



The Hidden Costs of Disconnected Banking Relationships



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When global companies expand into new markets, they expect banking support that keeps up with the speed and complexity of their operations. But too often, what they get is a fragmented experience: one bank in France, another in Singapore, each with its systems, processes, and communication gaps.

On the surface, it might seem manageable. But behind the scenes, these disconnected banking relationships come with real, measurable costs.

At **IBOS Association**, we've seen firsthand how a lack of coordination between banking partners impacts clients. It's not just about convenience—it's about time, money, risk, and reputation.

Cost #1: Slower Time to Market

Every delay in onboarding, document verification, or account setup pushes back a company's ability to operate in a new market. For fast-moving businesses, this isn't just an operational lag—it's lost revenue, missed contracts, and a first-mover advantage gone.

Disconnected banks often require clients to repeat the same processes in every new country, without any shared learning or streamlined workflow.

Cost #2: Increased Administrative Burden

Managing five different banking relationships means:

- Five platforms
- Five sets of contacts
- Five versions of onboarding paperwork
- Five different timelines for resolution

This creates an enormous back-office burden. Internal finance teams spend more time chasing updates and resolving confusion than focusing on growth. That's time and resources clients can't afford to waste.

Cost #3: Greater Risk of Compliance Failure

Local regulations differ, and they change frequently. When banking partners don't proactively guide clients through local compliance, the burden falls on the client to figure it out. And when multiple banks aren't talking to each other, blind spots emerge.

Disconnected relationships increase the risk of errors in reporting, missed filings, and reputational damage in local markets.

Cost #4: Weakened Treasury Visibility

For CFOs, real-time visibility across accounts is critical to managing liquidity, forecasting cash flow, and supporting board-level decision-making.

When banks operate in silos, it's harder to consolidate data, harder to monitor exposure, and harder to act fast. Disconnected systems reduce confidence in numbers and create internal bottlenecks.

IBOS: Connecting the Dots for Clients and Banks

IBOS Association was created to solve this exact problem. Our global network of member banks works together, not just side by side, to serve clients consistently and intelligently across borders.

When a client is introduced to a new IBOS member in another market, the process isn't reset; it's continued. There's a warm handover, a shared understanding of the client's needs, and a commitment to a unified service experience.

That means:

- Faster onboarding
- Less administrative repetition
- Greater compliance support
- Stronger treasury alignment

Exactly what international businesses need to scale successfully.

Final Thought

Disconnected banking relationships may seem like the norm, but they're also a liability.

The banks that work in sync, across jurisdictions, are the ones building lasting trust with global clients. They're not just easier to work with—they help clients move faster, grow smarter, and operate more confidently in every market.

About the Author



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Manoj Mistry is the Managing Director of IBOS Association. With over 35 years of work experience in financial services across Europe, North America and APAC, he has developed strategic business models for Regional Financial Institution Coverage, Global Custody Product Development and Strategic Relationship Management.

Manoj has created holistic commercial strategies shaped by effective risk management, together with a deep understanding of income, cost control and governance imperatives – thereby enabling growth while overcoming potential regulatory roadblocks.

He builds and retains strong, collaborative business relationships; is a trusted partner to highly demanding global C-level leadership, and enjoys an extensive network with a broad spectrum of financial services industry professionals.

Leading from the front, Manoj has developed high-performing teams; putting colleagues and customers first to drive long-term strategic business goals while displaying integrity, creativity, and actively up-skilling and mentoring of junior colleagues.