銀行長期希望看到甚麼

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已開立的戶口也可以被關閉。兩地的銀行每年都會覆核數碼資產客戶，並終止業務已偏離開戶時所述範圍的客戶關係。保住戶口的方法與開立戶口的方法相同。在業務改變之前通知銀行。把資金流入維持在預測範圍內，或在偏差出現之前作出解釋。持續進行分析篩查並分享報告。把銀行的合規主任視為需要通報的交易對手，切勿視之為需要應付的障礙。在兩地均設有戶口的集團應向每家銀行提供相同資料，因為兩家銀行可能透過代理行關係互相核對。任何不一致都會招致致命後果。

跨境視角

雙中心集團規劃銀行安排時，應讓每個實體在其資金流入最容易解釋的地方往來銀行。收取代幣銷售所得並兌換庫房資產的瑞士基金會或股份有限公司（AG），應在瑞士一家曾處理同類資金流的專門銀行或州立銀行開戶。向瑞士實體收取服務費並支付新加坡薪金的新加坡公司，應在新加坡一家看到受監管母公司及可預計法定貨幣流動的本地銀行開戶。任何一方均不應經由其戶口處理另一方的資金流。遵守這種分工的集團可在一季內開立兩個戶口並保住它們。試圖在新加坡處理庫房兌換的集團，則會整整一年沒有戶口。

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