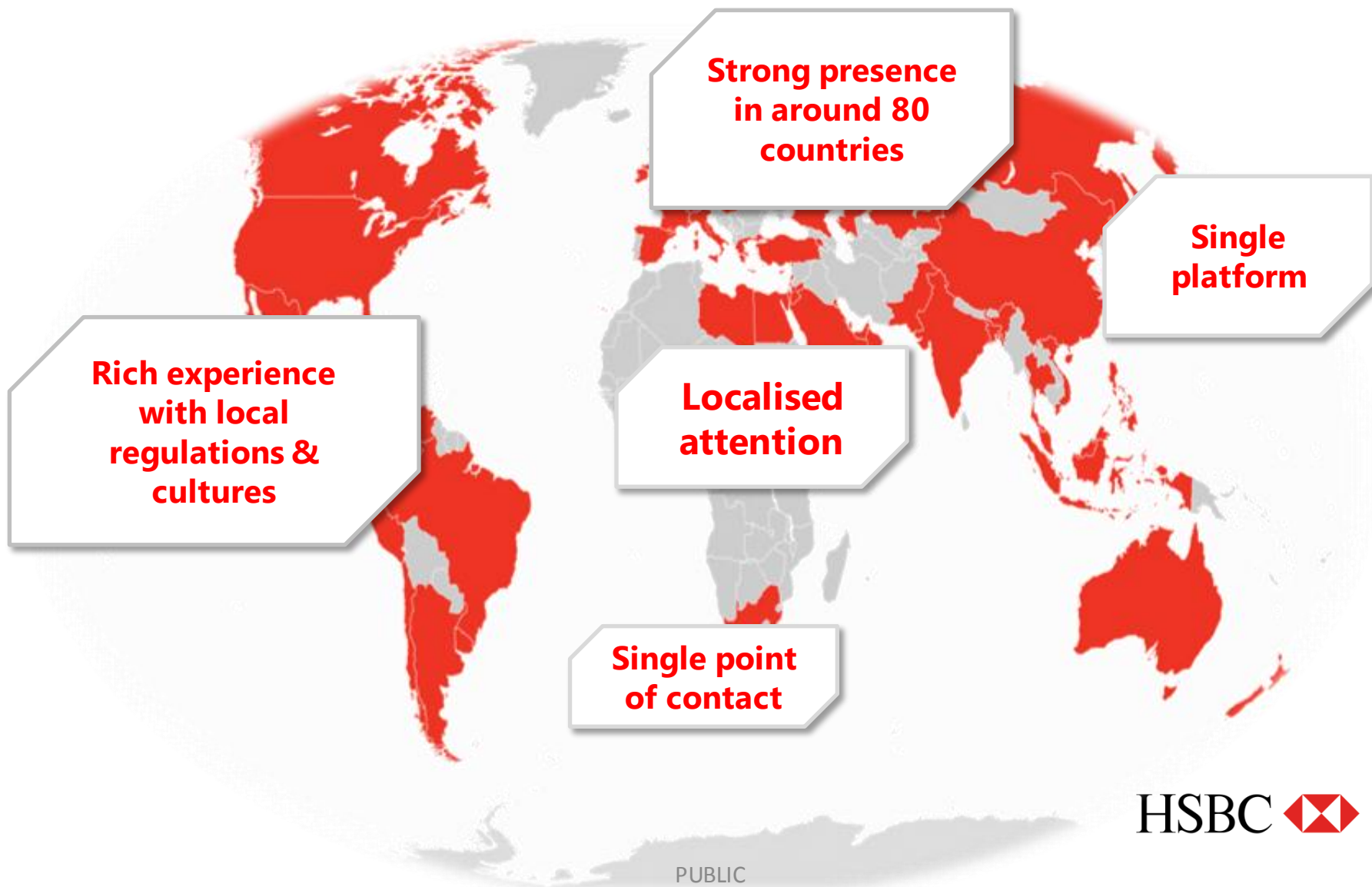


HSBC 

PUBLIC

# International Connectivity

Leading International Bank



# Transition Management

## HSBC as Your Change Agent



Establish Project Governance

Dedicated experienced specialists

Facilitate the transition process



Full understanding of current process / concerns

Establishes implementation roadmap

Project reviews



Detailed technical walkthrough

Rigorous testing

Client on-boarding platform

# Client Service

Committed to serve you better

## Client Support



- Dedicated client service team

## Client Engagement



- Conduct educational workshop
- Client engagement events

## Feedback Management



- Gathering feedback from customer on ways to improve the relationship

## Market Updates



- Updates on latest market developments
- Monthly newsletter

# Awards and Accolades



**Euromoney Cash Management Survey 2013**  
**Non-financial Institutions**  
Best Global Cash Manager  
Best Regional Cash Manager - Asia  
Best Domestic Cash Manager - Malaysia



**Euromoney Awards for Excellence 2013**  
Best Global Transaction Banking House  
Best Cash Management House in Asia



**FinanceAsia Country Awards for Achievement 2013**  
**Malaysia**  
Best Foreign Commercial Bank



**The Asset Triple A Country Awards 2013**  
Best Bank in Malaysia  
Best Debt House in Malaysia

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