



moneycorp 

Corporate Solutions







Welcome

With 35 years of experience in leading technology innovation and organizational growth within the foreign exchange and international payments industry, I recognized moneycorp as a strong competitor in the industry and a company continuously making great strides around the globe. I proudly joined moneycorp in April 2019, jumping at the opportunity to lead a best in class global financial services organization. Being the ideal time to be part of a rapidly growing company, I was able to leverage my background and experience complementing our portfolio of innovative products and solutions, focus on the development of people, creation of a team devoted to a common purpose, delivery of service levels that are second to none, and our mission of earning the right to be our customer's first choice.

Today, moneycorp manages over 10,000 corporate accounts, with \$46.8 billion traded in 2018 alone. When I often get asked what makes moneycorp stand out from the crowd, my answer is simple. Aside from having 40 years of market experience and industry knowledge, at the heart of our culture are relationships and trust.

Our team of seasoned and consultative FX professionals prioritize the understanding of our clients' business needs with a best practices approach. Whether it's eliminating manual processes by streamlining and integrating their international payables, helping manage and mitigate foreign exchange exposure and risk, or simply utilizing our portal moneycorp online, we ensure to deliver significant financial and operational efficiencies for our customers.

With a comprehensive panel of over 20 global liquidity providers with whom we maintain strong long-standing relationships, moneycorp is able to offer superior pricing to our customers. I'm also proud to say that we now work with over 3,000 partners who trust us with their clients' foreign exchange and international payments needs.

This brochure is designed to provide you with reference points, equipping you with an overview of our solutions and services; but of course, we are here to answer any questions, so do not hesitate to get in touch.

Bob Dowd
CEO, North America



moneycorp for business

with a personal touch



Located worldwide we have **17 offices** that locally serve and support our customers:

US offices

San Francisco
Los Angeles
Providence
New York
Washington DC
Florida

Rest of the World

UK
Ireland
France
Spain
Romania
Dubai
Hong Kong
Australia
Brazil



1979

established in



10,000+

business customers served



\$46.8 bn*

traded in 100+ currencies in 2018

* 12/31/19 exchange rate GBP/USD 1.32

Since 1979, we have worked alongside businesses worldwide, helping them make informed decisions on how best to mitigate foreign exchange risk, protect their profit margins and reduce payment transaction fees. We combine great service, easy self-service technology and access to a multitude of banks to get you the best price available. Through our network of local offices, our clients enjoy a personalized service, real-time market commentary and the reassurance that their money gets to where it needs to be, on time, at minimal cost.



5.9 m

payments made to
192 countries in 2018



887

dedicated employees serving
our customers worldwide



150+

active business
referring partners

Overview of our services

What can we offer your business?

Our team of dedicated dealers will work with you to identify your individual requirements, such as transaction size, frequency, duration and the desired outcome. After this initial step, you will be connected with an account manager who is authorized to provide the chosen products and is able to offer ongoing market guidance.



Spot
Contracts



Market
Orders



Forward
Contracts*



Hedging
Solutions



International
Payments



IBAN
Accounts**

* Forward Contracts may or may not require a deposit dependent upon your facility agreement.

** IBAN accounts are available with moneycorp bank.

What makes us different?

- ✔ Great exchange rates sourced through our panel of liquidity providers
- ✔ Solutions available for multi-sized businesses
- ✔ Free FX health check service
- ✔ Low or no transfer fees
- ✔ On-going support from a dedicated account manager
- ✔ Option to arrange deals online or via the phone
- ✔ Help in managing currency volatility and risks associated with foreign exchange

To find out more about corporate solutions, please call us on **800 239 2389** or email uscorporate@moneycorp.com

Our Payment & Risk Management Solutions

Spot Contracts

If you are looking to purchase currency and make a payment immediately, then a Spot Contract can be the solution for you. Once the payment is made, you or your sender will have receipt of funds either on the same day or within two working days.

Market Orders

If you know that you have upcoming foreign exchange requirements but may not need to purchase straight away, and are looking to target a particular rate which isn't currently available, Market Orders could be the solution for you.

We offer two types of Market Orders – a Limit Order and a Stop Loss Order.

A Limit Order allows you to target a set exchange rate above the current market level, which once reached, will automatically buy/sell a set amount of currency for you. This solution works well if you have upcoming payments but aren't restricted by tight deadlines and can afford to wait for the rate to improve.

On the other hand, a Stop Loss Order helps you to limit your losses by pre-setting the lowest exchange rate at which you're prepared to purchase your currency.

Once your pre-set 'worst-case' exchange rate is reached, you will automatically buy or sell a set amount of currency.

At moneycorp, you are assigned a dedicated account manager, who will work with you to identify where to strategically place Market Orders and explain the associated risks. If both types are used together, the client can aim for a favorable exchange rate while limiting any foreign exchange losses. As soon as either one of your pre-set rates are triggered, the other is canceled immediately.

The advantage of using Market Orders is that they can be placed on a GTC (good until canceled) basis allowing you to place an order and not have to watch or monitor the markets manually.

If you decide to use both together, this is known as an OCO order (where one cancels the other).



Forward Contracts

A Forward Contract may be suitable when you know you have upcoming foreign exchange requirements over a period of time and are looking to protect your business against currency fluctuations.

Forward Contracts with moneycorp allow businesses to lock in prevailing exchange rates for up to 2 years, which may be of interest to clients looking to fix

their known commercial foreign exchange exposures in the future.

The main benefit of a Forward Contract is being able to protect your business against adverse currency movements and knowing how much currency you will receive/pay over a set period of time – useful for businesses that aren't looking to take risks, and are looking for a safety net to help them budget and manage currency volatility.

Currency Options

Currency Options are often used by clients as an alternative or complement to more traditional methods of currency management. They come in many different forms and may be suitable for more sophisticated clients of different business sizes.

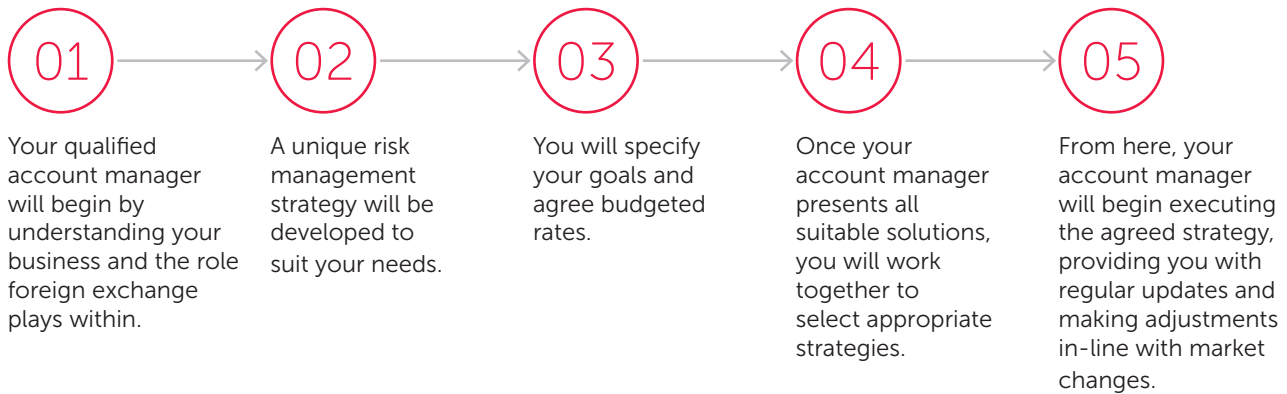
In their simplest form, they give the client, in return for an upfront premium, the right but not the obligation to exchange a specified amount of currency at a known rate for a known date in the future. Options can be structured so that there is no upfront premium payable;

although this will involve the client accepting increased obligations and/or risks.

Our team of experienced currency risk management specialists includes approved persons. Following an initial assessment of your risk-appetite and investment objectives, they can formulate and illustrate a bespoke solution for you to consider.

Please note that Option related products are regulated investment products that can carry a higher level of risk than Forward Contracts.

Getting started with hedging:





Direct access to Brazil

Converting Brazilian Reals has never been easier.

Until now, companies have faced a multitude of hurdles sending money to and from Brazil. However, with moneycorp banco de cambio's new direct access to trade Brazilian Reals, we can now offer the ability to manage Brazilian Reals exposure in real-time, ensuring full visibility.

Because Brazilian Reals are a restricted currency, companies are forced to send their foreign currency into Brazil to then be converted upon arrival. Similarly, sending funds out of Brazil can be quite difficult as companies must be qualified based on Central bank requirements. Not only are the requirements laborious, but transfers are often slow, guaranteeing a delivery date can be difficult, and exchange rates and fees are typically very high.

Unfortunately, there are limited providers that specialize in both US and Brazil regulations, making it virtually impossible for any provider to efficiently serve companies involving more than one jurisdiction. However, with moneycorp's global presence and direct access to Brazil, we can ensure a simpler and cost-effective process for companies to trade globally.

With moneycorp, you can expect:

Guaranteed amount of funds

Fix the Brazilian Reals rate of exchange so you know exactly how many Reals will be delivered when sending funds into Brazil.

Fast, Transparent Delivery

Using moneycorp's Brazil banking license, we can reduce the time between transfer and receipt of funds. Plus, our direct access to Brazil ensures transparency on where your money is at all times.

Competitive Exchange Rates

Offer a much more competitive exchange rate due to our banking license in Brazil.

Registered with the Central Bank

Guarantee that each trade will be registered with the Central Bank of Brazil to facilitate the future repatriation of funds.

Expert Service

Our team of FX specialists will communicate each requirement in all jurisdictions – making moneycorp the only full-service provider from start to end.

Solutions that work

What's your business payments strategy? We are here to help you 'health check' your business' payments position to optimize routes and costs.

The current economic environment is tough, and with increasing pressure from the competition, companies of all sizes are forced to cut costs wherever possible in order to survive and grow. For some, business payments are a daily-must – ranging from domestic, paying international suppliers, to making one-time payments. Finding a payments solution that can help you simplify the process and cut on-going costs could be a key factor in a successful business strategy.

Sending payments through banks can be a challenge as unlike moneycorp, they are restricted to their own reach of countries and payment routes. In addition to that, banks tend to charge clients to open an account and hold balances, while we provide both of these free of charge and allow you to hold multiple currencies. We understand that every clients' payment needs are unique and work with each customer on an individual basis to utilize our technology and customize a payments solution tailored to them, providing maximum flexibility and great prices.

Why do 10,000+ businesses choose moneycorp?

Execution

Multi-bank execution ensuring best available rates, combined with market expertise and on-going support.

No bounced payments

We have the technology to automatically pre-validate recipient's details to avoid void payments.

Flexible formats

We have the tools to take your current payment system and your ideal requirements, use our adaptors to translate it, and swiftly process to our channels.

24/7 Online

Our platform gives you the ability to initiate payments, check trends and pull customized reports anytime, all in one place.

Large variety of currencies

Deal in over 120 currencies.

Liquidity

We work with a large panel of liquidity providers to offer great rates.

Auto-detection of returned payments

If your recipient's account is permanently closed, we will let you know on the same day.

Secure drop zone

Simple solution allowing you to drop in new payment files with automatic alerts to our team to quickly validate and process.

moneycorp online

An online payments system designed to support the needs of our business clients.

Once you're registered as a corporate customer, your account manager will supply you with details to access moneycorp online, all you have to do is activate your account in a few simple steps.



View and verify the details of all your recipients in a single view



Create a new beneficiary in four simple steps



See and export all your past payments into a spreadsheet



Create a new payment with a single click to any pre-existing recipient



Always have the choice to send your transfer as an express or a standard payment



To fund your account, simply add funds and select one of the currencies which are available on online



The system allows you to make bulk payments for a pre-set time using our secure template



You can also make spot or forward exchange deals using the platform



When making a trade, our panel of banks will bid for your requirement to provide you with the best rate

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- OVERVIEW
- ADD FUNDS
- RECIPIENTS
- TRANSACTIONS
- TRACK A RATE
- MANAGE EXPLORER CARDS

PENDING TRANSACTIONS

You have pending transactions which will affect one or more of your available balances.

MY AVAILABLE BALANCES

GBP 7,996.14

PENDING TRANSACTIONS

EUR 4,177,381.75

USD 253,527.50

PENDING TRANSACTIONS

AED 4.15

PENDING TRANSACTIONS

AUD 200.00

BBD 0.00



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Sector Expertise

We understand that clients face several challenges when it comes to managing foreign exchange exposure while ensuring you get the right service for what you're paying for. Our team is here every step of the way to ensure we make your business profitable.

Each industry has its challenges and it is vital that your payment provider understands these to deliver first-class solutions to suit your needs. We believe that it is imperative to have industry knowledge so we can deliver best in class products and be the first choice for businesses.

Some of the industries we support



Wine



Agriculture



Not for profit



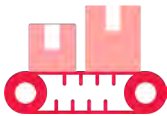
Travel



Maritime



Food & Drink



Manufacturing



Payroll



Film and Media



Relocation



Gig Economy



Asset-Based Lending

Testimonials

A vineyard view

We also do a lot of research into foreign currency markets to ensure each payment made to wineries in Italy is utilizing the best rate possible. We pay the wineries in Euros and so the strength of both the dollar and the Euro is important to us. Only with a careful and attentive attitude towards FX, do we get the best out of each and every import.

"Our account manager is in contact constantly, letting us know when rates have swung in our favor, which helps hugely. It's a good partnership."



Helping those who need it most

In just one year, Uzma estimates that working with moneycorp has saved her 30 visits to the banks, over \$1,600 in fees and at least 50 hours of working time. In addition to this, she has been given the confidence that her account manager will continue to ensure the best solutions for her charity and is only a phone call away to help her make international transfers that are received accurately and sent efficiently to the places that need them most.

"The banks were harsh and costly on us. Sometimes it took me an hour to get in and out of there. For the last two years, we've been working with moneycorp and it's transformed my life."



Corporate Partnerships



At the heart of our partnerships team is transparency, with a product offering that will work as a free value-added service for your customer base.

At moneycorp, we have an established team of senior relationship managers who work with over 150 corporate partners – ranging from small privately owned firms to multinationals to provide your clients and members with great exchange rates, hedging strategies and a variety of additional value-adds exclusive to you, making foreign exchange and international payments a simple and reliable process.

150+ active corporate partners, including:



Partnering up with moneycorp is simple





"Trinity House have been using moneycorp since June 2014, and have always found moneycorp to be very professional in regards to their approach of helping us manage our foreign exchange exposure. We have been delighted with both the service and savings that moneycorp have enabled us to achieve since moving over to them.

As a member of BADA, we would recommend other members using the services of moneycorp to help manage their foreign payments."

TRINITY HOUSE

"On an annual basis my client imports over \$1.5M of goods from China so the effect of not managing their currency exposure can be very harmful to the business and in the past currency has mainly been bought at the spot rate.

We chose moneycorp not just because of the rates offered, but also because of the support on offer. Our account manager is available at the end of the phone, on a day-to-day basis, even though the usability of the system is very good so we don't have to contact her that frequently. So overall, good products at a good price, backed up with a system and service that makes the currency management trouble free."



Benefits for your client:

- Great exchange rates using our panel of liquidity providers
- Dedicated account manager and expert market guidance
- Access to a large range of products tailored to their needs
- Fixed low transfer fee compared to banks
- Free foreign exchange health check
- Safeguarded funds in a segregated client bank account
- Guidance in managing currency volatility

Benefits for you:

- Free value-add service for your clients or members
- Designated relationships manager on-hand to help
- Free marketing tools to use in our Partnerships Toolkit
- Dedicated online platform to track your referrals
- Reward schemes available for partners

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Frequently Asked Questions

Is there a fee to use moneycorp corporate services?

Unlike banks, we won't charge you to open a corporate account and to hold currencies. Transaction fees are dependent on the product and fee structure pre-agreed with your account manager, depending on anticipated business volumes.

How do I open a corporate account?

To open an account, simply email or call our team and an account manager will be assigned to guide you through the account opening process, making a trade, using our online platform, and helping you evaluate which foreign exchange and payments solutions are best suited to your business.

How is my money safeguarded by moneycorp?

With over 35 years in the business, moneycorp group has been rated by a major data and analytics company as having the lowest risk possible. As an Authorized Payment Institution, moneycorp is regulated at the federal level by FinCEN and is licensed and bonded in all required states.

Why is dealing with moneycorp cheaper than dealing with my bank?

Banks tend to charge a fee to open an account and to hold currencies – which we do not. In addition, we require no, or only a small, transfer fee for businesses, utilizing our large panel of liquidity providers to offer you great market rates compared to banks who are restricted to only offer their own rate.

How do I track my payments and change details?

Using moneycorp online, you can view all your recipients, transactions and details in one place. The platform also allows you to export data and change your details as needed. Alternatively, if you have a more complex query, your account manager is always on-hand to help.

Can I fix an exchange rate to avoid market volatility?

The short answer is yes you can. There are a few solutions which allow you to do so such as a Forward Contract; we can also help you avoid market volatility using Currency Options. With these, moneycorp allows you to fix a certain rate for up to two years. Alternatively, if you only have a one off transaction, you can take advantage of the current favourable rate using a Spot Contract.

How many currencies can I trade in with moneycorp?

We currently offer our corporate clients over 120 different currencies.



Contact Us

To find out more or to open your free account, call or email the team.

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Monday to Friday

8:30 am - 5:00 pm



www.moneycorp.com

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