银行长期希望看到什么

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账户开得了，也关得了。两个中心的银行每年都会审查数字资产客户，对业务已偏离开户时所述内容的客户关系予以终止。保住账户的方法与开立账户的方法相同。在业务发生变化之前告知银行。将资金流入控制在预测范围之内，或在偏差出现之前作出解释。持续进行链上分析筛查，并与银行分享报告。将银行的合规官视为需要及时告知的对口方，切勿把他当作需要应付的障碍。在两个中心都开有账户的集团，应向两家银行提供相同的信息，因为两家银行可能通过代理行关系互通情况。任何不一致都是致命的。

跨境视角

双中心集团在规划银行业务时，应让每个实体在最容易解释其资金流入的地方开户。瑞士基金会或股份公司（AG）负责接收代币销售收入并兑换资金库，应在瑞士选择一家曾经处理过此类资金流的专业银行或州立银行开户。新加坡公司从瑞士实体收取服务费并支付新加坡员工薪资，应在新加坡选择一家本地银行开户，银行看到的是受监管的母公司和可预期的法定货币往

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来。任何一个实体都不应让另一实体的资金流经过自己的账户。遵守这一分工的集团可在一个季度内开立两个账户并长期保有。试图在新加坡处理资金库兑换的集团，则会在一年时间里都开不了户。

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